



**Ishraqi: Jurnal Penelitian Keislaman**

P-ISSN : 1412-5722

Received: 02-01-2025, Revised: 15-03-2025

Accepted: 04-04-2025, Published: 22-05-2025

DOI: <https://doi.org/10.23917/ishraqi.v24i1.8015>

## Implementation of the System Mini Bank to Increase Literacy Finance Santri: Study at the Islamic Boarding School, Islamic Boarding School Haramain Narmada

Wirawan Suhaedi<sup>1</sup>; Alvina Oktavia Wahab<sup>2</sup>; Ananda Sulistia<sup>3</sup>;  
Baiq Sri Wulan Putri<sup>4</sup>

### Abstract

*This study aims to examine the implementation of the Mini Bank system in Pondok Nurul Haramain Nahdlatul Wathan Diniyah Islamiah (NWDI) Narmada Islamic Boarding School to increase literacy finance for santri. Mini Bank was established as an innovative educational institution to form a habit of managing finance based on the principles of Sharia since its early days. The approach used in the study is qualitative descriptive, with data collection through observation, interviews, and documentation. Research results show that Mini Bank not only functions as a means of saving and borrowing, but also as a learning medium for literacy finance through Features like SIMPATI savings, loans without interest, system recording transactions, and fingerprint authentication. The implementation of Mini Bank was successful in increasing awareness among financial students, even though they still face challenges like limitations in system technology based on local conditions and a lack of involvement by guardians in transaction monitoring. Mini Bank has proven to contribute positively to forming more students who are independent, responsible, and understand the principles of Sharia finance.*

**Keywords:** Mini Bank; Literacy Finance; Cottage Islamic Boarding School; Islamic Finance

<sup>1</sup> Program Accountancy Faculty Economics and Business, University of Mataram, Mataram, Indonesia. Email: [wirawan.suhaedi@unram.ac.id](mailto:wirawan.suhaedi@unram.ac.id)

<sup>2</sup> Program Accountancy Faculty Economics and Business, University of Mataram, Mataram, Indonesia. Email: [alvinaoktaviawahab@gmail.com](mailto:alvinaoktaviawahab@gmail.com)

<sup>3</sup> Program Accountancy Faculty Economics and Business, University of Mataram, Mataram, Indonesia. Email: [anandasulistia31@gmail.com](mailto:anandasulistia31@gmail.com)

<sup>4</sup> Program Accountancy Faculty Economics and Business, University of Mataram, Mataram, Indonesia. Email: [swpbq18@gmail.com](mailto:swpbq18@gmail.com)

## Introduction

Literacy finance is an essential thing in arranging finance for the individual who will influence the welfare of others [1]. Difficult financial moments. This is not only seen from low income but also from misunderstandings related to management finance and a lack of financial planning [2]. As the population continues to grow, the financial market progress outlook for literacy and finance shows that every country has an obligation to educate its citizens to become a prosperous country [3]. People who know about literacy finance will ultimately prosper and be influential in a country's economy.

Literacy level finance somebody capable seen from as good as What individual is in charge of managing resources, planning expenses, managing assets and risks, soul, and preparing financial asset security in the future front if already No own work [4]. Every individual has their own level of literacy, different finances, and differences . This can influence someone's actions and deeds. When someone has a high level of literacy and high finances, then they are capable of deciding on finance with the right and correct information [5].

The modern era is marked by the rapid development of technology, information, literacy, and finance, which have become competencies that are not inevitable for every individual, including the young generation [6]. Financial Services Authority (Otoritas Jasa Keuangan-OJK) in Design OJK Regulation (2016) states that literacy is a series of activities or processes in reaching welfare with actions and attitudes that improve quality management as well as making financial decisions with adequate knowledge, beliefs, and skills. [7]. Management finance personal includes not only saving but also understanding the principles of the base economy, planning a budget, and making wise financial decisions [8]. Unfortunately, not all groups of the public get access to adequate education finances, including students at the pondok Islamic boarding school.

Cottage Islamic boarding school, as an institution of Islamic education, plays a strategic role, not only in scientific and spiritual aspects, but also in planting values of independence and responsibility. Pondok Islamic boarding school has its freedom to make and carry out independent decisions. The reason the Cottage Islamic boarding school is an institution of Islamic education is that it was founded in a free way and without government interference. This Islamic boarding school is capable of becoming a container that can help increase literacy finance. As a vibrant community in a dormitory system, students spend a big part of their time in the environment of an Islamic boarding school, so that environment becomes an ideal container for building positive habits related to finance from an early age.

Answer challenge said, Pondok Nurul Haramain NW Narmada Islamic Boarding School takes step innovative with to establish system *Mini Bank* in the neighborhood Islamic boarding school and do practice at a time learning about banking sharia to male and female students through Mini Bank which was established by the Islamic boarding school with objective For manage finance student and also female students. Its function is to print participants who are competent educators in the field of banking in a comprehensive way [9]. Mini Bank not only can play a role as a tool for entrepreneurship, but also as a learning medium for schools. This Mini Bank presents not just as a facility for savings and loans but also as a means of education that allows students to arrange finance in a direct way with a principles-based approach to the Sharia economy. Through Mini Bank, the students were taught the importance save, recording expenditure, as well as understanding draft-based instruments like wadiah and mudharabah [10].

However, Mini Bank Pondok Nurul Haramain Islamic Boarding School has its own lack of transparency and information related to management, finance, student management, and also its female students . Because the student and also her female students only knowing pocket money they are kept in a Mini Bank only , but the money in the Mini Bank is need developed for internal business units of the pondok Islamic boarding school said. Besides that, often happen difficulty in handle payment processes and present report finance as well as happen error recording and reporting [11].

Moment This computer is a much-needed device for doing data processing and presenting information in an easy , fast, and accurate way. Utilization technology information by a institution or organization can speed up access information , accuracy reduce presentation and production time, and produce accurate information as well as provide effective and efficient service [12].

Implementation system information moment This is need main use increase trust guardian students and society extensive. Especially, the system plays a big role in supporting the entire administrative process of the Islamic boarding school [13]. The research entitled " Implementation of Mini Bank System in Increase Literacy Finance Students: Study Case At Mini Bank Pondok The aim of the Nurul Haramain NWDI Narmada Islamic Boarding School is For to study How implementation the mini bank system Work in increase literacy finances for students , what just features provided in mini bank system as well How method development more carry on related feature in the mini bank system.

## **Theoretical Basis**

### **System mini bank**

Mini Bank is a supporting media learning for the students at the Islamic Boarding School Haramain. The function of the mini bank is to print participants who are competent educators in the field of banking in a comprehensive way. Mini Bank not only plays a role as a tool for entrepreneurship, but also as a learning medium for schools. By utilising Mini Bank, the school can develop production units and projects for entrepreneurs with the goal of increasing the welfare of the inhabitants of the school. Approach this but also contribute to the development economy and welfare of the community school in a way overall.

Mini bank no functioning as regulated banks in Law no. 10 of 1998 which explains that a bank is a business entity whose funds are collected from the public in form savings and distributed back to the public for the purpose of improving the standard of living for people [14]. A mini bank is an institution that manages all financial administration for students, starting with pocket money, boarding, rice, registration fees, and other obligations for students at Islamic boarding schools.

Mini Bank Users in raising school funds, including operational funds for students, savings fund, borrowing for power educators, as well as education and community funds, are one of the very useful functions. Mini Bank can become a means to manage school funds in a transparent and orderly way effectively. With Mini Bank, schools can organise and manage funds more efficiently, ensure operational sustainability, and provide access to structured finance services for power educators and society around them. This not only increases administrative efficiency, but can also make a positive contribution to the development and improvement of the quality of education in the school environment.

Cottage Nurul Haramain Islamic Boarding School, creating a Mini Bank, aims to educate its students in matters of money management. Because in the modern era, everyone should be capable of managing their finances. At the same time as leb sharia santri. So the terms in the mini bank were created as closely as possible with terms that are in the bank. There is telerr, there is back office. there is marketing and so on. Mini bank is alone To guard the family. Great Nurul Haramain is from usury.

### **Literacy Finance**

Literacy finance has the meaning as a combination of awareness, knowledge, skills, attitudes and behaviour required to make good financial decisions and ultimately reach welfare finance individual. This matter leading

to awareness that individuals who do not own the required abilities, knowledge, skills and behaviors own results less than optimal financial. Ignorance about literacy finances greatly affects decision-making by individuals, leading to suboptimal outcomes and well-being more finances are low in society. Although education finance has proven to increase knowledge finance, evidence about the effect of term length is still limited.

Literacy finance is important global topics For help prevent difficulty finance [15]. Meanwhile, according to Chong (2021), Literacy finance is the ability of individuals to manage personal finances effectively, including budgeting and investment. Countries such as Australia, Austria, the United States, Singapore, the Philippines, and Malaysia have implementing related strategies for literacy finance For increase welfare and financial its people [16]. In Indonesia, literacy and financial skills are important, but often ignored by the young generation. In fact, this this is very influential prosperity financial and functional concept for student For build habit finance they [17].

Having adequate literacy finances help people make decision sustainable financial decisions. For future welfare they [18]. On the contrary , lack of literacy in finance tends to lead to poor financial decisions bad finances, which in turn collectively produce a low life and hardship in fulfilling need

## Method

The research approach used is qualitative descriptive study. Method study qualitative descriptive is research based on philosophy of postpositivism done For research on conditions object natural Where researcher as instrument key [19]. Approach in study This was used because the researcher wanted to get and describe the mini bank system at Pondok Islamic Boarding School Haramain as an object of study to increase literacy and financial literacy among Islamic boarding school students. Data sources in the study are of two types: primary data obtained through interviews with informants related to the Topic research and secondary data sourced from documents in archives, records, and books and articles related to the Topic study.

This study was done at the Pondok Nurul Haramain NWDI Narmada Islamic Boarding School in West Lombok Regency, where the researcher did the study for two months, from February 2025 to April 2025. The Research aimed to study how the mini bank system works, what features are provided , and give evaluation and related suggestions for further development. The objects of the study were the Back Office and Mini Bank Staff.

Inner technique data collection in research. This uses observation, interviews, and documentation. In this matter, this researcher uses observation participants. The researcher tries to obtain data regarding the situation and

conditions of the location, the location's geographical conditions, the building's conditions, the students' conditions, the system and the environment. Work Mini Bank Pondok staff Nurul Haramain NWDI Narmada Islamic Boarding School. Besides that, researchers use an interview that was not structured because researchers only asked a problem outline about the implementation of the Mini Bank system to increase literacy finance students, available features in the system are mentioned, as well as development features in front of it. The next data collection technique is documentation that is for obtain related data with Mini Bank in Pondok Nurul Haramain NWDI Narmada Islamic Boarding School. Use of documentation data. This aims to complete the data that is not yet complete obtained through interviews and also observation.

## **Result and Discussion**

### **Implementation mini bank system in pondok nurul haramain narmada islamic boarding school**

Implementation of Mini Bank in Pondok Nurul Haramain Narmada Islamic Boarding School was held to fulfil the needs of management and finance students in a more structured and educational way. This Mini Bank was, in a way, officially established on September 10, 2015, as an initiative of the Islamic boarding school, with Ustaz Ahmad Dahlan as guarantor, and Jusairi Windarmin as the director. At the beginning of its establishment, Mini Bank operated manually using a recording book. Along with development needs, the system was then developed with a user-based application computer based on Microsoft Access, named "Haramain Mini Bank". System: This provides various service menus that are interconnected and integrated to support operational finance in an Islamic boarding school. Operationally, Mini Bank Nurul Haramain depends on a number of main features for supporting the management of internal finances of Islamic boarding schools. One of the features is SIMPATI (Savings Santri), where every student owns a personal book savings and is mandatory for taking notes for every withdrawal of funds. In addition to that, there is a form that customers use by the customer service department to facilitate opening a new account as well as give service information to students and staff. The recording process of transactions at Mini Bank has transitioned from a manual method to computerisation, although the system is still not fully automatic. Besides That, Mini Bank also provides service internal fund distribution in the form of the loan without interest for teachers and staff, which is carried out with the use of a principal contract based on Sharia principles. Another program that becomes superior is savings congregation, such as Marriage Congregation, Hajj Congregation, Car

Congregation, Children's Congregation, and Pilgrim Congregation. Small change, all of which are based on principles of savings, collective term, long-term and purposeful. For building a culture of saving in a planned way among students.

Account List Menu used For do opening account new for student and also staff Islamic boarding school with facility SIMPATI savings (Savings) Santri), where every transaction Good deposit and also withdrawal must noted with reason use of funds that become condition main For do transactions at Mini Bank, Then, Loan & Installment menu functioning manage facility loan sharia without the flowers given to the teacher or employees, including arrangement timetable payment installments. All transactions that occur are noted in the Journal General, which functions as the main notes for Mini Bank finance, including all cash in and out.

For transaction receipt of funds, use the Cash In menu, while expenditure is noted via the Cash Out menu. Management savings for students are done through the Savings menu, where each deposit and withdrawal is recorded in detail, while the Tabungan Mart is used in a special way to balance shopping for students in the internal cooperative of the Islamic boarding school. In addition to that, MiniBank also manages activity collectives via the Arisan menu, which records contributions and determines the recipients of the lottery club periodically for staff or employees of an Islamic boarding school.

In an effort to increase service, the Queue menu was applied to arrange orders for students who will be served, avoiding the accumulation of a manual queue. All user data is saved in the Members menu, which works as an active member database for Mini Bank. To increase security transactions, the fingerprint system is applied, which requires users to authenticate their fingerprints before conducting transactions. Finally, all activity finance is summarised and presented in the Cash Report, which becomes the base evaluation and internal audit of Mini Bank's finances.

Through an integrated dashboard system, Mini Bank not only make it easier to operate finance in the environment of Islamic boarding schools, but also contributes actively to building financial literacy based on Sharia values among students.

### **Management of mini bank pondok nurul haramain nw narmada islamic boarding school**

Mini Bank in Pondok Nurul Haramain NW Narmada Islamic Boarding School runs through a managerial system that adopts classical management principles, namely: planning, organizing, implementing, monitoring, and evaluation. Management is done collaboratively by the internal Islamic

boarding school team, with the guarantor answering mainly from the circles administrator's cottage and the implementer, technical from the designated staff in a special way.

Planning is the initial step in Mini Bank management, involving the development of an operational plan, including the provision of savings and sharia-compliant loan systems, service schedules, and the design of application menus such as SIMPATI, interest-free loans, and social gathering schemes. This plan is designed to meet students' financial literacy needs while also serving as part of the character education curriculum based on the sharia economy. Organizing refers to the structure of the Mini Bank organization, which consists of positions such as executive director, back office, customer service, tellers, and system technicians. Each role has specific tasks—for example, tellers are responsible for recording daily transactions, while the back office handles bookkeeping and data validation. These role placements aim to ensure all Mini Bank services run in an orderly and efficient manner. Implementation (Actuating) involves the operation of the Mini Bank as an educational financial service. Students not only deposit their pocket money but are also guided to understand the purpose of each transaction through the recording of spending reasons and learning about sharia banking contracts. The Mini Bank also conducts regular training for managers to improve technical capacity in financial management and the systems used. Controlling includes periodic supervision by the boarding school leadership and the Mini Bank director through financial audit reports, transaction evaluations, and access control using fingerprint authentication features. In addition, to enhance transparency, efforts are made to integrate an online system that allows parents to monitor their children's transactions in real time. Evaluation (Evaluating) of the Mini Bank system is conducted periodically, covering aspects such as service quality, feature effectiveness, and student satisfaction. This evaluation serves as the basis for further development, such as improving digital systems, strengthening the member database, and adding new features to support educational activities.

System management. This has helped create order and directed finances among students. The students become more aware of the importance of management finance, have a habit of saving, and understand practice-based. Sharia finance. However, the challenge in developing a digital-based development system and enhancing HR competency remains the focus that needs to be completed at the forefront.

### **Mini Bank Contribution in increase literacy finance student**

Mini Bank plays a role big in increase literacy finance student through three approach main. First , through education based on direct practice, where



students study, manage their pocket money daily, save and withdraw funds accordingly to their needs, as well as take notes on every transaction made. In matters, this student is a customer who can know about every income and expense. Practice This practice student in to design finance, personal, and familiar life savings. Second, Mini Bank implements principal finance sharia with no use of the system flour as well as teaches draft Islamic contracts such as wadiah and mudharabah, so it gives a deep understanding of management finance in accordance with sharia. Third, Mini Bank builds awareness among financial students through a system mandatory recording every transaction, accompanied by the reason for the use of funds, encouraging students to think more wisely before spending money, and introducing draft planning and evaluation of finances from an early age. Awareness This is seen in testimonies of students like M. Arief Aminullah and Wiryan Hadi Budget, which states that Mini Bank helps them in studying, saving, avoiding waste, and increasing their financial management skills.

### **Challenges and obstacles faced in mini bank management**

In implementation, Mini Bank in Pondok Nurul Haramain NW Narmada Islamic Boarding School is facing a number of challenges that need to be overcome to increase its effectiveness. One of the main constraints is system computerization that is still simple, where the Microsoft Access application is used locally and not yet online-based, which limits data accessibility for guardian students in frame supervision. Good, that income and expenditure of the students. In addition to that, limitations of the source Power humans also become obstacles. Not all the staff who manage the Mini Bank have a strong background in the field of accountancy or management of digital systems, so every manager must receive training about the Mini Bank System. Challenging other levels of awareness, students who were initially still low, where many students had not yet given attention to the serious importance of management, finance, and personal management.

### **Development strategy to optimize the role of mini bank**

For optimize The Role of Mini Banks in Pondok Nurul Haramain NW Narmada Islamic Boarding School, various strategies can be applied use increase effectiveness and reach. One of the main steps is to develop a web- and mobile-based application so that guardian students can easily access information about balance, transaction history, and online services. Besides that, the fingerprint integration system needs to be reinforced to increase secure transactions and speed up the service process. Improving the quality of source Power humans also becomes a focus, with stage training periodic related management, finance, and services based on Sharia.

### **Weaknesses and strengths mini bank system**

Mini Bank System implemented in Pondok Islamic Boarding School Haramain own a number of proper advantages and disadvantages observed . From the side Advantages, Mini Bank is able to form a habit of positive finance for students from an early age, and teach system management finance based on the principles of Sharia without usury and without collateral. In addition to that, Mini Bank provides benefits not only to students, but also to teachers and employees of the Islamic boarding school through various internal financial services. The presence of Mini Bank also increases independence as well as not quite enough answers for financial students, at the same time becoming a medium of practice from the theory of economic sharia taught in Islamic boarding schools. However, Mini Bank also has a number of shortcomings, among others, such as the limited utilization of more digital technologies and systems forward and the lack of access for guardian students to monitor their children's online transaction history. Reporting finances are not yet fully integrated in real-time, and there are limitations in the competence of professionals in the field of banking among staff managers. Besides that, system education literacy finances at Mini Bank is yet fully systematic and also integrated in the formal curriculum of Islamic boarding schools, and some big Mini Bank activities are still ongoing, focusing on aspects administrative rather than educational in a comprehensive way.

### **Recommendation feature improvements in mini bank system**

At the beginning of its establishment, Mini Bank operated manually using a recording book. Along with development needs, the system was then developed using the Microsoft Access-based applicatio. System This provides various interconnected service menus integrated to support operational finance in pesantren. First, the Account Registration Feature is used to create a new bookkeeping account for students and also staff at the Islamic boarding school with the facility SIMPATI savings (Savings) Santri. Second, the Loan and Installment Features function to manage facility loan sharia without the flowers given to the teacher or employees. Third, Journal Features General functioning take notes all transactions that occur both Cash In (receipt of funds) and Cash Out (expenditure). Fourth, the Savings Feature is used to manage savings. Student Good transactions are recorded in a detailed way. Fifth, the Savings Mart feature is enabled in a special way for balance shopping students at the Ponpes Mini Market. Sixth, the mini bank also manages activity collective through the Arisan Feature for staff or employees of the Islamic boarding school.

In an effort to increase service, a mini bank adds the Queue Feature, which is implemented to arrange orders for students who will be served. For all

user data saved in Member Features active mini bank. In addition to that, to increase security in transactions, mini banks add fingerprint features that require users to authenticate before doing transactions. Finally, all activity finance is summarized and presented in the Cash Report Feature to become the basis of evaluation and auditing finance at mini banks.

Mini Bank System at Pondok Islamic Boarding School Haramain has its own excellence, but it still needs improvements and additions of a number of features for convenience for the students. For using it. With educational programs, finance interactive learning modules, making the learning process more fun. To increase interaction, the financial mentoring class program can connect students with an experienced, good mentor from alumni and professionals, to get guidance directly. Next, the addition feature allows third-party access. This feature allows parent/guardian students to see all transactions. Good, the income and expenses of students during their stay at the Islamic boarding school. Of course, it would be very useful for parents/guardians to be able to monitor every financial activity carried out by the students.

## Conclusion

Mini Bank in Pondok Nurul Haramain NW Narmada Islamic Boarding School has proven become innovation effective educational in increase literacy finance santri. Through system SIMPATI savings and approach based on principle sharia, santri No only Study save, but also understand management responsible finance answer. The implementation of Mini Bank shows clear structure and appropriate services with need students, even though Still there is challenge related limitations technology and lack of integration curriculum.

Besides that, Mini Bank contributes significantly to improving financial awareness among students through direct education and the application of Sharia principles. By giving training about management, finance, and systems of good control, the students are invited to think more wisely about expenditures. This shows that education finance can form positive habits that will influence their financial well-being in the future.

With Thus, Mini Bank is not only just institution finance , but also a means education is important for santri. Implementation system This expected can become a model that can implemented in other Islamic boarding schools as effort For strengthen literacy finance people. Through development more continued and ongoing evaluation, Mini Bank can Keep going contribute in create the next generation smart and independent in a way financial, according to with sharia principles.

## Author Contributions

**Alvina Oktavia Wahab:** Conceptualization, Methodology, Writing – review & editing, Supervision, Project administration. **Ananda Sulistia & Baiq Sri Wulan Putri :** Methodology, Writing – review & editing, Investigation. **Wirawan Suhaedi:** Conceptualization, Methodology, Writing – review & editing, Investigation.

## Acknowledgement

The authors would like to express their sincere gratitude to the Program Accountancy, Faculty of Economics and Business, University of Mataram, Mataram, Indonesia, for the valuable support and guidance provided throughout the research process. This paper, titled "Implementation of the System Mini Bank to Increase Financial Literacy of Santri: A Study at the Islamic Boarding School Haramain Narmada," has greatly benefited from the academic environment and resources offered by the faculty. The authors also extend their appreciation to the management and students of the Islamic Boarding School Haramain Narmada for their cooperation and willingness to participate in this study.

## Conflict of Interest

The authors declare no conflicts of interest.

## Funding

This research did not receive any financial support.

## Bibliography

- [1] A. N. Rahmatika, B. Widyaningsih, and A. Al Qaedah, "Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Pengelolaan Keuangan Ibu Rumah Tangga Dengan Self Efficacy Sebagai Variabel Intermediasi," *J. At-Tamwil Kaji. Ekon. Syariah*, vol. 6, no. 2, pp. 154–175, 2024. <https://doi.org/10.33367/at.v6i2.1496>
- [2] A. N. Yushita, "Pentingnya literasi keuangan bagi pengelolaan keuangan pribadi," *Nominal Barom. Ris. Akunt. dan Manaj.*, vol. 6, no. 1, pp. 11–26, 2017. <https://doi.org/10.21831/nominal.v6i1.14330>
- [3] M. Risky, "Implementasi tingkat literasi keuangan syariah terhadap produk Bank Syariah: Studi pada Pondok Pesantren Sabilurrosyad Gasek Kota Malang," 2024, *Universitas Islam Negeri Maulana Malik Ibrahim*.
- [4] N. B. Hasbullah, "Pengaruh Religiusitas, Tingkat Literasi Keuangan

- Syariah Dan Lokasi Terhadap Minat Menabung Di Bank Syariah (Studi Pada Generasi Z di Kota Palopo)," 2023, *Institut Agama Islam Negeri Palopo*.
- [5] N. M. D. R. Putri and B. U. Udayana, "Pengaruh Tingkat Financial Literacy Dan Faktor Sosiodemografi Terhadap Perilaku Keputusan Investasi Individu," *E-Jurnal Ekon. dan Bisnis Univ. Udayana*, vol. 9, pp. 3407-3434, 2017. <https://doi.org/10.24843/EEB.2017.v06.i09.p09>
  - [6] I. K. M. Lestyaningrum, A. Trisiana, D. A. Safitri, A. Y. Pratama, and T. P. Wahana, *Pendidikan global berbasis teknologi digital di era milenial*. Unisri Press, 2022.
  - [7] A. Rahman, I. Yousida, L. Kristansi, and S. Paujiah, "Pengaruh Pengetahuan Keuangan, Perencanaan Keuangan Dan Kontrol Diri Terhadap Perilaku Pengelolaan Keuangan Pada Mahasiswa Yang Menjalankan Praktik Bisnis Dikota Banjarmasin," *J. Mitra Manaj.*, vol. 4, no. 9, pp. 1405-1416, 2020. <https://doi.org/10.51903/e-bisnis.v17i2.2082>
  - [8] A. Sarah, "Implementasi Program Pemberdayaan Ekonomi Perempuan Melalui Pendidikan Keuangan," 2017, *UIN Syarif Hidayatullah Jakarta: Fakultas Ilmu Dakwah dan Ilmu Komunikasi*, 2017.
  - [9] Asnawati, "Sistem Manajerial Mini Bank Di Kalangan Santri Pondok Pesantren Nurul Haramain NW Kec. Narmada Lombok Barat," *Angew. Chemie Int. Ed.* 6(11), 951-952., vol. 3, no. 1, pp. 10-27, 2018. <https://medium.com/@arifwicaksanaa/pengertian-use-casea7e576e1b6bf>
  - [10] N. Lestari, "Pengelolaan Keuangan Pada Mini Bank Pondok Pesantren Nurul Haramain Nwdi Narmada Perspektif Hukum Ekonomi Syariah," *Implementasi Pengelolaan Keuang. Pada Mini Bank Pondok Pesantren Nurul Haramain Nwdi Narmada Perspekt. Huk. Ekon. SYARIAH*, vol. 13, no. 1, pp. 104-116, 2023.
  - [11] N. Hidayati, "Pengelolaan Bank Mini Sebagai Pendukung Sumber Pembelajaran di SMK Negeri 1 Ponorogo," *Skripsi. Jur. Manaj. Pendidik. Fak. Ilmu Pendidik. Univ. Negeri Surabaya*, 2017.
  - [12] S. Hapsari and I. U. Wardati, "Rancang Bangun Sistem Informasi Pembayaran Dan Tabungan Siswa Pada Bank Mini Artha Mandiri Sekolah Menengah Kejuruan (SMK) Negeri Pringkuku Pacitan," *J. Speed-Sentra Penelit. Eng. dan Edukasi*, vol. 3, no. 2, p. 55, 2011.
  - [13] M. S. Akhmad Rofiki, "Analisis Manajemen Pengelolaan Bank Mini Santri (BMS) Pondok Pesantren Miftahul Ulum Panyepren Palengaan Pamekasan," vol. 14, no. 5, pp. 1-23, 2016.
  - [14] TASWAN, *Manajemen Perbankan: Konsep, Teknik & Aplikasi/Taswan*. 2010.
  - [15] S. Suyanto, D. Setiawan, and ..., "The Impact of Financial Socialization and Financial Literacy on Financial Behaviors: An Empirical Study in

- Indonesia," *J. Asian ...*, vol. 8, no. 7, pp. 169–180, 2021, <https://doi.org/10.13106/jafeb.2021.vol8.no7.0169>.
- [16] A. A. Arofah, "Financial literacy, self-efficacy, and financial behaviour of college students," *Int. J. Pedagog. Teach. Educ.*, vol. 3, no. 2, pp. 129–138, 2019.
- [17] A. Aydin and E. Akben Selcuk, "An investigation of financial literacy, money ethics and time preferences among college students: A structural equation model," *Int. J. Bank Mark.*, vol. 37, Feb. 2019, <https://doi.org/10.1108/IJBM-05-2018-0120>.
- [18] Y. Kadoya and M. Khan, "Financial Literacy in Japan: New Evidence Using Financial Knowledge, Behavior, and Attitude," *Sustainability*, vol. 12, p. 3683, May 2020, doi: 10.3390/su12093683.
- [19] Sugiono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*, no. January. 2013.

## Copyright

© 2025 The Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC-BY 4.0), which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited. See <http://creativecommons.org/licenses/by/4.0/>.