

Implementation Of The Digital Financial Model For Islamic Boarding School Students As An Innovation In Student Financial Management

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Article History

Received: 12-06-2026

Revised: 16-06-2026

Published: 30-06-2026

Keywords: *Islamic Boarding School Digital Finance; Student Financial Application; Innovation; Society 5.0.*

ABSTRACT

Digital transformation in student financial management is analyzed in this study through the implementation of the Mondok Aja application at Pondok Pesantren Darul Falah Ponorogo to address the Society 5.0 era. The method employed was descriptive qualitative with a case study approach. Data collection was carried out through interviews, observation, and documentation involving Islamic boarding school administrators, students, parents, and application developers. Data analysis applied the Miles and Huberman interactive model, reinforced by the Technology Acceptance Model (TAM) perspective. The results of the study indicate that the Mondok Aja application has successfully transformed the financial management system of the boarding school to be more transparent, efficient, and secure through automated transaction logging and real-time balance monitoring. The presence of this system also established a user-centered financial ecosystem that contributes to improving students' financial literacy while strengthening collaboration between the school authorities and parents.

INTRODUCTION

As the oldest Islamic educational institutions in Indonesia, Islamic boarding schools (pesantren) bear a double burden in the era of digital transformation: maintaining traditional values on the one hand and responding to the demands of administrative modernization on the other. More than 36,000 Islamic boarding schools (pesantren) across Indonesia (Indonesia, 2023) serve as a lifeline for millions of students (santri) who rely entirely on institutional financial management to meet their daily needs. Ironically, the majority of Islamic boarding schools still rely on manual accounting systems based on conventional cash books, which are prone to human error, lack of transparency, and operational inefficiencies.

Data from the Indonesian Ministry of Religious Affairs (Indonesia, 2023) shows that only around 12% of Islamic boarding schools (pesantren) have adopted digital-based

management information systems, and of these, no more than 3% have implemented a comprehensive integrated financial system. This figure reflects a significant digital divide between the potential for technological transformation and the operational reality of Islamic boarding schools. Yet, in the era of Society 5.0, which emphasizes human-centered technology integration, adopting digital finance is not simply an innovative option but a strategic necessity for sustainably improving institutional governance.

The problem of manual financial management in Islamic boarding schools is not merely a technical-administrative issue. It touches on the dimension of trust between the institution and the guardians of students, accountability for the use of student allowances, and the ability of the Islamic boarding school to build a financial literacy ecosystem for the younger generation from an early age. Cases of misappropriation of funds and discrepancies in financial reports that occur in several Islamic boarding schools still occur frequently, although not always widely publicized. The following incidents demonstrate the urgency of systemic improvements that can no longer be postponed. Amid this landscape, the emergence of the "Mondok Aja" application at the Darul Falah Islamic Boarding School in Ponorogo offers an interesting solution approach worthy of academic study. This application is specifically designed for the Islamic boarding school context, enabling cashless transactions, real-time balance monitoring by guardians, and automated financial reporting for administrators. However, the success of a technological innovation is not solely determined by the sophistication of its features, but by the degree of its acceptance by users (user acceptance) within a specific socio-cultural context.

Studies on financial technology (fintech) in Islamic educational institutions have flourished in recent years. One study (Hidayat & Mustofa, 2022) descriptively mapped the digitalization needs of Islamic boarding schools. Meanwhile, another (Anggraeni et al., 2023) identified positive perceptions of fintech in Islamic boarding schools using a quantitative survey. However, both studies did not examine the actual implementation of an integrated cashless system in Islamic boarding schools. (Fauzi et al., 2024) applied TAM to Islamic financial applications, but this was still done globally, not specifically within the Islamic boarding school ecosystem.

Theoretical explorations of financial technology (fintech) adoption in the global landscape have been extensively documented by previous studies in reputable international journals. (Gomber et al., 2018) in the *Journal of Management Information Systems* asserted that the fintech revolution is not merely disrupting conventional business models but rather creating a new financial inclusion ecosystem through the modernization of reliable digital services. In the domain of educational institutions, (Kim et al., 2021) through their study in the *Journal of Hospitality Technology and Education* demonstrated that implementing a cashless payment system can drastically reduce operational costs and minimize the risk of human error, although user demographic factors still moderate its level of acceptance. More specifically, in socio-religious value-based communities, (Al-Nawafah & Hatamleh, 2023) in *Education and Information Technologies* (Springer) identified that resistance and adaptation

to digital transformation are highly dependent on institutional leadership. Furthermore, studies by Ali, M., Raza, 2021 in the journal *Foresight (Emerald)* and Hasan, M., Rabbani, 2023 in the *International Journal of Islamic and Middle Eastern Finance and Management* empirically demonstrate that the main constructs of conventional TAM are no longer sufficient on their own; the variables of trust level and religiosity are crucial mediators that determine users' behavioral intentions in adopting Islamic financial platforms. These established literatures provide an important foundation and confirm the existence of a research gap regarding how these religious contextual variables work when a digital financial application is implemented indigenously in the communal environment of Islamic boarding schools.

The most significant research gap lies in the absence of studies that simultaneously analyze the operational mechanisms of digital financial systems specifically designed for the Islamic boarding school context, technology acceptance that considers Islamic institutional-based trust variables as contextual factors, and the impact on transparency, efficiency, and financial literacy as a holistic evaluation package. This study attempts to fill this gap by presenting an in-depth analysis based on real case studies. Based on these conditions, this study aims to describe the implementation mechanism of the "Mondok Saja" application as a digital financial system at the Darul Falah Ponorogo Islamic Boarding School, analyze the level of technology acceptance by students, managers, and guardians of students using the TAM perspective, and evaluate the system's contribution to financial transparency, administrative efficiency, transaction security, and financial literacy of students.

Digital finance has now transformed into a key pillar in the modernization of the global economic system through the integration of information technology into mobile banking services, e-wallets, and digital payment infrastructure (Gomber et al., 2018). In educational institutions, the implementation of financial technology not only functions as an instrument for administrative digitization but also plays a strategic role in accommodating financial inclusion and literacy among the younger generation (Cintia et al., 2018). The adoption of app-based financial systems in educational institutions has been proven to create cash management efficiency while providing students with practical experience in managing assets in a transparent and accountable manner (Haoxing & System, 2025).

Kim (Kim et al., 2021) found in their study in South Korea that the adoption of a digital payment system in university dormitories increased administrative efficiency by 67% and reduced recording errors by 89%. However, they also noted that the socio-demographic context of users, particularly age and level of technological familiarity, significantly moderated the degree of adoption. These findings are relevant for adaptation in the context of Islamic boarding schools (pesantren), which have a diverse user population, ranging from teenage students to middle-aged administrators. In Indonesia, Bank Indonesia regulation through PBI No. 23/6/PBI/2021 concerning Payment Service Providers provides a legal framework for the development of payment systems in non-bank institutions, including educational institutions. This opens up opportunities for Islamic boarding schools to adopt a

digital financial ecosystem legally and structured without having to rely entirely on conventional banking.

The Technology Acceptance Model (TAM) remains a fundamental theoretical framework in analyzing the determinants of technology adoption by end users, by positioning perceived usefulness and perceived ease of use as the main predictors of intention (O'dea et al., 2025). However, in the dynamic digital financial landscape, this model continues to be developed through the integration of external factors to increase its explanatory power of user behavior (Rahi, S., Ghani, 2022). In the Islamic digital financial ecosystem, recent literature confirms that trust and religiosity are crucial variables that mediate the intention to use financial technology (Hasan, M., Rabbani, 2023). In accordance with the basic framework of the Technology Acceptance Model developed by Fred D.

Davis, technology acceptance is fundamentally influenced by an individual's perception of the benefits and ease of use of a system, which then shapes attitudes and behavioral intentions regarding technology use (Wandira, R., Fauzi, A., & Nurahim, 2024). In the context of Islamic digital finance, these two key constructs do not exist independently but interact with external factors such as institutional trust, religiosity, and social legitimacy, which can strengthen users' intentions to accept Islamic financial technology.

Contemporary research shows that in value-based communities, institutional trust is not merely a technical issue but a reflection of adherence to religious principles (Ali, M., Raza, 2021). This study argues that the context of Islamic boarding schools presents a unique dimension that goes beyond conventional TAM: institutional religious trust. This phenomenon indicates that technology acceptance by students and guardians is not solely driven by functional efficiency but is more dominantly influenced by institutional legitimacy and recommendations from Islamic boarding school authorities, who are perceived to possess moral and religious integrity (Qolbi, A., & Sukmana, 2022).

Financial literacy is defined as a person's ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. The Financial Services Authority (Finance, 2022) revealed that Indonesia's national financial literacy index reached 49.68%, with a significant disparity between urban (56.4%) and rural (34.1%) populations. Islamic boarding school students, the majority of whom come from rural areas, are categorized as a vulnerable group in terms of financial literacy. Rahmawati and Fadhilah (Rahmawati & Fadlillah, 2023) found in their study that Islamic boarding school students have impulsive financial habits and minimal planning, largely due to their lack of exposure to a sound financial recording system. This study argues that digital financial systems can function not only as transaction tools but also as passive financial education instruments through transaction history features and expenditure visualization.

Table 1 below presents a systematic comparison between this research and previous relevant studies to explicitly identify the position and contribution of this research's novelty.

Table 1. Comparison of Previous Research with This Research

Researcher / Year	Focus	Method	Key Findings	Differences with This Research
Hidayat & Mustofa (2022)	Digital Islamic boarding school financial management	Qualitative descriptive	Identifying the digitalization needs of Islamic boarding schools	Did not examine TAM; no specific application
Anggraeni et al. (2023)	Fintech in Islamic educational institutions	Quantitative survey (n=120)	Positive perception of fintech in madrasas	Not researching integrated cashless ecosystems
Rahmawati & Fadlillah (2023)	Financial literacy of Islamic boarding school students	Case study	Financial literacy among Islamic boarding school students is still low	Not examining concrete technological solutions
Fauzi et al. (2024)	TAM in Islamic financial applications	Quantitative–SEM	PEOU and PU significantly influence use behavior	General context; not a pesantren environment
This research (2026)	Implementation of Boarding Schools at Darul Falah Islamic Boarding School	Qualitative case study	Contextual TAM + transparency + financial literacy of Islamic boarding school students	Novelty: contextual TAM integration in the cashless ecosystem of Islamic boarding schools

Source: Researcher's Literature Review Results (2026)

From the table above, it is clear that this research has novelty in three aspects: a very specific object context, a cashless Islamic boarding school ecosystem with an indigenously developed application, a modified TAM perspective by including institutional trust factors based on Islamic values, and a comprehensive evaluation that includes transparency, efficiency, security, and financial literacy as a single unit of analysis.

RESEARCH METHODS

This research uses a qualitative approach with a single case study design. This design choice is based on the consideration that the phenomenon studied—the implementation of a digital financial system based on indigenous applications in Islamic boarding schools—is contextual, particular, and underexplored, thus requiring an in-depth understanding (thick

description) that cannot be achieved through a quantitative approach. Yin (Haoxing & System, 2025) suggests that a single case study is appropriate when the case being studied is critical in testing or expanding existing theories. The case of the Darul Falah Islamic Boarding School in Ponorogo meets this criterion because it is one of the few Islamic boarding schools that has fully operationalized an integrated cashless system.

The research was conducted at the Darul Falah Islamic Boarding School in Ponorogo Regency, East Java, Indonesia, starting in February 2026. This Islamic boarding school was purposively selected because it had adopted the "Mondok Aja" application as its official financial system since mid-2023, had a population of 847 resident students, and had adequate digital infrastructure for implementing a cashless ecosystem.

Table 2 presents the characteristics of the informants involved in this study.

Table 2. Profile of Research Informants

Code	Research Subjects	Amount	Data collection technique
IN-01	Application Developer	1 person	In-depth interviews, demonstration of app features
IN-02	Treasurer of the Islamic Boarding School	2 persons	In-depth interviews, transaction flow observations
IN-03	Residential Students	6 people	Interviews, observations of daily use
IN-04	Guardian of the Students	4 people	Telephone interview, top-up experience review
IN-05	Ustadz/Caretaker	2 persons	Interview on Islamic boarding school values perspective

Source: Researcher's Primary Data (2026)

Data collection was conducted through three complementary techniques. First, semi-structured in-depth interviews using an interview guide developed based on the TAM construct and the evaluation dimensions of digital financial systems. Interviews lasted 45–90 minutes per informant, were recorded with consent, and transcribed verbatim. Second, direct observation of application use in daily activities at the Islamic boarding school for two weeks, covering balance top-up processes, transactions in the canteen and Islamic boarding school cooperative, and daily reconciliations by the treasurer. Third, documentation in the form of comparative financial reports (before and after implementation), screenshots of application features, and aggregate transaction data provided by the Islamic boarding school management.

The analysis follows the interactive model of Miles and Huberman (Matthew B. Miles, A. Michael Huberman, 2023), which consists of four simultaneous stages: data collection, data condensation (a refinement of the term "data reduction"), data display, and drawing and verifying conclusions. Data condensation was carried out by selecting, focusing, and abstracting relevant information from interview transcripts and field notes using software-

assisted thematic coding. Data validity was ensured through source triangulation comparing data from developers, managers, students, and guardians, as well as technical triangulation, namely verifying interview findings with observational data and documentation. Member checking was carried out by sending a summary of the findings to two key informants for confirmation.

The process of data collection and drawing conclusions in this qualitative research was carried out simultaneously and cyclically to ensure the depth of case analysis. The initial step began with field data collection through in-depth interviews with 15 key informants, participant observation, and review of financial transaction documents for the "Mondok Aja" application. The very dense narrative information was then processed using the Miles and Huberman interactive model, beginning with the data condensation stage to filter, focus, and abstract crucial points related to technology acceptance (Technology Acceptance Model) and its impact on Islamic boarding school financial governance. The data that had been reduced and grouped thematically were then presented (data display) in the form of structured narrative descriptions and inter-construct relationship charts to facilitate pattern mapping. In the final stage, drawing and verifying conclusions were carried out repeatedly by re-matching the results of theoretical interpretations with empirical evidence in the field. In order to guarantee the conceptual validity of the resulting model, all final conclusions were tested through triangulation of techniques and sources, and revalidated by informing key informants of the findings (member checking).

To provide a systematic and transparent overview of the operationalization of this research, the entire series of scientific procedures from the initial to the final stages are summarized in the form of a flowchart. The logical flow depicting the relationship between problem construction, data collection from 15 informants, the interactive model analysis process, and the final model synthesis can be seen in Figure 1.

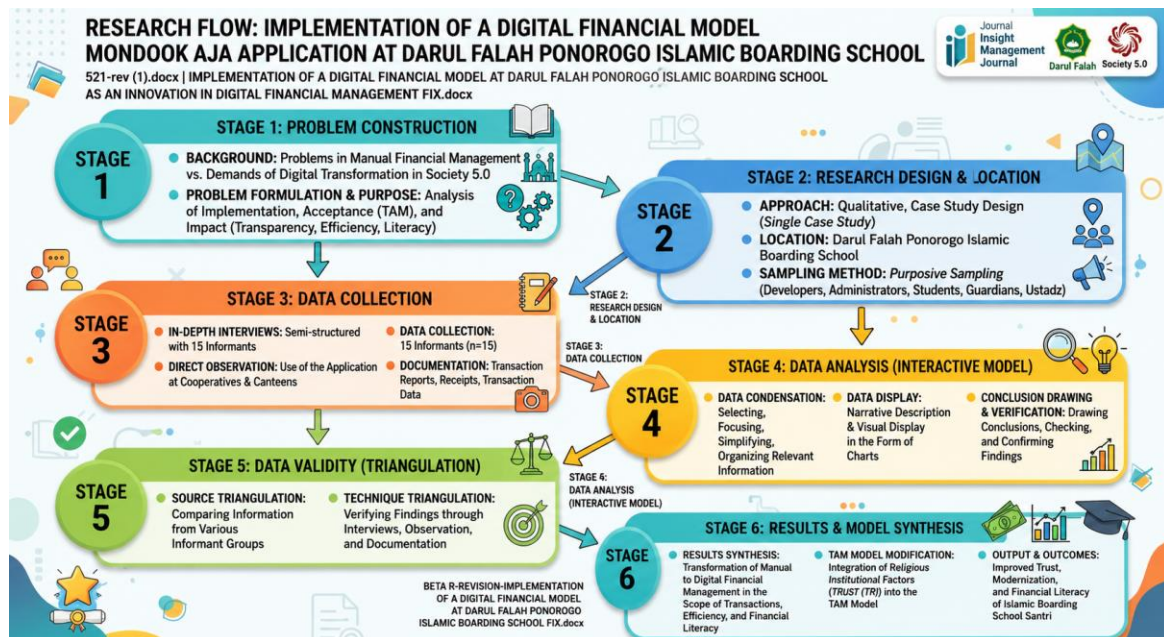


Figure 1. Research Stages Flowchart for Implementing a Digital Islamic Boarding School Financial Model through the Mondok Aja Application

Source: Primary Data Processed by Researchers, 2026

RESULTS AND DISCUSSION

This research uses a qualitative approach with a single case study design. This design choice is based on the consideration that the phenomenon studied—the implementation of a digital financial system based on indigenous applications in Islamic boarding schools—is contextual, particular, and underexplored, thus requiring an in-depth understanding (thick description) that cannot be achieved through a quantitative approach. Yin (Haoxing & System, 2025) suggests that a single case study is appropriate when the case being studied is critical in testing or expanding existing theories. The case of Darul Falah Islamic Boarding School in Ponorogo meets this criterion because it is one of the few Islamic boarding schools that has fully operationalized an integrated cashless system. The research was conducted at Darul Falah Islamic Boarding School, Ponorogo Regency, East Java, Indonesia. This Islamic boarding school was selected purposively because it has adopted the "Mondok Aja" application as its official financial system since mid-2023, with a resident student population of 847 students and adequate digital infrastructure for implementing a cashless ecosystem.

Before presenting the results of the analysis regarding the implementation and acceptance of the 'Mondok Aja' application, this section first presents the demographic characteristics of the informants. Informants were selected using *purposive sampling* to ensure that the data obtained came from actors directly involved in or impacted by the digitization of Islamic boarding school finances. A total of 15 informants participated in this study, including representatives from the developers, internal Islamic boarding school management (treasurers and caretakers), primary users in the field (students), and external stakeholders (student

guardians). In-depth profiles regarding gender, age, and role status of each informant are summarized in the following table.

Table 3 presents the characteristics of the informants involved in this study

Code	Position	Age	Gender	Status
IN-01	Application Developer	29	Man	IT Developer
IN-02	Finance Staff	26	Woman	Staff
IN-03	Main Treasurer	29	Woman	Staff
IN-04	Student Living Room 1	14	Woman	Active students
IN-05	Student Living Room 2	15	Woman	Active students
IN-06	Student Living in Room 3	14	Woman	Active students
IN_07	Student Living in Room 4	14	Man	Active students
IN-08	Student Living in Room 5	16	Man	Active students
IN-09	Student Living in Room 6	15	Man	Active students
IN-10	Guardian of Student 1	45	Woman	Student Guardian/ Entrepreneur
IN-11	Guardian of Student 2	52	Woman	Student Guardian/Housewife
IN-12	Guardian of Student 3	42	Man	Guardian of Students/ Civil Servant
IN-13	Guardian of Student 4	40	Man	Student Guardian/Teacher
IN-14	Ustadz in Charge of the Boys' Dormitory	28	Man	Teach
IN-15	Female Dormitory Supervisor	25	Woman	Teach

Source: Primary Data Processed by Researchers, 2026

Based on the table above, it can be seen that the distribution of informants covers a very rich diversity of ages and roles. The age range of informants moves from early adolescence (14 years in the group of students) to mature adulthood (52 years in the group of student guardians). The differences in demographic characteristics and teaching/student status are very crucial in the analysis of technology acceptance based on TAM, because it provides space for researchers to see how the technology familiarity factor (*technology anxiety* or *digital divide*) appears in the group of older student guardians, while adaptive acceptance attitudes are found in the group of teaching ustadz and active students.

Data collection was conducted through three complementary techniques. First, semi-structured in-depth interviews using an interview guide developed based on the TAM construct and the evaluation dimensions of digital financial systems. Interviews lasted 45–90 minutes per informant, were recorded with consent, and transcribed verbatim. Second, direct observation of application use in daily activities at the Islamic boarding school for two weeks, covering balance top-up processes, transactions in the canteen and Islamic boarding school cooperative, and daily reconciliations by the treasurer. Third, documentation in the form of comparative financial reports (before and after implementation), screenshots of application features, and aggregate transaction data provided by the Islamic boarding school management.

Figure 2 below illustrates the financial management features for students in the “Mondok Aja” application, starting from balance monitoring to non-cash transactions.

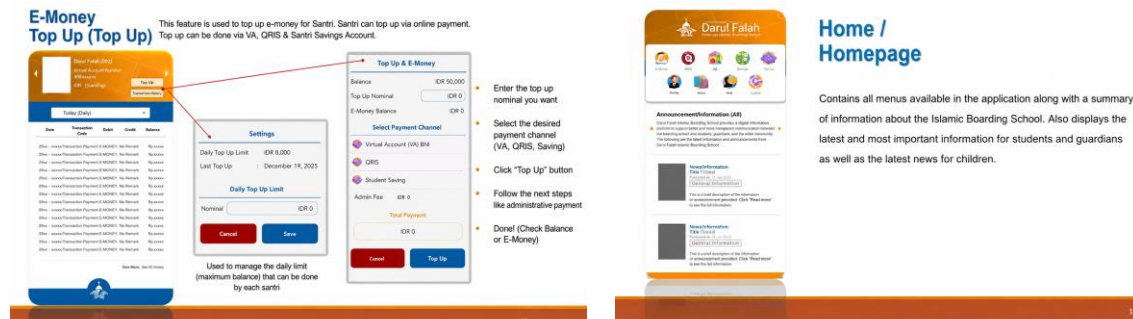


Figure 2. Flow of the “Mondok Aja” Digital Financial Ecosystem at PP Darul Falah Ponorogo
Source: Researcher Documentation and Observations (2026)

The analysis follows the interactive model of Miles and Huberman (Matthew B. Miles, A. Michael Huberman, 2023), which consists of four simultaneous stages: data collection, data condensation (a refinement of the term "data reduction"), data display, and drawing and verifying conclusions. Data condensation was carried out by selecting, focusing, and abstracting relevant information from interview transcripts and field notes using software-assisted thematic coding. Data validity was ensured through source triangulation comparing data from developers, managers, students, and guardians, as well as technical triangulation, namely verifying interview findings with observational data and documentation. Member checking was carried out by sending a summary of the findings to two key informants for confirmation.

CONCLUSION AND SUGGESTIONS

This study produces three main conclusions that directly address the research objectives:

1. The implementation of the "Mondok Aja" application at Darul Falah Islamic Boarding School in Ponorogo has successfully transformed the student financial management system from a manual ecosystem prone to discrepancies and opaqueness to an integrated, accountable digital ecosystem. This transformation is not simply a tool replacement, but rather a paradigm shift in Islamic boarding school financial governance that has had a systemic impact on accountability, efficiency, and the quality of service to students and their guardians.
2. Analysis of technology acceptance using the TAM framework reveals the need for model modifications for the Islamic boarding school context. In addition to the PU and PEOU constructs, which were confirmed to influence acceptance, a contextual variable, Institutional Religious Trust (IRT), emerged, acting as an antecedent to adoption, preceding and reinforcing rational evaluations of the technology's usefulness and usability. This variable stems from the relational-religious trust between the Islamic boarding school community (students, guardians) and the institution. This contribution

represents a theoretical extension of TAM relevant to fintech studies in Islamic value-based communities.

3. The system's contribution to transparency (94% reduction in cash balances), administrative efficiency (saving approximately 47 man-hours per month), and transaction security has proven significant. Indirectly, the system also contributes to increasing the financial awareness of students through passive financial education via the transaction history feature. However, this potential has not been fully utilized due to the absence of an integrated financial literacy module within the platform.

Based on these findings, this study recommends: (1) the development of inclusive digital accessibility features for elderly Islamic boarding school guardians; (2) the integration of gamification-based Islamic financial literacy modules into the platform; (3) the development of the TAM-IRT (Institutional Religious Trust) framework as an analytical model for fintech adoption in Islamic educational institutions; and (4) policy advocacy to the Indonesian Ministry of Religious Affairs to encourage the adoption of a digital financial ecosystem in Islamic boarding schools as part of the national education digital transformation program.

Despite its important contributions, this research has several limitations that warrant attention. First, it employed a single-case study design, focusing on the Darul Falah Islamic Boarding School in Ponorogo and focusing exclusively on the *indigenous application* 'Mondok Aja'. Consequently, the findings and the resulting *Institutional Religious Trust* (IRT) model have limited generalizability to Islamic boarding schools with diverse cultures and digital infrastructures. Second, this *cross-sectional, qualitative approach* captures the phenomenon within a specific timeline and relies on narrative depth, thus failing to statistically measure causal relationships between variables or examine the long-term impact of students' financial behavior. Finally, the evaluation of financial literacy levels is limited to passive education through transaction history features, and does not utilize standardized financial assessment instruments to comprehensively measure students' understanding.

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