



ANALYSIS OF THE UNDERSTANDING OF DAYAH MUDI STUDENTS OF THE GRAND MOSQUE OF PUTRI SAMALANGA TOWARDS SHARIA BANKING

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Abstract

This study aims to analyze the understanding of students at Dayah Mudi Masjid Raya Putri Samalanga regarding the concept of Islamic banking. Based on interviews, observations, and documentation, it was found that students' understanding of Islamic banking varies; some students have a basic knowledge of principles such as *riba* and *gharar*, while others lack practical understanding. Additionally, observations reveal that Islamic banking materials have not been systematically taught in the dayah's curriculum, resulting in students' limited development of this knowledge. This study contributes by providing recommendations for a more structured curriculum in the dayah, which can enhance students' understanding of Islamic economics and its application in daily life. The study is limited by the small number of respondents, and further research with a larger sample and varied methods is suggested.

Keywords: Islamic Banking, Student Understanding, Educational Curriculum, Islamic Economics.

Abstrak

Penelitian ini bertujuan untuk menganalisis pemahaman santri di Dayah Mudi Masjid Raya Putri Samalanga terhadap konsep perbankan syari'ah. Berdasarkan hasil wawancara, observasi, dan dokumentasi, ditemukan bahwa pemahaman santri mengenai perbankan syari'ah masih bervariasi, dengan sebagian santri memiliki pengetahuan dasar tentang prinsip-prinsip seperti *riba* dan *gharar*, sementara lainnya masih kurang memahami penerapan praktisnya. Selain itu, hasil observasi menunjukkan bahwa materi tentang perbankan syari'ah belum diajarkan secara sistematis dalam kurikulum pendidikan di dayah, sehingga pengetahuan santri tidak berkembang secara optimal. Penelitian ini memberikan kontribusi dalam bentuk rekomendasi untuk pengembangan kurikulum yang lebih terstruktur di dayah, yang dapat meningkatkan pemahaman santri tentang ekonomi syariah dan penerapannya dalam kehidupan sehari-hari. Penelitian ini memiliki keterbatasan pada jumlah responden yang terbatas, sehingga disarankan penelitian selanjutnya melibatkan lebih banyak santri dan metode yang lebih bervariasi.

Keywords: Perbankan Syari'ah, Pemahaman Santri, Kurikulum Pendidikan, Ekonomi Syariah.

A. INTRODUCTION

Sharia banking has now become one of the important parts of the financial system in Indonesia, along with the increasing public interest in sharia-based financial services. In recent years, sharia banking has grown rapidly, offering products and services that are in line with sharia principles, such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Calvin Alfiansyah & Fauzatul Laily Nisa, 2024). This system is present as an alternative to conventional banking which is often considered not in line with Islamic religious values. This makes sharia banking increasingly in demand by the public, especially by those who prioritize the suitability of financial products with Islamic teachings. Therefore, it is important for the public, including students and students, to understand the

basic concepts and differences between Islamic banking and conventional banking so that they can make the right financial decisions.

Students who study at Dayah, a traditional Islamic educational institution, are a group that is expected to be able to understand basic concepts in Islam, including in the field of sharia economics. Dayah, as in the Dayah Mudi of the Putri Samalanga Grand Mosque, not only plays a role in fostering morals and worship, but also has a responsibility in introducing Islamic economic concepts that are in accordance with sharia teachings (Purnama et al., 2023). In addition to getting in-depth religious education, students are expected to be able to apply their knowledge in daily life, especially in terms of finance. The understanding of students towards sharia banking is very important, considering that these students in the future will be part of the society that may play a role in the practices of sharia economics in their respective environments (Sutarsih, 2023). Thus, they not only become consumers, but also agents of change in the development of sharia-based economies in their communities.

However, students' understanding of sharia banking is often still limited because the learning they receive focuses more on spiritual and theological aspects. Sharia economics education in Dayah is generally not well integrated in the curriculum, which makes this topic less of attention. Students often learn more about fiqh, creed, and Sufism without an adequate explanation of the application of these concepts in the context of modern economics (Ilmi, 2023). Therefore, efforts are needed to introduce this topic in depth and thoroughly to students so that they have a good understanding of sharia banking. In general, students are not required to absolutely understand Islamic banking, but students are part of the Muslim community which is the main target of Islamic banking services. Many Islamic boarding schools have also used sharia economic products in their daily activities. Therefore, a basic understanding of the principles and products of Islamic banking will help students in choosing and using financial services that are in accordance with Islamic principles (Adulloh et al., 2023; N.S., 2025).

Students need to be equipped with a basic understanding of finance in order to be able to manage funds wisely, both in their personal lives and in the pesantren environment. Knowledge of Islamic finance not only helps them in their daily lives, but also provides them with the provisions to contribute to the development of a sharia-based economy in the future (N.S., 2025). This condition raises questions about the extent of students' understanding of the concept of sharia banking that is developing in the wider community and how they can contribute to promoting economic practices that are in accordance with sharia.

Through this study, an analysis was carried out on the level of understanding of students in Dayah Mudi Masjid Raya Putri Samalanga towards sharia banking, both in terms of concept and practical application. This study aims to evaluate students' knowledge of sharia banking products, the basic principles that underlie them, and how they see the relevance of sharia banking in their daily lives. By knowing this level of understanding, it is hoped that areas that need to be improved in the education curriculum in the dayah can be identified, as well as find effective strategies to improve students' understanding of sharia economics. This research focuses specifically on the dayah putri (women's pesantren) in the Dayah Mudi of the Putri Samalanga Grand Mosque, which is still rarely studied in depth. This provides an important gender perspective in the context of Islamic economic education.

This research brings some new things that are important to note. First, her focus on female students at Dayah Mudi of the Putri Samalanga Grand Mosque provides a different perspective and is rarely studied. So far, many studies have highlighted male Islamic

boarding schools, so that the voices and experiences of female students are often less heard. Thus, this research opens up space for a more inclusive and balanced understanding.

Second, this study not only looks at how far students understand the theory of Islamic banking, but also how they see and apply the concept in their daily lives. This approach makes the results of the research more tangible and closer to their experience, rather than just numbers or theories on paper.

Third, this research also connects students' understanding with the curriculum they are undergoing. In this way, we can know which parts of education have gone well and which parts need to be improved so that students can better understand and be ready to face the challenges of the sharia economy in the real world. This research also seeks to find ways that are appropriate and in accordance with the socio-cultural conditions and special needs of female students in Aceh. So, it is not just a theory, but also a solution that can be directly applied and benefited.

In terms of research, although there has been a lot of research on Islamic banking and the understanding of students, there are still some things that have not been touched much. One of them is the lack of attention to women's Islamic boarding schools, especially in the Aceh area. In fact, female students also have an important role in building the sharia economy in the future.

In addition, many studies only focus on theory without looking at how that understanding is applied in the daily lives of students. In fact, understanding the concept alone is not enough if it cannot be applied practically. Then, there have not been many studies that examine how the curriculum in Islamic boarding schools teaches sharia economics and its impact on students' understanding. This is important so that the education provided is truly in accordance with the needs and challenges faced. Finally, strategies to increase students' understanding of Islamic banking that considers social and gender contexts are also still very minimal. In fact, a culturally sensitive approach and the role of women will be much more effective and meaningful.

The results of this research are expected to contribute to the development of a more comprehensive curriculum at Dayah educational institutions. With a better curriculum, students' understanding of Islamic economics can be improved, so that they are better prepared to face challenges in the increasingly complex modern financial world. In addition, this research is also expected to provide insight for educators and dayah managers regarding the importance of sharia economic education in the context of Islamic education. By increasing students' understanding of Islamic banking, they are expected to contribute positively to the development of the Islamic financial system in Indonesia in the future.

Furthermore, a good understanding of Islamic banking among students is important to support the development of a sharia-based economy. However, so far there has been no in-depth study that measures how far the understanding of students in Dayah Mudi of the Putri Samalanga Grand Mosque is to the concept and practice of Islamic banking. This research will bridge this gap by providing a systematic analysis of the level of understanding of students, as well as exploring the factors that affect their understanding. Thus, it is hoped that the results of this research will not only be beneficial for the dayah itself, but also for the development of sharia education in general in Indonesia.

B. LITERATURE REVIEW

A lot of research has been done to understand how students in Islamic boarding schools and dayah view Islamic banking. For example, at the Al-Hikamah Islamic Boarding School, it was found that the more knowledge students have about Islamic banking, the greater their interest in using Islamic bank products and services. This shows how important it is to provide clear and easy-to-understand information so that students feel confident and interested in Islamic banking (Septiyani, 2021). In other places, such as the Al-Asy'ariyyah Islamic boarding school in Wonosobo, research also shows that the perception and level of religiosity of students greatly influences their choice in using Islamic banks. However, there are still some who choose conventional banks due to a lack of understanding or trust in Islamic banks. (Kurniasari & Kaukab, 2020)

In addition, at the As-Salafiyyah Mlangi Islamic Boarding School, it was found that although students learn the theory of Islamic banking at the Islamic boarding school, they often feel that they do not understand how Islamic banking practices run on a daily basis. The lack of socialization from the bank makes them feel hesitant and unsure. Family factors also play an important role in shaping students' attitudes towards Islamic banks; Family support can make students more confident and willing to use Islamic bank products (Muzakie, 2011). In Dayah Babussalam, North Aceh, the socialization activities carried out succeeded in increasing the understanding of students. Initially, the students were more familiar with the traditional muamalah contracts, but after being given an explanation of modern Islamic banking products, they became more understanding and interested. This shows how important continuous socialization is so that students' understanding is better. (Kamal, 2021)

At the Darul Istiqomah Islamic Boarding School, Sinjai, most students have a positive view of Islamic banks, both in terms of their characteristics, products, and principles. However, they still need further education so that their understanding is deeper and not just a theory (Ain, 2015). In general, these studies show that students' understanding of Islamic banking is greatly influenced by how much information they get, how socialization is carried out, and support from their families and the pesantren environment. The lack of practical information and socialization from Islamic banks is the main challenge that must be overcome so that students can be more confident and comfortable using Islamic banking services. These findings are an important foothold to understand how students at Dayah Mudi of the Putri Samalanga Grand Mosque view Islamic banking, as well as a guide to improve education and socialization more effectively in the future.

This research is expected to provide insight for dayah managers, especially Dayah Mudi of the Putri Samalanga Grand Mosque, to pay more attention to sharia economics education in the dayah curriculum. In addition, the results of this research can also be a reference for the government and related parties to develop a more inclusive sharia economic education policy, which not only includes general education, but also religion-based education in dayah.

C. RESEARCH METHODS

This study uses a descriptive qualitative approach. This approach aims to describe the level of understanding of students towards the concept and practice of sharia banking. This approach was chosen to obtain measurable data on the extent to which students understand the concept of sharia banking that has been taught in the dayah environment. Thus, the qualitative approach is expected to provide a clear picture of the level of understanding of the students.

The population of this study includes all female students studying at Dayah Mudi of the Great Mosque of Princess Samalanga which amounts to around 1,315 students, with the hope of obtaining representative data. In terms of sampling, this study applies the purposive sampling technique, which is to select students who have received special learning about sharia banking totaling 5 students. This technique is expected to provide a proper focus on the subject relevant to the research.

The data collection instrument in this study uses a structured interview method. The interview was designed to explore the level of students' understanding of various aspects of sharia banking, both in terms of basic concepts and their application in daily life. Interviews were conducted with 5 Dayah MUDI students of the Putri Samalanga Grand Mosque. Through interviews, it is hoped that in-depth and accurate data can be obtained regarding students' understanding of sharia banking.

The analysis technique carried out, first, data is collected through in-depth interviews, observations, or documentation to obtain rich and detailed information from each respondent (Ananda, 2021; Rahardjo, 2011). Once the data is collected, the second step is data reduction, which is to filter and select the information that is most relevant to the focus of the research, so that complex data becomes more focused and easier to analyze. (Ananda, 2021; Sahab, 2022)

Furthermore, the reduced data is presented in the form of a descriptive narrative that describes the phenomenon or the respondent's understanding in a complete and in-depth manner (Ananda, 2021; Khasanah & Davita, 2021). This presentation can be a direct excerpt from the interview, a summary of the main theme, or a simple diagram that helps clarify the findings. The final stage is conclusion drawn, where the researcher interprets the data to find the meanings and patterns that emerge from the answers of the five respondents, as well as relate them to the research objectives. (Ananda, 2021; Sahab, 2022)

D. RESULTS AND DISCUSSION

The results of this research were obtained through three data collection methods, namely interviews, observations, and documentation, with a focus on analyzing the understanding of students at Dayah Mudi Masjid Raya Putri Samalanga towards sharia banking. Interviews were conducted with five students, namely Cut Nurul Husna, Maisy Zahwana Putri, Zahrina Inasya, Riska Mauliza, and Ulfa Syukrina, to explore their understanding of the concept and practice of sharia banking. From the results of the interview, it was revealed that students' understanding of sharia banking varied. Cut Nurul Husna, for example, shows good knowledge of *riba* and *gharar*. He explained that *riba* is the interest charged on loans, and it is something that is forbidden in Islam (Nurul Husna, 2024). Meanwhile, Zahrina Inasya added that *gharar* refers to uncertainty in transactions that must also be avoided. (Zahrina, 2024)

However, other students such as Maisy Zahwana Putri said that she only had basic knowledge about sharia banking. He admitted that he did not really understand the products offered by the sharia banks and knew more about the general principles (Zahwana Putri, 2024). Riska Mauliza also expressed the same thing, saying that although she had heard of sharia banking, she did not feel that she understood enough about how sharia banking works in a real context (Mauliza, 2024). This shows that there is a gap between the theoretical knowledge possessed by students and the practical understanding of the application of sharia banking in daily life.

Observations made in the classroom revealed that material on sharia banking has not been taught in a structured manner in the educational curriculum in dayah. When students are taught about sharia economics, the material tends to be general and not specific to sharia banking practices. As Ulfa Syukrina points out, they often discuss general concepts in Islamic economics, but there is no in-depth discussion of how Islamic banking operates. Observations also show that when the topic of sharia banking comes up, discussions tend to be less in-depth and do not involve relevant practical examples. Learning focuses more on spiritual and theological aspects, such as fiqh and creed, which results in a lack of understanding of the application of these concepts in the financial world.

Meanwhile, the documentation collected from learning activities shows that there are efforts to introduce the concept of sharia banking, but it is still informal and not in-depth. The existing learning record focuses more on religious and moral education, while the practical aspects of sharia banking receive less attention. In teaching and learning activities, there are several references used, but there are no special textbooks that discuss sharia banking in detail. This makes it difficult for students to understand the concepts of sharia banking well, because they do not have adequate learning resources.

In the interview, several students also expressed their desire to learn more about the practical application of sharia banking in daily life. Cut Nurul Husna, for example, expressed her desire to understand more about how sharia banks operate and what products are offered (Mauliza, 2024). Riska Mauliza added that a better understanding of sharia banking is very important for them, especially when they face situations where they have to make financial decisions in the future (Mauliza, 2024). This shows that despite the basic knowledge of sharia banking, there is still a need for a more in-depth explanation of its practical applications.

Based on the results of interviews and observations, this study shows the need to develop a more comprehensive curriculum to improve students' understanding of sharia banking. Learning about sharia banking needs to be better integrated into the educational curriculum in dayah, so that students not only get a theoretical understanding, but also be able to apply these concepts in their daily lives. Training programs or workshops that discuss sharia banking can be an alternative to provide a deeper understanding to students.

Overall, the results of this study describe the condition of students' understanding of Dayah Mudi Masjid Raya Putri Samalanga towards sharia banking which is still in its early stages. Although there are some students who have good basic knowledge, most still need further guidance and explanation regarding important concepts in sharia banking. Therefore, it is important for dayah managers to consider the development of a more relevant and comprehensive curriculum in the field of sharia economics so that students can be ready to contribute to sharia-based economic practices in society.

Discussion

In this study, it was found that the understanding of students in Dayah Mudi Masjid Raya Putri Samalanga towards sharia banking is still at varying levels. The results of interviews and observations show that although some students have a basic understanding of important concepts in sharia banking, such as *riba* and *gharar*, others still lack a deep understanding of the details of sharia banking practices. This reflects the gap between the theories taught and the practices that should be applied. This gap has the potential to hinder the ability of students to contribute to the development of the sharia economy in their society in the future.

Education in Dayah has been more focused on spiritual and theological aspects, ignoring applicable economic education. The lack of clarity in the curriculum on sharia banking shows the need for better integration between religious education and sharia economic education (Mulyasa, 2013). Therefore, there needs to be a curriculum development that includes material on sharia banking with a more structured approach. A comprehensive curriculum will help students not only understand the principles of *shari'ah* but also apply them in the context of modern finance. (Azra, 1999)

With the increasing public interest in Islamic banking, education on this topic in dayah must be improved so that students are ready to face challenges in the increasingly complex world of finance. Students need to be equipped with adequate knowledge and skills so that they can identify financial products that are in accordance with sharia principles and understand the associated benefits and risks. This is especially important considering that they will be part of a society that needs this knowledge to make informed financial decisions in the future. (Mursal, 2024)

The desire of students to learn more about the practical application of sharia banking also shows that there is potential to develop an interest in this field. Some students stated that they wanted to know more about the sharia banking products on the market and how to use them (Wahyuddin, 2020). By providing additional training or seminars on sharia banking, dayah can help students develop a better understanding and relevant skills. Activities like this can also provide practical experience that will be very useful in the application of the concepts they have learned.

This research also shows that the integration between religious education and sharia economics is very important. Through collaboration between teachers in the fields of religion and economics, students can learn how sharia values can be applied in economic practice directly. This initiative will provide students with a more holistic understanding of how their daily lives can be aligned with Islamic teachings, including in terms of finances. Thus, they can be agents of change in promoting sharia economic practices in their communities (Muzakki, 2023).

In addition, this research highlights the importance of the role of educational institutions in equipping students with relevant and applicable knowledge. If sharia economic education is effectively integrated into the curriculum, it is hoped that students will not only master the theory, but also be able to apply it in practice. It will also encourage the interest and motivation of students to learn more about sharia banking, so that they can take part in the development of the sharia-based economy in Indonesia. (Sutikno, 2020)

In the end, efforts to increase students' understanding of sharia banking must be a priority for educational institutions such as dayah. By doing this, it is hoped that students will be better prepared to face challenges in the world of sharia-based finance and can

contribute positively to society. This research became a solid basis for further development in sharia economic education in dayah and other Islamic educational institutions.

Overall, the results of this study indicate that there is an urgent need to improve the existing curriculum and teaching methods. The development of a more comprehensive and integrated curriculum can bridge the knowledge gap that exists today. Through these efforts, students will not only have a better understanding of Islamic banking, but will also be able to apply it in the context of their real lives, so that they can be part of the solution in the development of the Islamic economy in Indonesia.

E. CONCLUSIONS AND SUGGESTIONS

This research was conducted in order to analyze the understanding of students in Dayah Mudi Masjid Raya Putri Samalanga towards sharia banking. The results of the study show that the understanding of students varies, where some students have basic knowledge of important concepts in sharia banking, such as *riba* and *gharar*, while others are still limited in their practical understanding. In addition, observations and documentation indicate that sharia banking materials have not been taught in a structured manner in the educational curriculum in dayah, so that students do not get in-depth learning on this topic.

The contribution of this research is as a basis for the development of a more comprehensive curriculum at Dayah Mudi Masjid Raya Putri Samalanga, so that education about sharia banking can be effectively integrated into the curriculum. With this development, it is hoped that students can have a better understanding of sharia banking and be able to apply it in their daily lives.

However, this study also has limitations, especially in the number of respondents which is limited to only five students, which may not represent the entire student population in the dayah. Therefore, it is recommended to conduct further research with a larger sample and diverse methods to get a more comprehensive picture of students' understanding of sharia banking. Thus, this research not only provides insight into current understanding, but also provides direction for the development of better education in the future.

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