

ABSTRAK

Koperasi Pondok Pesantren Modern Assalam mempunyai banyak pelanggan yang terdiri dari anggota koperasi, santri dan masyarakat sekitar sudah seharusnya berubah dari sistem manajemen keuangan manual ke digitalisasi. Pengurus dan Pengelola Koperasi Pondok Pesantren Modern Assalam memilih aplikasi santri.sikas.id untuk digitalisasi manajemen keuangan koperasi. Tujuan penelitian ini untuk menganalisis penerapan aplikasi santri.sikas.id dalam digitalisasi manajemen keuangan, mengidentifikasi kendala yang dihadapi selama proses digitalisasi, serta menganalisis dampaknya terhadap efisiensi dan transparansi pelaporan keuangan. Penelitian menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui wawancara, observasi, dokumentasi, dan triangulasi data. Kendala koperasi dalam proses digitalisasi meliputi keterbatasan sumber daya manusia, keterbatasan infrastruktur teknologi, biaya implementasi, *resistensi* terhadap perubahan, dan keamanan data. Kendala tersebut dapat diatasi melalui pelatihan, penyediaan anggaran teknologi, sosialisasi kepada pengurus, pengelola dan anggota, serta penggunaan sistem yang memiliki keamanan data yang memadai. Hasil penelitian menunjukkan bahwa penerapan aplikasi santri.sikas.id mendukung proses digitalisasi manajemen keuangan, khususnya pada unit usaha retail yaitu Toko ABC dan Toko Santri. Aplikasi ini mempermudah proses transaksi, pencatatan, penyimpanan data, serta penyusunan laporan keuangan secara otomatis dan *real-time*. Aplikasi santri.sikas.id mampu meningkatkan *efisiensi* operasional, mempercepat pelayanan, mengurangi kesalahan pencatatan transaksi, serta meningkatkan *transparansi* dan *akuntabilitas* pengelolaan keuangan koperasi.

Kata Kunci : Digitalisasi, Manajemen Keuangan, Koperasi Pondok Pesantren Modern Assalam, Aplikasi santri.sikas.id.

ABSTRACT

Pondok Pesantren Modern Assalam Cooperative has a large number of customers consisting of cooperative members, santri (students), and the surrounding community. It is time for the cooperative to transition from a manual financial management system to digitalization. The Board and Management of the Pondok Pesantren Modern Assalam Cooperative have chosen the santri.sikas.id application for the digitalization of the cooperative's financial management. The purpose of this study is to analyze the implementation of the santri.sikas.id application in the digitalization of financial management, identify the obstacles faced during the digitalization process, and analyze its impact on the efficiency and transparency of financial reporting. This research employs a qualitative method with a descriptive approach. Data were obtained through interviews, observation, documentation, and data triangulation. The obstacles faced by the cooperative in the digitalization process include limited human resources, limited technological infrastructure, implementation costs, resistance to change, and data security concerns. These obstacles can be overcome through training, provision of technology budgets, socialization to the board, management, and members, as well as the use of a system with adequate data security. The results of the study show that the implementation of the santri.sikas.id application supports the digitalization of financial management, particularly in the retail business units, namely Toko ABC and Toko Santri. This application simplifies the transaction process, recording, data storage, and the preparation of financial reports automatically and in real-time. The santri.sikas.id application is able to improve operational efficiency, accelerate service, reduce errors in transaction recording, and enhance the transparency and accountability of the cooperative's financial management

Keywords: Digitalization, Financial Management, Pondok Pesantren Modern Assalam Cooperative, santri.sikas.id Application.