



## CONSUMPTION BEHAVIOR MODEL OF SANTRI AT MODERN PUTRI BOARDING SCHOOL, MALANG REGENCY, EAST JAVA

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### Abstract

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This study examines the consumption behavior model of santri (Islamic boarding school students) at a Modern Putri Boarding School in Malang Regency, East Java, as well as analyzing its impacts and the pesantren's policies regarding it. This qualitative research, employing an iterative thematic inquiry method, was conducted using in-depth interviews, observation, and documentation studies. The findings indicate that santri consumption behavior is complex, influenced by the interaction between personal needs, accessibility, preferences shaped by trends and peer influence, and the ability to manage pocket money. The impacts of this behavior encompass financial, social, and psychological aspects. Financially, santri show variations in pocket money management, with some successfully saving while others experience difficulties. There are differences in daily expenditures within the boarding school and during student visits, indicating a "release" of consumption when access is broader. Socially, peer influence can be both positive (financial discipline) and negative (encouraging consumerism), while psychologically, santri experience self-control but also the potential for impulsive urges due to trends. The pesantren's policies in regulating santri consumption tend to be informal, through the guidance of ustadzah (female teachers) and regulation of access to resources. However, there is no structured formal financial literacy education. This study concludes the importance of developing comprehensive financial literacy programs in pesantren to equip santri with wise money management skills in accordance with Islamic values.

**Keywords:** Consumption Behavior Model; Santri; Boarding School

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## INTRODUCTION

Pesantren is a form of traditional intellectual heritage within the Islamic intellectual tradition that emerged around the 13th century (Fatiyah, 2021). Since the 20th century, the educational landscape of pesantren in Indonesia has begun to undergo a significant shift, transitioning from traditional pesantren to modern pesantren, which integrates general subjects into its curriculum in an effort to adapt to modernity (Hidayat & Ibrahim, 2021; Surajudeen, 2019; Syafe'i, 2017; Lubis, 2021; Ilaina et al., 2022). Consistent with the research of Rohman et al. (2023) and Nurhidayah (2024), the pesantren environment not only equips students (known as santri) with in-depth religious knowledge but also fosters an awareness of global dynamics. Consequently, modern pesantren have adopted international curricula like the Cambridge International Curriculum or prepare santri for global standard examinations such as the Scholastic Aptitude Test (SAT), even for

continuing their studies at leading international universities (Arrohmah, 2025). This adjustment serves as a response to global demands (Butterworth, 2019; Muqoyyidin & As'ad, 2020), while simultaneously reflecting the challenges and opportunities for argumentation in science and religion that arise during the teaching and learning process (Rehman, 2022; Erduran, 2020; Zainuri & Bukhori, 2019). A further development in the modernization of pesantren is the emergence of the "Boarding School" concept, characterized by the merging of the pesantren and school systems in a residential (dormitory) format (Tolib, 2015).

The shift in pesantren can also be observed through the higher educational costs required by modern institutions. This is often due to the fact that Islamic education budget policies in Indonesia frequently do not align with on-the-ground needs (Mahfud, 2019). Modern pesantren, especially those adopting the "Boarding School" concept, show significant appeal among the public despite their educational costs being substantially higher than the traditional model (Khoirot, 2022). This aligns with the general trend in Indonesia of a sharp shift toward the privatization and growth of the private education sector as a response to high demand and limited state capacity (Welch, 2007), particularly among the middle-to-upper-class society. This phenomenon can be explained by several key factors: first, modern pesantren offer comprehensive education. Second, they maintain an emphasis on character building and independence. Third, they open up broader opportunities for higher education. The image and representation of modern Islamic educational institutions, including their appeal, are also largely shaped by narratives and content analyses on social media that highlight the institutions' shifting focus and quality (Maemonah et al., 2023). The traditional image of pesantren is synonymous with simplicity and low costs-now confront the reality of the "expensive" modern pesantren. This shift suggests that "simplicity" in the context of modern pesantren may no longer be interpreted as a lack of facilities or costs, but rather as an emphasis on character values amidst comprehensive facilities and curriculum.

Abdalla (2020) highlights the importance of understanding how experiences of Islamic education influence the ways in which learners interpret and engage with the world, including their consumption preferences. Therefore, it is essential to explore the perspectives of female students (*santriwati*) to understand how values and experiences derived from Islamic studies and communal life in modern pesantren in Malang Regency, East Java, shape their patterns of consumption behavior. Some modern pesantren even provide access to electronic devices, thereby exposing students to advertising content and consumer trends from the outside world. Social dynamics among students, such as peer influence and peer pressure, may also encourage consumptive behavior. This is due to the psychological characteristics of adolescents, who are sensitive to the influence of the social environment and tend to seek peer group recognition (Asyia et al., 2023). Sulikah & Nasikh (2018) emphasize that motivation and interpersonal communication play a role in shaping the educational environment, which is equally relevant to consumption behavior in communal settings such as pesantren. On the other hand, global issues and modern trends also influence individual preferences, including factors related to sustainable marketing and purchasing decisions, as examined within the context of Indonesian consumers (Maulidah et al., 2024). Consequently, students' consumption behavior is influenced not only by personal needs but also by the desire to display identity or social status.

This study takes into account factors that extend beyond purely religious dimensions. Modern pesantren also equip students with life skills and economic competencies. Programs aimed at fostering entrepreneurial intentions and financial literacy reflect a shifting educational focus toward the development of independent and

productive individuals (Bachrodin et al., 2024). The aforementioned shift reflects a modern requirement for integrating religious and general knowledge in diverse sectors, including finance, psychology, and law, thereby highlighting the growing significance of interdisciplinary Islamic studies today (Keskin & Ozalp, 2021). ). Accordingly, the consumption behavior of female students (santriwati) is shaped not only by religious values but also by their understanding of the value of money, the management of resources, and the potential for productivity cultivated through economic and entrepreneurial education.

Research on students' (santri) consumption behavior aims to understand their consumption patterns, the factors influencing such behaviors, and the implications of these behaviors for their daily lives. Such an understanding is crucial because responsible consumption behavior is strongly associated with the individual capacity for budget management and financial transparency (Carril et al., 2020). This study may also assist pesantren administrators in formulating policies designed to foster more rational and responsible consumption practices among students. A deeper understanding of students' consumption behavior can further contribute to character education management within pesantren, enabling students to grow into individuals who are wiser and more responsible in managing their consumption.

The state of the art and novelty of this research lies in examining the economic behavior of students (santri) in modern pesantren through the conceptual and theoretical framework of consumer behavior, grounded in rationality and preference with economic, social, cultural, and religious indicators. Accordingly, this study focuses on modern pesantren that independently design their own educational programs, encompassing formal, non-formal, and informal learning processes that take place continuously within a residential environment. This Boarding School education model represents a powerful pathway for integrating religious knowledge and scientific knowledge, aiming to produce exceptional individuals proficient in both science and technology (IPTEK) and faith and piety (IMTAQ) (Maimunah et al., 2021). Modern pesantren are also closely linked to science and technology. In terms of educational development, modern pesantren bear the responsibility of functioning as general schools with distinctive Islamic characteristics. They are typically associated with more comprehensive facilities and greater openness to change, thereby creating consumption dynamics that differ from those of traditional pesantren.

Previous studies have predominantly examined consumption behavior among university students or, more broadly, the consumptive tendencies of adolescents, similar to the research conducted by Lisma (2016) and Kurniawan (2017).. These studies largely emphasize economic, social, lifestyle, and peer group factors in influencing consumption patterns. The research gap addressed in this study is that most prior works have focused on general factors of consumption behavior and remained at the level of descriptive analysis, without advancing toward a deeper contextualized model. Few studies have specifically explored the consumption behavior of female students (santriwati) in modern boarding school pesantren. The modern pesantren environment is particularly compelling for investigation, as it is shaped by binding institutional rules (pesantren culture), religious values, and unique technological access, all of which create consumption patterns distinct from those of university students or adolescents in general. Furthermore, this study employs a novel methodological approach, Iterative Thematic Inquiry, and seeks to develop a model that can inform pesantren policy rather than merely providing a descriptive account of consumption phenomena. For these reasons, the researcher is interested in conducting an in-depth study entitled "The Consumption Behavior Model of Female Students in Modern Islamic Boarding Schools in Malang Regency, East Java".

## **METHODS**

This research employed the Iterative Thematic Inquiry (ITI) method, with a focus on the consumption behavior model of santri as the primary analytical framework. ITI was chosen because it emphasizes the development of themes from the outset of the research and is conducted iteratively to produce a comprehensive analysis. The research data were obtained through semi-structured interviews, observations, and document studies. The interviews were guided by flexible questions that allowed informants to provide detailed and expansive responses, and they were documented through audio and visual recordings. Observations were carried out to capture the contextual dynamics of students' consumption behavior, while documentation served as supporting data.

The primary data in this study were obtained from interviews and observations of students at Ar-Rohmah Putri Senior High School "Boarding School" in Dau, Malang Regency, East Java. The purpose of the observations was to gain a direct understanding of the profile and descriptions of the research informants, particularly by examining their consumption behavior and whether they acted rationally or irrationally. Interviews were conducted to collect in-depth information from the informants. The researcher prepared guiding questions aligned with the focus of the study; however, during the fieldwork, the questions were developed further in a flexible manner to obtain more comprehensive and relevant insights related to the research discussion.

The informants selected for this study were students in grades X, XI, and XII who demonstrated a purchasing frequency of more than three times a day within the pesantren environment and who also engaged in unnecessary purchases during the scheduled monthly visitation. The selection of informants employed a purposive sampling technique, in which the researcher intentionally chose individuals based on specific criteria relevant to the data needed for the study. The data analysis in this study followed three main stages: data reduction, data display, and verification with conclusion drawing. The process of analysis was aligned with the principles of Iterative Thematic Inquiry (ITI), in which themes were initially developed based on the researcher's preconceptions and were then continuously revised through constant interaction with the data. In this way, the consumption behavior of students was not only understood as a descriptive phenomenon but also served as a foundation for constructing in-depth and rigorously tested research themes.

To obtain authentic and valid data from the informants, this study ensured data validity and reliability through a triangulation approach. This method strengthens the accuracy and credibility of the information and research findings. Triangulation was carried out by comparing the results of interviews with observational data. Through triangulation, the findings are able to reflect the facts and data. Furthermore, triangulation assures the precision and consistency of the information provided by the informants, enabling the researcher to achieve proper verification and reliable final data.

## **RESULTS & DISCUSSION**

This study aims to identify the model and patterns of students' (santri) consumption behavior, analyze the impacts of such behavior, and examine pesantren policies related to consumption practices. The data were collected through in-depth interviews with several female students at a Modern Islamic Boarding School in Malang Regency, East Java.

### General Description of Respondents

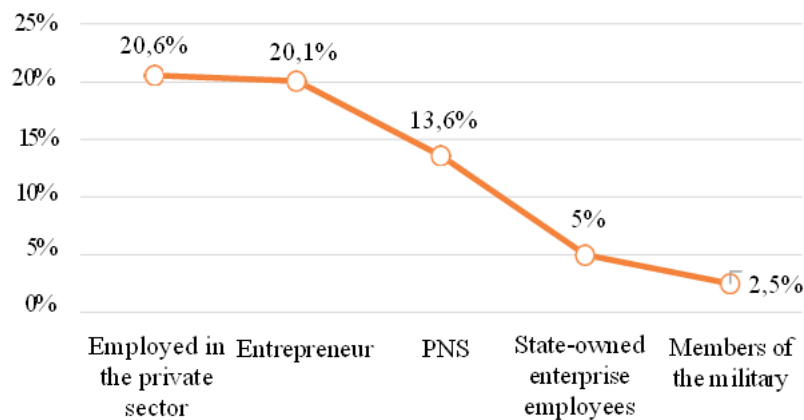
This section presents the demographic profile of the students (santri) who served as respondents in the study, to understand their background and characteristics that are presumed to influence consumption behavior.

**Table 1.**  
 Percentage of Students' Province of Origin, Academic Year 2024/2025

Province	Percentage
East Java	64,5%
East Kalimantan	5,3%
Central Java	3,0%
Bali	2,8%
Papua	2,6%

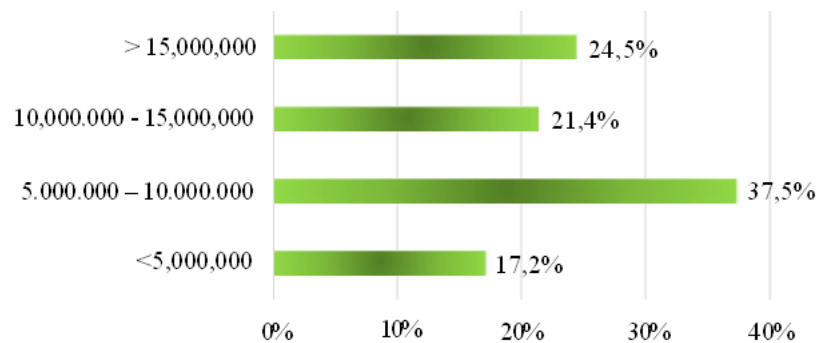
*Source: Processed data (2025)*

Based on the data presented in Table 1, the majority of students come from five provinces, with East Java accounting for 64.5%. This percentage indicates that the pesantren attracts students predominantly from its surrounding region. The presence of students from other provinces, such as East Kalimantan (5.3%), Central Java (3.0%), Bali (2.8%), and Papua (2.6%), demonstrates interest from outside East Java to pursue education in this pesantren and reflects its national reach. Such regional diversity also has the potential to bring variation in cultural backgrounds and initial consumption habits of students before entering the pesantren environment.



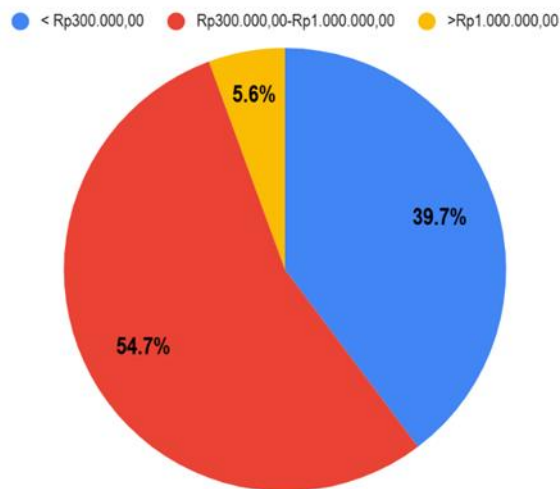
**Figure 1.**  
 The Five Common Occupations of Students' Parents  
*Source: Processed data (2025)*

The analysis of parents' occupational backgrounds, as illustrated in Figure 1, reveals a diverse socio-economic composition. The categories of private-sector employees (20.6%) and traders (20.1%) dominate, indicating that the majority of parents are engaged in private employment and entrepreneurial activities, which may involve varying levels of income flexibility. These are followed by civil servants (13.6%), state-owned enterprise (SOE) employees (5%), and members of the military (2.5%), who generally have more stable sources of income. The diversity of parents' occupations may correlate with patterns of financial support and pocket money provided to students, which in turn could influence their consumption behavior within the pesantren environment.



**Figure 2.**  
 Parents Income Distribution  
*Source: Processed data (2025)*

Figure 2 illustrates the distribution of parents' monthly income. The largest proportion (37.5%) falls within the income range of IDR 5,000,000 to IDR 10,000,000. A significant share of parents (24.5%) earn more than IDR 15,000,000, while 21.4% are within the range of IDR 10,000,000 to IDR 15,000,000. In contrast, only a small proportion (17.2%) reports an income of less than IDR 5,000,000. These figures suggest that the majority of students come from families with middle- to upper-income backgrounds. The level of parents' income directly influences their ability to provide pocket money and fulfill students' needs, which in turn shapes expectations and consumption patterns within the pesantren environment.



**Figure 3.**  
 Average Monthly Spending of Students  
*Source: Processed data (2025)*

Figure 3 presents the average monthly spending of students. The majority (54.7%) spend between IDR 300,000 and IDR 1,000,000 per month. Meanwhile, 39.7% of students spend less than IDR 300,000 per month, and only a small proportion (5.6%) spend more than IDR 1,000,000. This spending reflects students' daily needs while living in the pesantren, excluding additional expenses usually covered during parents' visits.

The differences in spending patterns can be attributed to personal lifestyle, spending priorities, and the ability to adapt to the pesantren environment.

### **Models and Patterns of Students' Consumption Behavior**

The fulfillment of students' daily needs comes from both internal and external sources of the pesantren. The internal source is the pesantren's mini market, Ar-Rohmah Store (Arstore), while the external sources include care packages sent by parents and shopping during monthly leave. Students from East Java generally rely on care packages from their parents for necessities. They usually write down their shopping lists, which are then forwarded to their parents through dormitory supervisors or murobbiyah. However, when the packages arrive late, these students shift to purchasing their needs at Arstore. On the other hand, students from outside East Java mostly depend on Arstore for their daily essentials, such as toiletries and laundry supplies, while skincare products are typically obtained through parental care packages. The most frequently consumed items include snacks and beverages, skincare products, and learning supplies. These categories reflect the priorities of daily needs, self-care, and academic support. In addition, there is a consumption pattern involving "cute" items that are not essential but trendy, such as water bottles, Lego toys, and decorative stationery (colorful pens and pencil cases). This illustrates the influence of external lifestyle trends, even within the pesantren environment.

The frequency of snack and beverage purchases at Arstore varies among students. Some shop only two to three times a month but spend relatively large amounts in each transaction, while others make purchases almost every day. On average, students' daily spending at Arstore ranges from Rp30,000 to Rp50,000, though it can reach up to Rp100,000 on certain occasions. All transactions at Arstore are cashless, carried out by scanning a barcode on the student ID card. The pesantren has established a policy that limits Arstore transactions to a maximum of Rp600,000 per month. Students with high purchase frequency or spending that exceeds this limit often resort to alternative methods, such as using a debit card or borrowing the student ID card of a peer whose monthly spending has not yet reached the maximum threshold. Meanwhile, during the monthly leave, students' expenditures for shopping can exceed Rp1,000,000, with priority items including skincare products and toiletries. This pattern indicates that despite having the same access to facilities, students' daily consumption levels are highly individual, shaped by their preferences and their ability to manage pocket money.

Students' considerations in selecting consumer goods are not solely based on functional aspects such as price, brand, and halal certification, but also on hedonic and social factors. The purchase of skincare products, for instance, is often driven by peer recommendations and current trends (such as TikTok skincare trends). This reflects the influence of peer groups and the presence of fear of missing out (FOMO), both of which significantly shape students' purchasing decisions.

### **The Impact of Students' Consumption Behavior**

Students demonstrate varying approaches in managing their allowances. Some students with monthly spending below IDR 300,000 can save around IDR 50,000 per month. However, some run out of money before the end of the month and request additional funds. A tendency to spend excessively at the beginning of the month further highlights the challenge of evenly allocating resources over time. During parental visits, spending often exceeds IDR 1,000,000, with most purchases based on the students' requested lists. Nevertheless, some parents engage in unplanned purchases without considering the total expenditure. This indicates a compensatory consumption pattern,

where broader access to goods outside the pesantren environment triggers a surge in spending behavior.

The peer environment exerts both positive and negative influences on students' consumption behavior. Observing friends who are disciplined in managing their finances can serve as a positive inspiration, encouraging others to adopt similar habits. Conversely, being surrounded by peers with highly consumptive tendencies may lead to the reinforcement of consumptive behavior among students. Students who are dissatisfied with the meals provided by the pesantren tend to purchase additional food at the Arstore, which reduces the effectiveness of the pesantren's meal program and increases their personal expenses. Moreover, stationery is not considered a priority by some students, as they often rely on borrowing items from their peers for note-taking rather than purchasing their own. Students often perceive themselves as spending more in the pesantren due to having greater access to pocket money. Nevertheless, some students report that they can manage their finances more effectively while in the pesantren environment. The tendency to follow trends or the influence of fear of missing out (FOMO) may provide temporary satisfaction, yet it also carries the risk of triggering impulsive purchases of items that are less useful or not aligned with their actual needs.

### **Pesantren Policy on Students' Consumption Behavior**

The pesantren does not yet have a formal or strictly structured policy on financial literacy education. Students report that they have never been explicitly taught how to manage finances or practice Islamic consumption principles either within or outside the classroom setting. However, the pesantren employs informal and indirect mechanisms in guiding consumption behavior. Some students mentioned being advised by their female teachers (ustadzah) when they spent excessively or depleted their allowance too quickly. These informal admonitions reflect efforts of supervision and guidance from the pesantren to encourage more prudent spending habits. This condition highlights a curricular or programmatic gap that could be addressed by integrating financial literacy education into the pesantren environment. Prakoso et al. (2025) found that the credibility of educators significantly influences students' economic literacy, an effect that operates alongside the students' own internal factors.

The pesantren also regulates students' access to shopping facilities. The availability of the Arstore mini market within the pesantren environment limits students' shopping options compared to those outside. The policy of sending essential goods through the murobbiyah serves as another form of indirect control over the type and quantity of items brought in. In addition, the provision of the math'am (dining hall), which supplies three daily meals, reflects a policy aimed at meeting students' basic needs and, ideally, reducing their personal spending on food. However, these meals are not always consumed by students when the daily menu does not align with their personal preferences.

## **CONCLUSION**

The consumption behavior model of students in Modern Boarding Schools in Malang Regency is complex, shaped by the interaction between personal needs, accessibility, preferences influenced by trends and peer pressure, as well as students' ability to manage their allowances. The impacts of this behavior can be categorized into three aspects: financial, reflected in variations in money management and differences in spending within the pesantren; social, manifested through both positive and negative peer influences; and psychological, encompassing feelings of being either financially

controlled or wasteful. The pesantren's policy on regulating consumption tends to be informal, relying on guidance from female mentors (ustadzah) and the regulation of access. However, it has not yet been formally integrated into a structured financial literacy education program.

The implication of this study highlights the importance of developing a structured financial literacy program within the pesantren environment. Such a program may include components such as budgeting, saving, distinguishing between needs and wants, as well as the principles of Islamic consumption, which emphasize simplicity and avoidance of *mubadzir* (wastefulness) and *israf* (excessiveness). Consequently, students will not only acquire strong academic and religious competencies but also be equipped with adequate financial management skills to live wisely and responsibly after graduating from the pesantren

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