Revenue Journal: Management and Entrepreneurship
https://www.journal.assyfa.com/rjme

Revenue Journal: Management and Entrepreneurship, vol. 4(2), pp. 247-253 2026
Received 15 May 2026 / published 30 August 2026
https://doi.org/10.61650/rjme.v4i2.1337

Transformation of Pesantren Business Units as a Means of Sharia Financial Literacy for Students and the Community

Merly Cahya Putri[1]*

[1] Institut Agama Islam Darul 'Amal (IAIDA), Lampung, Indonesia
*Corresponding author: merlycp325@gmail.com

KEYWORDS
Pesantren Business Unit,
Sharia Financial Literacy,
Pesantren Canteen.

ABSTRACT This study aims to determine the role of the Baitul Makmur Islamic Boarding School's business unit in improving the Sharia financial literacy of students and the community. The research uses a qualitative method with a descriptive field approach. Data were collected through observation, interviews, and documentation involving the foundation chairman, canteen keepers, students, and surrounding community members. The results show that the canteen business unit plays a role in instilling Islamic economic values, such as honesty, trustworthiness, responsibility, and the principles of halal and *thayyib* in buying and selling activities. Students' involvement in canteen management also enhances their understanding of simple financial management. Despite facing constraints such as limited capital and business management, the canteen remains a means of learning Sharia financial literacy within the *Pesantren* environment.

1. INTRODUCTION

The development of Islamic economics in Indonesia in recent years has shown quite rapid growth. This is marked by the increasing number of Islamic financial institutions, the growth of the halal industry, and the wider use of Sharia-based financial products and services by the public. Indonesia has even become one of the countries with the largest Islamic economic development in the world. However, this development in the Islamic financial industry has not been fully matched by an increase in the level of public Sharia financial literacy. Based on the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK), the level of Sharia financial literacy among the Indonesian people is still below the level of national financial literacy in general. This condition indicates that many people still do not adequately understand the concepts, principles, and practices of Sharia finance.

Sharia financial literacy is an individual's ability to understand Sharia financial concepts and apply them in everyday economic decision-making. Sharia financial literacy not only covers an understanding of Sharia financial products and services, but also includes an understanding of Islamic economic principles such as the prohibition of usury (*riba*), uncertainty (*gharar*), gambling (*maysir*), the principle of justice, transparency, and responsibility in *muamalah* (transactions). A good level of Sharia financial literacy will help the community manage their finances more effectively, make appropriate economic decisions, and encourage increased welfare in accordance with Islamic values (Amin &

Yulianto, 2020).

One institution that has great potential in increasing Sharia financial literacy is the Islamic boarding school (*Pesantren*). As the oldest Islamic educational institution in Indonesia, *Pesantren* not only functions as a center for religious learning but also plays an important role in building character, independence, and economic empowerment of the people. Over time, many *Pesantren* have started to develop productive business units as a means of supporting institutional financing as well as a medium for entrepreneurial learning for students. *Pesantren* business units have become an important part of creating *Pesantren* economic independence and supporting practice-based educational processes (Muhtarom et al., 2024).

The existence of *Pesantren* business units is basically not only oriented towards achieving economic profit alone but also has social and educational functions. Through the business activities carried out, students can learn about financial management, transaction recording, customer service, inventory management, and the application of Sharia economic principles in daily practice. The direct experience gained by students from these business activities becomes an effective learning tool in enhancing their understanding of Sharia financial concepts. Thus, *Pesantren* business units can function as Islamic economic laboratories that connect theory and practice in a real way.

Pondok Pesantren Baitul Makmur is one of the *Pesantren* that has business units in the form of a boys' canteen and a girls' canteen serving the daily needs of students. The activities taking place in these business units include buying and selling activities, simple financial management, transaction recording, inventory management, and economic interactions between students and business managers. Based on preliminary research results, the canteen business unit not only functions as a means of fulfilling students' consumption needs but also serves as a learning medium that instills Islamic economic values such as honesty, trustworthiness, responsibility, and the application of halal and *thayyib* principles in transactions. Furthermore, the involvement of students in the operational activities of the canteen helps them understand the recording of income, expenses, and business profits in a simple manner.

Nevertheless, the role of *Pesantren* business units in improving Sharia financial literacy has not been fully optimal. The problem identification results show that there are still several obstacles, including the low level of Sharia financial literacy within the *Pesantren* and surrounding community, the not-yet-optimal educational function of the *Pesantren*'s business units, and the limited capacity for business management which is still relatively simple. This condition indicates that efforts are still needed to optimize the function of business units not only as a source of *Pesantren* income but also as a means of sustainable Islamic economic education.

Various previous studies have discussed the role of *Pesantren* in community economic empowerment, the management of *Pesantren* business units, and the influence of financial literacy on students' economic behavior. However, most research still focuses on aspects of *Pesantren* economic independence, business governance, and the economic contribution of business units to *Pesantren* institutions. Meanwhile, research that specifically examines the role of *Pesantren* business units as a medium for improving Sharia financial literacy for students and the community is still relatively limited. Additionally, some studies only position business units as economic instruments without examining their educational function in shaping understanding and practice of Sharia finance.

The research gap in this study lies in the still limited studies that directly connect the activities of *Pesantren* business units with the improvement of Sharia financial literacy among students and the community. Most research emphasizes the economic and institutional aspects of *Pesantren*, while the dimension of Sharia financial education through business practices has not been explored in depth. Therefore, this study seeks to fill this gap by analyzing how the business unit of *Pondok Pesantren* Baitul Makmur plays a role as a medium for Sharia financial education for students and the surrounding community.

The novelty of this research lies in its focus on positioning the *Pesantren* business unit not only as an economic tool and source of institutional income but also as a learning medium for Sharia financial literacy that provides practical experience to students and the community. This research also has uniqueness in its research object, namely *Pondok Pesantren* Baitul Makmur, which has never been studied before in the context of improving Sharia financial literacy through *Pesantren* business units. Thus, this research is expected to contribute theoretically to the development of *Pesantren*-based Islamic economic studies and provide practical recommendations for developing the educational function of

Pesantren business units in the future.

Based on this description, this study aims to analyze the role of the business unit of *Pondok Pesantren* Baitul Makmur in improving Sharia financial literacy among students and the community, identify the educational programs carried out through the business unit, and examine the supporting and inhibiting factors in implementing the educational function of the *Pesantren* business unit.

2. METHODS

This study uses a qualitative approach with field research type, aiming to understand in depth the role of the business unit of *Pondok Pesantren* Baitul Makmur in improving Sharia financial literacy among students and the community. The research was conducted at *Pondok Pesantren* Baitul Makmur, Metro City, focusing on the activities of the boys' canteen and girls' canteen as a means of Islamic economic education. The qualitative approach was chosen because it can comprehensively describe social phenomena based on the experiences and perspectives of the informants directly involved in the *Pesantren*'s business unit activities.

The data sources in this study consist of primary and secondary data. Primary data were obtained through in-depth interviews with the foundation chairman, canteen managers, students, and community members who interact with the *Pesantren*'s business units. Meanwhile, secondary data were obtained from *Pesantren* documents, business unit activity archives, books, scientific journals, and other relevant literature sources. Data collection techniques were carried out through observation, interviews, and documentation to obtain accurate information regarding the implementation and contribution of the business unit in improving Sharia financial literacy.

Data analysis was conducted using the interactive model of Miles, Huberman, and Saldaña which includes data condensation, data display, and conclusion drawing. Data validity was tested through source triangulation and technique triangulation by comparing the results of observation, interviews, and documentation. Through these stages, this study seeks to produce an objective picture of the role of the *Pondok Pesantren* Baitul Makmur business unit as a medium for education and practice of Sharia financial literacy for students and the surrounding community.

3. RESULT AND DISCUSSION

The Role of *Pesantren* Business Units in Improving Sharia Financial Literacy

The results of the study indicate that the business unit of *Pondok Pesantren* Baitul Makmur, particularly the boys' and girls' canteens, has a significant role in improving the Sharia financial literacy of students and the surrounding community. This role is not only seen from the economic function as a provider of daily necessities but also as a means of learning Sharia financial practices. Through the buying and selling activities that take place daily, students gain direct experience in financial management, transaction recording, inventory management, and business profit calculation.

This finding shows that the process of Sharia financial literacy is not only acquired through formal classroom learning but also through daily economic practice experiences. According to Lusardi and Mitchell (2014), financial literacy is an individual's ability to understand and use financial knowledge to make appropriate economic decisions. In the *Pesantren* context, this understanding is reinforced by Sharia values which form the basis of every economic activity.

Interview results show that students involved in canteen operations understand the importance of recording income and expenses, managing capital, and responsibility in maintaining business trust. This experience becomes an effective learning tool because students not only gain theoretical knowledge but also directly apply Islamic economic principles in business activities.

Analysis Based on Role Theory

Role theory explains that an institution or individual has a set of functions and responsibilities expected by their social environment. In this study, the *Pesantren* business unit performs a dual role: as an economic unit and as an educational medium. As an economic unit, the canteen functions to meet the consumption needs of students. However, as an educational medium, the canteen plays a role in shaping students' financial understanding and behavior through direct involvement in business activities.

The results show that canteen managers, *Pesantren* administrators, and the foundation indirectly carry out financial education functions through daily business practices. Students learn about financial discipline, responsibility for merchandise, and the importance of maintaining consumer trust. This condition indicates that the *Pesantren* business unit has carried out social and educational roles that support the improvement of Sharia financial literacy.

This finding aligns with research stating that *Pesantren* have a strategic position in shaping community Sharia financial literacy because *Pesantren* not only function as religious educational institutions but also as agents of community economic empowerment.

Implementation of Social Learning Theory

According to Bandura (1977), individuals learn through processes of observation, imitation, and direct experience with their social environment. In the context of this study, the improvement of students' Sharia financial literacy occurs through the social learning process that takes place in the *Pesantren* business unit.

Students involved in canteen management observe how managers conduct transactions, serve customers, manage finances, and resolve business problems. These observations are then followed by direct practice, thus forming new understanding and skills. In other words, the *Pesantren* business unit functions as a learning laboratory that allows students to learn through real experience.

This learning process is considered more effective than purely theoretical learning because it provides concrete experiences for students. Previous research also shows that the social environment of the *Pesantren* has a significant influence on the formation of financial literacy and financial behavior of students. Social influence is even one of the dominant factors in improving Sharia financial literacy.

Furthermore, the interaction between senior students, canteen managers, and *Pesantren* administrators creates a continuous knowledge transfer process. This strengthens the role of the *Pesantren* environment as a means of shaping economic behavior in accordance with Islamic values.

Application of Islamic Economic Principles in *Pesantren* Business Units

The results show that the canteen business units apply various Islamic economic principles in their operational activities. These principles include honesty (*ṣidq*), trustworthiness (*amanah*), responsibility, justice, and the application of halal and *thayyib* concepts in the products sold.

The value of honesty is reflected in the transaction process conducted openly and transparently. Canteen managers provide clear price information and avoid practices that could harm consumers. The principle of trustworthiness is manifested through the manager's responsibility in safeguarding business capital, managing profits, and being accountable for business results to the *Pesantren* foundation.

The principles of halal and *thayyib* are also a primary concern in the procurement of products sold to students. All marketed products are ensured to meet halal standards and consumption safety. This is in accordance with the Islamic economic concept which emphasizes that business activities are not only profit-oriented but also blessed and beneficial (maslahah).

This finding shows that Sharia financial literacy developed in the *Pesantren* environment is not only oriented towards the aspect of financial knowledge but also towards the formation of Islamic economic character. This literacy model aligns with the characteristics of *Pesantren* which emphasize the integration of knowledge, morals, and daily life practices.

Business Unit as a Means of *Pesantren* Economic Empowerment

From the perspective of *Pesantren* economic empowerment, the canteen business unit has an important contribution in building the institution's economic independence while also enhancing the economic capacity of students. Students' involvement in business activities provides opportunities to understand the basics of entrepreneurship and business management from an early age.

Pesantren-based economic empowerment basically aims to create sustainable economic independence. In this study, the business unit not only generates income for the *Pesantren* but also serves as a medium for human resource development. Students gain experience in business management which can be a provision when they enter society after completing their education.

This finding aligns with the concept of *Pesantren* economic empowerment which positions business units as instruments for learning and strengthening the economic capacity of the *Pesantren* community. Thus, the existence of business units has broader benefits than mere economic function.

Supporting Factors for Improving Sharia Financial Literacy

The results show several factors that support the improvement of Sharia financial literacy through *Pesantren* business units. The first factor is the support from the foundation and *Pesantren* administrators for the development of business units. This support allows the business units to operate sustainably and provide space for student involvement.

The second factor is the high demand from students for canteen services, making transaction activities occur daily. This high frequency of interaction provides greater opportunities for students to learn about financial management and Sharia economic transactions.

The third factor is the direct involvement of students in business activities. Direct experience proves to be an effective learning tool because it allows students to understand Sharia financial concepts through real practice. Previous research results also show that the social environment and direct experience have a positive influence on the level of student financial literacy.

Inhibiting Factors for Improving Sharia Financial Literacy

On the other hand, this study found several inhibiting factors. Limited business capital has prevented the development of business units from being optimal. Additionally, the still-simple business management system results in financial recording and administration not being carried out maximally.

Other obstacles include limited stock of goods and the lack of structured financial education programs. Although students gain learning through business practice, this process still takes place informally so not all students get the same learning opportunities.

This finding indicates the need to strengthen the governance of *Pesantren* business units through business management training, Sharia financial recording, and the development of more systematic and sustainable financial literacy programs.

Research Implications

This research provides theoretical and practical implications. Theoretically, the study reinforces the view that Sharia financial literacy can be built through direct experience and social interaction, as explained in Social Learning Theory and Role Theory. Practically, the research results show that *Pesantren* business units can be optimized as effective Islamic economic education media.

Therefore, *Pesantren* need to develop financial literacy programs integrated with business unit activities. Collaboration between *Pesantren* administrators, Islamic financial institutions, and the government is also needed to improve the quality of Sharia financial education within the *Pesantren* environment. Thus, *Pesantren* business units can function optimally as a means of economic empowerment as well as a medium for improving Sharia financial literacy for students and the community.

4. CONCLUSION

Based on the research results and discussion, it can be concluded that the business unit of *Pondok Pesantren* Baitul Makmur has an important role in improving Sharia financial literacy among students and the community. This role is realized through the activities of the boys' and girls' canteen business units, which not only function as providers of daily necessities but also as a means of learning Islamic economics. Through involvement in the operational activities of the canteen, students gain an understanding of simple financial management, recording income and expenses, calculating business profits, and practicing transactions in accordance with Sharia principles.

The improvement in Sharia financial literacy is evident from the developing understanding of students regarding Islamic economic values, such as honesty (*ṣidq*), trustworthiness (*amanah*), responsibility, justice, and the application of halal and *thayyib* principles in buying and selling activities. Furthermore, the *Pesantren* business unit serves as a practical learning medium that allows students to gain direct experience in managing a business and applying Sharia financial concepts in everyday life. Thus, the *Pesantren* business unit not only contributes to the economic independence of the institution but also functions as an educational tool that supports the formation of economic behavior in accordance with Islamic values.

This study also found that the success of the business unit in improving Sharia financial literacy is supported by the support of the foundation and *Pesantren* administrators, the high demand from students for canteen services, and the active involvement of students in business activities. However, there are still several inhibiting factors, including limited business capital, a still-simple management system, limited stock of goods, and the absence of a structured Sharia financial literacy program. Therefore, efforts are needed to strengthen the governance of business units and develop more systematic Sharia financial education programs so that the role of *Pesantren* business units as a learning medium and a means of improving Sharia financial literacy can run more optimally and sustainably.

5. REFERENCES

Ahyar, M. K. (2018). Literasi keuangan syariah dan *Pondok Pesantren* (Studi kasus Pondok Modern Asy-Syifa Balikpapan). *ISLAMICONOMIC: Jurnal Ekonomi Islam, 9*(2), 191–210. https://doi.org/10.32678/ijei.v9i2.107

Ali, M., & Rani, W. (2021). Literasi keuangan syariah dan dampaknya terhadap pertumbuhan industri halal. *Jurnal Ekonomi dan Keuangan Islam, 7*(2), 120–132.

Amaria, H., Maknunah, L. U., & Avelina, N. F. (2025). Pengaruh motivasi berwirausaha dan literasi keuangan terhadap minat wirausaha pada anggota koperasi *Pondok Pesantren* Barokah. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA). 9*(3). https://doi.org/10.31955/mea.v9i3.6557

Amin, M., & Yulianto, A. (2020). Koperasi *Pesantren* sebagai penggerak ekonomi: Analisis kontribusi terhadap literasi dan praktik keuangan syariah. *Jurnal Ekonomi Syariah Indonesia, 8*(1), 45–60.

Antonio, M. S. (2001). *Bank Syariah: Dari Teori ke Praktik*. Gema Insani Press.

Bimantoro, O. S., & Haryanti, P. (2024). Tingkat religious dan literasi keuangan syariah pada pemberdayaan santri. Universitas Hasyim Aysari Tebuireng, Jombang.

Dahlan, A. (2019). *Pengantar ekonomi Islam: Kajian teologis, epistemologis, dan empiris*. Kencana. ISBN: 978-623-218-241-7

Dalimunthe, S. S. (2023). Efektivitas pemberdayaan ekonomi *Pesantren* dalam perspektif ekonomi Islam (Studi pada *Pondok Pesantren* Ath-Thohiriyah Gunung Selamat). *Jaksya: Jurnal Akuntansi Syariah, 2*(1). https://doi.org/10.24952/jaksya.v2i1.10093

Damayani, E. (2026). *Peran koperasi Pondok Pesantren terhadap peningkatan pendapatan Pondok Pesantren Darul A'mal Kota Metro* [Skripsi, Institut Agama Islam Negeri Metro].

Fauzia, I. Y. (2019). *Islamic entrepreneurship: Kewirausahaan berbasis pemberdayaan*. Rajawali Pers. ISBN: 978-602-425-581-7

Fauziah, R., & Hamzah, M. (2020). Penguatan literasi keuangan syariah berbasis modul kontekstual untuk lembaga pendidikan Islam. *Jurnal Pendidikan Ekonomi Syariah, 3*(1), 44–59.

Fitriyani, Malik, A. J., Syarif, R., Syahuur, K. N. F., & Riana, I. (2023). Pendirian dan pengembangan usaha internal *Pesantren* dalam upaya mendorong kemandirian ekonomi *Pesantren*. *Jurnal Pembelajaran Pemberdayaan Masyarakat (JP2M), 4*(1), 191–202. https://doi.org/10.33474/jp2m.v4i1.19969

Hidayah, N. (2023). *Literasi keuangan syariah: Teori dan praktik di Indonesia*. Rajawali Pers.

Hisan, K., Muhaya, F., & Kamal, S. (2021). Tingkat literasi keuangan syariah santri dayah. *J-EBIS (Jurnal Ekonomi dan Bisnis Islam), 6*(2), 200–218. https://doi.org/10.32505/j-ebis.v6i2.3650

Karim, A. A. (2015). *Ekonomi mikro Islam*. RajaGrafindo Persada.

Kementerian Agama RI. (2020). *Profil Pondok Pesantren Indonesia* (hlm. 12–25). Direktorat Pendidikan Diniyah dan *Pondok Pesantren*. [DOI tidak tersedia]

Kompas.id. (2022, April 20). Baru 9 dari 100 orang Indonesia yang memahami instrumen ekonomi-keuangan syariah. *Kompas.id*. [DOI tidak tersedia]

Kusumadewi. (2022). *Literasi keuangan syariah* (hlm. 150–165). [Penerbit tidak disebutkan].

Mardani. (2019). *Fiqh ekonomi syariah: Fiqh muamalah*. Kencana.

Moleong, L. J. (2021). *Metodologi penelitian kualitatif*. PT Remaja Rosdakarya.

Muhtarom, A., Subandi, & Mushodiq, M. A. (2024). *Pesantren* dan kemandirian ekonomi: Studi kasus di *Pondok Pesantren* Belitung OKU Timur Indonesia. *Bulletin of Indonesian Islamic Studies, 3*(1), 13–28. https://doi.org/10.51214/biis.v3i1.869

Nurkhin, A., & Jayanto, P. Y. (2023). Literasi keuangan syariah bagi santri *Pondok Pesantren* As-Salafi di Kota Semarang. *Jurnal Implementasi*.

Otoritas Jasa Keuangan. (2017). *Strategi Nasional Literasi Keuangan Indonesia (SNLKI) – Revisit 2017*. OJK. [DOI tidak tersedia]

Otoritas Jasa Keuangan. (2020). *Roadmap pengembangan keuangan syariah Indonesia 2020–2024*. OJK.

Otoritas Jasa Keuangan. (2022). *Survei Nasional Literasi dan Inklusi Keuangan* OJK.

Qardhawi, Y. (2019). *Norma dan etika ekonomi Islam* (hlm. 140–155). Gema Insani Press.

Radiansyah, M., & Tanjung, A. N. M. (2021). Peningkatan literasi keuangan syariah terhadap masyarakat miskin produktif di lingkungan *Pondok Pesantren* Mawaridussalam. *IHSAN: Jurnal Pengabdian Masyarakat, 3*(1).

Rahmawati, S., & Burhanuddin, A. (2022). Pembentukan perilaku ekonomi syariah santri melalui pendidikan dan praktik kewirausahaan *Pesantren*. *Jurnal Pendidikan Ekonomi dan Bisnis Islam, 4*(3), 190–204.

Rahmawati, S., & Firmansyah, A. (2021). Literasi keuangan syariah dan minat masyarakat dalam berinvestasi pada instrumen syariah. *Jurnal Ekonomi Syariah, 13*(2), 101–120.

Rohim, A. N., Priyatno, P. D., & Sari, L. P. (2021). Literasi keuangan syariah di *Pondok Pesantren* Al-Jadid, Kecamatan Kopo, Kabupaten Serang. *Abdimas Galuh, 3*(2), 525–534.

Rozalinda. (2017). *Ekonomi Islam: Teori dan Aplikasinya pada Aktivitas Ekonomi* . RajaGrafindo Persada. (hlm. 18–20).

Selviana, M., & Lubis, D. (2021). Faktor yang memengaruhi kemandirian ekonomi *Pesantren* (Studi *Pesantren* Al-Ittifaq Bandung). *AL-MUZARA'AH, 9*(2), 129–146. https://doi.org/10.29244/jam.9.2.129-146

Septianingsih, D. A. (2025). *Peran unit usaha Pesantren dalam kemandirian ekonomi Pesantren (Studi kasus Baitunnur Tanggulangin Punggur Lampung Tengah)* [Skripsi, Institut Agama Islam Negeri Metro].

Septiawan, B. (2021). Pengembangan potensi ekonomi umat melalui unit usaha *Pondok Pesantren* Bahrul Maghfiroh Malang di era pandemi COVID-19. *At Tujjar, 9*(1). JOSAR: https://doi.org/10.35457/josar.v6i2.1955]

Syukron, A., Fawwaz, A., & Aripin, P. Z. (2026). Pengaruh akad murabahah terhadap pengembangan ekonomi santri di *Pesantren* KHAS Kempek Cirebon. *Tasyri': Jurnal Muamalah dan Ekonomi Syariah, 8*(1), 18–30. https://doi.org/10.55656/tjmes.v8i1.545

Zamzam, F., & Aravik, H. (2019). *Perekonomian Islam: Sejarah dan pemikiran*. Kencana.