

Volume: 1
Number: 2
Page: 68 - 78

Article History:

Received: 2022-12-20
Revised: 2023-01-19
Accepted: 2023-02-16

DIGITALIZATION OF ISLAMIC BOARDING SCHOOLS IN FORMING SANTRI MENTAL ACCOUNTING

Siti MUTMAINAH¹, Muhammad Ryan ROMADHON²

¹UIN KH Achmad Siddiq Jember, Indonesia

²Islamic University of Jember, Indonesia

Corresponding author: Siti Mutmainah

E-mail: Muthmainah56@gmail.com

Abstract:

The industrial revolution 4.0 is the internet of think (IoT) not only has an impact in the business world but has an impact on all elements of people's lives. The development of digital technology is also one of the things that should be utilized in supporting economic and learning activities in Islamic boarding schools. Kyai Syarifuddin Islamic Boarding School utilizes digital technology by issuing a digital payment card called the E-Sharif card. In the use of digital money, mental accounting is needed so that finances can be managed properly. The purpose of this research is to analyze how digitalization of pesantren can shape the accounting mentality of students. This research uses descriptive qualitative methods to describe digitalization in Islamic boarding schools. The results of this study show that by using the E-Syarif card, students' mental accounting can be formed. With the E-Syarif card, students and guardians feel safe from the risk of losing money.

Keywords: Digitalization, Mental Accounting, Islamic Boarding School, E-Money.

INTRODUCTION

The industrial revolution 4.0 is the internet of think (IoT) not only has an impact in the business world but has an impact on all elements of people's lives (Mandira & Jaya Kusuma, 2022). Currently, the industrial revolution has entered Society 5.0, namely the internet of think (IoT) and artificial intelligence (robots), so that slowly the role of humans began to be replaced by robots. Digitalization has touched various branches of life both in social relations and community economic activities such as household activities, industrial activities, education, banking, agriculture and government (Yli-Viitala et al., 2020). With digitalization, it has brought society to a more advanced and modern direction because everything can be done digitally and can save operational costs of work (Fatimah & Suib, 2019).

Islamic boarding schools are Islamic-based educational institutions whose main studies are in the form of learning religious knowledge (Khufyah, 2021). Pesantren have characteristics with Islamic studies that continue to develop from year to year (Firmansyah et al., 2020). This is based on the spirit of studying in accordance with the guidance of the Qur'an and Hadith which explains the obligation to study for mankind, both men and women (Handoko, 2021). Currently, Islamic boarding schools have grown in line with the development of science and technology in the era of Society 5.0, this development can be seen from the renewal of the Islamic boarding school education curriculum that is running in a better direction (Firmansyah et al., 2020).

Islamic boarding schools are required to continue to make updates in providing social impact and playing a role in shaping the morale of their students (Asri, 2022). The development of digital technology is also one of the things that should be utilized in supporting economic and learning activities in Islamic boarding schools. Kyai Syarifuddin Lumajang Islamic Boarding School is one of the Islamic Boarding Schools that utilizes digital technology in financial matters such as payment



This open-access article is distributed under a
Creative Commons Attribution (CC-BY-NC) 4.0 license

for food services, tuition fees and Santri's pocket money. Problems related to loss of money, waste and student violations in terms of buying and selling in prohibited areas are the main reasons for the implementation of student digital payment cards. The application of student digital payment cards is expected to be able to discipline student behavior both in terms of financial management and compliance with Islamic Boarding School regulations.

Accounting has become a necessity for everyone because everyone needs to become an accountant for themselves which of course will definitely be different in living their habits so that they can form an accounting mentality (Aristantia & Lating, 2021). Mental Accounting is a skill to explain the logic used by individuals and households in organizing, evaluating and tracking financial activities (Thaler, 2008). According to the pompien in research (Eldista et al., 2020) mental accounting is applied by coding, categorizing and evaluating financial decisions where mental accounting is part of behavioral accounting.

The application of mental accounting in a person needs to be done so that the problems in the Islamic Boarding School can be overcome. Lifestyle and association between friends is one of the factors that can encourage someone to keep up with the times and current trends, so that it can make individuals lose self-control in managing finances (Eldista et al., 2020). Mental accounting is present as a solution in financial management so that it can be controlled and waste does not occur.

Several studies on mental accounting show that mental accounting has an influence on individual financial management (Eldista et al., 2020). Mental accounting is a form of self-actualization of accounting science that is applied in everyday life, both in household life and the business world (Aristantia & Lating, 2021) (Hartono et al., 2020). The application of digitalization of Islamic Boarding Schools with the application of e-money as a medium for student payments has helped support Islamic Boarding School activities to run optimally (Fatimah & Suib, 2019). In research (Priyono et al., 2022) (Emilia Rosa & Sugiono, 2022) (Moh Zayyadi & Abd Wahab Syahrani, 2020) payment through student digital cards is very effective and can suppress students' consumptive behavior and can make students learn to manage their own finances.

Table 1. Income of Koppontren Syarifuddin Before and After Using E-Syarif Card

N o	Date	Income before use of E-syarif	Date	Income after use E-syarif card
1	5 February	Rp. 470.000	5 maret	Rp. 1.847.500
2	6 February	Rp. 600.000	6 maret	Rp. 1.550.000
3	7 February	Rp. 550.000	7 maret	Rp. 2.115.500
4	8 February	Rp. 705.000	8 maret	Rp. 1.455.000
5	9 February	Rp. 615.000	9 maret	Rp. 2.055.500
6	10 February	Rp. 720.000	10 maret	Rp. 1.912.000
7	11 February	Rp. 555.000	11 maret	Rp. 1.548.000
8	12 February	Rp. 670.000	12 maret	Rp. 2.305.500
9	13 February	Rp. 710.000	13 maret	Rp. 1.520.000
10	14 February	Rp. 490.000	14 maret	Rp. 1.780.500
	Total	Rp. 6.085.000	Total	Rp. 18.089.500

Source: Koppontren Syarifuddin Revenue Data

In the application of digital payment cards, the benefits that can be felt are the increased income of the Kyai Syarifuddin Islamic Boarding School Cooperative, it can be seen in table 1 which contains the income of Koppontren before and after using the E-Sharif card. In addition, another benefit of the E-syarif card is that student discipline has begun to form in terms of managing



This open-access article is distributed under a
Creative Commons Attribution (CC-BY-NC) 4.0 license

personal finances and buying and buying behavior outside Islamic boarding schools that have been avoided so that the application of mental accounting can be realized in each student. However, the implementation of digital payment cards is a new thing, there are still challenges that must be faced by Wali Santri, Caregivers and Administrators of Kyai Syarifuddin Islamic Boarding School.

Based on previous studies on mental accounting and digitalization of Islamic boarding schools and phenomena related to the application of digital payment cards at Kyai Syarifuddin Islamic Boarding School, evidence is needed that shows that digitalization of Islamic boarding schools is able to form mental accounting for students. Therefore, the focus of this research will discuss how digitalization in Kyai Syarifuddin Lumajang Islamic Boarding School and what are the supporting and inhibiting factors in the implementation of digitalization of Kyai Syarifuddin Lumajang Islamic Boarding School.

Digitization. The world is currently experiencing development towards the era of 5.0 which offers that humans can balance economic progress with solving social problems through a system that can connect the virtual world and the real world. According to Japanese Prime Minister Shinzo Abe at the World Economic Forum (WEF), explained that "In Society 5.0 it is no longer capital, but data that connects and drives everything, helping to fill the gap between the rich and the disadvantaged". Society 5.0 aims to integrate virtual space and physical space into one so that everything becomes easy with artificial intelligence (Handoko, 2021).

Digitization basically refers to changing, retrieving analog information into a digital analog form so that computers can store, process and transmit information. Brennen and Kreiss define digitalization in social life of how people interact as such interactions move away from analog technology (letters, phone calls) to digital technology (email, chat, social media), work and leisure domains to digital. Meanwhile, according to Gartner, digitalization is the use of digital technology to change business models and provide new income generation opportunities and value in the process of moving a business to a digital business (Bloomberg, 2018).

Advances in science and technology as well as limited economic resources require the use of digital technology throughout the national economy, in addition, an understanding of the digitization process is needed in order to reduce negative effects and increase positive effects (Vasilev et al., 2020). Digitalization is described as a wide variety of sociotechnical phenomena and processes that adopt and use digital technologies in the context of individuals, organizations and wider society (Chen et al., 2020). So it can be concluded that digitalization is the use of digital technology in all areas of people's lives such as the economic, social and community fields.

E-Money. The trend of cashless financial transactions continues to increase, this encourages banking players to be more adaptive and accelerate digital transformation in serving customers, one of which is by giving birth to fast, easy and safe payment methods. Student cards are cards with barcodes used by students to shop at designated cooperatives so that transactions are safe, fast, cashless, controlled and can be monitored by student guardians. Parents and guardians can send money to their children using a virtual banking account in collaboration with the Islamic boarding school (Kanal24, n.d.).

The student card is one of the implementations of digital Islamic finance and economic development in Islamic boarding schools. The potential of Islamic boarding schools is very large in the development of the Islamic economy in increasing Islamic financial inclusion in the community. The provision of digital transaction services in Islamic boarding schools is one form of effort to encourage Islamic financial inclusion in Islamic boarding schools (Kementrian Agama, n.d.). The student card is one of the implementations of digital Islamic finance and economic development in

Islamic boarding schools. The potential of Islamic boarding schools is very large in the development of the Islamic economy in increasing Islamic financial inclusion in the community.

The provision of digital transaction services in Islamic boarding schools is one form of effort to encourage Islamic financial inclusion in Islamic boarding schools (Alfarizi et al., 2021). Cashless is a term used to describe financial transactions that no longer use cash, be it paper money or coins (Asep Zakariya Ansori, 2021).

The law has regulated the existence of electronic money and the procedure for its payment. Bank Indonesia issued a regulation on electronic money in No.11/12/PBI/2009 which states that everything accepted by the public as legal tender is called electronic money, then the regulation was amended to PBI No.18/17/PBI/2016 which reveals that electronic money has several elements as a means of transaction that meets the following criteria: (Emilia Rosa & Sugiono, 2022)

1. Can be issued if the money has been deposited in advance by the holder to the issuer.
2. The value of money that can be stored electronically through a social media is called a server or chip.
3. Money that has been stored electronically can be used as a means of payment to other people even if they are not the issuer of the electronic money.
4. The law governing banking contains the management of the value of electronic money deposited by holders to issuers to be issued in the form of chips/servers so that they can be used as indirect means of payment.

Digital or electronic money has a stored value and will decrease when the user makes a payment (Brunnermeier, Markus K. James & Landau, 2016). Electronic money has benefits as a fast and efficient means of payment so that it can make it easier to make payment transactions. The use of electronic money also minimizes the occurrence of losing money (Moh Zayyadi & Abd Wahab Syahroni, 2020).

Islamic Boarding School. is the oldest Islamic educational institution whose reality has given birth to humans who understand religious science perfectly and have a distinctive character that all knowledge is taught by Kyai (Shidiq & Mubin, 2022). Pesantren is known as a multicultural and multifunctional institution, has a demand to maintain the values and traditions that are Islamic intellectual treasures (Multazamy Rohmatulloh et al., 2022). In addition, pesantren have a big challenge to face the current of globalization, advances in science and technology that at any time can destroy the critical thinking of students about science and religion (Yuwanda, 2023).

Islamic boarding schools are a picture of life in the community because there are many life experiences felt by students (Moh Zayyadi & Abd Wahab Syahroni, 2020). Various activities carried out by students include eating, studying, shopping, deliberation, carrying out punishments and carrying out payment activities such as paying students' monthly obligations, paying tuition fees and paying shopping at Islamic boarding school cooperatives.

Pesantren is a reflection of the nation's next generation which has a function to shape the morals of the students towards a new civilization full of challenges. The existence of Islamic boarding schools has existed for a long time and has an important role in supporting the development of diversity in Indonesia (Budiharso & Suharto, 2022). Islamic boarding schools have produced many leaders, warriors, scientists, bureaucrats and other professions that contribute to the progress of the Indonesian state (Supriyati, Ramadhan S. Bahri, 2021). The development of the Industrial Revolution 4.0 era today requires pesantren to be able to compete and survive by utilizing information system technology while maintaining the existing sharia concept. The principle of pesantren is *al muhafadzah 'ala al qadim al salih, wa al akhdzu bi al jadid al ashlah*, which is to keep

a positive tradition and balance by exploring new things that are considered positive (Anwar & Salim, 2019)

Mental Accounting. is an important concept in preparing financial budgets which can include behavioral effects on the way financial models are built and the effects of the way financial models are built on human behavior (Olsen et al., 2019). In its application, mental accounting refers to the psychological economic separation of each individual (Antonides et al., 2011). The psychological factors of each individual will encourage them to divide their assets into categories that suit their thinking (Rospitadewi & Efferin, 2017). In addition, the theory also states that individuals will set different utility levels for each asset group which can then influence consumption decisions, investment decisions and other financial behaviors (Hartono et al., 2020).

The concept of mental accounting was first created by University of Chicago professor Richard Thaler mental accounting describes the tendency of people to code, categorize and evaluate economic outcomes by grouping their assets into a number of mental accounts that are not interchangeable in their thinking (Thaler, 1999). According to Pompian, very rational people will never be exposed to this psychological factor, because mental accounting will cause someone to take irrational steps to place money differently (Rosalina et al., 2021) based on certain categories such as how to get money (work, inheritance, bonuses and others) or the nature of using money such as for reseration, needs, desires and others (Ising, 2007). An individual will do financial management based on the motivation of individual behavior in managing finances and adjusting expenses to the amount of money owned so that by itself will form a mental accounting.

METHODS

In this method section, we will explain the stages of conducting a literature review to obtain scientific evidence on how to digitize Islamic boarding schools in forming student mental accounting. To achieve this goal, we obtained several publications in forming various scientific papers, books, journals and websites that actively discuss the digitization of pesantren and the importance of mental accounting for each individual (Smith, 2018). Student digital payment cards are one of the new breakthroughs in the use of digital technology in Islamic boarding schools. After collecting the necessary data, we designed this research in the form of qualitative descriptive research by examining data with a phenomenological approach which includes looking at a large amount of data to take relevant and essential understanding to answer research problems (Moser & Korstjens, 2018).

The literature sources that we include physically are several international and national journals that actively voice the importance of digitizing pesantren so that education in pesantren is not left behind by the flow of globalization. We thoroughly search for data electronically in Google searches using keywords such as digitalization, digitalization of pesantren and mental accounting (Aromataris & Riitano, 2014). The review process involves analyzing the data, evaluating in detail, interpreting in depth and making decisions or answers that answer the focus of the research with high validity. In the next process, we summarized this journal in a qualitative descriptive design by following the guidelines presented in the previous literature review, especially in the digitization of pesantren and the importance of applying mental accounting for each individual (Lo et al., 2014).

RESULT AND DISCUSSION

Based on the table above, it is known that the two independent variables have a relatively significant influence of around 40.4%. At the same time, the remaining 59.6% can be explained by



This open-access article is distributed under a
Creative Commons Attribution (CC-BY-NC) 4.0 license

other variables or factors that can also influence purchase decisions. However, these factors should be examined and explained in this study.

Digitization of Kyai Syarifuddin Lumajang Islamic Boarding School

In the era of society 5.0, Islamic boarding schools play a more active role in their participation through positive work. The balance in the 5.0 era provides successful and quality human resources (HR) graduates (Yuwanda, 2023). Islamic boarding schools are not only as religious-based educational institutions, but can be said to be a place to give birth to generations who have Islamic characters and as economic institutions to improve the welfare of students and the community. The development of Islamic boarding schools must be able to follow the development of technology and science so that Islamic boarding schools can continue to improve to be better so that public trust in pesantren is maintained (Shidiq & Mubin, 2022).

Technological advances also affect the economic development of pesantren which are expected to be able to utilize existing technology. The digital era is an opportunity for Islamic Boarding Schools to optimize their resources in giving birth to a generation that is superior in various fields of life, one of which is in the economic field (Zulkarnain, 2023). Kyai Syarifuddin Islamic Boarding School began to utilize existing technology through a digital payment card program to facilitate access to student services in Islamic boarding schools. This Islamic Boarding School provides electronic payment transaction facilities called E-Syarif student payment cards which can make it easier for student guardians to send pocket money or student shopping money.

E-Syarif student payment cards can be used to make transactions electronically with the Kyai Syarifuddin Islamic Boarding School. The E-Syarif Santri Syarifuddin Card launches on March 3, 2023. By using the E-Syarif card, all transactions made by students can be monitored directly by the guardians so that the guardians can easily control the finances of students from outside the Islamic boarding school and can find out what items are purchased by students and can find out the amount of student balances on the E-Sharif card.



Source: PPS Management Kyai Syarifuddin
Figure 1. PPS Management Kyai Syarifuddin

The E-Syarif Card is an electronic money launched by Kyai Syarifuddin Islamic Boarding School in collaboration with PT Pundi Amanah Internasional and Bank Syariah Indonesia. The application of the E-Syarif card apart from being a means of transaction in the Islamic boarding school environment can also be used as a student service such as attendance of activities, payment of food services, payment of tuition fees and as a report on student learning outcomes. One of the benefits of the E-Syarif card is an increase in student discipline so as not to make purchases outside the pesantren so that no one wanders around in the learning hours of the Islamic boarding school. In addition, with the E-Syarif card, the income of Islamic boarding school cooperatives has also increased, so that it can indirectly help improve the economy of Islamic boarding schools. Replenishing the balance of the E-Syarif card can be done easily by guardians who come from various regions or out of town or even abroad, namely only by topping up so there is no need to come all the way to the Islamic boarding school.

The E-Syarif Card is equipped with a transaction limit system so that it will affect the level of student consumption. Islamic boarding schools took the initiative to launch the E-Syarif Card as one of the solutions to discipline students and teach students how to manage personal finances well. Problems related to the number of students who violate and make purchases outside the pesantren environment which on the food sold are not necessarily healthy causes the caregivers of Kyai Syarifuddin Islamic Boarding School to take the initiative to utilize digital technology that exists today.

The role of the E-Syarif card is very influential on the attitude and behavior of students in managing personal finances in Islamic boarding schools. At first, students who lived in Kyai Syarifuddin Islamic Boarding School were given pocket money in the form of cash by each student guardian. This cash gift indirectly gives freedom to students to shop anywhere without thinking about their personal financial management. When already using the E-Syarif card, mental accounting will begin to form so that students will make purchases according to their needs and will not make purchases on items that are not useful because all transactions they make will appear notification to their parents.

Supporting Factors for Digitalization of Kyai Syarifuddin Lumajang Islamic Boarding School. Islamic boarding schools have financial functions that involve various groups such as students and guardians, and of course the payment system must be updated quickly and reliably for all payment methods. The presence of digital era technology like this is very beneficial for Islamic boarding schools to innovate to offer professional payment services. Payment technology can be said to be beneficial when a person feels that a job can be done easily using payment technology, such as the hours of work that are required to be paid.

In the application of the E-Syarif card at Kyai Syarifuddin Islamic Boarding School, there are several factors supporting the digitization of Islamic boarding schools, including:

1. Parents can monitor and control student expenses with information received through the kabasa parent application.
2. Parents can find out the last balance of students so that they can ascertain when to top up the balance.
3. Parents do not need to entrust cash to students so as to minimize the worry of losing money.
4. Santri feels safe because the money is in the E-syarif card.
5. Santri can manage their own finances so that student accounting mentality can be formed.
6. Santri will be disciplined in terms of obeying the regulations of the pesantren because by using the E-Syarif card, students cannot make purchases outside the pesantren.



Inhibiting Factors in Digitalization of Kyai Syarifuddin Lumajang Islamic Boarding School

There are several factors that influence students and guardians on the use of E-Syarif cards, namely obligations, needs, desires and security. All students are required to use the E-Syarif card as a means of transaction in the Kyai Syarifuddin Islamic Boarding School. In using E-syarif cards for parents who are not familiar with the world of digitalization they will consider that this digital payment system is less useful and troublesome, this is driven by several factors, including:

1. The guardians do not understand how to top up the E-Sharif card.
2. Some guardians live in areas that are still limited with digitization services (internet or banking), so there are still guardians who entrust money secretly to their children.
3. There are still guardians who doubt the security of transactions with E-Syarif cards for fear of balance top up errors.
4. Doubts about whether or not transactions with E-Syarif cards are valid so it is necessary to understand that electronic money has the same function as a means of transaction.

CONCLUSION

The industrial revolution 4.0 is the internet of think (IoT) not only has an impact in the business world but has an impact on all elements of people's lives. The development of digital technology is also one of the things that should be utilized in supporting economic and learning activities in Islamic boarding schools. Kyai Syarifuddin Islamic Boarding School utilizes digital technology by issuing a digital payment card called the E-Sharif card. In the use of digital money, mental accounting is needed so that finances can be managed properly.

The role of the E-Syarif card is very influential on the attitude and behavior of students in managing personal finances in Islamic boarding schools. After using the E-Syarif card, mental accounting will begin to form so that students will make purchases according to their needs and will not make purchases on items that are not useful because all transactions they make will appear notification to their parents.

Research Limitations. Researchers realize that this study is still not perfect so there needs to be improvement from the next researcher. In this study, it is difficult to understand that the discussion only focuses on the benefits of digitalization of pesantren along with the supporting and inhibiting factors of this digitalization, it has not been explained regarding solutions to obstacles regarding the implementation of digitalization of pesantren. Suggestions for future researchers to further deepen and make comparisons about the situation before the existence of digital payment cards with the situation after using digital payment cards.

REFERENCES

- Alfarizi, M., Hanum, R. K., & Hidayat, S. A. (2021). Optimizing the Use of Sharia Digital Transactions To Sup- Port Indonesia ' S Economic Recovery. 6(1), 122-132.
<https://doi.org/10.20473/jiet.v6.i1.25977>
- Antonides, G., Manon de Groot, I., & Fred van Raaij, W. (2011). Mental budgeting and the management of household finance. *Journal of Economic Psychology*, 32(4), 546-555.
<https://doi.org/10.1016/j.joep.2011.04.001>
- Anwar, S., & Salim, A. (2019). Pendidikan Islam dalam Membangun Karakter Bangsa di Era Milenial. *Al-Tadzkiyyah: Jurnal Pendidikan Islam*, 9(2), 233.
<https://doi.org/10.24042/atjpi.v9i2.3628>



- Aristantia, S. E., & Lating, A. I. S. (2021). Antara Aku, Jodohku dan Akuntansi. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 17(1), 1. <https://doi.org/10.30742/equilibrium.v17i1.1013>
- Aromataris, E., & Riitano, D. (2014). Constructing a search strategy and searching for evidence. *American Journal of Nursing*, 114(5), 49–56. <https://doi.org/10.1097/01.NAJ.0000446779.99522.f6>
- Asep Zakariya Ansori, M. (2021). Efektivitas Pembayaran Non Tunai (Cashless) Pada Bump Pesantren Modern Ummul Quro Al-Islami. *Ad Diwan*, 1(1), 1–14. <https://doi.org/10.51192/ad.v1i1.132>
- Asri, K. H. (2022). Pengembangan Ekonomi Kreatif di Pondok Pesantren Melalui Pemberdayaan Kewirausahaan Santri Menuju Era Digital 5.0. *Alif*, 1(1), 17–26. <https://doi.org/10.37010/alif.v1i1.710>
- Bloomberg, J. (2018). Digitization, digitalization, and digital transformation: confuse them at your peril. *Forbes*, 29. April, 1–6. *Forbes*, 29. April, 1–6.
- Brunnermeier, Markus K. James, H., & Landau, J.-P. (2016). The Digitalization of Money. 1–23. <https://doi.org/DOI.10.3386/w26300>
- Budiharso, T., & Suharto, T. (2022). A New Paradigm of Pesantren Management in the Perspective of Social Change in the Globalization Era. *Eurasian Journal of Educational Research*, 2022(100), 90–103. <https://doi.org/10.14689/ejer.2022.100.007>
- Chen, X., Despeisse, M., & Johansson, B. (2020). Environmental sustainability of digitalization in manufacturing: A review. *Sustainability (Switzerland)*, 12(24), 1–33. <https://doi.org/10.3390/su122410298>
- Eldista, E., Sulistiyo, A. B., & Hisamuddin, N. (2020). Mental Accounting: Memaknai Kebahagiaan Dari Sisi Lain Gaya Hidup Mahasiswa Kos. *Jurnal Akuntansi Universitas Jember*, 17(2), 123. <https://doi.org/10.19184/jauj.v17i2.15393>
- Emilia Rosa, & Sugiono. (2022). Penerapan E-Bekal Dalam Menekan Perilaku Konsumtif Santri Di Pondok Pesantren Nurul Jadid. *Jurnal E-Bis (Ekonomi-Bisnis)*, 6(1), 171–183. <https://doi.org/10.37339/e-bis.v6i1.884>
- Fatimah, S., & Suib, M. S. (2019). TRANSFORMASI SISTEM PEMBAYARAN PESANTREN MELALUI E-MONEY DI ERA DIGITAL (Studi Pondok Pesantren Nurul Jadid). *Jurnal Ekonomi Dan Bisnis*, 20(2), 96. <https://doi.org/10.30659/ekobis.20.2.96-108>
- Firmansyah, K., Fadhli, K., & Rosyidah, A. (2020). Membangun Jiwa Entrepreneur Pada Santri Melalui Kelas Kewirausahaan. *Jurnal Pengabdian Masyarakat Bidang Ekonomi*, 1(1), 28–35. http://ejournal.unwaha.ac.id/index.php/abdimas_ekon/article/view/1034
- Handoko. (2021). MANAJEMEN MUTU PENDIDIKAN PONDOK PESANTREN DI ERA 5.0 Handoko. *Prosiding Fakultas Agama Islam; Universitas Dharmawangsa*, 63–69.
- Hartono, B., Purnomo, A. S. D., & Andhini, M. M. (2020). Perilaku Investor Saham Individu Dalam Perspektif Teori Mental Accounts. *Competence : Journal of Management Studies*, 14(2), 173–183. <https://doi.org/10.21107/kompetensi.v14i2.8957>
- Ising, A. (2007). Pompian, M. (2006): Behavioral Finance and Wealth Management – How to Build Optimal Portfolios That Account for Investor Biases. *Financial Markets and Portfolio Management*, 21(4), 491–492. <https://doi.org/10.1007/s11408-007-0065-3>
- Kanal24. (n.d.). BRI Syariah Luncurkan Virtual Account Kartu Santri. 2020. Retrieved April 17, 2023, from <https://kanal24.co.id/berita/bri-syariah-luncurkan-virtual-account-kartu-santri>

- Kementrian Agama. (n.d.). Hari Santri Nasional 2020: Pemerintah Kuatkan Literasi Keuangan di Kalangan Santri. 2020. Retrieved April 17, 2023, from <https://kemenag.go.id/nasional/hari-santri-nasional-2020-pemerintah-kuatkan-literasi-keuangan-di-kalangan-santri-e43mub>
- Khufyah, R. (2021). Upaya Pemberdayaan Kewirausahaan Santri di Pondok Pesantren Darussalamah Desa Braja, Lampung Timur. 2(02), 33–55.
- Lo, H. Y., Liu, G. Z., & Wang, T. I. (2014). Learning how to write effectively for academic journals: A case study investigating the design and development of a genre-based writing tutorial system. *Computers and Education*, 78, 250–267. <https://doi.org/10.1016/j.compedu.2014.06.007>
- Mandira, I. M. C., & Jaya Kusuma, P. S. A. (2022). Strategi Digitalisasi Ekonomi Kerakyatan. *Management and Accounting Expose*, 5(1), 11–22. <https://doi.org/10.36441/mae.v5i1.633>
- Moh Zayyadi, & Abd Wahab Syahroni. (2020). E-Santri Sebagai Aplikasi Pembelanjaan dan Pembayaran Mandiri oleh Santri di Pondok Pesantren Az Zubair. *Jurnal SOLMA*, 9(2), 300–307. <https://doi.org/10.22236/solma.v9i2.5427>
- Moser, A., & Korstjens, I. (2018). Series: Practical guidance to qualitative research. Part 3: Sampling, data collection and analysis. *European Journal of General Practice*, 24(1), 9–18. <https://doi.org/10.1080/13814788.2017.1375091>
- Multazamy Rohmatulloh, D., Sudrajat, D., Asnaeni Am, S., Kunci, K., Digital, I., Pesantren, K., & Kebangkitan Islam Dan Kajian Ilmiah, P. (2022). Digital Innovation in Pesantren Education: Prediction To Welcome Global Islam Awakening. *Jurnal Pendidikan Islam*, 5(2), 2022.
- Olsen, J., Kasper, M., Kogler, C., Muehlbacher, S., & Kirchler, E. (2019). Mental accounting of income tax and value added tax among self-employed business owners. *Journal of Economic Psychology*, 70, 125–139. <https://doi.org/10.1016/j.joep.2018.12.007>
- Priyono, S., Istiqomawati, R., & Prabawatie, N. (2022). Aktiva Jurnal Manajemen dan Bisnis Efektivitas Penggunaan Kartu Santri Digital sebagai Alat Pembayaran Non Tunai pada Minimarket Belmathea di Pesantren Darul Quran Wal Irsyad. 2(4), 7–15.
- Rosalina, E., Rahim, R., Husni, T., & Alfarisi, F. (2021). Mental Budgeting dan Motivasi Terhadap Pengelolaan Keuangan Individu. *Journal of Applied Accounting and Taxation*, 6(2), 175–182. <https://doi.org/10.30871/jaat.v6i2.3008>
- Rospitadewi, E., & Efferin, S. (2017). Mental Accounting dan Ilusi Kebahagiaan: Memahami Pikiran dan Implikasinya bagi Akuntansi. *Jurnal Akuntansi Multiparadigma*, 169. <https://doi.org/10.18202/jamal.2017.04.7037>
- Shidiq, A., & Mubin, M. U. (2022). Modernization of Boarding Boards through Digitalization of The Education System in Pensantren. *EDU-RELIGIA : Jurnal Keagamaan Dan Pembelajarannya*, 5(2), 52–65. <https://doi.org/10.52166/edu-religia.v5i2.3399>
- Smith, B. (2018). Doing a Literature Review: Releasing the Research Imagination. *Journal of Perioperative Practice*, 28(12), 318–318. <https://doi.org/10.1177/1750458918810149>
- Supriyati, Ramadhan S. Bahri, D. F. M. (2021). Penerapan Sistem Informasi Akuntansi Laporan Keuangan Pondok Pesantren pada Forum Pondok Pesantren Jawa Barat. *ALKHDMAT: Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 4(2), 137–145. <https://ejournal.iaiibrahimy.ac.id/index.php/arrisalah/article/view/1108/771>
- Thaler, R. H. (1999). Menta accounting matters. *Journal of Behavioral Decision Making*, 12(3), 183–206. [https://doi.org/10.1002/\(SICI\)1099-0771\(199909\)12:3<183::AID-BDM318>3.0.CO;2-F](https://doi.org/10.1002/(SICI)1099-0771(199909)12:3<183::AID-BDM318>3.0.CO;2-F)
- Thaler, R. H. (2008). Mental accounting and consumer choice. *Marketing Science*, 27(1), 15–25. <https://doi.org/10.1287/mksc.1070.0330>
- Vasilev, V. L., Gapsalamov, A. R., Akhmetshin, E. M., Bochkareva, T. N., Yumashev, A. V., & Anisimova, T. I. (2020). Digitalization peculiarities of organizations: A case study.



Entrepreneurship and Sustainability Issues, 7(4), 3173–3190.

[https://doi.org/10.9770/jesi.2020.7.4\(39\)](https://doi.org/10.9770/jesi.2020.7.4(39))

Yli-Viitala, P., Arrasvuori, J., Silveston-Keith, R., Kuusisto, J., & Kantola, J. (2020). Digitalisation as a driver of industrial renewal–perception and qualitative evidence from the USA. *Theoretical Issues in Ergonomics Science*, 21(1), 1–21. <https://doi.org/10.1080/1463922X.2019.1621404>

Yuwanda, T. (2023). Digitalization of Pesantren : A Perspective from Human Capital. 6(1), 29–40. <https://doi.org/10.22373/jie.v6i1.15973>

Zulkarnain, L. (2023). The Role of Pesantren Leaders in the Digital Age. 1(1), 1–12.