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Digitalization of financial management in the educational financing system of islamic boarding schools

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ABSTRACT
This study aims to analyze the digitalization of financial management in the educational financing system of Islamic boarding schools, with a particular focus on the implementation of the SiCashless application at Pondok Pesantren Baitul Arqom Jember. This research employed a qualitative case study approach. Data were collected through in-depth interviews, observation, and documentation involving pesantren leaders, financial administrators, application operators, teachers, students, and parents. The data were analyzed using the Miles, Huberman, and Saldaña model, consisting of data condensation, data display, and conclusion verification. The findings show that SiCashless supports the integration of student financial transactions, tuition payments, balance monitoring, transaction history, and arrears reporting through Aio App, Adm App, and Mandiri App. The system improves administrative efficiency, reduces manual recording errors, strengthens real-time financial monitoring, and enhances transparency and accountability between pesantren administrators, students, and parents. However, implementation is still constrained by unstable internet networks and limited digital literacy among some parents. This study offers a contextual model of digital financial governance in pesantren by integrating cashless financial management, educational financing administration, and Islamic boarding school governance within a single institutional case. The study contributes to the development of modern pesantren financial management by demonstrating how digital applications can strengthen good financial governance, improve educational financing services, and support sustainable institutional management in Islamic boarding schools.

KEYWORDS
Digitalization; Financial Management; Educational Financing; SiCashless; Islamic Boarding School.

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INTRODUCTION

Digitalization of financial management in the educational financing system of Islamic boarding schools represents an institutional response to the changing landscape of Islamic educational governance in the era of digital transformation. In many pesantren, financial administration is still managed through conventional and manual systems, including handwritten transaction records, fragmented payment documentation, and delayed financial reporting. Such practices often lead to administrative errors, weak internal controls, limited transparency, and insufficient accountability in the management of educational funds. These conditions become

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increasingly problematic when pesantren are required to manage educational financing more professionally, efficiently, transparently, and sustainably amid the growing complexity of institutional operations, student services, infrastructure needs, and stakeholder expectations.

Digital transformation is not merely the adoption of technological tools, but a strategic organizational change that reshapes institutional processes, governance mechanisms, and value creation. Vial (2019) explains that digital transformation involves the use of digital technologies to trigger significant changes in organizational structures, processes, and outcomes. Similarly, Verhoef et al. (2021) distinguish between digitization, digitalization, and digital transformation, emphasizing that institutional transformation requires not only technological adoption but also organizational capability, strategic alignment, and adaptive governance. In the context of pesantren, this perspective is important because digital financial management does not simply replace manual recording with electronic systems; it also changes the way pesantren plan, record, monitor, evaluate, and report educational financing.

The development of information technology has encouraged pesantren to adopt digital financial systems through financial management applications, cashless payment systems, e-money, and integrated student financial information systems (Zayyadi & Syahroni, 2020). These systems function not only as administrative instruments but also as strategic tools for developing more modern, integrated, and accountable financial governance. The implementation of digital systems enables automatic transaction recording, faster generation of financial reports, real-time budget monitoring, and easier access to educational fund supervision for pesantren administrators and parents. In this regard, digital finance strengthens the relationship between administrative efficiency and institutional accountability.

Previous studies have shown that cashless payment systems and mobile payment platforms are being implemented in pesantren and Islamic educational institutions. Apramuka et al. (2020) found that mobile payments can support financial inclusion strategies in Islamic boarding school cooperatives. Nafis et al. (2021) also emphasized that non-cash payment systems in Islamic boarding schools require institutional readiness, user acceptance, and clear implementation strategies. Meanwhile, Anwar et al. (2023) demonstrated that the Ngabar Smart Payment system facilitates financial circulation and payment management in pesantren while strengthening openness in financial administration. These studies indicate that digital financial systems have become increasingly relevant in pesantren governance; however, their implementation remains highly dependent on infrastructure, human resource capacity, institutional culture, and user acceptance.

In the context of Islamic education management, financial digitalization is closely related to the principles of good financial governance. Maela and Hanif (2025) emphasize that digital financial management in pesantren is associated with transparency, accountability, effectiveness, and efficiency in institutional governance. The use of digital financial applications can improve administrative service quality, reduce the potential misuse of funds, and strengthen public trust in the management of pesantren educational financing. Furthermore, digitalization can be understood as part of the modernization of pesantren without eliminating the traditional values,

religious identity, and moral authority that characterize Islamic boarding schools. Therefore, the digitalization of financial management must be positioned not as a disruption to pesantren tradition, but as an adaptive strategy for strengthening institutional governance while preserving Islamic educational values.

Theoretically, the adoption of digital financial systems in pesantren can be analyzed through the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology. Venkatesh and Davis (2000) explain that technology acceptance is influenced by perceived usefulness and perceived ease of use, while Venkatesh et al. (2003) further emphasize performance expectancy, effort expectancy, social influence, and facilitating conditions as determinants of technology use. These theoretical perspectives are relevant for understanding why some pesantren administrators, teachers, students, and parents can more easily accept digital financial applications, while others experience difficulty or resistance. Thus, the success of digital financial management in pesantren depends not only on the availability of applications but also on users' perceptions, digital literacy, organizational support, and the perceived benefits of the system.

Nevertheless, implementing digital financial management in pesantren still faces several challenges. The main barriers include limited human resources with adequate digital literacy, insufficient technological infrastructure, unstable internet networks, resistance to organizational change, and low awareness of digital transaction security. According to Zayyadi and Syahroni (2020), the implementation of digital financial information systems in pesantren is often constrained by limited technological infrastructure, low digital competence among pesantren administrators, and resistance to change, as digital systems are sometimes perceived as incompatible with long-established traditional values. These challenges show that not all pesantrens are equally ready to adopt modern financial technology. Consequently, digital transformation often occurs gradually and requires training, mentoring, institutional policy support, and adaptive leadership.

Although previous studies have discussed cashless payment, e-money, and digital financial services in pesantren, there remains a research gap in explaining how digital financial applications operate as an integrated educational financing governance system within pesantren institutions. Many existing studies focus on payment mechanisms or user perceptions. In contrast, fewer studies examine how digital systems contribute to financial efficiency, transparency, accountability, budget monitoring, and decision-making in the broader framework of pesantren educational financing. Therefore, this study is important because it analyzes not only the technical use of digital financial technology but also its governance implications in Islamic boarding school management.

Based on these conditions, this study examines the digitalization of financial management in the educational financing system of Pondok Pesantren Baitul Arqom Jember through the implementation of the SiCashless application. This study aims to analyze how SiCashless is implemented in managing student financial transactions, educational payments, balance monitoring, transaction reports, and arrears information. It also investigates the system's contribution to administrative efficiency, financial transparency, accountability, and sustainable pesantren governance.

Theoretically, this study contributes to the development of digital financial governance in Islamic educational institutions by integrating digital transformation theory, technology acceptance perspectives, and good financial governance principles. In practice, this study provides recommendations for pesantren leaders, financial administrators, and policymakers to develop modern, effective, transparent, and sustainable educational financing systems.

METHOD

This study employed a qualitative research approach using a descriptive case study design to explore the implementation of digital financial management within the educational financing system of Islamic boarding schools (pesantren). The qualitative approach was selected because the study seeks to understand complex social phenomena, organizational behavior, institutional culture, and stakeholders' perceptions regarding digital transformation in financial governance. Qualitative inquiry enables researchers to investigate how participants interpret and experience a phenomenon within its natural setting while considering the contextual factors that shape institutional practices (Creswell et al., 2007). Furthermore, qualitative case studies are particularly suitable for examining contemporary organizational phenomena where the boundaries between the phenomenon and its context are not clearly evident (Yin, 2018). In the context of this study, the implementation of digital financial systems in pesantren is a multidimensional process that involves technological adaptation, organizational change, educational financing management, and institutional governance.

This research adopted a descriptive qualitative case study framework focusing on the implementation of the SiCashless application at Pondok Pesantren Baitul Arqom Balung Jember. The case study approach was chosen because it allows an in-depth examination of a specific institutional innovation within its real-life context. According to Stake (1995), case study research facilitates a comprehensive understanding of particular cases by investigating interactions among actors, systems, and organizational environments. Likewise, Merriam and Tisdell (2016) emphasize that qualitative case studies are effective in exploring educational innovations and organizational practices that cannot be adequately understood through quantitative measurements alone. Therefore, this approach enabled the researchers to analyze not only the technical operation of the SiCashless application but also its implications for financial transparency, accountability, efficiency, and institutional decision-making.

The study was conducted at Pondok Pesantren Baitul Arqom Balung Jember, one of the Islamic boarding schools that has implemented a digital financial management system to support educational financing administration and student financial transactions. The selection of this research site was based on purposive considerations, namely the existence of an operational digital financial platform integrated into the pesantren's educational financing system. The research participants included pesantren leaders, treasurers, financial administrators, system operators, teachers, students, parents, and application management personnel directly involved in implementing and using the SiCashless system. Informants were selected using purposive sampling because they had direct knowledge and experience of the

operation and management of digital financial services within the institution. Purposeful sampling is considered appropriate in qualitative studies because it enables researchers to obtain information-rich cases that provide in-depth insights into the phenomenon under investigation (Patton, 2015).

Data collection was conducted through in-depth interviews, participant observation, and document analysis. Semi-structured interviews were utilized to obtain detailed information regarding the implementation process, perceived benefits, operational challenges, institutional adaptation strategies, and stakeholder experiences related to the digital financial system. This interview format provided participants with flexibility to elaborate on their perspectives while allowing the researchers to maintain consistency with the research objectives (Kvale & Brinkmann, 2009). Observations were conducted to examine actual financial administration practices, application usage, transaction processes, and user interactions within the digital financial environment. Meanwhile, documentation analysis involved reviewing financial reports, payment records, institutional regulations, operational guidelines, digital transaction archives, and other supporting documents relevant to educational financing governance.

The analytical framework of this study was guided by the interactive model of Miles, Huberman, and Saldaña (2014), which comprises data condensation, data display, and conclusion drawing/verification. Data condensation involved selecting, focusing on, simplifying, and organizing relevant information from interviews, observations, and documentation. Subsequently, the data were systematically displayed through descriptive narratives, thematic matrices, and conceptual categorizations to facilitate interpretation. The final stage involved completing iterative verification processes to ensure the consistency and credibility of the findings. Thematic analysis was further employed to identify recurring patterns and key themes related to digital financial governance, technological adoption, administrative efficiency, financial transparency, accountability mechanisms, and implementation challenges. This analytical strategy enabled the researchers to develop a comprehensive understanding of how digital financial systems contribute to educational financing management within the pesantren context.

To ensure the trustworthiness and rigor of the findings, several validation strategies were employed. Data credibility was established through source triangulation, method triangulation, and member checking. Source triangulation involved comparing information obtained from different stakeholder groups, including administrators, teachers, students, parents, and system operators. Method triangulation was achieved by cross-validating evidence gathered through interviews, observations, and document analysis. Furthermore, member checking was conducted by sharing preliminary interpretations with selected participants to confirm the researchers' understanding and minimize interpretive bias (Lincoln & Guba, 1985). Dependability was enhanced through detailed documentation of research procedures. At the same time, confirmability was supported by maintaining an audit trail of field notes, interview transcripts, coding processes, and analytical decisions throughout the study.

The research process began with identifying issues related to conventional educational financing management and the increasing demand for digital transformation in pesantren governance. This stage was followed by an extensive literature review covering digital financial management, educational financing, digital governance, financial technology adoption, and Islamic educational management. After determining the research site and participants, data collection was conducted through interviews, observations, and documentation. The collected data were then analyzed using the Miles, Huberman, and Saldaña framework until coherent conclusions regarding the effectiveness, challenges, opportunities, and sustainability of digital financial management were obtained.

Conceptually, this study was informed by several complementary theoretical perspectives. The Technology Acceptance Model (TAM) developed by Davis (1989) and further refined by Venkatesh and Davis (2000) was employed to examine user acceptance of digital financial technology, focusing on perceived usefulness and perceived ease of use. In addition, the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. (2003) provided insights into how performance expectancy, effort expectancy, facilitating conditions, and social influence affect technology adoption. The study also incorporated Good Governance Theory to analyze transparency, accountability, participation, and institutional effectiveness in financial management. Finally, educational financial management theory was used to examine how digitalization contributes to improving efficiency, financial control, and sustainable governance of educational financing within Islamic boarding schools.

RESULT

The findings reveal that implementing the SiCashless application at Pondok Pesantren Baitul Arqom has transformed educational financing management from a conventional administrative system into a digitally integrated financial governance model. Analysis of interview, observation, and documentation data identified four major themes: (1) digital integration of educational financing services, (2) enhancement of financial transparency and accountability, (3) improvement of administrative efficiency and stakeholder accessibility, and (4) challenges in digital transformation implementation.

Digital Integration of Educational Financing Services

The first major finding demonstrates that SiCashless has successfully integrated multiple educational financing functions into a single digital platform. Prior to the implementation of the system, most financial transactions were conducted manually, requiring paper-based recording, physical payment verification, and repetitive administrative procedures. The introduction of SiCashless fundamentally changed these practices by integrating student transactions, tuition payments, financial reporting, and monitoring mechanisms into a single digital ecosystem.



Figure 1. SiCashless Application Interface

The observation results indicate that the SiCashless platform consists of several interconnected modules that support educational financing management. The Aio App facilitates students' daily financial transactions within the pesantren environment, including purchases at cooperatives, cafeterias, and student service units. The Adm App manages educational administration payments, including tuition fees (*syahriah*), dormitory fees, and institutional charges. Meanwhile, the Mandiri App enables students and parents to access financial information independently, including balances, transaction histories, payment status, and outstanding obligations.

According to the pesantren director (AR), digitalization was initiated to address recurring administrative inefficiencies: "*Previously, financial records were maintained manually. Verification often required checking multiple documents, and reporting consumed considerable time. Through SiCashless, transactions are automatically recorded and can be monitored directly by authorized users.*"

This statement was corroborated by the financial administrator (HS), who emphasized that integrating payment records into a centralized database has significantly improved data consistency and reduced administrative workload.

Field observations further revealed that nearly all student financial activities are currently processed through the digital system. The integration of transaction data enables administrators to continuously monitor financial flows and generate financial reports without manual recapitulation.

These findings indicate that SiCashless functions not merely as a payment platform but as a comprehensive educational financing management system that integrates financial administration, monitoring, and reporting processes within the pesantren.

Strengthening Financial Transparency and Accountability

The second theme concerns enhancing transparency and accountability in educational financing governance. The findings show that digital financial records have substantially reduced information asymmetry between administrators, students, and parents.

Under the previous manual system, financial information was primarily controlled by administrative personnel, limiting stakeholders' access to transaction records and payment status. In contrast, the digital platform enables real-time access to financial information through individual user accounts.

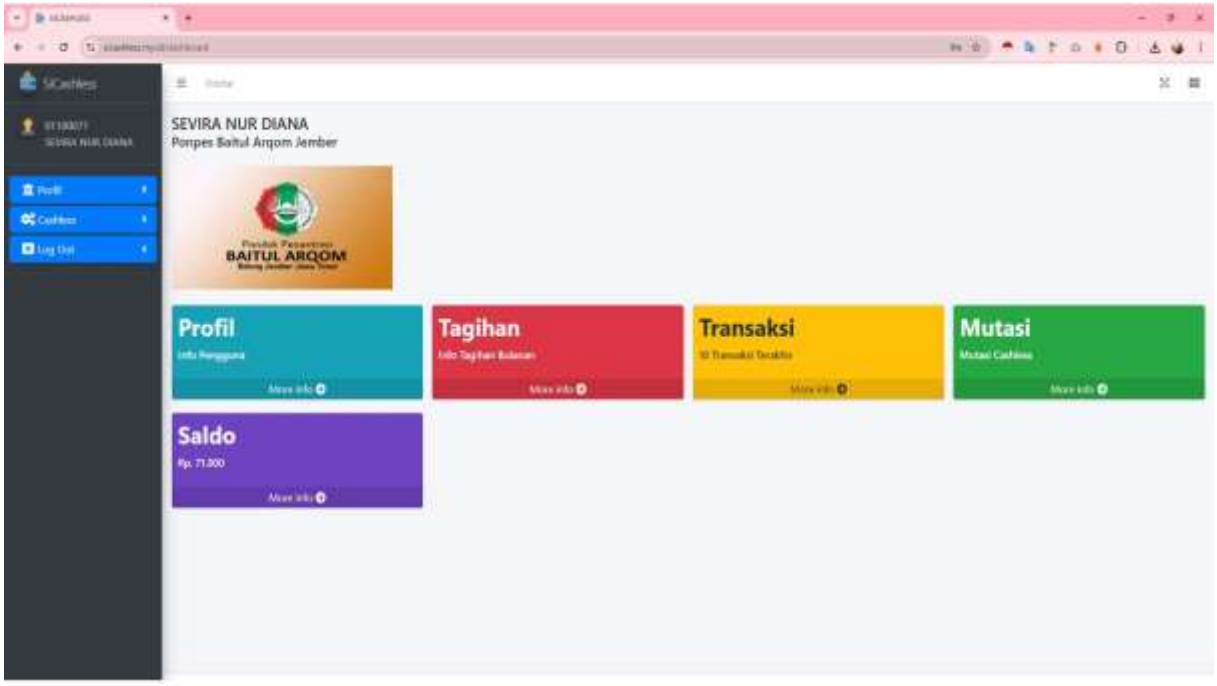


Figure 2. SiCashless Application Dashboard Menu

Observation data indicate that the dashboard provides comprehensive information regarding user profiles, payment obligations, balances, transaction histories, and financial reports. This feature allows stakeholders to verify financial activities independently without relying solely on administrative staff.

A parent participant (WN) explained: "*I can immediately see whether tuition payments have been received and monitor my child's expenses directly through the application. Previously, I had to contact the administration office for such information*."

Similarly, a student participant (FA) stated: "*The application helps us track our spending. We know how much money remains in the account and where it has been used*."

Documentation analysis also revealed that all financial transactions are automatically recorded and stored in the system database, creating an auditable financial trail. This mechanism strengthens accountability because financial records cannot easily be altered without authorization.

These findings suggest that digital financial management contributes significantly to the implementation of Good Financial Governance principles by enhancing transparency, accountability, and financial control mechanisms within the pesantren environment.

Improving Administrative Efficiency and Stakeholder Accessibility

The third theme concerns improving administrative efficiency and service accessibility. Interview data consistently indicate that implementing SiCashless has accelerated financial administration processes while reducing administrative burdens.

Before digitalization, payment verification required manual cross-checking of receipts, payment books, and financial records. The process often resulted in delayed reporting and increased risks of recording errors. Following digital implementation, transaction verification occurs automatically, enabling administrators to focus on financial planning and monitoring activities rather than routine data entry.

A financial operator (MH) explained: "*The system automatically updates payment status after transactions are completed. Administrative tasks that previously required hours can now be completed within minutes*."

Observational evidence also demonstrated a substantial reduction in paper-based administrative activities. Financial reports can be generated directly from the system database, thereby improving operational efficiency and reducing documentation costs.

In addition, stakeholder accessibility has improved significantly. Parents no longer need to visit the pesantren or contact administrative personnel to obtain financial information. Instead, they can access financial records through their mobile devices at any time.

This increased accessibility strengthens institutional responsiveness and improves service quality, reflecting broader trends in digital transformation within educational organizations.

Challenges in the Implementation of Digital Financial Governance

Despite its benefits, implementing SiCashless also faces several challenges. The most significant obstacle identified during the study concerns technological infrastructure, particularly internet connectivity.

Field observations revealed that transaction delays occasionally occur when network stability declines. Such interruptions affect transaction processing and temporarily limit user access to financial information.

According to the system administrator (FR): "*The application works effectively under normal conditions, but network disruptions can delay transaction processing and temporarily affect system performance*."

Another challenge involves differences in digital literacy levels among users, particularly parents from rural backgrounds. While students generally adapt quickly to digital platforms, some parents require additional assistance to understand application features and navigation procedures.

One parent participant (SN) noted: "*Initially, I experienced difficulties because I was unfamiliar with digital financial applications. The training provided by the pesantren helped me understand how to use the system*."

Interview findings also suggest that resistance to change emerged during the early stages of implementation. Several users expressed concerns regarding data security, technological dependence, and the replacement of long-established administrative practices. However, continuous socialization programs and technical assistance gradually reduced these concerns and increased user acceptance.

Overall, the findings demonstrate that the success of digital financial governance depends not only on technological innovation but also on institutional readiness, digital literacy, organizational commitment, and infrastructure support.

Emerging Model of Digital Financial Governance in Pesantren

The findings collectively indicate the emergence of a digital financial governance model characterized by three interrelated dimensions: financial integration, stakeholder transparency, and administrative efficiency. Through the integration of Aio App, Adm App, and Mandiri App, educational financing management has evolved from fragmented manual administration into a data-driven governance system capable of supporting real-time monitoring, informed decision-making, and sustainable financial management.

This model illustrates how digital transformation in Islamic boarding schools extends beyond technological adoption and becomes a mechanism for strengthening institutional governance, improving service quality, and enhancing stakeholder trust. Consequently, SiCashless represents not only a technological innovation but also a governance innovation that supports the modernization of educational financing management in pesantren while maintaining the institution's educational and religious values.

DISCUSSION

The findings demonstrate that the implementation of SiCashless at Pondok Pesantren Baitul Arqom represents a substantial transformation in the governance of educational financing. The integration of digital financial services through Aio App, Adm App, and Mandiri App has shifted financial management practices from conventional administrative procedures toward a more integrated, transparent, and data-driven governance system. This transformation reflects a broader digital transformation in educational institutions, where technology is not merely adopted as an operational tool but serves as a strategic mechanism to improve organizational effectiveness and governance quality. In line with Vial (2019), digital transformation involves the use of digital technologies to drive significant changes in organizational processes, structures, and value-creation mechanisms. The findings indicate that SiCashless has facilitated this transformation by restructuring the pesantren's financial administration system into a digitally connected ecosystem capable of supporting real-time financial monitoring and decision-making.

One of the most significant findings concerns the integration of educational financing services within a centralized digital platform. The implementation of SiCashless enables the management of student transactions, tuition payments, financial reporting, and monitoring activities through interconnected digital features. This condition demonstrates that digital financial systems in pesantren are evolving beyond simple payment instruments and increasingly function as integrated

governance infrastructures. This finding supports Bharadwaj et al. (2013), who argue that digital technologies have become strategic organizational resources that reshape institutional capabilities and operational processes. Within the context of Islamic boarding schools, integrating financial administration into a unified platform enhances systematic financial governance and strengthens institutional capacity to manage educational financing.

The study also reveals that digital financial management significantly enhances transparency and accountability. The availability of real-time financial information allows students, parents, and administrators to access transaction records directly through the system. This mechanism reduces information asymmetry and creates a more transparent financial environment. The findings are consistent with Maela and Hanif (2025), who emphasize that digital financial management contributes to transparency, accountability, effectiveness, and efficiency in educational institutions. Furthermore, the present findings support Mergel et al. (2019), who explain that digital transformation improves governance quality by increasing information accessibility and enabling greater stakeholder participation in monitoring institutional activities. Through SiCashless, financial information becomes more accessible, thereby strengthening stakeholder trust and reinforcing accountability mechanisms within the pesantren.

The enhancement of financial transparency is particularly evident in parents' ability to monitor student transactions and payment status in real time. Under the previous manual system, access to financial information depended largely on communication with administrative staff. Following digitalization, stakeholders can independently access financial records through the application. This shift reflects the implementation of Good Financial Governance principles, which emphasize openness, accountability, participation, and effective control mechanisms in financial management. The findings suggest that digital financial systems contribute not only to administrative modernization but also to the strengthening of institutional legitimacy through improved transparency and stakeholder engagement.

Another important finding concerns improvements in administrative efficiency. The automation of transaction recording, payment verification, and report generation has reduced administrative workloads and minimized the possibility of human error. Financial processes that previously required manual verification can now be completed automatically through the system database. This finding aligns with Verhoef et al. (2021), who argue that digital transformation enhances organizational performance by streamlining operational processes and improving information flows. Similarly, Widodo et al. (2023) note that digital financial management systems improve educational administration by increasing efficiency, accuracy, and responsiveness. In the context of pesantren, reducing manual administrative procedures allows financial administrators to focus on monitoring, planning, and strategic financial management rather than on routine data-entry activities.

The findings further provide empirical support for the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Positive responses from administrators, students, and parents indicate that users

perceive SiCashless as beneficial in supporting financial activities. According to Davis (1989), technology acceptance is strongly influenced by perceived usefulness and perceived ease of use. The findings reveal that stakeholders appreciate the practical advantages of the application, particularly its ability to simplify financial transactions and provide immediate access to financial information. This perception contributes to greater acceptance and sustained utilization of the system.

In addition, the findings reflect several dimensions proposed by Venkatesh et al. (2003) within the UTAUT framework. Performance expectancy is evident in stakeholders' perceptions that the application improves administrative effectiveness and financial monitoring. Facilitating conditions are reflected in the availability of technical assistance and institutional support during system implementation. The presence of these supporting conditions appears to have contributed significantly to user adaptation and acceptance. Consequently, the successful implementation of digital financial systems depends not only on technological quality but also on organizational support, user readiness, and institutional commitment.

Despite the positive outcomes, the study identifies several challenges that continue to influence the effectiveness of digital financial governance. The most prominent challenge concerns technological infrastructure, particularly internet connectivity. Transaction delays caused by unstable network conditions demonstrate that digital transformation requires reliable technological ecosystems. This finding supports Zayyadi and Syahroni (2020), who found that limited technological infrastructure remains a primary barrier to implementing digital financial systems in pesantren. Similar conclusions were reported by Warner and Wäger (2019), who emphasize that infrastructure readiness is a critical prerequisite for sustainable digital transformation because technological innovation cannot function effectively without adequate supporting systems.

Another challenge identified in this study relates to differences in digital literacy among users. Although students generally adapted quickly to the application, several parents experienced difficulties during the initial implementation stages. This finding indicates that digital transformation is not solely a technological process but also a social and cultural transition requiring user adaptation and capacity development. The persistence of digital literacy barriers supports the argument of Venkatesh et al. (2003) that user competencies and facilitating conditions significantly influence technology adoption. Therefore, continuous training programs, technical assistance, and the development of digital literacy remain essential to ensuring the long-term sustainability of digital financial systems within pesantren environments.

A major contribution of this study lies in the identification of an emerging model of digital financial governance in Islamic boarding schools. The findings indicate that effective digital governance is constructed through the interaction of three interconnected dimensions: financial integration, stakeholder transparency, and administrative efficiency. Financial integration enables the synchronization of transactions, payments, and reporting systems. Stakeholder transparency facilitates access to financial information and strengthens accountability mechanisms. Administrative efficiency improves operational effectiveness through automation and

digital monitoring. Together, these dimensions create a governance ecosystem capable of supporting sustainable educational financing management.

This model extends previous studies that primarily focused on cashless payment mechanisms or digital transaction services in pesantren. While earlier studies emphasized technological adoption, the present research demonstrates that digital financial systems can function as governance infrastructures that reshape institutional management practices and organizational accountability. The findings, therefore, contribute to the growing body of literature on digital transformation in educational institutions by providing empirical evidence from the context of Islamic boarding schools, which remains relatively underrepresented in international discussions on educational digitalization.

Overall, the implementation of SiCashless at Pondok Pesantren Baitul Arqom illustrates that digital financial transformation can strengthen educational financing governance while preserving the institutional values and cultural characteristics of Islamic education. The integration of technological innovation with governance principles enables pesantren to develop more transparent, accountable, efficient, and sustainable financial management systems. Consequently, digital financial management should be understood not merely as an administrative innovation but as a strategic governance approach capable of supporting the modernization and long-term sustainability of Islamic educational institutions.

CONCLUSION

This study demonstrates that the digitalization of financial management through the SiCashless application has significantly transformed the educational financing system at Pondok Pesantren Baitul Arqom. The findings reveal that integrating Aio App, Adm App, and Mandiri App enables the synchronization of student transactions, educational payments, financial reporting, and monitoring activities within a single digital platform. More importantly, the impact of digitalization extends beyond administrative efficiency, as it substantially enhances financial transparency, accountability, stakeholder accessibility, and real-time financial supervision. These findings suggest that digital financial systems function not merely as transactional tools but also as governance infrastructures capable of reshaping the management of educational financing in Islamic boarding schools. This outcome challenges the conventional assumption that digitalization in pesantren is limited to administrative modernization and opens a broader discussion on the strategic role of digital governance in strengthening institutional sustainability and stakeholder trust.

From a scientific perspective, this study reinforces previous findings regarding the benefits of digital financial management and cashless payment systems in educational institutions. At the same time, it extends existing knowledge by demonstrating that digital financial applications can serve as integrated governance mechanisms rather than solely payment instruments. The study introduces the concept of a digital financial governance model in pesantren, built on three interconnected dimensions: financial integration, stakeholder transparency, and administrative efficiency. This conceptual contribution enriches the growing body of literature on digital transformation, educational financing management, and Islamic

educational governance by providing empirical evidence from the underexplored context of Islamic boarding schools.

Nevertheless, this study has several limitations. First, the research was conducted in a single pesantren and focused specifically on the implementation of the SiCashless application, which may limit the generalizability of the findings to other institutional contexts. Second, the study relied on qualitative data obtained from a relatively limited number of participants, which may not fully capture the diversity of experiences and perceptions regarding digital financial governance. Therefore, future studies involving multiple pesantren, larger samples, and comparative research designs are needed to develop a more comprehensive understanding of digital financial management practices across different Islamic educational institutions.

Based on these findings, several recommendations can be proposed. In practice, pesantren administrators should strengthen the technological infrastructure, improve internet connectivity, and provide continuous digital literacy training for students, parents, and administrative staff to maximize the effectiveness of digital financial systems. Policymakers and educational authorities are also encouraged to support the development of digital governance frameworks that facilitate sustainable financial management in Islamic educational institutions. Academically, future research should explore the long-term impacts of digital financial governance on institutional performance, stakeholder trust, financial sustainability, and organizational innovation. Comparative studies across different types of pesantren and educational institutions would further advance knowledge in the fields of digital transformation and educational financing governance.

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