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# Challenges in Adopting Financial Management Technology in Traditional Islamic Educational Institutions

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**Abstract**

This study aims to analyze the challenges of adopting financial management technology in Traditional Islamic Educational Institutions (LPIT) through the lens of the Socio-Technical Approach. Using the Systematic Literature Review (SLR) method, referring to the PRISMA protocol, this study explores secondary literature from reputable scientific journals in the 2016–2026 timeframe. Theoretically, the Socio-Technical Approach views organizations as a dynamic, interdependent combination of technical subsystems (hardware, software, and processes) and social subsystems (people, culture, and power structures). The results of the analysis indicate that the failure or slowness of financial digitalization in LPIT is not simply a technical infrastructure problem, but rather the result of a mismatch between the rigid and impersonal characteristics of modern applications (technical subsystem) and the familial and trust-based social space of Islamic boarding schools (social subsystem). This misalignment is triggered by the clash between the rigid recording system and the culture of *khidmah* (selfless devotion) of the administrators, limited digital literacy, and a management orientation based on seeking blessings. The novelty of this research lies in the use of a socio-technical framework to break down the conventional stigma that misdiagnoses digitalization failures purely as technical failures, thus resulting in recommendations for a culturally-sensitive technology adoption model that can bridge the theological obligation of regular financial recording according to Surah Al-Baqarah verse 282 with the cultural reality of traditional institutions.

## INTRODUCTION

In the era of digital transformation, the adoption of information technology has become a key determinant in improving organizational efficiency and governance, including in the Islamic education sector (Purnomo & Shofwan, 2023). Traditional Islamic Educational Institutions (LPIT), such as traditional Islamic boarding schools and madrasahs (Islamic schools), now face dual pressures. On the one hand, they must maintain noble values and an authentic Islamic identity. On the other hand, demands for administrative modernization, government regulations

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fiscal transparency, and the need for accountability from students' guardians are forcing these institutions to shift from conventional management to digitalization (Fathurrahman et al., 2024).

One of the crucial domains that requires immediate digitalization is financial management. Financial management at LPIT often has high complexity because it has to manage various funding items, starting from monthly student fees (*syahriah*), government aid funds, and the management of social donations such as zakat, infaq, and alms (ZIS) (Hidayat & Muhtar, 2022). However, the implementation of financial management technology systems in LPIT environments has not been as smooth as in modern educational institutions. Many adoptions of accounting software or financial information systems have resulted in failed products (redundant) because it was not used optimally after the initial implementation phase. (Anwar, 2025).

The failure or slow adoption of financial technology is often misdiagnosed. Conventional approaches tend to view digitalization failure as purely a technical issue (technical failure), such as limited internet infrastructure or software complexity (Suryadi, 2023). In fact, traditional institutions have very distinctive social ecosystems. The concept of "blessing"-based management (blessing), the single charismatic leadership of the kiai figure, as well as the culture of service and the selfless devotion of the administrators create a unique internal dynamic (Raharjo & Fitriani, 2024). When rigid and secular financial technologies are forcibly integrated without considering these values, cultural and social resistance from stakeholders is inevitable.

Ideally, Traditional Islamic Educational Institutions (LPIT) should not only prioritize the values of blessing and accountability, but also prioritize administrative governance, transparency, and financial planning (saving/budgeting) as Allah SWT says in Surah Al Baqarah verse 282, namely: *"O you who believe, when you make a debt for a specified term, write it down. And let a scribe from among you write it down truthfully..."*(RI, 2019)

In Surah Al Baqarah, verse 282, Allah SWT commands the recording of every financial transaction, whether cash or term. This emphasizes that the management of Islamic funds, BOS, and ZIS cannot rely solely on memory or trust-based service, but must be administered in writing and systematically. *Bil'Adl* (Truth & Accuracy): This verse also emphasizes the importance of a just and competent record-keeper (Al-Mubarakfuri, 2004). In the digital era, this "just record-keeper" can be represented by a reliable and transparent financial information system, thus minimizing human error or fraud. The integration of this verse breaks the stigma that digitalization/modern record-keeping is "too secular." In fact, the Quran explicitly commands proper financial management to maintain public welfare and avoid social conflict (*su'uzhan*) among stakeholders (guardians of students, administrators, and kiai).

Therefore, analyzing the barriers to financial digitalization at LPIT requires a more holistic lens. The Socio-Technical Approach presents a relevant framework because it views organizations as a dynamic mix of interdependent technical subsystems (hardware, software, processes) and social subsystems (people, culture, power structures) (Geels, 2004). In the context of LPIT, technology adoption failures generally occur due to misalignment (mismatch) between the design of modern financial technical systems and prevailing traditional sociocultural values.

Although numerous studies have been conducted on the digitalization of Islamic boarding schools (*pesantren*), literature specifically examining the challenges of financial management technology through a sociotechnical lens in traditional institutions remains very limited. Most previous studies have focused on the effectiveness of post-implementation systems or limited themselves to the technical aspects of administrators' digital literacy (Pratama, 2024). Based on this research gap, this article aims to present a comprehensive literature review of the challenges of adopting financial management technology in Traditional Islamic Educational Institutions through a sociotechnical perspective. It is hoped that this article can provide a theoretical contribution to the development of a culturally sensitive technology adoption model (culturally-sensitive technology) as well as a practical guide for policymakers at LPIT.

## METHODS

This research uses a Systematic Literature Review (SLR) approach which refers to the PRISMA protocol (Preferred Reporting Items for Systematic Reviews and Meta-Analyses. This approach was chosen to systematically, transparently, and replicably identify, evaluate, and synthesize challenges related to the adoption of financial management technology in Traditional Islamic Educational Institutions (LPIT). The data sources in this study come entirely from secondary literature in the form of reputable scientific journal articles (Efendi et al., 2026; Engkizar et al., 2025; 2026; Usman et al., 2024; Widodo, 2025). Article searches were conducted digitally through the database (database) main sources, including Scopus, Web of Science (WoS), ScienceDirect, and Google Scholar, to expand the scope of indexing of SINTA-accredited national journals. The search protocol uses keywords and is structured by utilizing Boolean operators (AND/OR) as follows:

*("Financial Digitalization" OR "Financial Information System") AND ("Pesantren" OR "Madrasah" OR "Traditional Institution")*

*("Socio-technical approach" OR "Cultural Barriers") AND ("Financial technology adoption" OR "Islamic Financial Management")*

The article selection process follows the four stages of the PRISMA workflow: First, identification (identification): Tracing all articles that appear in the database based on the specified keywords. Second, filtering (screening): eliminating duplicate articles and filtering for suitability based on title and abstract. Third, eligibility (eligibility): review the manuscript in full (full-text) to ensure that the article truly discusses financial management and traditional Islamic institutions. Fourth, qualifications (inclusion): determine the final number of articles that meet the criteria for analysis. To maintain the quality and relevance of the review, the researcher established the following document inclusion and exclusion criteria:

First, the inclusion criteria: National and international empirical and conceptual studies on technology adoption, financial application implementation, or managerial barriers in the traditional Islamic educational sector (*Salaf* Islamic boarding schools/*madrasah*). Articles published within the last 10 years (2016–2026) to provide a contemporary context for digital transformation. c. Provide full-text access (full-text available). Second, exclusion criteria: Articles that focus on curriculum digitalization, learning methods, or e-learning without discussing the financial/management domain of the institution. Popular opinion articles, newspaper articles, undergraduate theses, or manuscripts that have not undergone a peer-review process (non-peer-reviewed).

### Data Collection and Extraction Techniques

The data collection process was carried out by recording important information from selected articles into a structured extraction matrix format. The extracted data components included: article identity (author name, year of publication, journal name); location and characteristics of the Islamic educational institutions studied; type of financial technology implemented (e.g., *e-pesantren*, accounting software, e-wallet); and key findings related to technical and cultural barriers.

**Data Analysis Techniques**

Data analysis was conducted using a combination of descriptive and thematic synthesis methods. First, Descriptive Synthesis: Used to map the development of publication trends on the theme of the digitalization of Islamic boarding school finance based on the year of publication, the methodology frequently used by previous researchers, and the distribution of study areas. Thematic Synthesis: Used to group critical findings based on the socio-technical Approach framework. This analysis divides the data into two large clusters: the technical subsystem, evaluating digital infrastructure barriers, the quality of financial software, and external transparency regulations. The Social Subsystem: Evaluating the dynamics of charismatic leadership of *kiai*, the culture of service of administrators, value orientation, blessing, and cultural resistance of stakeholders. These two subsystems are compared to find the point of misalignment (mismatch) that triggers the failure of technology adoption, so that a recommendation for a culturally sensitive financial technology adoption model can be formulated (culturally sensitive) (Engkizar et al., 2023; Ropik & Rosadi, 2025; Shobri, 2024; Amin, 2024).

## RESULT AND DISCUSSION

The results of using financial management applications in Traditional Islamic Educational Institutions in Indonesia.

**Table 1. Data table of types of financial management applications in Traditional Islamic Educational Institutions**

| No | Name of Islamic Boarding School | Type/Name of Financial Application | Application Function Focus | Scientific References |
|---|---|---|---|---|
| 1 | Nurul Jadid Islamic Boarding School (Probolinggo, East Java) | E-Provision | Management of digital pocket money for students, savings, and daily balance restrictions. | Velocity Journal (2025) |
| 2 | Ponpes Az Zahra Al Gontory & Ponpes Al Quran Al Yusufiyah | CARDS App | Transparency, accountability, ease of financial control, and reporting to student guardians. | Tesis UIN Saizu (2025) |
| 3 | Sidogiri Islamic Boarding School (Pasuruan, East Java) | Student Card (E-Money) | Non-cash internal transactions in the Islamic boarding school environment and retail stores owned by the Islamic boarding school. | Financial Literacy Study (2025) |
| 4 | Hidayatullah Islamic Boarding School for Girls (Malang, East Java) | Santri Pay | A digital wallet specifically for students to monitor daily expenses and pocket money. | Islamic Boarding School Digital Wallet Study (2025) |

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| 5 | Anwarush Sholihin Islamic Boarding School (Purwokerto, Central Java) | SIK Ponpes (Ponpes Financial Information System) | An integrated accounting system designed to comply with Bank Indonesia regulations for Islamic boarding schools. | ETD Gadjah Mada University |
| 6 | Al-Khoiriyah Islamic Boarding School (Banten) | ePesantren | Centralized administration management, tuition billing, and integrated financial reporting. | UIN Gusdur e-Journal (2025) |
| 7 | An-Nur Islamic Boarding School (Sidoarjo, East Java) | Web-Based Accounting Software | Automatic recording of financial items (food funds, laundry, school fees, and Islamic boarding school funds). | UMSIDA Repository |
| 8 | National Scale General Application (Developed by Gamatechno) | Santri (Islamic Boarding School Accounting & Financial System) | Special software for Islamic boarding schools that refers to the ISAK 35 (Indonesian Institute of Accountants) standard rules. | ISEF Overview |

Based on the data synthesized in table 1, it was found that the adoption of financial technology in Traditional Islamic Educational Institutions (LPIT) exhibits significant variation. In terms of technical subsystems, several large Islamic boarding schools have successfully implemented financial technology systems. Cashless home-made applications such as the E-Bekal application at the Nurul Jadid Islamic Boarding School and the Santri Card at the Sidogiri Islamic Boarding School to control student finances. However, real challenges arise in the social subsystem (specifically human resource readiness and Islamic boarding school culture).

"In medium-sized and traditional Islamic boarding schools, implementing a system like the CARDS App or SIK Ponpes at Anwarush Sholihin Islamic Boarding School requires a very careful approach, as it must align a rigid recording system with the capacity of financial administrators, most of whom are driven by selfless service (*khidmah*). If the system isn't user-friendly, it will trigger resistance from administrators and render the application redundant."

Based on the results of a literature analysis grouped using the Socio-Technical Approach framework, the adoption of financial applications in Traditional Islamic Educational Institutions (LPIT), such as Islamic boarding schools, faces complex challenges. These challenges cannot be viewed partially as purely technical issues (technical failure), but rather originates from the existence of inconsistency (mismatch) between the characteristics of the technical subsystem and the values of the social system of the institution.

First, the technical subsystem cluster: infrastructure and system complexity. In the technical subsystem, the main challenges stem from infrastructure readiness and the relevance of the software design itself. Implementing digital financial technology requires adequate hardware and a stable internet network. However, the reality on the ground shows a significant gap in this sector (Anwar, 2025).

Second, the Social Subsystem Cluster: Culture of Service, Digital Literacy, and *kiai* Leadership. The social subsystem plays the most crucial role in determining the sustainability of technology adoption in traditional institutions. Islamic boarding schools (*pesantren*) have a unique social ecosystem driven by transcendental values such as the pursuit of blessings (*barakah*), the charismatic leadership of a single *kiai*, and a culture of service (selfless devotion) among their administrators (Pratama, 2024).

Second, Synthesis of Socio-Technical Mismatch. Referring to Mumford's (2006) sociotechnical design theory, a new system will be rejected or rendered redundant if it creates social discomfort and ignores the cultural values held by its users. In the context of LPIT, the failure to adopt digital financial applications was caused by the imposition of a rigid and impersonal technology platform (technical subsystem) into the familial, flexible, and trust-based social space of Islamic boarding schools (social subsystem). The complex administrative burden of modern applications was deemed to obscure the essence of efficient service. As a result, this mismatch gave rise to the phenomenon of passive rejection, where administrators gradually abandoned the digital system and returned to conventional cash recording methods, which were considered more user-friendly. Therefore, resolving this problem requires the design of culturally sensitive technology (Mumford, 2006). The future development of financial applications must be able to bridge the theological obligations regarding the regularity of financial recording as commanded in Surah Al-Baqarah verse 282, while respecting the social rhythms and limitations of digital literacy that exist in Traditional Islamic Educational Institutions.

Budget Management Strategy serves as a roadmap (roadmap) operational. Without a budget, madrasas will run without a clear direction, often trapped in impulsive spending that does not support academic quality (Fattah, 2017). From an Islamic perspective, fund management is a form of trust. A systematically prepared annual budget (such as through e-RKAM) allows stakeholders (foundations, parents, government) to monitor the use of funds. (Mulyasa, 2011) Data shows fiscal limitations in Islamic educational institutions (especially dependence on BOS funds). The budget forces institutional leaders to select programs that have the greatest impact on output student.

It is crucial for an Islamic educational institution to prepare an annual budget effectively and efficiently. Planning an educational institution's spending budget requires several analyses that must be understood by all stakeholders in the educational institution, from policymakers to implementers and policy objects. This will impact the managerial continuity experienced in the learning process. Budget planning in the context of educational institutions involves several important stages. According to Lipham in his book on educational management, there are four main phases related to the budget process: budget planning, budget preparation, budget implementation management, and budget implementation evaluation (Sa'idah & Suraijiah, 2025).

The preparation of the annual budget in Islamic educational institutions is not merely a matter of numbers, but rather a manifestation of the mandate (accountability) and transparency in managing the community's resources to achieve Islamic educational goals. A budget is an operational plan expressed in monetary units for a specific period (usually one year). In the context of Islamic educational institutions (madrasas, Islamic boarding schools, or Islamic schools), the budget must reflect sharia values, namely: first, justice: the equitable use of funds for the quality of students. Second, efficiency (economy): avoid waste (*tabdzir*). Third, transparency: openness to donors, parents, and foundations.

In the process of preparing an effective budget, follow a systematic flow so that every rupiah can be accounted for: Needs Analysis (Need Assessment): Identifying what each unit needs (curriculum, student affairs, infrastructure) based on the previous year's evaluation. Prioritization: Given limited funds, the institution must choose programs that best support the main vision and mission. Revenue Estimation: Calculating projected income (SPP, government assistance/BOS, zakat, waqf, or independent institutional business). Preparation of the Revenue and Expenditure Budget Plan (RAPB): Allocating funds to routine and development expenditure items. Approval: Joint discussion between the institution's leadership and the foundation or committee (Muhaimin, 2011).

The main components in preparing the annual budget of Islamic educational institutions include: Estimated Revenue: includes SPP, BOS Funds, Zakat/Infaq, Grants, and business unit results. Operational Expenditures: Teacher/staff salaries, electricity, water, internet, and building maintenance costs. Capital/Investment Expenditures: Procurement of assets such as land, buildings, or laboratory equipment. Human Resource Development: Allocation for training, workshops, and improving the competence of teaching staff. Student Programs: extracurricular activities, competitions, and scholarships. Reserve funds: for emergency needs or unexpected costs (Fattah, 2017)

The preparation of the Madrasah/School Revenue and Expenditure Budget Plan (RAPBM/S) is carried out through the following systematic steps: First, Context Analysis & Self-Evaluation: Conducting an evaluation of last year's achievements and needs analysis based on the National Education Standards (SNP). Second, Activity Identification: Each unit (Curriculum, Student Affairs, Infrastructure) proposes a work program for the next year. Third, Estimation of Funding Sources: Inventorying all potential revenues, both from the government (BOS), parents (SPP), and specific Islamic sources (*zakat, infak, sadaqah, waqf*). Fourth, Preparation of the Budget Draft (Formulation): Pouring the activity plan into a budget format (e.g., digital RKAM) with the principles of efficiency and fairness. Fifth, Review & Revision: Discussion of the draft by the management team to ensure priority programs have been accommodated. Sixth, Approval: Official approval by the head of the institution (Madrasah/School Principal) and the Foundation or Committee (Qomar, 2007).

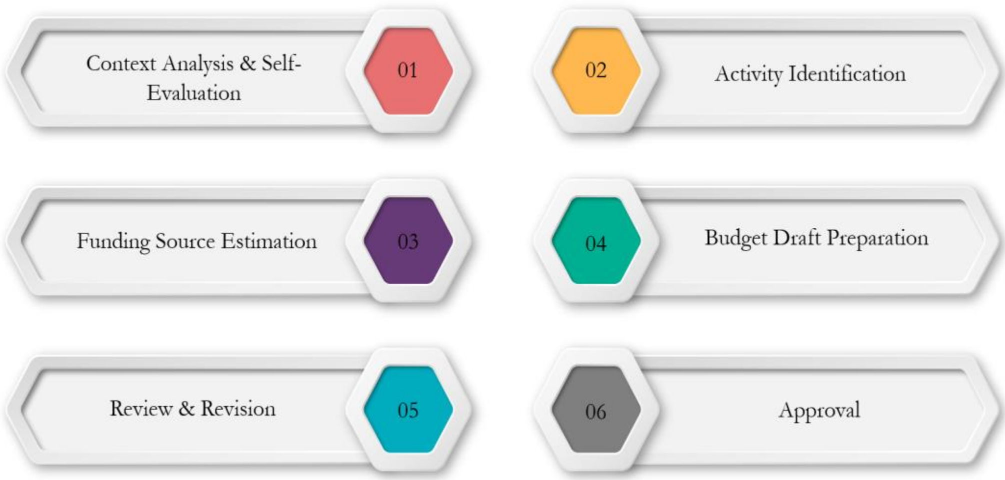


**Fig 1. Islamic Educational Institution Budget Preparation Process**

The strategy for preparing a school budget is as follows: A consistent, reasonable, and unified decision pattern across all components. Implementing and establishing institutional goals for the allocation of educational resources expressed in short-term, medium-term, and long-term objectives, initiatives, and priorities. Selecting the types of capabilities, expertise, skills, and knowledge that will be needed by the group in the future. Responding quickly to all challenges and opportunities, as well as vulnerabilities and advantages that exist in the field of educational institutions.

Increasing and building commitment from all parties, students, parents, communities, government, and *Kemendikbud* (Ministry of Education and Culture) units to improve internal school standards (principals, students). Determining the level of contribution of each educational input charged to the quality of education or student learning achievement (internal efficiency) and the number of community demands for graduates (external efficiency) (Riyanti & Nugraha, 2023).

## CONCLUSION

The adoption of financial management technology in Traditional Islamic Educational Institutions (LPIT) faces complex challenges that cannot be viewed purely as a technical problem (technical failure). The main thesis of this paper asserts that the failure of digitalization is fundamentally rooted in misalignment (mismatch) between the rigid technical subsystem of modern applications and the social subsystem of LPIT, which is full of cultural values, culture service (devotion), and value orientation (blessing). The implication is that the new system must be designed to be user friendly (user-friendly) and culturally sensitive (culturally sensitive) so as not to create resistance or obscure the essence of devotion. This technological integration ultimately gives the essay a complete impression that the digitalization of financial administration is not a form of secularization, but rather a modern instrument to uphold the principles of justice, efficiency (economy), and the accuracy of financial records (*bil 'adl*), which is explicitly mandated in Surah Al-Baqarah verse 282 in order to avoid social conflict.

While providing a holistic view through a sociotechnical lens, this study has limitations as it relies entirely on a technical approach. Systematic Literature Review (SLR) relies on secondary data sources from reputable scientific journal articles over the past 10 years (2016–2026). This methodological limitation results in mapping variations in financial applications such as E-Provision, CARDS App, or Islamic Boarding School Registration Number, limited to a thematic synthesis of previous literature. This research has not included direct observation, in-depth field case studies, or direct empirical testing in various clusters of *salafiyah* Islamic boarding schools to validate the actual level of socio-technical inconsistency occurring in the field.

Starting from these limitations, future research should be directed at developing and empirically testing conceptual models of culturally sensitive financial technology (culturally sensitive financial technology) in the Islamic boarding school ecosystem. Further studies are needed to formulate a tactical framework capable of aligning the features of standard accounting applications (such as ISAK 35 or digital RKAM) with social rhythms, digital literacy constraints, and the charismatic leadership structure of *kiai*. Through this future research collaboration, it is hoped that readers will be left with a strong final impression that accountable and transparent financial governance of the community can be optimally realized without having to uproot the spiritual values and authentic Islamic identity of the institution.

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