



IMPLEMENTING THE PESANTREN SMART DIGITAL SYSTEM FOR CASHLESS TRANSACTIONS: A MAQASID ASY-SYAR'IAH PERSPECTIVE

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ABSTRACT

The Al-Hikmah Islamic Boarding School in Bandar Lampung has adopted the Pesantren Smart Digital (PSD) system to implement cashless transactions aimed at increasing financial efficiency, administrative transparency, and student financial management. This study seeks to examine the effectiveness of the PSD system and explore the challenges encountered in its implementation through the lens of Maqasid Asy-Syar'iah. Employing a qualitative case study approach, data were collected through in-depth interviews, direct observation, and descriptive analysis. The results show that the PSD system significantly contributes to the realization of key Maqasid Asy-Syar'iah principles, particularly in preserving wealth (Hifdz al-Mal), life (Hifdz al-Nafs), intellect (Hifdz al-'Aql), and religion (Hifdz al-Din). Despite its positive impacts, several challenges persist, including adaptation difficulties among students and parents. These issues are addressed through targeted socialization, user training, and digital infrastructure improvements. Overall, the PSD system is not only a financial management tool but also serves as a medium for instilling Islamic values and discipline among students, aligning technological innovation with the ethical foundations of Islamic education.

Keywords : Smart Digital Islamic Boarding School, cashless transaction, Maqasid Asy-Syar'iah, Islamic boarding school, financial management, digital transformation.

INTRODUCTION

Islamic boarding schools are Islamic educational institutions that have an important role in shaping the character and knowledge of students. Along with the development of technology, Islamic boarding schools are required to adapt to digital systems in order to improve efficiency, transparency, and accountability of financial management. One innovation in this regard is the implementation of a non-cash transaction system based on the Pesantren Smart Digital (PSD) application at the Al-



Hikmah Islamic Boarding School, Kedaton, Bandar Lampung. The conventional Islamic boarding school economic management system still faces challenges such as manual recording, potential transaction errors, and lack of transparency in fund allocation.¹ With the PSD application, financial management becomes more efficient, controlled, and in accordance with Islamic economic principles, such as transparency, accountability, and transaction security.

In the perspective of Islamic economics, the use of non-cash transactions in Islamic boarding schools not only increases the effectiveness of financial management but also provides education to students about trustworthy and responsible financial management.² In addition, this system also contributes to the empowerment of Islamic boarding school economy through integration with business units such as canteens and sharia-based cooperatives. This study focuses on the implementation of the Smart Digital Pesantren system at the Al-Hikmah Islamic Boarding School, Kedaton, Bandar Lampung. The aspects analyzed include system effectiveness, challenges in implementation, and its impact on financial transparency based on Islamic economic principles. This study does not cover other aspects of digitalization outside of non-cash transactions and only focuses on the period since the system was implemented until the research was conducted.

The formulation of the problem in this study includes three main aspects, namely the effectiveness of non-cash transactions for students, implementation with the principle of maqashid as-syar'iyah, and its impact on the transparency of financial contracts in Islamic boarding schools. To answer these questions, this study aims to analyze the extent of the effectiveness of the digital system in managing transactions, examine its suitability with Islamic economic principles, and assess its influence on the transparency and accountability of Islamic boarding school finances. The results of this study are expected to provide theoretical contributions in the development of Islamic economic literature related to the digitalization of Islamic boarding school finances. Practically, this study can be a reference for other Islamic boarding schools in implementing digital systems to increase transparency and efficiency in managing student finances.

The implementation of a digital system in non-cash transactions in Islamic boarding schools aims to maintain the welfare of the assets of students and Islamic boarding schools as a whole.³ With an integrated system, every transaction can be recorded transparently, minimizing the risk of fraud,

¹ Tulus TH Tambunan, "Usaha Mikro, Kecil, Dan Menengah (Bogor: Ghalia Indonesia, 2017)," Young, Elise, *Harnessing Power to Shift the Economic Balance Toward Equality for Women*, 2017.

² Iyad Dhaoui, "The Role of Islamic Microfinance in Poverty Alleviation: Lessons from Bangladesh Experience," 2021.

³ Laurensius Arliman, "Perlindungan Hukum UMKM Dari Eksploitasi Ekonomi Dalam Rangka Peningkatan Kesejahteraan Masyarakat," *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional* 6, no. 3 (2017): 387–402.

and ensuring that every use of funds is in accordance with sharia principles. In addition, in QS. Al-Baqarah (2:282):

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

Meaning: " *O you who believe, if you don't do your congregation in cash for the specified time, you should write it down ...*"⁴

Digitalization in the Islamic boarding school economy not only increases the efficiency of financial administration, but also encourages economic independence through the optimization of Islamic boarding school-based MSMEs⁵. The next section discusses the implementation of non-cash transactions in the Islamic boarding school ecosystem.

The implementation of smart digital Islamic boarding schools through a non-cash transaction system is closely related to maqashid asy-syar'iah. Implementation in accordance with sharia principles will not only increase the efficiency of Islamic boarding school financial management, but also ensure that the system implemented brings benefits to students and Islamic boarding school managers in maintaining religion, soul, mind, descendants, and property. Therefore, it is important for Islamic boarding schools to continue to develop their digital ecosystems while adhering to Islamic values in order to make a greater contribution to the welfare of the people.⁶

RESEARCH METHODOLOGY

The data analysis technique in this study uses a qualitative descriptive approach with an inductive thinking method. Data obtained from interviews, observations, and documentation are analyzed by detailing and describing the information found in the field.⁷ The analysis process is carried out through three main stages: data reduction (selecting relevant information), data presentation (arranging in the form of narratives, tables, or diagrams), and drawing conclusions to understand the relationship patterns in the implementation of the Islamic boarding school-based Smart Digital system. With this method, the study can identify how the non-cash transaction system is implemented at the Al-Hikmah Islamic Boarding School, including the benefits, obstacles, and adaptation of students and administrators to the system implemented.

⁴ "Surat Al-Baqarah Ayat 282: Arab, Latin, Terjemah Dan Tafsir Lengkap | Quran NU Online," 2025, <https://quran.nu.or.id/al-baqarah/282>.

⁵ Tambunan, "Usaha Mikro, Kecil, Dan Menengah. Bogor.

⁶ Syaakir Sofyan, "Peran UMKM (Usaha Mikro, Kecil, Dan Menengah) Dalam Perekonomian Indonesia," *Bilancia: Jurnal Studi Ilmu Syariah Dan Hukum* 11, no. 1 (2017): 33–64.

⁷ Ishaq Ishaq, "Metode Penelitian Hukum Dan Penulisan Skripsi, Tesis, Serta Disertasi" (Alfabeta, 2017), https://www.academia.edu/download/71871144/Book_Metode_Penelitian_Hukum_dan_Penulisan_Skripsi_Tesis_serta_Disertasi_Ishaq.pdf.

The validity of the data was tested through triangulation by comparing the results of interviews, observations, and related documents to ensure the validity of the findings. This triangulation technique ensures that the data obtained is accurate and reliable. In addition, the analysis was carried out by considering the social and economic context of the Islamic boarding school so that the research findings are more comprehensive. This approach allows the study not only to describe the phenomenon of the implementation of the Smart Digital system technically but also to assess its impact on the lives of students, Islamic boarding school managers, and business partners in the Islamic boarding school environment.

RESULTS AND DISCUSSION

Economic Activities and Community Services of Al-Hikmah Islamic Boarding School

Al-Hikmah Islamic Boarding School plays an important role in economic activities and community services. Since 1998, this Islamic boarding school has developed the Islamic Boarding School Cooperative (Kopontren) which focuses on the Warung Serba Ada (Waserda) as an economic facility for the Islamic boarding school and the surrounding community. In addition, the Islamic boarding school is active in social and religious activities, such as Majelis Ta'lim, youth development to prevent drug abuse, and sending students as preachers, tarawih prayer leaders, and speakers. In its leadership, the Islamic boarding school applies a collective pattern with the involvement of various parties, including students who are given space to develop their talents and skills through activity groups. This management pattern creates a harmonious ecosystem between education, economy, and social, making Al-Hikmah Islamic Boarding School a center of empowerment that contributes to forming a young generation with morals, independence, and benefits for society.⁸

This integration of economic, educational, and social functions demonstrates the holistic approach of Al-Hikmah Islamic Boarding School in implementing the values of Islamic education (*ta'dib*), which emphasizes not only intellectual development but also economic self-sufficiency and social responsibility. The establishment of Kopontren and its operations through Waserda align with the principles of Islamic entrepreneurship that advocate fairness, transparency, and communal benefit (*maslahah*). Furthermore, the school's proactive engagement in community services strengthens its role as a socio-religious institution that nurtures future leaders who are not only spiritually grounded but also economically and socially competent. This model reflects a contextual application of

⁸ Badan Pusat Statistik, "Penghitungan dan Analisis Kemiskinan Makro di Indonesia Tahun 2019," 2019, <https://www.bps.go.id/id/publication/2019/12/20/60138aa2d7b9b78802991240/penghitungan-dan-analisis-kemiskinan-makro-di-indonesia-tahun-2019.html>.

Maqasid Asy-Syar'iah, particularly in promoting *Hifdz al-Mal* (protection of wealth) and *Hifdz al-Nafs* (protection of life), thereby positioning the pesantren as a key agent in local development and social transformation.

Implementation of Non-Cash Transactions for Students Through the Smart Digital System

This study will systematically describe the implementation of non-cash transactions in Islamic boarding schools from an Islamic economic perspective. The discussion begins with the basic concept of digital Islamic boarding schools which includes planning, implementation and evaluation results, followed by the effectiveness of implementation with *maqhasid asy-syar'iah* and the impact of implementation that supports the principles of Islamic economics so that students do not *Tabzir* (Waste). Islamic economics itself emphasizes aspects of justice, transparency, and is free from elements of *tabzir* (Waste), *usury* and *gharar*.

a. Planning

Al-Hikmah Islamic Boarding School implements a non-cash transaction system through Pesantren Smart Digital (PSD) to improve efficiency, transparency, and economic discipline of students. This system is designed not only to keep up with technological developments, but also to ensure more orderly financial management in accordance with Islamic economic principles. With PSD, every transaction is recorded digitally, facilitating financial audits and supervision by the treasurer and guardians of students. Students use digital cards for transactions within the Islamic boarding school environment, reducing the risk of losing cash and misuse of funds.

" *Actually, this application is designed to connect guardians of students, students, and Islamic boarding school business units in one non-cash transaction system, so that it is easier to manage and supervise .*" (Lathoiful Ihsan, Head of Al Hikmah Islamic Boarding School, Interview, 2025).

In its implementation, the admin head acts as the main coordinator in managing the system, working together with the treasurer and merchants who have been selected based on strict regulations. Merchants are required to follow the rules of the Islamic boarding school, including cleanliness standards, transparent prices, and a ban on selling prohibited goods. Any violation will be subject to administrative sanctions up to blocking of transaction accounts. In addition to regulating the consumption patterns of students, this system also functions as a protection mechanism, reducing the potential for theft and ensuring that students' money is used wisely.

" *The treasurer and admin have an important role in ensuring that the financial management of the students runs well, starting from recording savings to monitoring transactions in the Islamic boarding school environment .*" (Lathoiful Ihsan, Head of the Al Hikmah Islamic Boarding School, Interview, 2025).

In the perspective of Islamic economics, PSD reflects *maqashid asy-syar'iah*, especially hifdzul mal (protecting wealth) and hifdz an-nafs (protecting the soul). This digitalization is not just a technological transformation, but also an education for students in understanding the principles of fair and transparent Islamic finance. Through this system, Al-Hikmah Islamic Boarding School builds a more effective financial ecosystem while maintaining Islamic values in every transaction.

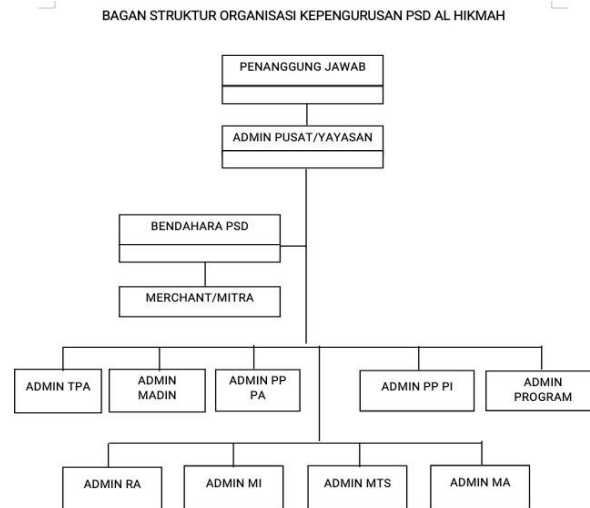


Figure 1. Organizational Structure of PSD Planning at PP. Al-Hikmah Bandar Lampung

Source: (PSD Cooperation MoU Document, 2022:5)

b. Implementation

This interview was conducted with Mr. Ahmad Zainal Arifin, who currently serves as Secretary of the Al Hikmah Islamic Boarding School, Bandar Lampung. He also served as treasurer of PSD in the first period of service, he has served in the Islamic boarding school for seven years, with experience as a room administrator and media field for the first three years. In the fourth year, he was appointed Secretary of the Boarding School and Head of the Dormitory. The implementation of the Smart digital system based on Islamic boarding schools integrated with non-cash transactions (PSD) began simultaneously with his term of office as secretary. As Secretary of the Islamic Boarding School, Mr. Ahmad Zainal Arifin has an important role in the administration and management of the PSD system. His responsibilities include coordination with the system provider vendor, socialization to students and guardians, and monitoring the effectiveness of the system in daily life at the Islamic boarding school. His experience in managing various areas at the Islamic boarding school provides in-depth insight into the planning and implementation of this system.

The implementation of PSD at Al-Hikmah Islamic Boarding School began in 2021 after receiving an offer from a third-party vendor that provides an integrated application system. This

system is designed to manage various aspects of Islamic boarding school life, such as student attendance, digital pocket money, transactions at Islamic boarding school stalls, and monitoring of student activities by guardians. The implementation of this system is carried out in stages until 2022, with guidance and training from the vendor to Islamic boarding school officers.

" Previously, the PSD system began to be implemented at the Al-Hikmah Islamic Boarding School in 2021 after receiving an offer from a third-party vendor that provided an integrated application ." (Zainal Arifin, interview, 2025)

One of the main reasons for implementing PSD is to reduce the use of cash in the pesantren environment. Before this system was implemented, students often had difficulty managing their pocket money, either due to loss, theft, or uncontrolled use. With the PSD system, students' money is stored in the form of a digital balance that can only be used in the pesantren environment. In addition to increasing security, this system also allows guardians of students to set daily spending limits for their children. This phenomenon reflects the efforts of Islamic boarding schools in adapting modern technology in implementing a safer, more controlled, and accountable system.⁹ The implementation of non-cash transactions through the PSD application provides a number of significant benefits, including:

First, this system is able to minimize the waste of students' pocket money. With this application, parents can allocate funds appropriately, while monitoring their children's expenses in real time through the 24-hour monitoring feature.¹⁰ Students also learn to be more responsible in using the money that has been allocated, because every transaction is automatically recorded in the system. *Second*, this application helps reduce cases of reports of lost money that often occur in Islamic boarding schools. By reducing the use of cash, the risk of students losing money due to negligence or unwanted actions can be significantly reduced. This provides a sense of security for students while reducing the burden on Islamic boarding school managers in handling complaints related to the problem. *Third*, integration with Islamic boarding school business units such as stalls is also one of the advantages of implementing the PSD application.¹¹ Transactions at Islamic boarding school stalls are no longer done manually, but through a digital system that facilitates the payment and recording process.

⁹ Sofyan, "Peran UMKM (Usaha Mikro, Kecil, Dan Menengah) Dalam Perekonomian Indonesia."

¹⁰ "Kementerian UMKM," accessed April 22, 2025, <https://umkm.go.id/>.

¹¹ Arliman, "Perlindungan Hukum UMKM Dari Eksploitasi Ekonomi Dalam Rangka Peningkatan Kesejahteraan Masyarakat."

In addition to increasing operational efficiency, this step also provides economic benefits for Islamic boarding schools.¹² The profits from the business unit can be used to support operational needs and other Islamic boarding school programs.

" The profits from the Islamic boarding school business units managed by PSD can be used to support the operations and programs of the Islamic boarding school ." (Zainal Arifin, interview, 2025).¹³

From a phenomenological perspective, the implementation of this PSD application reflects a paradigm shift in the management of Islamic boarding schools. Islamic boarding schools are no longer just places for religious education, but also centers of digital innovation that are able to answer the needs of the times. This application connects three main parties, guardians, students, and Islamic boarding schools in one ecosystem that supports each other. Guardians feel more connected to their children's activities, students learn to be responsible in financial management, and Islamic boarding schools become more financially independent and efficient in management.

This phenomenon is also in line with the global trend of digitalization in the education sector. With a 24-hour monitoring system, guardians can monitor the development of students transparently, both in terms of finances and daily activities. This step not only provides a sense of trust to guardians of students, but also shows that Islamic boarding schools are able to compete in the digital era without abandoning their traditional identity, the implementation of the PSD application is real evidence of how Islamic boarding schools are able to transform into modern institutions that are relevant to current needs. The integration of technology into the education system and management of Islamic boarding schools not only increases efficiency, but also creates a safer, more transparent, and more innovative ecosystem for all parties involved.

c. Evaluation

Evaluation of the implementation of PSD varies among guardians, pesantren administrators, and the students themselves. In the early stages of implementation, many guardians had difficulty adapting to the new system, especially those from remote areas and who were not yet familiar with digital transactions. However, after one year, around 80% of guardians had installed the PSD application and were actively using it to monitor their children's spending and activities.

" I'm a villager, never mind having a cellphone, even the signal is hard to get there "
(Mrs. Nur Hidayah, Guardian of a Student from Pesisir Barat, 2025).

¹² Arliman.

¹³ Lathoiful ihsan, Wawancara dengan Ketua Pondok Pesantren, 2025.

For Islamic boarding school administrators, this system provides significant benefits in terms of financial management and student attendance. Administrators no longer need to record transactions manually, because all data is automatically recorded in the system. In addition, PSD also facilitates communication between Islamic boarding schools and guardians of students, because parents can directly get information about their children's attendance and activities at the Islamic boarding school. From the perspective of students, the implementation of PSD provides convenience and security in daily transactions. They no longer need to be afraid of losing because they do not carry cash and can make transactions faster at the pondok stalls.

In addition, this system also disciplines students in managing their finances, because their spending is more controlled with daily limits. Despite its effectiveness, the implementation of PSD also faces several challenges, especially in terms of the security of the student card PIN. Some students do not maintain the confidentiality of their PIN, so they are at risk of being misused by their friends. To overcome this, the Islamic boarding school periodically conducts socialization about the importance of maintaining PIN security and provides balance recovery options for students who experience problems.

Effectiveness of Implementation of Non-Cash Transactions Through Smart Digital System According to Maqashid As-Syar'iyah

The effectiveness of PSD implementation brings various benefits in the administrative and transaction service aspects in Islamic boarding schools. In the context of *hifdzul mal* (guarding wealth), the non-cash transaction system implemented in Islamic boarding schools not only reduces the risk of losing money,¹⁴ but also minimizes *tabzir* (wasteful) behavior that often occurs in the consumption patterns of students. Based on research findings, students are given a daily allowance limit controlled by the student's guardian, which ranges from IDR 15,000 to IDR 25,000 per day. This limit ensures that the money given is not used for useless purposes or in conflict with the rules of the Islamic boarding school.¹⁵ This is in line with the concept of Islamic economics which recommends wise financial management, avoiding excessive spending, and ensuring that assets are used for beneficial purposes.

In terms of economic efficiency and effectiveness, the PSD system has proven to be able to speed up the transaction process, especially in purchasing daily necessities at the canteen or Islamic boarding school stalls. Research findings show that this system has succeeded in reducing long queues,

¹⁴ Ririn Tri Puspita Ningrum, *Kemiskinan Dalam Bingkai Islam keIndonesiaan: (Telaah Analitik Atas Metode Penetapan Kriteria Kemiskinan Dan Implikasinya Terhadap Standarisasi Mustahiq Di Indonesia)* (Interpena, 2013)

¹⁵ ambunan, "Usaha Mikro, Kecil, Dan Menengah (Bogor).

because students no longer need to use cash when making transactions. The speed and efficiency of payments also contribute to increased productivity and convenience for students, so they can focus more on learning activities without being distracted by cash management which is often impractical.

In a broader perspective, the implementation of non-cash transactions in Islamic boarding schools also plays a role in strengthening a digital-based economic ecosystem that is safer, more transparent, and fair. With a digital recording system, Islamic boarding schools can facilitate financial audits, ensure that there are no leaks of funds, and increase the trust of guardians of students in the financial management of Islamic boarding schools. This is part of strengthening Islamic economic governance, where clarity in transactions and accurate recording are part of the principles of justice and openness in transactions.

Analysis of *Maqashid Asy-Syar'iyah* on the Implementation of Lampung Transactions

a. *Hifdzil Al-Mal* (Guarding Wealth) in Managing Students' Shopping Money

In the perspective of Islamic economics, the implementation of PSD is in line with the principles of *maqhasid asy-syari'ah*, especially in the aspect of *hifz al-mal* (guarding wealth). This system helps students in managing their finances better, reducing the risk of losing money, but also minimizing the behavior of *tabzir* (wastefulness) that often occurs in the consumption patterns of students, and preventing the potential for financial abuse in the pesantren environment. Thus, PSD not only functions as a transaction tool, but also as an instrument of financial education for students.

More than just security, this system also provides more control to guardians of students. With the daily transaction limit feature, guardians of students can manage their children's spending so that it is not wasteful or used for unnecessary things. This is in line with the principles in Islam that prohibit *tabzir* (waste) and encourage wise financial management. In some cases, before this system was implemented, there were students who used their money to buy items that were less useful or even prohibited in the boarding school. With the restrictions that can be set by the guardians of the students, the use of money is more focused and in accordance with the needs of education and the lives of students in the boarding school.

The ease of topping up the balance also strengthens the effectiveness of this system. Guardians of students no longer need to come directly to the Islamic boarding school to give their children pocket money, but can simply transfer it through a bank or virtual account that has collaborated with PSD, such as BRI, BNI, Mandiri, and CIMB Niaga. From the perspective of *maqashid asy-syari'ah*, this system ensures efficiency and ease in managing finances, so that time

and energy can be used for other more productive things. In addition to providing convenience in filling balances, this system also offers better financial transparency. Guardians of students can monitor their children's transaction history in the last 30 days, ensuring that the money given is actually used for needs in accordance with the rules of the Islamic boarding school. This system creates transparency in the management of Islamic boarding school finances. Shops that partner with Islamic boarding schools are required to use the PSD application for every transaction, with a 2.5% deduction as operational costs and contributions to the foundation. This policy aims to ensure that goods sold in the Islamic boarding school environment meet the standards set by the Islamic boarding school.

b. *Hifdzul Nafs* (Protecting the Soul) in Reducing the Risk of Goods That Can Harm Students.

In terms of *hifdzul nafs* (protecting the soul), the implementation of non-cash transactions in the Islamic boarding school environment has an impact on reducing the risk of purchasing goods that can harm students, such as cigarettes or unhygienic food.¹⁶ In addition, this non-cash transaction system also reduces the possibility of students running away from the Islamic boarding school, because students who do not carry cash will have difficulty traveling far without permission, which can endanger them. With this system, the Islamic boarding school not only controls the finances of the students, but the security and welfare of the students in the Islamic boarding school environment is part of the implementation of this system, ensuring that they only buy products that have been approved by the boarding school administrators. This is in line with the purpose of the Islamic boarding school in maintaining the health and welfare of students through more targeted consumption patterns and in accordance with health standards.

With the implementation of a non-cash payment system at the Al-Hikmah Islamic boarding school, supervision of student transactions has become more controlled. Students can no longer buy items that are prohibited according to the rules that have been set in the YPPI Al-Hikmah Bandar Lampung code of conduct manual, such as cigarettes or food that does not meet hygiene standards. This step is in line with the principles of *hifdz an-nafs* and the foundation¹⁷, namely maintaining safety and health, which are crucial aspects in Islamic boarding school-based education.

In the context of health, the ban on buying cigarettes for students is very relevant, especially for those who are still minors. Cigarettes not only have a bad impact on the health of the smoker

¹⁶ Kurniawan, D. (2021). Implementasi Nilai-Nilai Maqashid Syariah dalam Kehidupan Santri di Pondok Pesantren. *Jurnal Ilmu Syariah dan Hukum*, 5(2), 123–134. <https://doi.org/10.24042/adalah.v5i2.5678>

¹⁷ Zaman, "Islamic Economics.

himself, but can also affect the surrounding environment through exposure to cigarette smoke. In addition, consuming cigarettes from an early age can cause dangerous dependency and is contrary to the educational goals of Islamic boarding schools which want to produce a healthy, intelligent, and moral generation. With a non-cash system, transactions can be monitored strictly, so that students do not have access to buy cigarettes, either directly or through intermediaries. In addition, the implementation of non-cash transactions also ensures that students only buy food from canteens or Islamic boarding school business units that have guaranteed cleanliness. Previously, many students bought food from outside traders with unsecured cleanliness, which risked causing health problems such as stomach aches or digestive infections.¹⁸ With this system, Islamic boarding schools can ensure that every food consumed by students has passed proper food safety standards, supporting their long-term health.

c. *Hifdzul Aql* (Protecting Reason) Through Educational Management and Maintaining Healthy and Nutritious Food

In terms of *hifdzul 'aql* (maintaining reason), the implementation of the PSD system also contributes to increasing the discipline and financial responsibility of students. With digital recording, students not only learn how to manage finances effectively, but also understand the importance of recording and financial planning in everyday life. In the long term, this understanding can shape the character of students who are more responsible in managing their finances, both while at the Islamic boarding school and after returning to society. The health and intelligence of students are important factors in the success of their education. With the integrated non-cash transaction system in the Islamic boarding school, students will be more focused on consuming healthy and nutritious food, because they cannot just buy food that can interfere with their cognitive development.

In addition, the Smart digital system also includes recording teacher and student attendance through the PSD application, which ensures that teaching and learning activities take place in a disciplined and structured manner. This supports *hifdz al-aql*, because well-managed education will improve the quality of student learning and help them understand religious knowledge and general knowledge more optimally.

d. *Hifdzul Din* (Preserving Religion) Amidst the Current of Digitalization

¹⁸ Tim IT Dinas Komunikasi dan Informatika Kab Tulang Bawang, "Kabupaten Tulang Bawang," tulangbawangkab.go.id, accessed April 22, 2025, <https://tulangbawangkab.go.id>.

The implementation of financial digitalization in Islamic boarding schools is also related to *hifdzud din* (maintaining religion), because it ensures that all transactions that occur in the Islamic boarding school environment remain within the corridor of sharia. In this study, it was found that the PSD system has been implemented with a mechanism that ensures that students cannot use their balances outside the boarding school environment. This prevents transactions that are not in accordance with Islamic values, such as purchasing prohibited items or using money for interests that are not in line with the principles of Islamic boarding school education.

Pesantren as an Islamic educational institution has an important role in maintaining and developing religious values amidst the development of digital technology. With the Smart digital system, pesantren can manage sharia-based economy in a more modern and transparent way, including in the management of pesantren business units such as cooperatives, canteens, and pesantren-based UMKM. In addition, this system also ensures that transactions carried out by students and guardians of students are in accordance with the principles of Islamic economics, avoiding elements of *gharar* (uncertainty) and usury in every payment process. Thus, the implementation of digital systems in Islamic boarding schools not only increases economic efficiency but also becomes part of Islamic propagation in facing the challenges of digitalization, which is a real form of *hifdz ad-din*.

The Impact of Smart Digital Implementation on Transparency of Contracts at the AL-Hikmah Islamic Boarding School

Based on field observations, the implementation of a non-cash transaction system at the Al-Hikmah Islamic Boarding School has several main objectives. This system is designed to reduce the use of cash in the Islamic boarding school environment, prevent the loss and misuse of students' pocket money, and facilitate the management of students' finances in a safer and more controlled manner. This system limits the use of money only within the Islamic boarding school area, reduces the risk of loss and misuse, while ensuring that every transaction is recorded digitally.

From an Islamic economic perspective, transparency in the contract is more guaranteed, avoiding elements of *gharar* and *maysir*. This system operates with a *wakalah bil ujah* contract, where the guardian of the student entrusts the funds managed in a digital balance for student transactions, with proof of use that can be accessed at any time. This implementation also makes it easier for Islamic boarding school managers to monitor finances, reduce the risk of recording errors, and help students learn to manage their finances more responsibly¹⁹. In addition, the implementation of Smart

¹⁹ "Kementerian Koperasi," accessed April 22, 2025, <https://kop.go.id/>.

Digital creates opportunities for cooperation with local traders in a more efficient and transparent Islamic boarding school economic ecosystem.

CONCLUSION

The implementation of the Pesantren Smart Digital (PSD) system at Al-Hikmah Islamic Boarding School in Bandar Lampung has demonstrated significant contributions to improving financial efficiency, enhancing administrative transparency, and facilitating structured management of student transactions. By minimizing the risk of monetary loss, enabling parental supervision of expenditures, and restricting off-campus financial activities, the system fosters financial discipline among students. Despite these benefits, several challenges persist, including students' difficulty in remembering PINs, limited digital literacy among guardians, and the adaptation process within the pesantren cafeteria. These issues are being gradually addressed through targeted socialization efforts, training programs, and continuous improvement of supporting infrastructure.

Viewed through the lens of *Maqasid Asy-Syari'ah*, the PSD initiative aligns with the principles of *Hifdz al-Mal* (protection of wealth), *Hifdz al-Nafs* (protection of life), *Hifdz al-'Aql* (protection of intellect), and *Hifdz al-Din* (protection of religion). It secures student funds, fosters digital financial literacy, limits unnecessary exposure to external environments, and strengthens the integration of Islamic values within the economic practices of the pesantren. Furthermore, PSD contributes to strengthening institutional relationships between the Islamic boarding school, parents, and the surrounding community, cultivating a transparent and accountable financial ecosystem.

To further optimize the impact of PSD, it is recommended that digital literacy programs for students and guardians be enhanced, PSD service centers be established within each Islamic boarding school, and strategic partnerships with Islamic banking institutions be developed. These measures will promote inclusivity, ensure compliance with Islamic economic principles, and position PSD as a model for sustainable digital transformation in Islamic boarding school financial management

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