



## FINANCIAL LITERACY TO ISLAMIC BOARDING SCHOOLS IN INDONESIA; SYSTEMATIC LITERATURE REVIEW VOS VIEWER

Trimulato<sup>1</sup>, Ahmad Rodoni<sup>2</sup>, and Erika Amelia<sup>3</sup>

<sup>1,2,3</sup>Department of Sharia Banking, Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia  
email: <sup>1</sup>trimulumpar@gmail.com, <sup>2</sup>ahmaadrodoni@uinjkt.ac.id, <sup>3</sup>erikaamelia@uinjkt.ac.id,

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### ABSTRACT

The rapid development of Islamic finance in Indonesia has not been matched by adequate levels of financial literacy, particularly within Islamic boarding schools. As long-standing Islamic educational institutions, Islamic Boarding Schools have significant potential to support the enhancement of Islamic financial literacy among the Muslim community. This study aims to analyze the development of Islamic financial literacy research within Islamic Boarding Schools using a systematic literature review (SLR) approach. By mapping trends, central topics, and knowledge gaps, the research offers strategic directions for advancing financial education and policy formulation in Islamic Boarding Schools settings. This research employs a Systematic Literature Review method supported by bibliometric analysis using VOS Viewer. Data were collected from scholarly articles published between 2014 and 2024 in indexed academic databases, such as Google Scholar, using the Publish or Perish (PoP) application. The data analysis includes keyword mapping, publication trend identification, author collaboration patterns, and qualitative thematic analysis. The findings reveal a significant increase in Islamic financial literacy research in Islamic Boarding Schools over the last three years, mainly focusing on basic practices such as saving and understanding fundamental Islamic finance principles. However, researcher collaboration remains limited, and the integration of financial literacy into Islamic Boarding Schools' curricula is still underdeveloped. This study expands the conceptual framework of the relationship between Islamic educational institutions and Islamic financial institutions, which can serve as a basis for interdisciplinary studies in the fields of Islamic economics, educational management, and digital literacy.

**Keywords:** Islamic Financial Literacy; Islamic Boarding School; VOS Viewer; Systematic Literature Review.

### ABSTRAK

Perkembangan pesat industri keuangan syariah di Indonesia belum diimbangi oleh tingkat literasi keuangan syariah yang memadai, terutama di kalangan pesantren. Sebagai lembaga pendidikan tradisional yang memiliki pengaruh besar dalam masyarakat Muslim Indonesia, pondok pesantren memiliki potensi signifikan untuk mendukung penguatan literasi keuangan syariah. Penelitian ini bertujuan untuk menganalisis perkembangan kajian literasi keuangan syariah di lingkungan pesantren melalui pendekatan tinjauan pustaka sistematis. Dengan memetakan tren, topik utama, dan kesenjangan pengetahuan, studi ini berupaya memberikan arah strategis dalam pengembangan pendidikan dan kebijakan literasi keuangan syariah di pesantren. Jenis penelitian ini adalah Systematic Literature Review (SLR) dengan metode bibliometrik menggunakan aplikasi VOS Viewer. Data dikumpulkan dari artikel ilmiah terindeks antara tahun 2014–2024 melalui basis data seperti Google Scholar melalui aplikasi Publish of Perish (PoP). Teknik analisis data mencakup pemetaan jaringan kata kunci, tren publikasi, dan pola kolaborasi peneliti, serta analisis tematik secara kualitatif. Hasil penelitian menunjukkan bahwa kajian literasi keuangan syariah di pesantren meningkat tajam dalam tiga tahun terakhir, dengan fokus pada praktik dasar seperti menabung dan pemahaman syariah dasar. Namun, kolaborasi antar peneliti masih lemah, dan integrasi literasi dalam kurikulum pesantren belum optimal. Penelitian ini menyarankan pentingnya dukungan kebijakan untuk digitalisasi keuangan syariah dan penguatan jejaring akademik pesantren agar mampu menjadi pusat edukasi dan pemberdayaan ekonomi umat.

**Kata Kunci:** Literasi Keuangan Syariah; Pondok Pesantren; VOS Viewer; Systematic Literature Review.



## Introduction

Islamic finance has experienced rapid development in Indonesia in recent decades. As a country with the largest Muslim population in the world, Indonesia has great potential to develop a sharia-based financial system.<sup>1</sup> The Muslim population in Indonesia is very significant, making it the country with the largest Muslim demographic globally. Recent estimates show that the Muslim population is around 227 to 240 million, representing around 85% to 89% of the total population, which is around 240 million.<sup>2</sup> Since the enactment of Law No. 21 of 2008 concerning Islamic Banking, Indonesia's Islamic financial industry has experienced significant growth rates.<sup>3</sup> This development is also in line with the increasing public awareness of the importance of fair economic principles and being free from *usury*.

In Indonesia, Islamic financial institutions have developed in various sectors, such as banking, insurance, capital markets, and microfinance.<sup>4</sup> Bank Syariah Indonesia (BSI), which was formed from the merger of several Islamic banks, became one of the major players in this industry in 2021.<sup>5</sup> In Indonesia, Islamic financial assets increased from IDR 624.564 trillion in December 2019 to IDR 785.646 trillion in May 2023, marking a growth of 15.87%.<sup>6</sup> These institutions strive to introduce products and services that are not only compliant with Sharia principles but also capable of meeting the economic needs of the wider community.

Although the Islamic finance industry in Indonesia is growing rapidly, there are still several challenges faced. One of them is the lack of understanding and literacy of Islamic finance among the public.<sup>7</sup> Many people still feel unfamiliar with the basic concepts of Islamic

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<sup>1</sup> Ariqah Luthfiyah et al., "Penerapan Peran UMKM Dalam Membangun Ekonomi Syariah Di Kota Medan," *Jurnal Nuansa: Publikasi Ilmu Manajemen Dan Ekonomi Syariah* 3, no. 1 (2025): 1-13;

<sup>2</sup> Susilawati, E., & Kurnia, H. (2024). *Perkembangan Agama Islam di Indonesia Pasca Kemerdekaan*. 1(2).

<sup>3</sup> Fitri Amalia and Rozi Andriani, "Analisis Pengaruh Kebijakan Pemerintah Dalam Pengembangan Perbankan Syariah Di Indonesia," *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial* 2, no. 7 (2024): 101-9;

<sup>4</sup> Rahma Nurzianti, "Revolusi Lembaga Keuangan Syariah Dalam Teknologi Dan Kolaborasi Fintech," *Revolusi Lembaga Keuangan Syariah Dalam Teknologi Dan Kolaborasi Fintech* 2, no. 1 (2021); <https://doi.org/10.30595/islamadina.v24i1.11713>.

<sup>5</sup> Cut Nova Rianda, "Analisis Merger Bank Bsi Terhadap Perkembangan Perbankan Syariah Di Indonesia," *AL-IQTISHAD; Jurnal Perbankan Syariah Dan Ekonomi Islam* 02, no. 1 (2024): 11-21.

<sup>6</sup> Nada, Nabila. "Dinamika Lembaga Dan Aset Lembaga Perbankan Syariah Di Indonesia (Total Lembaga Dan Aset 2019 - Mei 2023)." *Jurnal Ilmiah Ekonomi Islam*, March 21, 2024. <https://doi.org/10.29040/jiei.v10i1.11937>.

<sup>7</sup> Andi Suriyati, Abella Hikma Rinayah, and Maya Panorama, "Inovasi Teknologi Dalam Meningkatkan Literasi Keuangan Syariah Di Kalangan Pelajar Dan Umkm," *Jurnal Citra Magang Dan Persekolahan (JCMP)* 3, no. 1 (2025): 20-29;



economics, such as profit sharing, *murabaha*, and *musyarakah*<sup>8</sup>. This challenge hinders the wider adoption of Islamic financial products, both in the banking sector and in the capital market.

The financial literacy of Indonesian society as a whole is still relatively low. Based on a survey by the Financial Services Authority (OJK), only a small portion of the population understands the basic concepts of financial management, such as savings, investment, and retirement planning<sup>9</sup>. In the context of Islamic finance, this low literacy is a major obstacle to the development of an inclusive and sustainable Islamic financial market<sup>10</sup>.

Islamic financial literacy, despite its great potential, is still at a lower level compared to conventional financial literacy<sup>11</sup>. This shows that although Indonesia has great potential in the development of the Islamic economy, people's understanding of Islamic financial principles and products still needs to be improved<sup>12</sup>. Islamic financial literacy is essential to ensure that people can utilize Islamic financial products wisely and avoid misunderstandings that could lead to financial losses.

Islamic boarding schools in Indonesia have a very important role in education and character building. As an Islamic educational institution that has existed for a long time, Islamic boarding schools are expected to contribute to increasing Islamic financial literacy among the people.<sup>13</sup>

Islamic boarding schools play an important role in improving Islamic financial literacy among the community, as evidenced by research conducted at RMI NU DKI Jakarta. Findings

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<sup>8</sup> Misbahul Khoer and Harun Nur Jamiel, "Peningkatan Pemahaman Keuangan Syariah Di Kalangan Mahasiswa Stai Putra Galuh Ciamis," *Equilibrium: Jurnal Penelitian Pendidikan Dan Ekonomi* 22, no. 01 (2025): 146-55;

<sup>9</sup> R Khairani and R Fauzan, "Analisis Tingkat Literasi Keuangan Syariah Masyarakat Kecamatan Panti," *Jurnal Ekonomi Dan Bisnis* 1, no. 1 (2023): 29-41,

<sup>10</sup> Muhammad Angka Widjaya and Muhammad Iqbal Fasa, "Strategy To Improve Literacy And Inclusion Of Islamic Financial In Supporting The Transition To A Green Economy," *JICN: Jurnal Intelek Dan Cendekiawan Nusantara*, no. November (2024): 7429-42;

<sup>11</sup> Ani Triani and Hari Mulyadi, "Peningkatan Pengalaman Keuangan Remaja Untuk Literasi Keuangan Syariah Yang Lebih Baik," *I-Finance: A Research Journal on Islamic Finance*, 2019, <https://doi.org/10.19109/ifinace.v5i1.3714>; Nurul Izzah, "Edukasi Untuk Meningkatkan Literasi Keuangan Syariah Di Desa Huta Raja, Kabupaten Mandailing Natal," *Community Empowerment*, 2021, <https://doi.org/10.31603/ce.4453>; Mochamad Yusuf and Rinda Asytuti, "Pengaruh Tingkat Literasi Keuangan Syariah Terhadap Kinerja Pemasaran Bank Umum Syariah Guna Optimalisasi Kepercayaan Nasabah," *Velocity: Journal of Sharia Finance and Banking*, 2022, <https://doi.org/10.28918/velocity.v2i1.4642>.

<sup>12</sup> Samsul and Ismawati, "Tingkat Pemahaman Mahasiswa Terhadap Produk-Produk Perbankan Syariah," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan Dan Perbankan Syariah* 4 (2020): 67-78; Muhammad Khaerul Muttaqien et al., "Penguatan Literasi Keuangan Syariah Dan Perencanaan Keuangan Biaya Haji Bagi Masyarakat," *Prosiding Seminar Nasional LPPM UMJ* 1, no. 1 (2023): 1-7.

<sup>13</sup> F. B. Ramdhani et al., "Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Keuangan Masyarakat Binaan Pondok Pesantren Daarut Tauhid Kabupaten Bogor," *Al-Tasyree: Jurnal Bisnis, Keuangan Dan Ekonomi Syariah*, 2022, <https://doi.org/10.59833/altasyree.v14i02.978>.



show that 34% of respondents achieved literacy in Islamic financial literacy and inclusion.<sup>14</sup> Islamic boarding schools, such as Daarut Tauhid, play an important role in improving Islamic financial literacy among the community. By educating individuals about Islamic financial products and services based on sharia principles, these institutions aim to improve financial management behavior, which ultimately contributes to the welfare of the community.<sup>15</sup>

Islamic boarding schools can be a strategic place to equip students with knowledge of Islamic economic principles that are not only relevant in theory but also applicable in everyday life. The potential of Islamic boarding schools to enhance Islamic economics and finance is significant, as they serve as important institutions for community empowerment and economic development<sup>16</sup>. By utilizing their resources and educational framework, Islamic Boarding Schools can encourage entrepreneurship, promote sharia-compliant financial practices<sup>17</sup>. As well as being able to act as a center of innovation for Islamic economics and finance.

However, although Islamic boarding schools have great potential to improve Islamic financial literacy, conditions in the field show that there are shortcomings in the implementation of Islamic financial education in Islamic boarding schools<sup>18</sup>. Many Islamic Boarding Schools still do not have adequate access to the information and resources needed to teach Islamic finance concepts<sup>19</sup>. This evidence shows that there is a gap in efforts to spread

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<sup>14</sup> Hidayah, Nur, Abdul Azis, et Tira Mutiara. « Sharia Financial Literacy And Inclusion In Islamic Boarding Schools Of Rabithah Of Islamic Ma'ahid Of Nahdlatul Ulama DKI Jakarta ». *Al-Mashrafiyah*, 27 avril 2023. <https://doi.org/10.24252/al-mashrafiyah.v7i1.36027>.

<sup>15</sup> Ramdhani, F. B., M. Y. Ibrahim, M. F. Bin Masruhen, and N. Fadhiyah. "Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Keuangan Masyarakat Binaan Pondok Pesantren Daarut Tauhid Kabupaten Bogor." *Al-Tasyree* 14, no. 02 (February 27, 2025): 80–101. <https://doi.org/10.59833/y56raf81>.

<sup>16</sup> Farah Qalbia Qalbia and M. Reza Saputra, "Kontribusi Pondok Pesantren Dalam Meningkatkan Pemberdayaan Ekonomi Umat," *Jurnal Riset Manajemen* 1, no. 4 (December 15, 2023): 437–49, <https://doi.org/10.54066/jurma.v1i4.2666>; Riyka Apriyanti and Wahidin Musta'in Billah, "Implementasi Manajemen Keuangan Syariah Pada Pondok Pesantren Muslimah Sejati," *DIRHAM: Jurnal Ekonomi Islam* 5, no. 2 (2024): 58–67.

<sup>17</sup> Ramdhani et al., "Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Keuangan Masyarakat Binaan Pondok Pesantren Daarut Tauhid Kabupaten Bogor"; Tiara Fadila Distria et al., "Literasi Keuangan Digital Syariah Untuk Generasi Alpha Di MTs Manarul Huda Kota Tasikmalaya," *Abdimas Galuh* 3, no. 1 (2024): 1615–25; Ahmad Misbah, "Model Manajemen Keuangan Syariah Di Pesantren: Meningkatkan Kemandirian Ekonomi Lembaga Pendidikan Islam Di Era Digital," *Nidhomiyah: Jurnal Manajemen Pendidikan Islam* 5, no. 2 (July 31, 2024): 166–84, <https://doi.org/10.38073/nidhomiyah.v5i2.1940>.

<sup>18</sup> Felisha Aulia Wulandari et al., "Analisis Studi Kasus Kelayakan Dan Perencanaan Bisnis Pondok," *Jurnal Penelitian Nusantara* 1, no. 6 (2025): 189–95; Elvira Nurul Fadilah et al., "Pengoptimalan Pengelolaan Keuangan Pesantren : Integrasi Nilai-Nilai Islam Dalam Akuntansi Syariah Untuk Pengurus Pesantren PPM . Al," *Welfare : Jurnal Pengabdian Masyarakat* 2, no. 4 (2024): 723–29.

<sup>19</sup> Hosaini Hosaini et al., "Tawheed-Based Pedagogy: Empowering Islamic Education Through Community Engagement And Pesantren Tradition," *Journal Of Human And Education (JAHE)* 4, no. 4 (July 22, 2024): 353–60, <https://doi.org/10.31004/jh.v4i4.1220>; M Mursal, "Integrasi Pendidikan Tinggi Dan Pesantren Dalam



Islamic financial literacy among Islamic boarding schools. The gap referred to in the pattern of increasing financial literacy in Islamic boarding schools is to look at the conditions of the boarding school, including whether it is located in an urban area or in a specific area with limited access and several activities. Improving financial literacy among students at Al-Mutmainnah Islamic Boarding School can significantly contribute to the economic empowerment of both the boarding school and the surrounding community. By equipping students with the skills to manage their personal finances wisely, this program aims to foster a culture of financial literacy that extends beyond the school.<sup>20</sup>

Some previous studies have discussed various aspects of Islamic financial literacy, but most of them focus on aspects of Islamic banking or financial literacy in general. Research that specifically examines Islamic financial literacy in Islamic boarding schools is very limited. This is the reason for the importance of more in-depth research on Islamic financial literacy in Islamic Boarding Schools, which can be the first step in expanding the understanding and implementation of Islamic economics among Islamic Boarding Schools.

Research that examines Islamic financial literacy in various circles of society, research that specializes in Islamic financial literacy in Islamic boarding schools, is minimal. The condition indicates a knowledge gap that needs to be bridged by further research. In addition, previous studies tend to focus on qualitative approaches, while the systematic literature review method using VOS Viewer is an approach that is still rarely applied in this context.

This study aims to fill the gap of previous research by analyzing the level of Islamic financial literacy in Islamic boarding schools in Indonesia. By using a systematic literature review method and bibliometric analysis tools such as VOS Viewer, this research will provide a clearer picture of trends, topics, and knowledge gaps in Islamic financial literacy in Islamic Boarding Schools. This study also aims to offer recommendations for the development of better Islamic financial education in Islamic Boarding Schools.

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Penguatan Konsep Ekonomi Islam,” *Jurnal AlMizan: Jurnal Hukum Islam Dan Ekonomi Syariah* 11, no. 1 (2024): 181–92; H Hasniaty, “Analisis Pengembangan Bisnis Berbasis Syariah Di Pondok Pesantren Hasniaty ♪,” *Economics and Digital Business Review* 3, no. 2 (2022): 2022–2339, <https://doi.org/10.37531/ecotal.v3i2.248>.

<sup>20</sup> Rusni, Andi, Abdul Salam, Rozzy Aprirachman, Muhammad Nur Fietroh, Sri Andriani, Yuni Purnama, Muhammad Rafi’i Sanjani, et al. “Sinergi Dosen FEB UTS Mendorong Literasi Dan Inklusi Keuangan Para Santri Di Pesantren Sumbawa.” *Abdimas Indonesian Journal* 5, no. 1 (June 24, 2025): 531–40. <https://doi.org/10.59525/aij.v5i1.775>.



This research is expected to make a significant contribution to the development of Islamic financial literacy in Indonesia, especially among Islamic Boarding Schools. In addition, the results of this study can provide input for Islamic educational institutions and regulators in designing policies that can improve Islamic financial literacy more effectively. Thus, Islamic financial literacy can be a tool for the economic empowerment of Muslims in Indonesia.

This research uses the Systematic Literature Review (SLR) approach with the support of bibliometric analysis methods through VOS Viewer. The SLR approach was chosen to explore and analyze the literature related to Islamic financial literacy in Islamic boarding schools in Indonesia. This method allows researchers to identify trends, patterns, and gaps in the existing literature related to this topic. Bibliometrics, which combines quantitative data and visual analysis, will be used to map relationships between topics, author influence, and research areas.

The unit of analysis in this research is scientific articles that discuss Islamic financial literacy, financial education in Islamic boarding schools, and Islamic finance in Indonesia. This research will analyze various types of publications, including journal articles, books, and research reports relevant to the research topic through the *Publish of Perish* (PoP) application. The selected articles will cover a 10-year publication period from 2014 to 2024 to illustrate the latest development trends in the field of Islamic financial literacy in Indonesia.

Literature selection will be carried out based on the following inclusion and exclusion criteria:

#### Inclusion Criteria:

1. Articles that discuss Islamic financial literacy in general or related to Islamic boarding schools in Indonesia.
2. Publications published in Google Scholar or other trusted academic sources. The sources used in this study were research papers from Sinta-accredited journals listed in Google Scholar. These references were selected to uncover the actual conditions surrounding Islamic financial literacy in Islamic boarding schools in Indonesia.
3. Articles that are directly related to the topic of Islamic financial literacy, both specifically in Indonesia and generally in a global context.

#### Exclusion Criteria:

1. Articles that are not directly related to Islamic financial literacy or Islamic boarding schools.
2. Articles that focus on conventional finance with no link to Islamic finance.



### 3. Data Collection Procedure

The data collection process consists of the following steps:

- a) Literature Search: The search process will be conducted using various relevant academic databases such as Google Scholar. The keywords used in the search include "Islamic financial literacy," "Islamic finance Islamic Boarding Schools," "Islamic boarding school finance," "Islamic finance in Indonesia," and variations of related keywords.
- b) Article Selection: The articles found will be selected based on the pre-defined inclusion and exclusion criteria. The selected articles will be further analyzed based on relevance and quality.
- c) Data Extraction: Data will be extracted from the selected articles. The information extracted includes the author, year of publication, journal in which the article was published, methodology used, and key findings of the study. This data will be compiled in tables to facilitate analysis.

After the data is collected, the next step is to analyze the data using bibliometric methods with the help of VOS Viewer. It will be used to map and visualize the relationship between articles, authors, and keywords that often appear in the analyzed literature. In addition, this analysis will also help in identifying the main trends in Islamic financial literacy research in Islamic boarding schools, as well as mapping the gaps that exist in the literature.

1. Visual Analysis: Using VOS Viewer, this study will generate a visual map showing the relationship between articles, keywords, and authors. This map will help identify areas that are most widely covered in the literature as well as areas that are still rarely covered.
2. Identification of Research Gaps: Based on the results of the visual analysis and findings from the existing literature, the researcher will identify research gaps that need further investigation. These gaps can be topics that have received less attention, areas that have not been researched much, or methods that are less explored in the existing literature.

In addition to bibliometric analysis, this study will also use a qualitative approach to analyze the findings of the selected articles. This process involves thematic analysis, where each article will be analyzed to identify key themes related to Islamic financial literacy in Islamic boarding schools, challenges faced, as well as solutions that have been proposed in previous studies.

The systematic steps in this study include:

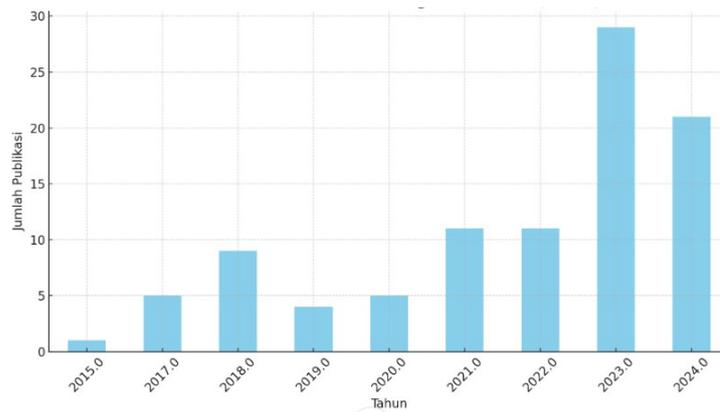


1. Data collection through searching articles in academic databases through the Publish of Perish (PoP) application.
2. Literature selection with inclusion and exclusion criteria.
3. Data Extraction of selected articles for further analysis.
4. Bibliometric analysis using VOS Viewer to create visual maps and identify research trends.
5. Qualitative Analysis to identify key themes and gaps in the existing literature.
6. Concluding the results of the analysis and recommendations for the development of Islamic financial literacy in Islamic boarding schools.

## Results

### Trends in Islamic Boarding Schools' Financial Literacy Research in Indonesia

Figure 1



Source; Application of Publish of Perish (data processed)

Publication trends related to the theme of *Islamic Boarding Schools' Financial Literacy* based on data from the Publish or Perish application are visualized through a bar graph. The graph above shows the dynamics of the number of scientific publications from 2015 to 2024. Here is the full description:

#### 1) Initial Period (2015-2017)

The number of publications is still very low, with only 1 publication in 2015 and rising to 5 publications in 2017. The low number of scientific publications related to Islamic financial literacy in Islamic boarding schools is due to several structural and cultural factors. First, limited digital literacy remains a major obstacle. Many Islamic boarding schools, especially in



rural areas, do not yet have optimal access to information technology, digital devices, and digital literacy training for teachers and students. This shows that the topic of financial literacy in Islamic Boarding Schools has not been the main focus of researchers in this period.

## 2) Moderate Growth (2018-2020)

There was a significant increase in 2018 (9 publications), but it decreased in 2019 (4 publications) and stabilized in 2020 (5 publications). This indicates the growing attention to financial literacy in traditional Islamic educational institutions such as Islamic Boarding Schools.

## 3) Growth Momentum (2021-2022)

In 2021 and 2022, publications increased consistently (11 publications each year). This phenomenon can be attributed to the impact of the COVID-19 pandemic, which encourages the importance of digital financial literacy and independent financial management in community-based institutions such as Islamic Boarding Schools.

Research publications on Islamic financial literacy have shown significant and rapid growth over the last five years, particularly during the period 2018–2022. The number of studies has consistently increased each year, with the peak occurring in 2022, marked by the publication of 59 scientific papers, representing 32% of the total contributions. The most frequently discussed topics include Islamic financial literacy and the level of Islamic financial literacy, both of which are conceptually interconnected and remain central issues, especially within the Muslim community.<sup>21</sup>

## 4) Peak Trend (2023)

The year 2023 recorded the largest spike with 29 publications. This can be interpreted as the peak of academic interest in the integration of financial literacy in the religious education system in Indonesia, especially Islamic Boarding Schools. This moment can be an indicator that Islamic financial literacy is starting to enter the mainstream of Islamic economic studies.

## 5) High Stability (2024)

Although there was a decrease from the previous year, 2024 still showed high numbers with 21 publications. This shows that the issue of Islamic Boarding Schools' financial literacy is still a very relevant topic and continues to be researched.

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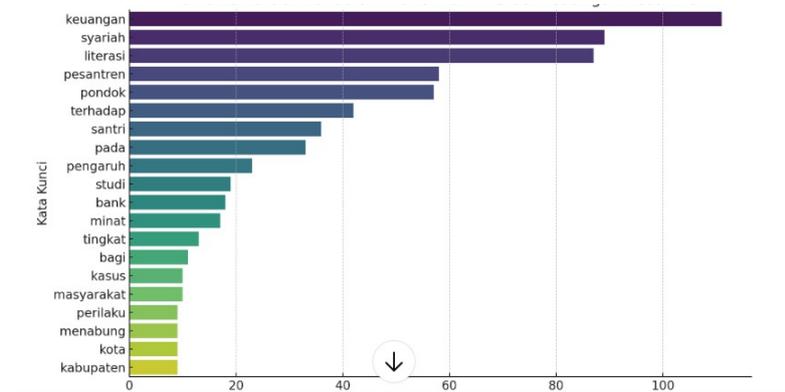
<sup>21</sup> Malihah<sup>1</sup>, Lola, Haya Zabidi, Husna Karimah, Mukhlis Kaspul Anwar, and Heliyatul Amaliyah. "LITERASI KEUANGAN SYARIAH PERIODE 2018-2022: ANALISIS BIBLIOMETRIK SHARIA FINANCIAL LITERACY PERIOD 2018-2022: BIBLIOMETRIC ANALYSIS." (2024).



There is a very significant upward trend, especially in the last 3 years (2021-2023). The topic of Islamic Boarding Schools' financial literacy has begun to develop from a marginal study to one of the main focuses in the Islamic economics and finance literature in Indonesia. This data shows that research in the field of Islamic financial literacy in Islamic Boarding Schools is in a momentum phase, and has the potential to be further developed with a deeper theoretical and empirical approach.

### Central Themes Related to Islamic Financial Literacy of Islamic Boarding Schools in Indonesia

Figure 2



Source; Application of Publish of Perish (data processed)

1. **Analysis of central themes** based on published data related to *Islamic financial literacy in Islamic Boarding Schools in Indonesia*. Keyword Dominant:
  - a. Finance (111 times), Sharia (89 times), and Literacy (87 times) were the three most frequently occurring keywords.
  - b. This confirms that the main focus of the research is how *Shariah-based financial literacy* is developed and practiced.
2. **Specific Focus on Religious Education Institutions:**
  - a. The words Islamic Boarding Schools (58) and Boarding (57) dominate, indicating that the majority of studies are conducted in the context of dormitory-based Islamic education.
  - b. Students (36) also stand out, indicating that Islamic Boarding Schools students are the main object of Islamic financial literacy studies.
3. **Additional Themes-Subthemes:**



- a. Influence (23), Interest (17), and Behavior (9) indicate that the research is generally quantitative, with the approach of testing the relationship between variables.
- b. Saving (9) indicates attention to simple financial practices taught to students.

#### 4. Locational Keywords:

Words such as city (9) and Region (9) indicate that some of the research was conducted within a specific geographical area, which opens up opportunities for comparative studies between regions.

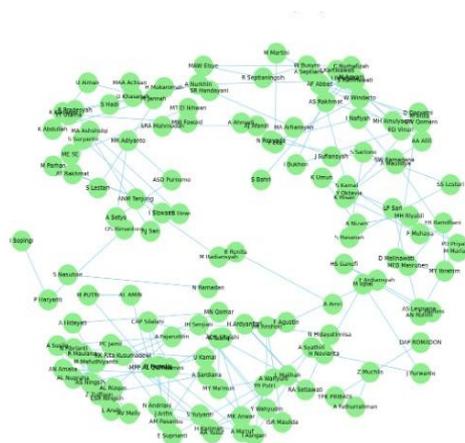
Research on Islamic financial literacy in Indonesian Islamic Boarding Schools is inclined:

- a. Oriented towards basic financial practices such as saving.
- b. Focus on the main actors in Islamic Boarding Schools, such as students and the boarding.
- c. Using a quantitative approach to see the influence of variables.

This suggests the need for broader exploration, such as the integration of financial literacy in the formal Islamic Boarding Schools curriculum or a qualitative approach to understanding Sharia values in the financial practices of students in Islamic Boarding Schools in Indonesia.

### Patterns of Collaboration Between Researchers Related to Financial Literacy of Islamic Boarding Schools in Indonesia

Figure 3



Source; *Application of Publish of Perish (data processed)*

Based on the visualization of the author's collaboration network above, there are certain patterns in the relationship between researchers:

#### 1. Fragmented Collaborative Network



The visualization shows that most collaborations between researchers are local and limited to small groups. There are many small clusters connected by 2 to 3 authors only, indicating that researchers have not formed strong national or international research networks.

## 2. Collaboration Frequency

The relationship between nodes (researchers) shown by the thickness of the line indicates the intensity of collaboration. Thicker lines indicate a higher number of co-publications. Some relationships appear very strong, while most relationships are sporadic or one-off. The thickness of the lines, the largest cluster indicates that there are authors who likely have 3–5 joint publications or intensive collaborations within a single research group. Most nodes only have 1–2 thin lines. This indicates that most authors only have 1 joint publication, or that collaborations are only done once without continuity. The average number of joint publications is  $\pm 1-2$  publications per author. Establish a national research consortium that connects educational institutions, Islamic boarding schools, Islamic banks, and research institutions. Focus on the themes of Islamic financial literacy, Islamic boarding school economics, and digital economic empowerment.

## 3. Limited Collaboration

Many authors appear only once (single node), indicating that they have no collaborators in the publications reviewed. This suggests the potential for strengthening research networks through initiating wider collaborations.

## 4. Inter-institutional Linkages

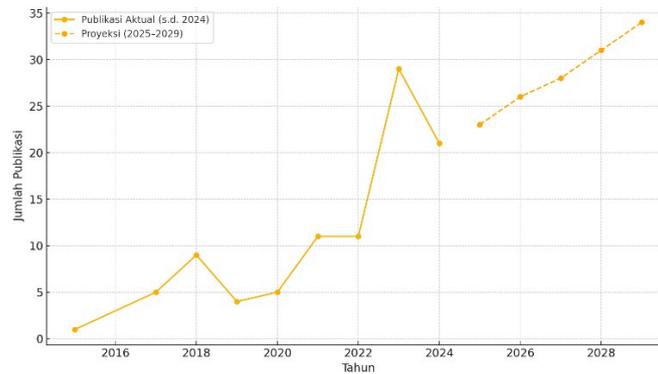
Although this data does not explicitly mention institutional affiliation, the presence of many authors from the same group suggests that most collaborations occur within the same institution or a particular region. This remains a challenge in encouraging cross-institutional and cross-regional research.

The pattern of researcher collaboration in the study of *Islamic financial literacy in Islamic Boarding Schools* still shows a low and fragmented level of connectedness. This implies the importance of: Encourage the formation of *research networks* across institutions and provinces. Develop a national collaborative research program between lecturers, researchers, and Islamic Boarding Schools-based institutions. Increase the number of joint publications through seminars, conferences, or collaborative funding projects.

## Projected Future Trends in Financial Literacy of Islamic Boarding Schools in Indonesia



Figure 4



Source; Application of Publish of Perish (data processed)

The focus of future research will shift from strengthening basic literacy towards digitalization, curriculum integration, and institutional collaboration. The theme of digitalization and social financial literacy will dominate the next two to three years, mainly driven by technological developments and national policy incentives. Sharia Financial Literacy in Islamic Boarding Schools in Indonesia (2025-2029).

There is an increasing trend of academic attention to the issue of Islamic financial literacy of Islamic Boarding Schools as part of national Islamic financial inclusion. This trend is in line with the strategic role of Islamic Boarding Schools in supporting the strengthening of the ummah's economy and the digital transformation of religious educational institutions. Based on the development pattern of keywords from the last 10 years of publications, the following are predictions of research themes that will develop in the period 2025-2029:

1. **Digitalization of Islamic Boarding Schools: Financial Literacy**, Main topic: *Sharia fintech, digital financial applications, digital literacy for Islamic Boarding Schools*. There is a trend of digital ecosystem development in Islamic Boarding Schools, as well as government policy support for the digitalization of religious education institutions. *Projection*: Will become a dominant theme from 2026 as collaboration between Islamic banks, fintech, and Islamic Boarding Schools increases.
2. **Integration of Islamic Economics Curriculum in Islamic Boarding Schools**, Main topic: *education-based financial literacy, Islamic finance curriculum, and Islamic Boarding Schools entrepreneurship*. Many Islamic Boarding Schools now have business units, cooperatives, and even BMTs. So the integration of a financial curriculum is a necessity. Example of Islamic



Financial Literacy Education Module, Sharia Economics Curriculum in Islamic boarding schools based on economic independence integrates sharia principles with entrepreneurial practices and financial management to produce economically independent graduates. This includes conventional sharia economics learning and practical application through boarding school business units managed in accordance with sharia principles. In addition, many Islamic boarding schools implement productive waqf and zakat modules as part of the fiqh muamalah and economic empowerment curriculum. These modules usually cover the basic concepts of waqf and ziswaf, productive waqf management, as well as simulations of cash waqf management and the utilization of zakat funds for Islamic boarding school business activities. The theme is predicted to increase in 2025-2027, especially from academics in Islamic education and Islamic economics.

3. **Financial Inclusion and Social Justice**, *Main topics: financial inclusion, access to microfinance, the role of Islamic Boarding Schools in economic justice.* Financial literacy in Islamic Boarding Schools is not only a matter of knowledge, but also a means to equalize access. It is projected to grow further in 2027-2029, in line with the strategic role of Islamic Boarding Schools in the economic empowerment of the ummah.

4. **Collaboration between Islamic Financial Institutions and Islamic Boarding Schools**, *Main topics: strategic partnerships, BPRS and Islamic boarding schools, digital productive waqf, sharia CSR for Islamic boarding schools.* One of the efforts of Islamic boarding schools in integrating general education and practical skills. Partnership is a form of cooperation in business relations, both directly and indirectly, based on the principles of mutual need, trust, strengthening, and benefit, involving micro, small, and medium enterprises with large enterprises. The Wali Songo Islamic Boarding School has established a partnership with Bank Syariah Indonesia (BSI) in finance. This cooperation includes, first, BSI Smart ATMs, in which the Islamic boarding school (students) can withdraw or deposit money through Kafimart. Second, account creation, in which the Islamic boarding school (students) do not need to come to the BSI office directly, because accounts can be created at Kafimart. Third, Bank Syariah Indonesia (BSI), in collaboration with Kafimart, also has a hajj savings program.<sup>22</sup> financial

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<sup>22</sup> Yuliyanto, Arya Dwy, Nur Alfi Khotamin, and M. Afifuddin. "STRATEGI PENGEMBANGAN KOPERASI PESANTREN MELALUI KEMITRAAN DENGAN BANK SYARIAH INDONESIA (BSI)(Studi Koperasi Kafi  
146 Financial Literacy to Islamic Boarding Schools In Indonesia | Trimulato, Ahmad Rodoni & Erika Amelia





This visualization is a network visualization (term linkage network) that shows the relationship between terms/keywords in the literature or documents analyzed using VOSviewer. The size of the circles reflects the frequency of occurrence of a term, while the lines between nodes reflect the relationship or co-occurrence between terms.

### **Thematic Group (Color Cluster)**

There are three main groups (marked with different colors):

#### **Red Cluster - Focus on Literacy and Islamic Boarding Schools**

Key terms: *literacy, Islamic boarding school, sharia, literacy level*. Analysis:

1. *Literacy* is at the center of this cluster and has the largest node size, indicating a high level of frequency and centrality in the discussion.
2. *Islamic boarding schools* are also important nodes that show strong linkages with literacy and Sharia.
3. *Sharia* is in a connecting position between the topic of Islamic boarding schools and the topic of Islamic finance.
4. The main focus of this cluster is on the role of Islamic boarding schools in strengthening literacy, especially Sharia values-based literacy.

#### **Green Cluster - Focus on Islamic Finance**

Key terms: *Islamic banks, Islamic financial literacy, Islamic Boarding Schools*. Analysis:

1. The term *Islamic financial literacy* is the link between the world of Islamic boarding schools and the modern Islamic financial system.
2. *Islamic banks* and *Islamic boarding schools* show a direct connection, indicating an interest in the cooperation of Islamic financial institutions with Islamic educational institutions.
3. This cluster illustrates the integration of Islamic financial literacy in the Islamic Boarding Schools environment.

#### **Blue Cluster - National Context and Public Finance**

Key terms: *Indonesia, financial literacy*. Analysis:

1. *Indonesia* emerged as a cross-cluster connecting node.
2. *Financial literacy* tends to be separate from "sharia", suggesting that this term appears more often in a general context (not necessarily associated with Islamic Boarding Schools or sharia).



3. This cluster focuses on financial literacy nationwide, not specific to Islamic Boarding Schools or Islamic finance.

Interconnectedness The term *literacy* has a very broad interconnectedness, being the main connecting node to all clusters. *Sharia* acts as a bridge between general literacy and Islamic finance. *Islamic boarding schools* are strongly associated with literacy efforts in a religious and educational context.

Conceptual Interpretation, visualization reflects that: Literacy in Islamic Boarding Schools is not only about reading and writing, but is developing towards financial literacy and Sharia literacy. There are integration efforts between Islamic financial institutions (Islamic banks) and Islamic Boarding Schools in improving *sharia*-based the financial literacy. This research or literature is in the context of Indonesia, which is developing an inclusive Islamic financial literacy ecosystem.

Through educational activities, socialization, training, and the opening of Islamic banking service agents in Islamic boarding schools, students and the community have begun to learn about Islamic financial products, such as savings, financing, and halal investments, and have become more aware of the need to avoid usury-based financial practices.<sup>23</sup>

Figure 6



Source; Application of VosViewer (data processed)

<sup>23</sup> Juspita, Juspita, Siti Raihanun, and Fathurrazak Fathurrazak. "Implementasi Epiks (Ekosistem Pesantren Inklusif Keuangan Syariah) Di Pondok Pesantren Terhadap Produk Perbankan Syariah." RIGGS: Journal of Artificial Intelligence and Digital Business 4, no. 3 (2025): 8626-8635.



This map displays the relationship between keywords in the scientific literature related to the topic of Islamic financial literacy, using data processed from 2020-2022 publications. Color and Size Interpretation

The color of the nodes (spheres) indicates the average occurrence year of the keywords:

- Yellow color → a newer term, appearing a lot in 2022
- Dark blue/green color → old term, dominant before 2021

The size of the node indicates the frequency of occurrence: the larger it is, the more frequently it appears.

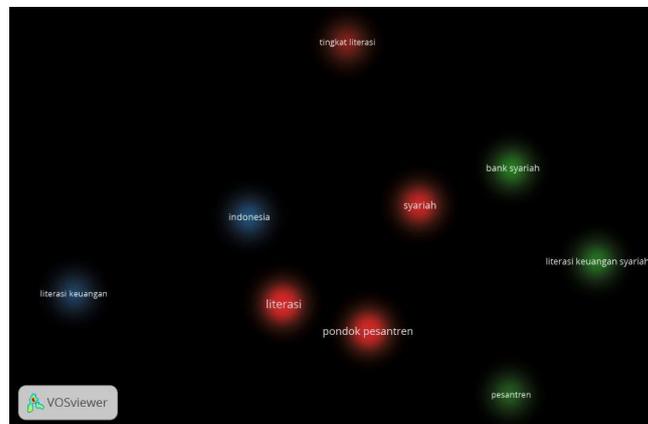
- The word "literacy" has the largest size → it becomes the central word.

Relationship and Clustering, the main keywords that are strongly interconnected: Islamic boarding school literacy, sharia, Indonesia, Islamic financial literacy. Islamic banks and literacy levels are also closely related to the topic center. There appear to be two main poles: Education pole: Islamic boarding school, literacy level, literacy Financial pole: Islamic financial literacy, Islamic banks, and sharia.

Direction of Research Development, Early research focused on the general concept of financial literacy and literacy levels. Recent developments point to Islamic financial literacy in specific contexts such as Islamic boarding schools and Indonesia. There is a transition from general theory to practical application in Islamic economic and education systems.

This research is relevant to support Islamic financial literacy programs in Islamic-based educational institutions. The government, OJK, and Islamic financial institutions can direct the strategy of increasing literacy to the Islamic boarding school segment. Policy synergy between the financial sector and Islamic education is needed.

Figure 7



Source; *Application of VosViewer (data processed)*



The results of bibliometric visualization with VOSviewer show the conceptual structure of research related to Islamic financial literacy in Indonesia. Three main clusters were identified based on keyword co-occurrence. The red cluster consists of the words "literacy", "sharia", "Islamic boarding school", and "literacy level", illustrating the research focus on Islamic values-based literacy education in Islamic boarding schools. The green cluster connects "Islamic bank", "Islamic financial literacy" and "Islamic boarding school", signifying the synergy between Islamic financial institutions and Islamic educational institutions as agents of financial literacy dissemination. Meanwhile, the blue cluster contains the words "Indonesia" and "financial literacy", placing the issue in a national geographical and macro context.

The spatial proximity between nodes shows that Islamic boarding schools are not only the object of study but also potential actors in improving the inclusion and understanding of Islamic financial literacy. However, there is a conceptual distance between general financial literacy and the Sharia approach, indicating a gap in the integration of theory and practice in the academic realm. This opens up opportunities for further research and the importance of policies that integrate conventional and Sharia literacy approaches.

Thus, Islamic boarding schools have the potential to become strategic Islamic financial education centers, in line with the vision of strengthening the national Islamic economy. This research confirms the need for collaboration between regulators, Islamic banks, and Islamic educational institutions in designing a more inclusive and value-based financial literacy program.

## Conclusion

Sharia financial literacy in Islamic boarding schools in Indonesia has experienced significant development in recent years, marked by an increase in the number of publications, diversification of themes, and widespread academic attention to this issue. This study successfully identified research patterns, dominant keywords, and the dynamics of the development of sharia financial literacy studies in the context of Islamic boarding schools. The results of the analysis show that most research still focuses on basic practices such as understanding saving and Islamic financial behavior of students, while strategic issues such as financial digitization, integration of the Islamic economics curriculum, and strengthening the



relationship between Islamic boarding schools and Islamic financial institutions are only beginning to receive attention.

This study found that collaboration patterns among researchers are still fragmented and dominated by small groups within specific institutions. The lack of cross-regional and cross-institutional research networks is one of the obstacles to strengthening the literature and developing a more comprehensive Islamic financial literacy model. These findings emphasize the need to strengthen academic cooperation through the formation of a national research consortium, strategic partnerships between Islamic boarding schools and Islamic financial institutions, and educational policy support that encourages the integration of financial literacy into Islamic boarding school learning. Islamic boarding schools have great potential as centers of Islamic value-based economic education.

This research makes an important contribution to the development of Islamic social and cultural sciences. Socially, this research clarifies the position of Islamic boarding schools as Islamic educational institutions that can play a role in strengthening Islamic financial inclusion and economic empowerment of the Muslim community. Islamic financial literacy is not only a financial skill, but also part of Islamic cultural practices rooted in the values of justice, trustworthiness, and independence. In addition, this research provides an empirical basis for the development of Islamic economic education policies and models that are relevant to the socio-cultural context of Islamic boarding schools. Thus, this study not only maps the development of the literature but also affirms the contribution of Islamic boarding schools as agents of socio-economic transformation in the Islamic finance ecosystem in Indonesia.

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