



Integrated Financial Management Assistance through E-DAMS Application Development at Mukhtar Syafa'at Blokagung Islamic Boarding School, Banyuwangi

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Abstract: *This community service research focuses on addressing financial management challenges faced by PP Mukhtar Syafa'at, an Islamic boarding school in Banyuwangi. Established in 1990 with a substantial student population, the school grappled with manual financial recording, leading to errors, omissions, and decentralized contributions handling. This study employed Participatory Action Research (PAR) to implement an integrated financial management solution, introducing computerized recording and an accompanying application. As a result, the school transitioned from a manual to an integrated system, bolstered by computerized recording and a financial reporting application, enhancing administrative accountability and accuracy in financial reporting.*

Introduction

The Islamic Boarding School serves as a gathering place for individuals seeking religious knowledge, and it stands as one of the educational institutions in Indonesia. The role of the boarding school is paramount in nurturing high-quality Human Resources (HR), contributing significantly to the endeavor ¹. Furthermore, one of the oldest educational institutions is the pesantren, also known as an Islamic boarding school. Pesantren, or the residence of students known as 'santri', serves as a destination for those who intend to leave their homes to acquire knowledge and reside there during their educational pursuits ².

¹ Suryadi Nasution et al., "PENDAMPINGAN LITERASI PERGURUAN TINGGI PADA SANTRI PONDOK PESANTREN DARUSSALAM PARMERAAN PADANG LAWAS UTARA," *MONSU'ANI TANO Jurnal Pengabdian Masyarakat* 4, no. 1 (2021).

² Zamakhsyari Dhofier, *Tradisi Pesantren: Studi Tentang Pandangan Hidup Kyai* (LP3ES, 1982).

KH. Abdul Ghaffar Rozin, the Chairman of RMI PBNU, asserts that Pesantren are currently experiencing an opportune moment for advancement. Our nation has started to seriously address moral degradation, and many believe that pesantren education stands as one of the solutions³. The attention towards pesantren also originates from the upper-middle-class society, highlighting that pesantren has elevated its standards to a degree where it can cater to all segments of society⁴.

In Banyuwangi Regency, according to the EMIS data from the Ministry of Religious Affairs, there are a total of 158 pesantren institutions⁵. One of the pesantren in Banyuwangi Regency is Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi, under the guidance of KH. Khotibul Umam, S.Pd. Currently, it accommodates 600 'santri' (students)⁶. The challenges faced by Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi, include the recurring issue of funds given by parents to students as boarding fees being misused for other purposes. Another challenge is the decentralized financial management within the school's various units, such as MTS, SMP, MA, SMK, Madin, and the Islamic boarding section. This fragmentation in financial allocation hinders the accumulation of substantial funds to develop more representative learning facilities and infrastructure.

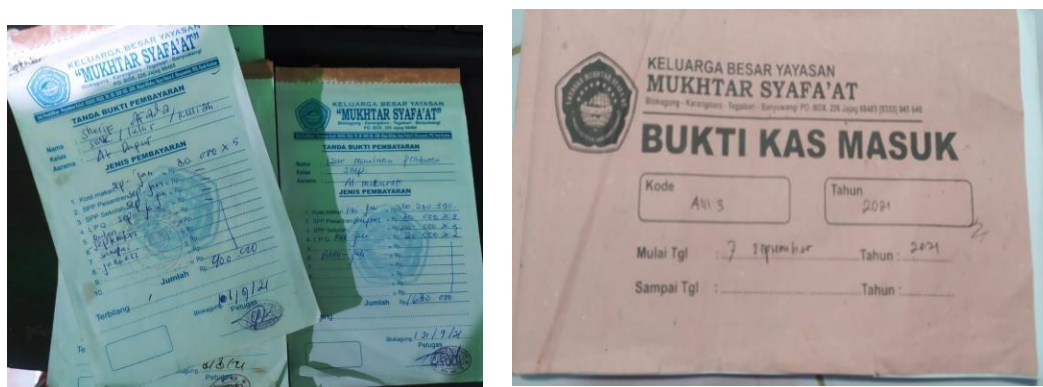


Figure 1. Manual Payment Recording and Bookkeeping at Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi
Sumber: Data Lapangan (2022)

³ Abd Mustaqim, "Menggagas Pesantren Transformatif," *Majalah Aula* 27, no. 9 (2003): 76.

⁴ Fauziah Fauziah, "Pengelolaan Pembiayaan Pendidikan Dalam Meningkatkan Kemandirian Pesantren Salaf: Studi Kasus Di Pondok Pesantren Sidogiri Pasuruan" (Universitas Islam Negeri Maulana Malik Ibrahim, 2014).

⁵ Mahmudah Mahmudah et al., "Pembinaan Pengurus Pesantren Tentang Kepemimpinan Dalam Islam Menurut Al-Qur'an Dan Hadist Di Pondok Pesantren Mukhtar Syafa'at Blokagung Tegalsari Banyuwangi," *LOYALITAS: Jurnal Pengabdian Kepada Masyarakat* 5, no. 1 (2022): 98-108.

⁶ Muhammad Imam Khaudli and Lubab Hakim, "MOTIVASI SANTRI PONDOK PESANTREN MUKHTAR SYAFA'AT DALAM MELANJUTKAN PENDIDIKAN DI IAI DARUSSALAM BLOKAGUNG TEGALSARI BANYUWANGI," *JKaKa: Jurnal Komunikasi dan Konseling Islam* 2, no. 1 (2022): 15-26.

The illustration above depicts the manual recording system employed by Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi. This method proves to be considerably ineffective and inefficient. Moreover, the manual approach frequently leads to delayed record-keeping, resulting in complaints from parents or guardians. They often find discrepancies between their fee payments and the recorded data due to these delays. Additionally, some students neglect to retain payment receipts, exacerbating the challenge of verifying the accuracy of the data.

Presented below is a manual recapitulation of student fees at Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi. The manual nature of this process makes it challenging for the treasurer's office to detect and rectify issues promptly, as the organization lacks a comprehensive and well-integrated system.

Figure 2. Manual Student Payment Recapitulation at Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi
Source: Field Data (2022)

By implementing a well-integrated financial system, it is anticipated that the encountered challenges can be significantly mitigated. Under this system, every transaction can be executed through computerized mechanisms, accessible to multiple stakeholders. Moreover, the boarding school can establish collaboration with financial institutions, such as banks. This allows parents or guardians of distant students to conveniently conduct payments through the partnered banks, alleviating the need for direct physical presence at the school⁷.

On another note, if the financial system is managed in an integrated and

⁷ Evayani Ubbaidillah and E Evayani, "Perancangan Sistem Informasi Pencatatan Pembayaran Spp Pada Pondok Pesantren Modern Tgk Chiek Oemar Diyan," *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (Jimeka)* 5 (2020): 560-570.

computerized manner based on data, the recording and reporting of financial aspects will become considerably easier. This includes mapping out financial allocations, and the generated data can be accessed swiftly and remotely. Hence, with such an integrated computerized financial system, the institution's finances can be characterized by accuracy, soundness, transparency, accountability, and traceability. Moreover, challenges that emerge with manual management, such as delayed access to crucial data, can be preempted through computerized systems, offering greater ease and precision⁸.

Method

The strategy employed to achieve a desired outcome is using the Participatory Action Research (PAR) method. The PAR method comprises three key variables: participatory, action, and research. The sequence of these three key variables is as follows⁹:

1. Research: In this stage, the researcher identifies the issues encountered by the Islamic boarding school. The existing problems are comprehensively and meticulously understood, aiming to unveil these issues' clear causes and consequences.
2. Action: Following a deep and detailed comprehension of the encountered problems, the subsequent step involves seeking alternative solutions to address these challenges. These solutions are translated into various work program items that are planned for implementation.
3. Participatory: Both the above points are executed in a participatory manner, entailing the involvement of all components, including the Islamic boarding school itself and stakeholders. This collaborative approach is employed to collectively identify problems and devise techniques for their resolution.

Based on these three PAR principles, the execution team and the Islamic boarding school engage in problem identification, planning, and undertaking actions towards resolving the challenges at hand. ¹⁰. Furthermore, in addition to the above, offering constructive criticism for improvement in the mentoring process becomes an

⁸ Fia Dialysa and Mohamad Hadi Prasetyo, "Optimalisasi Omzet Melalui Perencanaan Pemasaran Digital Dan Pelatihan Pencatatan Keuangan Cuanki Kang Raffie Bandung," *Jurnal Dharma Bhakti Ekuitas* 5, no. 2 (2021): 523–528.

⁹ Aula Izatul Aini, Muhammad Imam Khauldi, and Ribut Suprpto, "Pemberdayaan Ekonomi Masyarakat Melalui Pemasaran Wisata Kuliner Jajanan Tradisoional Di Desa Cantuk Kabupaten Banyuwangi," *Engagement: Jurnal Pengabdian Kepada Masyarakat* 2, no. 2 (2018): 168–175.

¹⁰ Mahmudah Mahmudah and Muhammad Imam Khauldi, "Pembinaan Kepada Pengurus Di Ponpes Mukhtar Syafa'at Blokagung Tegalsari Banyuwangi Tentang Kepemimpinan Dalam Islam Menurut Al-Qur'an Dan Hadist," *LOYALITAS: Jurnal Pengabdian Kepada Masyarakat* 4, no. 1 (2021): 97–104.

independent responsibility. This serves as a form of accountability report, reflecting one's involvement in the undertaken transformative processes alongside the mentored Islamic boarding school.

The stakeholders involved in the community service for this Islamic boarding school include the Head of Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi, who plays a role in overseeing the enhancement of the school's quality through training in integrated financial management systems. The Executing Unit of Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi, serves as the financial management entity that is pivotal in assessing long-term changes, implementing the integrated financial management system derived from the training program, and aiding in its operationalization.

This community service activity involves hands-on training focused on enhancing the quality of the Islamic boarding school through integrated financial management system training at Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi. The event takes place at the Mukhtar Syafa'at Islamic Boarding School Foundation in Blokagung, Banyuwangi.

Result

Initial Findings

This mentoring initiative commenced based on the preliminary research outcomes concerning financial management issues at Mukhtar Syafa'at Islamic Boarding School in Blokagung, Banyuwangi. The initial research findings unveiled several challenges, including:

Firstly, an inadequately integrated financial management system. Payment processes and expenditure budgets lack cohesion, resulting in difficulties in efficiently allocating and monitoring funds.

Secondly, concerns revolve around the various fees across different boarding school units. Students prioritize other supplementary fees, such as the mandatory monthly tuition fee due on the 10th of each month, as they perceive it to be more significant than other dues. This poses challenges for the Islamic Boarding School treasurer in ensuring timely and efficient fee collection.

Thirdly, a lack of transparency and communication between the central treasurer and the boarding school units regarding fees imposed on students for school or boarding-related needs. This situation leaves parents uninformed about fee payments. Moreover, the non-integrated payment process complicates financial management, creating difficulties for parents and guardians.

Building upon these preliminary findings, integrated financial management

mentoring was implemented. Payments are streamlined through a central mechanism, where funds are disbursed by the central treasurer in accordance with the predetermined expenditure budget. In this system, all fees are budgeted and consolidated into the monthly tuition fee, eliminating additional fee collections beyond the designated monthly tuition. Additionally, meetings with unit treasurers aim to formulate the Foundation's Budget Draft (RAPBY), identifying expenditure and income figures for each year across the boarding school units, educational units, and foundation activities. These steps collectively aim to address existing issues and facilitate the fee payment process for parents and guardians.

Synchronization of Integrated Financial Governance

Based on the field findings mentioned above, the team requested time from the head and administrators to present the field findings for incorporation into the formulation of an integrated financial governance system. Through discussions, it was agreed upon to develop an integrated financial management system as a solution to address various financial governance issues. This solution encompasses payment processes and budget management endorsed by the central treasurer, utilizing computerization or spreadsheets that will be synchronized with financial applications. With this system, the progress of each fund's allocation becomes transparent, and funds can be allocated in accordance with regulations.

Furthermore, as a result of these discussions, it was agreed to change the system to eliminate fee collections other than the monthly tuition fee (SPP), which is already included in the activity fees for the coming year. Additionally, a single payment gateway was established to facilitate the payment process for parents or guardians.



Figure 3. Coordination with Mukhtar Syafa'at Islamic Boarding School's Head and Administrators. Source: Field Data (2022)

The next stage involved a meeting to discuss the Foundation's Budget Draft (RAPBY), led by the administrators. This meeting aimed to identify expenditure figures annually, both from the boarding school unit, educational unit, and the foundation's activities. This enables the straightforward determination of the foundation's anticipated revenue and the amount of SPP to be charged per month to students, without requesting additional fees beyond the monthly set cost. Meetings with unit treasurers occurred in multiple phases, including:

1. Socialization to unit treasurers, based on the decisions made by the head and administrators, regarding the system to be employed in the future. In this stage, a unified payment system will be implemented, with no other fee collections apart from the monthly tuition fee (SPP) that will be determined. All fees other than the monthly SPP, which were previously deferred, will be budgeted and included within the monthly fee.
2. Identification of expenditure budgets for each unit. This activity will serve as the foundation for establishing the annual expenditure budget. Subsequently, the central treasurer will identify and formulate the amount of deferred SPP for students, in collaboration with the head.
3. The treasurer conveys the decision outcomes to unit treasurers and informs parents or guardians accordingly.

Following the steps executed by both the central treasurer and unit treasurers to determine expenditure figures, the results are then consolidated and jointly decided upon with the head concerning the SPP to be designated for students.



Figure 4. Central Treasurer Meeting with Unit Treasurers and Presenting Final RAPBY Results in Front of the Head. Source: Field Data (2022)

Collaboration with Banking Institutions

To support financial management, collaboration with a banking institution in Indonesia is necessary. The head conveyed that Mukhtar Syafa'at has previously received offers for collaboration with banks, including a prior collaboration with Bank BNI in 2016; however, no follow-up occurred. Another bank that presented to the Islamic boarding school was BSI (Bank Syariah Indonesia), yet the partnership agreement was not signed. As a result, based on the decision of the head and administrators, BNI was requested to present again. Thus, to facilitate financial management, the time had come for Mukhtar Syafa'at to establish a collaboration.



Figure 5. Bank Representatives Presenting the Offered Collaboration. Source: Field Data (2022)

The above photo illustrates bank representatives seeking permission from the head and administrators to present the offered collaboration. This occurred on December 1, 2022. The photo on the right depicts the bank representatives presenting the proposed collaboration, which took place on December 2, 2022.

Following the presentations, the head and administrators engaged in discussions and coordination. Ultimately, they decided to continue the previously initiated collaboration with Bank BNI. The bank promptly followed up on the agreed-upon terms, requesting the administrators to prepare student data for reactivating virtual accounts for those who entered in 2016 and creating virtual accounts for students who were not yet registered.

The bank's responsiveness was swift, resulting in all students now possessing virtual accounts. Each student's virtual account was provided to their parents or guardians, simplifying the payment process. Even though their children are boarded at Mukhtar Syafa'at Islamic Boarding School, parents or guardians no longer need to seek assistance from close relatives to pay the treasurer, nor do they require the administrators' assistance to make payments. Additionally, this virtual account facilitates distant students to receive money for their daily needs directly. While students were previously not permitted to possess their own ATMs, due to concerns about frequent campus exits and the inability to control

spending, the virtual account solution sets spending limits to discourage extravagance and prevent social jealousy.

Implementation of Electronic Digital Application of Mukhtar Syafa'at (E-DAMS)

E-DAMS serves as a supportive tool for financial reporting and management. The application encompasses various features as mentioned above. Before delving into the application's features, the dashboard provides: 1) the name of the Islamic boarding school utilizing the application, 2) the head of Mukhtar Syafa'at Islamic Boarding School, 3) authorized users with active status, including 7 designated users linked to the application's usage (head, central treasurer, operator), and more users can be added if deemed necessary, 4) the count of active students within the school and those entered into the application, 5) the incoming payments to the Islamic boarding school, duly inputted, 6) the school's expenditures, 7) the current balance, 8) outstanding debts and receivables at Mukhtar Syafa'at Islamic Boarding School. The dashboard's appearance can be observed in the figure below:

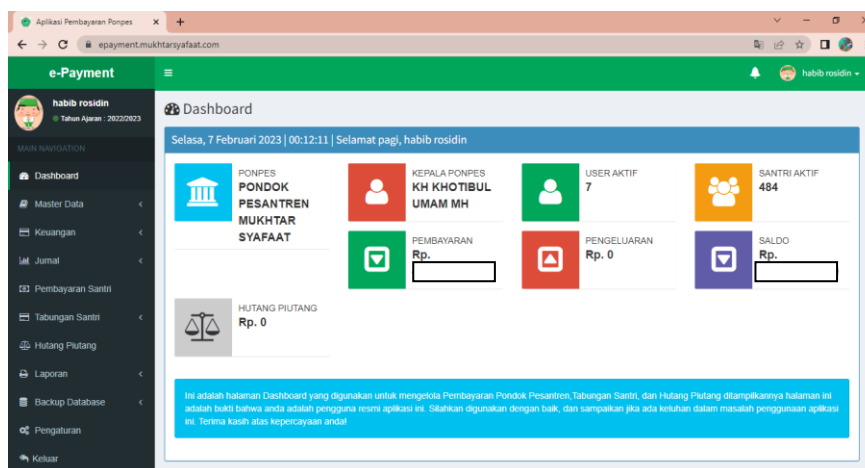


Figure 6. E-DAMS Application Main Interface

The E-DAMS application features encompass the "Master Data" section, containing information about users, academic years, classes, students, grade advancements, and graduation. The "Finance" section encompasses features like payment positions and payment types, aiding in identifying income sources and payment categories within the Islamic boarding school. Then, there's the "Journal Entries" feature for recording inflows and outflows in the form of general journal entries.

The "Transactions" feature showcases student payments that have been processed or are still pending. Following this, the "Savings" feature is intended to operate

as a savings and loan cooperative for managing student savings, although it had not been implemented at the time of description. The "Debt and Receivables" feature records the debts and receivables within the Islamic boarding school. The "Reports" section contains financial reports, payment and expenditure records, and the financial condition of the school, assisting the head and administrators in making informed decisions.

Furthermore, a "Backup Database" feature permits the school to store data locally on a PC for security measures. The last feature is "Settings," enabling administrators to input school-related data and configure the application. The development of the E-DAMS application aims to support integrated financial management within the Islamic boarding school.



Figure 7. Focus Group Discussion on Integrated Financial Management

Source: Field Data (2022)

At the point of its usage reaching 100%, the application still requires a substantial amount of time. Administrators need to input student data, alumni information, and other relevant data to ensure the application's comprehensive functionality."

Discussion

Assistance in Integrated Financial Management through the Development of the E-DAMS Application at Mukhtar Syafa'at Islamic Boarding School in Blokagung Banyuwangi is a part of the effort to enhance financial literacy and financial management efficiency in educational institutions, particularly Islamic boarding schools.

Various studies and training sessions related to financial literacy have been conducted in diverse locations with varying target audiences. For instance, a research

conducted by D. Kusumastuti in 2021 in Purwokerto, titled "Improving Financial Literacy through Training in Sharia-Based Healthy Financial Evaluation and Planning for Micro and Small-Scale Muslim Entrepreneurs," underscores the significance of imparting knowledge and skills to micro and small-scale Muslim entrepreneurs to evaluate and plan their finances in a sharia-compliant and healthy manner. Such training can assist entrepreneurs in comprehending how to undertake effective financial planning to achieve their financial objectives.¹¹

Furthermore, in 2022, Y. I. Pongoliu Mopolayio conducted research in West Tulabolo Village, East Suwawa Sub-district, Bone Bolango Regency, with the title 'Financial Planning Training for Family of Miners' Wives.' This study underscores the significance of financial literacy for miners' wives, particularly in light of the irregular income from their husbands' mining activities. The training aims to provide knowledge about proper financial planning to enable families to achieve sound financial objectives.¹²

On the other hand, Tri Yuniati, M. Wijayanti, Tutiek Yoganingsih, and Budi Indrawati conducted research published in the *Abdidas Journal* in 2021 titled 'Financial Management Training for Bintara Jaya PKK Mothers, West Bekasi.' Their study emphasizes the significance of financial literacy for PKK mothers who are responsible for family financial planning and management.¹³

Catur Ragil Sutrisno, Anggrainy Putri Ayuningrum, and Akhmad Samsul Ulum also contributed to the realm of financial literacy research with their study titled 'Financial Literacy for Communities in Doro Sub-district, Pekalongan Regency' in 2021. This research highlights the significance of financial literacy for the communities in Doro Sub-district, particularly when facing challenges in managing micro, small, and medium enterprises (MSMEs).¹⁴

The findings from the aforementioned research, along with the integrated financial literacy efforts at Pondok Pesantren Mukhtar Syafa'at Blokagung Banyuwangi, complement each other and emphasize the importance of financial literacy across various

¹¹ Dani Kusumastuti Kusumastuti, "Peningkatan Literasi Keuangan Melalui Pelatihan Evaluasi Dan Perencanaan Keuangan Sehat Berbasis Syariah Pada Pengusaha Muslim Skala Mikro Kecil Di Purwokerto," *Solidaritas: Jurnal Pengabdian* 1, no. 1 (2021): 31-42. Baca juga A D Riyanto and G Kusumastuti, "PEMBANGUNAN SISTEM INFORMASI PENGOLAHAN DATA PADA TABUNGAN BANK SAMPAH 'CERIA' PURWOKERTO," *Telematika* (2015), <http://ejournal.amikompurwokerto.ac.id/index.php/telematika/article/view/392>.

¹² Yayu Isyana Pongoliu, "Pelatihan Perencanaan Keuangan Keluarga Pada Istri Penambang Di Desa Tulabolo Barat Kecamatan Suwawa Timur Kabupaten Bone Bolango," *Mopolayio: Jurnal Pengabdian Ekonomi* 1, no. 3 (2022): 193-199.

¹³ Triana Yuniati et al., "Pelatihan Pengelolaan Keuangan Bagi Ibu PKK Bintara Jaya, Bekasi Barat," *Jurnal Abdidas* 2, no. 1 (2021): 148-156.

¹⁴ Catur Ragil Sutrisno, Anggrainy Putri Ayuningrum, and Akhmad Samsul Ulum, "Literasi Keuangan Bagi Komunitas Di Kecamatan Doro Kabupaten Pekalongan," *ABDIMAS EKODIKSOSIORA: Jurnal Pengabdian Kepada Masyarakat Ekonomi, Pendidikan, dan Sosial Humaniora (e-ISSN: 2809-3917)* 1, no. 1 (2021): 21-28.

sectors of society. The implementation of the E-DAMS application at Mukhtar Syafa'at Islamic Boarding School demonstrates how technology can be utilized to support integrated and efficient financial management. Additionally, collaboration with banking institutions is a strategic choice to strengthen financial management. All of these efforts aim to enhance understanding, skills, and awareness of the significance of financial literacy in achieving prosperity and financial sustainability.

Conclusion

Mukhtar Syafa'at Islamic Boarding School is among the boarding schools located in Karangdoro Village, alongside several others. The growth of this boarding school has been consistently increasing, evident from the rising number of enrolled students each year. The field issues identified by the research team can be resolved, alleviating concerns from various stakeholders. Mukhtar Syafa'at has the opportunity to further flourish due to its widespread recognition and the strong desire of its leaders and administrators to enhance its quality. This facilitates external parties in offering constructive advice and input.

Upon completion of this program, it is anticipated that the financial management practices will be well-implemented and even further developed as per the needs of the boarding school. The successful completion of this initiative is attributed to the substantial support and encouragement provided by the school's leaders to the team.

Based on the conducted assistance, recommendations can be made to the leadership and management of Mukhtar Syafa'at to continue utilizing the application and even expand it to include attendance tracking for students and teachers and an application accessible to parents to monitor their children's responsibilities. Furthermore, for the Faculty of Islamic Economics and Business at IAI Darussalam, it is hoped that they can continue assisting in addressing other financial reporting standardization issues faced by the boarding school.

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