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Effective Innovation Digitalize Keuangan Melalui Sistem Pembayaran Non-Tunai Esaku Di Pondok Pesantren Darulluggah Wal Karomah

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Abstract

The digital transformation of the financial sector has encouraged religious educational institutions, including Islamic boarding schools (pesantren), to adopt cashless payment systems in order to improve the efficiency and transparency of financial management. This study aims to analyze the effectiveness of financial innovation through the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah, identify the factors that support and hinder its effectiveness, and examine its impact on financial management and economic behavior. This research employed a qualitative descriptive-interpretative evaluative approach. Data were collected through in-depth interviews, direct observations, and documentation involving pesantren administrators, financial managers, system administrators, and students as the primary users of the ESAKU service. The findings indicate that the ESAKU cashless payment system is effective in enhancing transparency, accountability, and efficiency in pesantren financial management, although challenges related to digital literacy and human resource readiness remain. The study recommends strengthening training programs, improving digital literacy, and reinforcing internal policies to support the sustainable implementation of digital financial systems.

Keywords: Digitalization of Pewanan, Cashless Transactions, Islamic Boarding Schools (Pesantren), Pewanan Management, Islamic Economics.

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INTRODUCTION

The digitalization of finance has become a national agenda aimed at enhancing efficiency, financial inclusion, and economic development (Ergül & Abbasoğlu, 2025). However, when introduced into the context of Islamic boarding schools (pesantren), this transformation encounters distinctive social, cultural, and religious realities. A pesantren is not merely an educational institution; it is a religious community sustained by personal relationships, trust, communal values, and the authority of the kiai (Islamic scholar). Financial practices that have long relied on direct interaction and interpersonal trust are now confronted with the logic of modern technology, which emphasizes speed, efficiency, standardization, and bureaucratic accountability (Isnan, 2022). This encounter between traditional social structures and modern technological rationality raises an important academic question: how can technologies rooted in administrative rationality be comprehended, adapted, and internalized within an environment governed by religious values and ethical-spiritual principles? In many cases, financial digitalization does not merely involve changing payment instruments; it also transforms perceptions of money, responsibility, accountability, and social relations.

Within the context of students' financial management in pesantren, the use of cash has long generated various practical problems. Students frequently lose their pocket money due to negligence or inadequate security mechanisms. Furthermore, the absence of effective monitoring often encourages impulsive and consumptive spending behavior among students. These issues not only affect students themselves but also create concerns among parents regarding the management, supervision, and transparency of their children's financial expenditures. Without a structured recording system, pocket money is often spent without clear documentation of its allocation, highlighting the need for a mechanism capable of ensuring accountability, control, and transparency in financial management.

In response to these challenges, Pondok Pesantren Darullughah Wal Karomah developed a digital cashless payment innovation known as ESAKU. This system was designed to minimize the risk of financial loss, facilitate the monitoring of students' expenditures, and provide an integrated transaction-recording mechanism. Therefore, ESAKU represents not only an adaptation to technological advancement but also a practical solution to persistent challenges in student financial management. Through this innovation, the pesantren seeks to establish a more effective and efficient financial system while fostering disciplined and responsible economic behavior among students.

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Despite its potential benefits, the implementation of digital financial systems in pesantren environments faces significant social and economic challenges. Several pesantren have integrated electronic payment systems as part of broader efforts to promote student independence and strengthen institutional economic sustainability (Khoeron et al., 2025). However, implementation is often constrained by limited human-resource readiness and governance capacity. Many administrators are still learning to operate digital applications, manage electronic records, and supervise transactions effectively, resulting in situations where digitalization becomes merely symbolic rather than genuinely enhancing accountability. Dependence on banking institutions and external platform providers may also reduce institutional autonomy. Moreover, perceptions toward digital finance vary among students and administrators. Some regard cash transactions as more tangible, secure, and consistent with their understanding of religious values, whereas others face challenges related to technological accessibility and digital literacy. These conditions demonstrate that the success of financial digitalization is strongly influenced by social, cultural, and economic contexts.

Existing studies can generally be classified into three major groups. The first group focuses primarily on the effectiveness of cashless payment systems in improving financial management within educational and religious institutions. For example, Ilmiah et al. (2025) found that digital financial systems significantly improve transaction recording and reduce administrative errors commonly associated with cash-based systems. Similarly, Misbah (2024) argued that financial digitalization contributes to greater transparency and accountability, particularly in institutional financial management. Windasari (2024) further highlighted that cashless systems provide monitoring advantages because transactions can be observed in real time. Nevertheless, these studies tend to view digitalization as a technical instrument, paying limited attention to how such systems are internalized within the social and institutional life of pesantren.

The second group of studies concentrates on factors influencing the success or failure of financial digitalization. Dhaifullah and Simanjuntak (2025) emphasized the importance of user acceptance in determining implementation outcomes. Likewise, Ekaputra et al. (2024) demonstrated that technological infrastructure and system security play crucial roles in fostering user trust. Frequent technical disruptions or concerns regarding data security often trigger resistance among users. Putri et al. (2025) further highlighted psychological dimensions, particularly public trust and perceptions regarding digital financial transactions. While these studies explain factors affecting technology adoption, they generally portray pesantren as passive recipients of technological

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innovation rather than dynamic social spaces shaped by their own values, traditions, and institutional cultures.

The third group examines financial digitalization from the perspective of pesantren institutions and Islamic values. Arifin and Handana (2025) demonstrated that financial integration within pesantren is influenced by the authority of the kiai and internal institutional policies. Similarly, Fajarwati (n.d.) emphasized that digital financial systems can shape students' financial behavior, including how they manage money and interact with institutional financial mechanisms. Nuriyah (2025) found that the sustainability of cashless systems depends significantly on the extent to which digital innovations align with Islamic principles such as trustworthiness (amanah), honesty (ṣidq), and public benefit (maṣlaḥah). Although these studies acknowledge cultural and religious dimensions, they have yet to comprehensively examine internally developed pesantren applications as integrated financial-management systems.

Most previous studies have investigated financial digitalization within the broader contexts of e-wallets, mobile banking, and commercial financial platforms. Consequently, limited attention has been devoted to institution-specific cashless payment systems developed internally by pesantren, such as ESAKU at Pondok Pesantren Darullughah Wal Karomah. Internal systems possess unique characteristics because they are designed according to the specific needs, organizational structures, and cultural values of the institution. They also have the potential to reshape how students and administrators interact with money and financial processes. However, little is known about how such systems operate, how transaction mechanisms are structured, and whether they effectively replace conventional cash-based practices. Furthermore, previous studies have largely emphasized technical indicators such as efficiency and transparency while paying less attention to social experiences and the negotiation of Islamic values such as amanah, barakah (blessing), and self-reliance within everyday financial practices. Therefore, this study addresses an important gap by conceptualizing digitalization as a social and institutional practice rather than merely a technological innovation.

Empirical evidence indicates that financial digitalization within pesantren has expanded considerably, although its adoption remains uneven across Indonesia. Approximately 12,000 pesantren have collaborated with digital financial-service providers, representing only around one-third of all pesantren nationwide. The value of digitally managed pesantren financial transactions has reportedly reached approximately IDR 1.2 trillion, with annual growth rates exceeding twenty percent, reflecting the substantial economic potential of technology-based pesantren ecosystems. Several

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pesantren have successfully implemented smart-card systems for thousands of students, enabling secure and efficient cashless transactions. In addition, the use of virtual accounts and financial-technology education has contributed to improved financial literacy, easier money transfers, and stronger expenditure monitoring. Nevertheless, the effectiveness of these systems depends not only on technological infrastructure but also on digital literacy levels, user attitudes, and the readiness of human resources to operate digital technologies systematically.

These developments suggest that although financial digitalization in pesantren has achieved notable progress, its implementation continues to face numerous challenges. While some pesantren have successfully adopted cashless payment systems and experienced improvements in efficiency and transaction security, the success of digital systems cannot be explained solely by technological availability. Differences in digital literacy, human-resource readiness, and the attitudes of students and administrators remain crucial determinants of implementation outcomes. Therefore, technology adoption alone is insufficient as an indicator of successful implementation. More comprehensive investigation is needed to understand how ESAKU functions as a financial-management system within the pesantren environment.

The general objective of this study is to analyze the implementation of financial digitalization through the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah as part of broader efforts to strengthen pesantren financial management in the digital era. This analysis goes beyond examining technology as a transactional tool and seeks to understand the extent to which the system functions effectively within a pesantren characterized by unique values, authority structures, and management practices. By situating digitalization within the pesantren context, this study aims to demonstrate how financial technology can be adapted, accepted, and implemented in everyday institutional life. Furthermore, the study investigates how digital innovation contributes to transparency, efficiency, and accountability while influencing interactions among students, administrators, and financial-management systems.

More specifically, this study seeks to examine the implementation level of the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah. The analysis encompasses operational mechanisms, transaction procedures, application or card utilization, and financial-reporting processes. In addition, the study explores how institutional policies influence the effectiveness of ESAKU across various activities, ranging from students' daily expenditures to transactions conducted within pesantren business units. Through a detailed examination of these aspects, the study seeks to

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determine whether ESAKU functions merely as a payment instrument or has become an integral component of broader financial-governance practices.

Finally, this research aims to identify the supporting and inhibiting factors affecting the implementation of financial digitalization through ESAKU and to evaluate its impacts. Particular attention is given to human-resource readiness, digital literacy, technological infrastructure, and institutional policy support. The study also assesses the social, economic, and managerial implications of ESAKU, especially concerning transparency, efficiency, and accountability in financial management. Furthermore, it explores how the system influences students' economic behavior, including money management, spending practices, and interactions with institutional financial mechanisms. Consequently, this research seeks not only to measure technological effectiveness but also to understand the broader practical and cultural transformations associated with digital financial innovation.

Overall, the implementation of financial digitalization through the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah demonstrates that digital transformation extends beyond technological change to encompass organizational culture and the political economy of the pesantren community. This innovation represents an adaptive response to the demands of modernity while preserving the Islamic values that underpin pesantren life. Through ESAKU, financial management becomes more transparent, accountable, and efficient, thereby strengthening the economic resilience of pesantren in the digital era. Nevertheless, the sustainability and effectiveness of such innovation remain dependent upon human-resource capacity, technological infrastructure, and institutional policies that support long-term digital transformation.

METHOD

The selection of the research topic, "Implementing Financial Digitalization through the ESAKU Cashless Payment System at Pondok Pesantren Darullughah Wal Karomah," is grounded in the growing significance of financial technology in transforming the governance of educational and religious institutions. Financial digitalization has become an essential strategy for improving efficiency, transparency, and accountability in organizational management, including within faith-based institutions that traditionally rely on conventional financial practices (Ergül & Abbasoğlu, 2025). In the context of pesantren, financial transformation is particularly important because these institutions function not only as centers of Islamic learning but also as socio-economic entities responsible for managing student funds, institutional business units, and daily operational

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expenditures. The transition from manual cash-based transactions to digital payment systems therefore represents a significant institutional change that affects managerial practices, organizational culture, and stakeholder relations.

Despite the increasing adoption of digital financial services across various sectors, studies focusing specifically on the implementation of cashless payment systems within pesantren remain limited. Existing research predominantly examines financial digitalization in banking institutions, micro, small, and medium enterprises (MSMEs), or formal educational organizations, while pesantren are often perceived as traditional institutions that are less exposed to technological innovation. However, recent studies indicate that many pesantren have actively engaged in digital transformation as part of broader efforts to strengthen institutional governance and economic sustainability (Khoeron et al., 2025). The ESAKU cashless payment system implemented at Pondok Pesantren Darullughah Wal Karomah represents one such innovation, providing a unique case through which the interaction between technology, Islamic values, institutional authority, and financial management practices can be explored. Consequently, this study contributes to the growing body of literature on digital transformation within religious educational institutions.

This research employed a qualitative approach using a descriptive-interpretative evaluative design. Qualitative research is particularly appropriate for investigating social phenomena within their natural settings and for understanding meanings, experiences, perceptions, and interactions from the perspectives of participants (Creswell & Poth, 2018). Furthermore, qualitative inquiry enables researchers to explore complex organizational processes that cannot be adequately captured through quantitative measurement alone (Merriam & Tisdell, 2016). The descriptive dimension of this study was intended to provide a detailed account of the implementation process of the ESAKU system, while the interpretative dimension sought to understand how stakeholders perceive and experience digital financial management within the pesantren environment. The evaluative aspect was employed to assess the effectiveness of the system in supporting financial governance and institutional accountability.

The research was conducted at Pondok Pesantren Darullughah Wal Karomah, one of the Islamic boarding schools that has adopted a digital cashless payment system as part of its financial-management innovation. The selection of this site was based on purposive considerations, namely the institution's active implementation of ESAKU and its relevance to the objectives of the study. According to Patton (2015), purposive

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selection is appropriate when researchers seek information-rich cases capable of providing deep insights into the phenomenon under investigation.

Research participants were selected using purposive sampling techniques. This method allows researchers to identify individuals who possess direct experience and relevant knowledge concerning the implementation of the ESAKU system (Miles et al., 2020). The participants consisted of pesantren leaders, financial administrators, digital-system managers, and students who regularly utilized the ESAKU platform. The inclusion of multiple stakeholder groups enabled the researcher to obtain diverse perspectives regarding the implementation process, perceived benefits, challenges, and institutional impacts of financial digitalization. Pesantren leaders were selected because of their strategic roles in policy formulation and institutional decision-making, while financial administrators and system managers were chosen due to their operational involvement in managing digital transactions. Students were included because they represent the primary users of the system and could provide valuable insights into its practical implementation and usability.

The study utilized both primary and secondary data sources. Primary data were obtained through in-depth interviews and direct observations. In-depth interviews were conducted using semi-structured protocols to allow participants to express their experiences, perceptions, and evaluations regarding the ESAKU cashless payment system. Semi-structured interviewing is widely recognized as an effective technique for exploring participant perspectives while maintaining flexibility in data collection (Kvale & Brinkmann, 2015). Observations were conducted to examine the actual operation of the ESAKU system, including transaction processes, user interactions, and administrative procedures. Through observation, researchers were able to compare participants' statements with actual practices occurring within the institutional environment.

Secondary data were collected from various institutional documents, including financial reports, operational guidelines, digital transaction records, organizational policies, and administrative archives related to the implementation of ESAKU. Documentary analysis serves as an important source of evidence in qualitative research because it provides historical and contextual information that complements interview and observational data (Yin, 2018). The integration of primary and secondary data enabled a more comprehensive understanding of financial digitalization practices within the pesantren.

Data collection was carried out through several stages. The initial stage involved conducting preliminary observations and reviewing institutional documents to understand

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the organizational context and operational mechanisms of the ESAKU system. Subsequently, interview guides and observation protocols were developed based on the research objectives and relevant theoretical frameworks. During fieldwork, interviews, observations, and documentation activities were conducted concurrently to facilitate data triangulation and improve the credibility of findings. Throughout the process, detailed field notes were maintained to capture contextual information, participant expressions, and social interactions that could contribute to deeper interpretation of the data.

Data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (2020), consisting of data condensation, data display, and conclusion drawing. Data condensation involved selecting, coding, categorizing, and simplifying information obtained from interviews, observations, and documents. At this stage, data were organized into thematic categories such as transparency, accountability, efficiency, user experience, technical challenges, and the integration of Islamic values within financial management practices. This coding process facilitated the identification of recurring patterns and relationships among emerging themes.

Following data condensation, the findings were presented through descriptive narratives and thematic matrices to facilitate systematic interpretation. Data display is essential because it enables researchers to identify patterns, compare participant perspectives, and develop explanations regarding the phenomenon under investigation (Miles et al., 2020). Through this process, the researcher examined how various stakeholders experienced and interpreted the implementation of ESAKU and how the system influenced institutional financial practices.

The final stage involved drawing and verifying conclusions. Conclusions were developed iteratively throughout the research process by continuously comparing empirical findings with theoretical perspectives and research objectives. To ensure the trustworthiness of the findings, the study employed source triangulation and methodological triangulation. Source triangulation was conducted by comparing information obtained from different participant groups, whereas methodological triangulation involved comparing interview, observation, and documentary data (Lincoln & Guba, 1985). These procedures enhanced the credibility, dependability, and confirmability of the findings. Consequently, the analysis not only describes the implementation of the ESAKU cashless payment system but also explains the social, organizational, and cultural dynamics that shape financial digitalization within the pesantren environment.

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DISCUSSION

Implement Non-Tunai Payment System ESAKU

The research findings show that the implementation of the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah can be directly observed through students' transaction activities within the pesantren environment. Based on observations, ESAKU has been used in daily transactions, particularly for purchases at the cooperative store and payments at the canteen. This system demonstrates a significant shift from cash-based transactions to digital transactions that are more practical and controllable. These findings are consistent with previous studies which state that the implementation of cashless systems in pesantren is capable of creating transaction efficiency while also shaping students' financial behavior (Fitria, 2024; Rabbani et al., 2026). In addition, observations also indicate changes in consumption behavior, easier access to transactions, and an increase in the frequency of purchases. Thus, the implementation of ESAKU not only affects the payment system but also influences the consumption patterns and daily lifestyles of students.

No.	Observed Activity	Observational Findings	Meaning of Awal
1	Transactions in cooperatives	Students use ESAKU cards or QR-code scanning for transactions without carrying cash.	Ease of transaction
2	Purchase frequency	Students generally do not make purchases more than twice a day.	Consumer indications
3	Payment process	Transactions are completed quickly without long waiting times or queues.	Time efficiency
4	Transaction recording	Transaction data are automatically recorded and stored in the system in real time.	Transparency
5	Student behavior	Santri membeli barang secara spontan	Impulsive consumption

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Based on the observation results presented in the table, it can be understood that the implementation of ESAKU primarily demonstrates the aspects of transactional convenience and efficiency. Students are no longer dependent on cash but instead utilize a digital system that enables payment processes to be completed more quickly and practically. However, this convenience has also influenced consumer behavior, as students tend to purchase snacks and food more frequently. This finding indicates a shift in self-control regarding spending behavior. In addition, the automatic digital recording system eliminates the need for manual bookkeeping, thereby increasing transparency while simultaneously reducing students' direct involvement in managing their finances. Therefore, ESAKU not only changes the transaction system but also establishes new patterns of financial behavior among students.

The pattern emerging from the observation results indicates a dual tendency in the implementation of ESAKU, namely as a tool for efficiency and as a potential trigger for consumptive behavior. On the one hand, the system has proven effective in increasing transaction speed, payment accuracy, and ease of access to financial services. On the other hand, observations reveal an increase in purchase frequency and the emergence of impulsive consumption behavior among students. This pattern suggests that the digitalization of payments affects not only technical aspects but also behavioral dimensions. Furthermore, there is a tendency for students to become less aware of the amount of money they spend as the system becomes easier to use. These findings are consistent with previous studies indicating that cashless payment systems can influence consumption behavior through easier access and reduced interaction with physical money (Lubis, 2025; Firdaussiyah & Pratiwi, 2025).

Implementation of ESAKU in Students' Financial Management

The findings of this study indicate that the use of ESAKU in students' financial management can be observed through changes in spending behavior and financial management patterns. Based on the interview results, several students acknowledged that the ESAKU cashless payment system has helped them manage their finances more effectively. This effectiveness is reflected not only in the convenience of transactions but also in students' increased awareness of monitoring their expenditures. The effectiveness of the system is further demonstrated by the reduced need to carry large amounts of cash and the tendency of students to plan their transactions more carefully. Therefore, ESAKU functions not only as a payment instrument but also as a financial education tool that gradually shapes students' economic behavior. These findings affirm that the

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digitalization of financial management within the pesantren environment can influence students' consumption patterns and financial habits.

Based on interviews with several students, different perspectives emerged regarding the use of ESAKU in daily life. One student stated, "Since using ESAKU, I have become more careful when buying snacks because I have to check my balance first." Another student expressed, "When I used cash, it felt like my money disappeared quickly, but now it is easier to control because everything is recorded." In addition, pesantren administrators reported that the ESAKU system facilitates financial monitoring and helps minimize unnecessary expenditures. The system also involves parents in the financial management process, allowing them to top up balances through bank transfers or directly through the pesantren treasurer. Furthermore, parents can monitor students' spending through the PSP Mobile application, which provides real-time transaction monitoring. Other statements indicate that easier access to transaction information encourages students to be more selective in purchasing their daily necessities. Thus, the experience of using ESAKU extends beyond technical convenience and influences psychological aspects, spending habits, and the strengthening of a financial control system involving students, administrators, and parents in daily pesantren life.

From these interview excerpts, it can be concluded that the effectiveness of ESAKU does not solely depend on its technological features but also on the extent to which the system influences students' financial awareness. Students' statements regarding the need to check balances before making transactions indicate the emergence of self-control mechanisms that were less apparent when using cash. Moreover, the automatic recording of transactions serves as an important factor encouraging students to reflect on their spending behavior. Therefore, ESAKU functions as both a financial control instrument and a medium for financial reflection. On the other hand, administrators' observations demonstrate that the system also contributes structurally to improving financial management within the pesantren. Consequently, the data illustrate a close relationship between technology, individual awareness, and control mechanisms in enhancing the effectiveness of students' financial management.

Based on the interview data, a consistent pattern can be observed in students' behavior after adopting ESAKU. The majority of students demonstrate a tendency to become more cautious in spending money and show greater awareness of their financial conditions. This pattern is reflected in the habit of checking balances before transactions, reducing impulsive purchases, and planning daily expenditures more carefully. In addition, the transparency provided by the digital system encourages students to become

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more disciplined in managing their finances. Although a small number of students still experience difficulties in adapting to the system, ESAKU generally promotes more rational consumption behavior. Therefore, the implementation of ESAKU can be understood as a process of transforming students' economic behavior toward greater financial responsibility and self-discipline.

Supporting and Inhibiting Factors in the Implementation of ESAKU

The findings of this study regarding the supporting and inhibiting factors of the ESAKU cashless payment system reveal a relatively complex dynamic within the daily lives of students. These findings are based on interview data indicating that ESAKU functions not only as a transaction tool but also as a system that shapes users' behavior within the pesantren environment. Supporting factors include ease of access, more organized financial control, and strong support from pesantren administrators. Meanwhile, the inhibiting factors are not only related to technological limitations and technical difficulties in system operation but also involve long-standing habits of using cash, as well as the continued practice of cash transactions by parents and cooperative units within the pesantren. Interestingly, although this study primarily employed interviews, several supporting and inhibiting factors could also be identified through students' actual transaction behaviors, demonstrating the close relationship between subjective experiences and practical social realities in the field.

Based on interviews with several informants, a number of supporting factors for the implementation of ESAKU were identified. One student stated, "With ESAKU, it is easier for me to manage my money because I no longer need to carry cash all the time." This statement reflects a positive perception of the system. However, several obstacles were also reported. One informant explained, "Sometimes it is difficult when the system experiences errors because transactions cannot be completed." In addition, pesantren administrators stated that "some students are still unfamiliar with digital systems, so they need time to adapt." Furthermore, it was found that some parents still send money directly in cash to students, while several cooperative units continue to accept cash payments, meaning that ESAKU has not yet been implemented optimally. In fact, some students still prefer cash because they feel more flexible when spending money. These findings demonstrate the duality in the reception of ESAKU, where convenience and efficiency coexist with technical, cultural, and behavioral challenges. The interview data provide an important foundation for understanding how ESAKU is received and implemented within the daily life of the pesantren.

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When analyzed further, the interview data show that the supporting factors of ESAKU implementation originate from both functional and structural aspects, including ease of use, transaction efficiency, system integration, and institutional regulations that encourage the adoption of cashless transactions. In contrast, the inhibiting factors are more closely related to cultural and technical dimensions, such as resistance to the transition from cash-based to digital financial systems, limited technological literacy, the continued practice of cash transfers by parents, cooperative units that still serve cash transactions, and technical disruptions that occasionally interfere with transaction processes. Thus, what initially appears as separate statements can be understood as two major poles: adaptation to financial modernization and attachment to traditional cash-based behavior. This interpretation suggests that the implementation of ESAKU is not merely a technological issue but also a process of social transformation that requires time and adjustment from its users.

Overall, the data indicate a general trend that students who are more familiar with digital technology tend to accept and utilize ESAKU more effectively than those who remain dependent on conventional systems. Furthermore, technical issues such as network instability and system disruptions tend to function as situational barriers, whereas cultural factors—including the continued preference for cash among students, parents, and cooperative units—represent deeper and more long-term obstacles. On the other hand, institutional support from the pesantren plays a significant role in accelerating user adaptation to ESAKU. This pattern suggests that the success of ESAKU implementation is shaped by the interaction between individual readiness, institutional support, and technological infrastructure.

The observation findings indicate that the implementation of the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah has increased transaction efficiency, payment transparency, and ease of access for students. These findings are reflected in the transition to a digital system that accelerates transaction processes and reduces waiting times. In addition, the automatic recording feature strengthens financial accountability. These results are consistent with the findings of Jannati et al. (2026) and Kusumawati et al. (2025), who argue that financial digitalization improves administrative efficiency and minimizes recording errors. However, unlike INAYAH (n.d.), who primarily emphasized accountability outcomes, this study identifies an additional consequence in the form of changes in students' consumption behavior. From a theoretical perspective, these findings can be explained through the concept of a cashless society, which suggests that the convenience of digital transactions changes

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individuals' interactions with money and consequently influences not only financial systems but also users' economic behavior.

Interview findings further reveal that ESAKU is effective in reducing students' financial dependence on cash, as evidenced by increased habits of checking balances, monitoring expenditures, and reducing reliance on physical money. The system functions not only as a payment tool but also as a medium for financial education that encourages more rational financial behavior. These findings are consistent with Ma'rifah (2025), who found that digital payment systems in pesantren can improve students' financial literacy and discipline. However, unlike Nurhasanah (2025), who emphasized technological adoption barriers, this study finds that despite existing challenges, most students are able to adapt successfully and benefit from the system. Moreover, the involvement of parents through balance top-up mechanisms and transaction monitoring via the PSP Mobile application strengthens external control over students' financial management. From the perspective of behavioral finance theory, this condition demonstrates that access to real-time financial information enhances individual self-control in making economic decisions, leading to more responsible consumption behavior. Therefore, ESAKU represents not merely a technological innovation but also an integrated control system involving students, administrators, and parents.

Interview evidence also suggests that the implementation of ESAKU is influenced by supporting factors such as ease of use, institutional support, and system integration, as well as inhibiting factors such as limited digital literacy, cultural resistance, and technical constraints. These findings support the argument of Herlissha et al. (2024), who emphasize the importance of human-resource readiness in the successful implementation of digital systems. Likewise, Lisdayanti and Padmanegara (2024) argue that technological infrastructure and system stability are key determinants of user trust. This study further finds that barriers arise not only from technical and literacy-related issues but also from the continued practice of cash transactions by parents and cooperative units. Such conditions create a dual payment system, reducing the effectiveness of ESAKU as an integrated financial-management platform. Furthermore, some students continue to prefer cash because it provides greater spending flexibility, potentially encouraging more consumptive behavior. This finding reinforces the view of Ramadhani et al. (2025) that the success of innovation in pesantren is influenced by social context, culture, and established practices. Therefore, digitalization should be understood not only as a technological innovation but also as a social process requiring gradual cultural change.

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The observation findings suggest that ESAKU structurally reduces transactional friction in financial activities. Under a cash-based system, payment processes involve physical activities such as counting money, providing change, and manual record keeping, all of which create friction within transactions. When a digital system is introduced, these obstacles are removed, making transactions faster and easier. This convenience contributes to an increase in purchasing frequency, including impulsive consumption behavior. Psychologically, the absence of physical cash reduces the "pain of paying," namely the discomfort associated with spending money, making individuals more likely to engage in consumptive behavior. In addition, the instant nature of digital transactions reduces the time available for reflection before making purchasing decisions. Consequently, while ESAKU improves efficiency, it also influences spending behavior.

The implementation of ESAKU also increases financial awareness because it introduces control mechanisms that were previously absent in cash-based systems. Features such as automatic transaction recording and real-time balance information enable students to monitor their financial conditions directly. This creates a feedback loop that strengthens awareness of spending behavior. Moreover, the need to check balances before transactions encourages reflective thinking in economic decision-making. Cognitively, this process enhances self-regulation, namely the ability of individuals to control their consumption behavior. At the same time, collective support from the pesantren environment amplifies students' behavioral adaptation. Thus, behavioral change is not driven solely by technology but also by the interaction between the system, individual users, and the surrounding social environment.

The supporting and inhibiting factors identified in the interviews emerge from the interaction between technological, human, and cultural dimensions. Ease of use and institutional support serve as driving factors because they provide legitimacy and comfort in system utilization. Conversely, limited digital literacy creates difficulties for some students in understanding how the system operates, thereby generating resistance. In addition, long-standing habits of using cash create cultural inertia, namely a tendency to maintain familiar practices. Technical problems such as network disruptions further weaken users' trust in the system. Therefore, the success of ESAKU implementation depends on balancing technological capability, user capacity, and cultural acceptance. Without the integration of these three dimensions, the digital system cannot function optimally.

This study contributes significantly to the literature on financial digitalization in religious institutions, particularly pesantren, by conceptualizing technology as part of

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social and cultural practice rather than merely a technical instrument. Theoretically, the study enriches existing literature by demonstrating that digital-system implementation is multidimensional, encompassing technical, behavioral, and institutional aspects. Practically, the findings suggest the need to strengthen digital literacy through continuous training, improve technological infrastructure to minimize system disruptions, and develop policies that can manage students' consumption behavior. Furthermore, it is necessary to integrate Islamic values such as amanah (trustworthiness) and responsibility into digital-system implementation so that it promotes not only efficiency but also ethical financial behavior. In the future, pesantren are expected to develop more adaptive and sustainable internal systems to support a digitally based economic ecosystem..

CONCLUSION

The implementation of the ESAKU cashless payment system at Pondok Pesantren Darullughah Wal Karomah demonstrates that financial digitalization can be carried out relatively effectively in improving the quality of financial management. This system provides convenience in transaction processes, accelerates payment activities, and enhances transparency and accountability through an integrated automated recording system. These findings are consistent with various studies indicating that cashless systems in pesantren can improve administrative efficiency and strengthen students' financial discipline. In addition, ESAKU contributes to reducing the risk of losing cash and facilitates financial supervision by pesantren administrators. From an institutional perspective, the successful implementation of the system is supported by internal pesantren policies and the integration of technology into daily operational activities. Therefore, ESAKU functions not only as a transaction tool but also as an instrument for transforming financial management through digital governance.

On the other hand, the implementation of ESAKU also reveals a dualistic pattern in students' behavior. The system is capable of increasing financial awareness, as reflected in the habit of monitoring balances and controlling expenditures, which indicates a shift toward more rational and planned economic behavior. However, the ease of access to digital transactions also encourages tendencies toward consumptive and impulsive behavior, as identified in various studies on digital payment systems and consumer behavior. The main supporting factors include ease of use, institutional support, and an integrated system, while the primary obstacles consist of limited digital literacy, persistent habits of using cash, and technical challenges. Therefore, the success of ESAKU implementation is determined not only by technological factors but also by the

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readiness of human resources, institutional culture, and users' ability to adapt to digital transformation.

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