

ABSTRAK

Penelitian ini bertujuan untuk menganalisis implementasi dan efektivitas penggunaan kartu digital santri dalam membantu pengelolaan keuangan santri di Pondok Pesantren Syaichona Moh. Kholil Bangkalan. Hasil penelitian menunjukkan bahwa implementasi kartu digital santri telah berjalan melalui proses registrasi, aktivasi kartu, pengisian saldo melalui aplikasi SYAICHONA, transaksi non-tunai di kantin dan koperasi, serta monitoring penggunaan keuangan oleh wali santri dan pihak pesantren secara *real-time*. Kartu digital santri berfungsi tidak hanya sebagai alat transaksi cashless, tetapi juga sebagai sarana pengawasan dan pengelolaan keuangan santri.

Dari aspek efektivitas, penggunaan kartu digital santri memberikan manfaat berupa kemudahan transaksi, keamanan dana, pengawasan oleh wali santri, dan administrasi yang lebih tertib. Namun, efektivitasnya belum optimal karena masih terdapat ketergantungan pada uang tunai, kendala jaringan dan sistem aplikasi, serta keterbatasan pemahaman sebagian wali santri dalam penggunaan aplikasi. Dengan demikian, penggunaan kartu digital santri telah memberikan kontribusi positif dalam pengelolaan keuangan santri, meskipun masih diperlukan perbaikan pada aspek teknis dan pemanfaatan sistem agar tujuan penerapan dapat tercapai secara maksimal.

Kata kunci: implementasi, efektivitas, kartu digital santri, pengelolaan keuangan santri, pesantren.

ABSTRACT

This study aims to analyze the implementation and effectiveness of the Digital Student Card in supporting students' financial management at Syaichona Moh. Kholil Islamic Boarding School, Bangkalan. The findings indicate that the implementation of the Digital Student Card has been carried out through card registration and activation, balance top-ups via the SYAICHONA application, cashless transactions at the canteen and cooperative store, as well as real-time financial monitoring by parents and the boarding school administration. The Digital Student Card functions not only as a cashless payment tool but also as a means of financial supervision and management.

In terms of effectiveness, the system provides several benefits, including transaction convenience, fund security, parental monitoring, and more organized administrative management. However, its effectiveness has not been fully optimized due to continued dependence on cash transactions, network and application system issues, and limited understanding of the application among some parents. Therefore, while the Digital Student Card has made a positive contribution to students' financial management, improvements in technical aspects and system utilization are still needed to achieve the intended objectives more effectively.

Keywords: *implementation, effectiveness, digital student card, student financial management, Islamic boarding school.*