



Kopontren Optimization to Promote Digital Economic Transformation in the Dzikrul Ghofilin Al Hasyimiyyah Islamic Boarding School and Surrounding Communities

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Submitted: March 14th, 2025 Revised: June 27th, 2025 Accepted: June 29th, 2025 Published: June 30th, 2025 By: Journal of Islamic Digital Economics and Finance (JIDEF) Copyright: ©2025. Muhammad Khotib, Nurul Wulandari Putri, M.Afani Adam  This article is licensed under the Creative Commons Attribution-Share Alike 4.0 International License http://creativecommons.org/licenses/by-sa/4.0/	Introduction: The Dzikrul Ghofilin Al Hasyimiyyah Islamic Boarding School Cooperative (Kopontren) has strategic potential as a driving force for digital economic transformation, but still faces challenges in optimizing the use of technology for the economic empowerment of students and the surrounding community. Objective: This study aims to analyze Kopontren's optimization strategies in promoting digital economic transformation, identify the potential and challenges of implementation, and formulate a sustainable transformation roadmap to improve the economic welfare of the pesantren community and its surroundings. Method: The study employs a descriptive qualitative approach using a case study method. Data was collected through direct observation, in-depth interviews with key stakeholders, document analysis, and SWOT analysis. Data analysis utilized triangulation techniques to ensure the validity and reliability of the findings. Result: The study identified three key strategies for optimizing Kopontren: (1) digitizing internal management systems through the implementation of integrated information systems and mobile applications; (2) developing e-commerce platforms and integrating them with marketplaces to expand market reach; (3) implementing sharia fintech and community digital literacy empowerment programs. Implication: This transformation model can be replicated in other Islamic boarding schools as a best practice for digital-based economic empowerment of the Muslim community while maintaining Islamic values. Policy implications highlight the need for government support in the form of conducive regulations, human resource training programs, and access to capital to accelerate the adoption of digital technology within Islamic boarding schools. Keywords: Digital Economic Transformation; Community Empowerment; Islamic Boarding Schools; Kopontren; Sharia Fintech.

A. Introduction

Islamic boarding schools (pesantren) are among the oldest Islamic educational institutions in Indonesia (Hasan et al., 2023; Hutomo & Yaqin, 2024). Their existence and contribution to the intellectual and spiritual development of the nation have long been recognized by society. Over time, pesantren have evolved into centers of religious learning (*tafaqquh fi al-din*), producing numerous scholars, community leaders, and preachers (Arief & Assya'bani, 2023). With thousands of pesantren across the country, they hold enormous economic potential that has yet to be fully realized in the digital era. However, this economic potential has not received adequate attention, either from the government or the pesantren themselves (Firmansyah & Susetyo, 2022; Muntholib, 2020; Özgün, 2023). The government often overlooks pesantren as strategic economic entities, seeing them mainly as traditional religious institutions. Similarly, many pesantren view economic matters as secondary, often considering them to be worldly affairs that must be approached carefully with spiritual considerations (Mahmudin, 2024; Mufidah et al., 2024). This perspective has become increasingly challenging as the digital economy rapidly transforms traditional business models and creates new opportunities for economic empowerment (Dimyati, 2020; Misbah, 2024).

As times change and digital technology advances, many pesantren have begun innovating to increase their impact and empower their communities through digital transformation (Apriani et al., 2025; Risqi Setiorini et al., 2024). One significant adaptation is the establishment and optimization of cooperatives within pesantren, known as Koperasi Pondok Pesantren (Kopontren), as vehicles for digital economic transformation. Kopontren represents a cooperative founded within a pesantren environment that traditionally served to meet the daily needs of its internal community but now has the potential to leverage digital platforms to expand its reach and impact significantly. The role of kopontren in the digital economy can be analyzed through three main dimensions: (1) as a supporter of the pesantren's internal digital economic mechanisms through e-commerce and fintech solutions; (2) as a training ground for future digital cooperative leaders and tech-savvy entrepreneurs at the village level; and (3) as a digital social and economic stimulator for surrounding rural communities through online marketplace integration and digital financial inclusion.

Former Indonesian Minister of Cooperatives, Subiakto Tjakrawerdaja, emphasized the strategic importance of forming and developing kopontren. In the current digital context, this importance has multiplied as kopontren can serve not only as traditional economic institutions meeting the needs of students and staff, but also as digital innovation hubs that support local communities through technology adoption and digital literacy programs. Therefore, there must be collective efforts to expand both the number and digital capabilities of kopontren, posing new challenges for pesantren leaders and teachers who play crucial roles in advancing pesantren-based digital cooperatives.

The cooperative movement within pesantren is not a new concept, but its digital transformation represents an emerging frontier. While public perception often limits pesantren to religious instruction alone, the reality is that many pesantren are now providing practical digital economic skills and training students to become future tech-enabled entrepreneurs. The integration of Islamic values with modern digital technology creates unique opportunities for developing ethical and sustainable digital business models.

Pondok Pesantren Dzikrul Ghofilin Al Hasyimiyyah was established in 2018 through the initiative of Al Mukarom Abah Kiyai Mujiburrohaman bin K.H. Hasyim bin Jamhari, the late

Moch. Afif, M.Ag., and others. Originally part of Pondok Nurul Huda Al Hasyimiyah under a single foundation, it has since separated and now operates under the Yayasan Putra Bangsa. The pesantren recognizes the urgent need to adapt to the digital economy while maintaining its Islamic identity and values. The pesantren currently operates several business units including a traditional cooperative, herbal medicine production, and organic fertilizer production. The Kopontren, founded in 2020, initially served to fulfill the basic needs of students, teachers, and religious educators within the pesantren environment using conventional methods. However, with the rapid growth of digital commerce and the increasing digital literacy of its stakeholders, there is significant potential to transform this traditional cooperative into a digitally-enabled economic powerhouse (Fauzi et al., 2025; Rahawarin, 2019).

The current cooperative model, while successful in generating revenue for the pesantren's infrastructure development and business capital, faces limitations in terms of market reach, operational efficiency, and scalability (Komariyah & Ma'adi, 2024; Sinta et al., 2024). The students, who serve as the main consumers of Kopontren Dzikrul Ghofilin Al Hasyimiyyah, represent a digitally native generation that expects seamless, technology-enabled services. This presents both an opportunity and a necessity for digital transformation. The convergence of Islamic financial principles, cooperative values, and digital technology creates a unique opportunity for Kopontren to become a model for sustainable digital economic development. By leveraging e-commerce platforms, digital payment systems, and online community engagement tools, the Kopontren can expand its impact beyond the physical boundaries of the pesantren to serve and empower the broader community. This digital transformation aligns with the growing trend of Islamic fintech and the government's push for financial inclusion through digital platforms.

This study examines how the optimization of Kopontren through digital transformation can serve as a catalyst for comprehensive economic development that benefits not only the pesantren community but also the surrounding rural areas. The research explores strategies for implementing digital solutions while maintaining the cooperative's Islamic values and community-oriented mission, ultimately contributing to a more inclusive and sustainable digital economy.

B. Literature Review

Study about cooperative Pondok Pesantren Islamic boarding schools (Kopontren) have carried out by various researchers with diverse focus. (Wijayanti & Sari, 2019) in his research entitled "The Role of Cooperatives Pondok Pesantren Islamic boarding school in " Empowerment of Santri Economy " found that Kopontren own role significant in increase literacy economy students and provide access to business capital for alumni of Islamic boarding schools. Research This use approach quantitative with survey against 150 students in three Islamic boarding schools in East Java, showing that 78% of the students involved in activity Kopontren own understanding better economy Good compared to students other (Arief & Assya'bani, 2023; Hidayat & Suciati, 2021) .

(Nurhayati & Rahman, 2020) did studies comparative about " Management Model" Cooperative Islamic Boarding Schools in the Modern Era" with comparing five Islamic boarding schools big in Indonesia. The results of the research show that Islamic boarding

schools that implement modern management in Kopontren experience growth average assets 35% per year, tall compared to Islamic boarding school with management traditional which only growing 12% per year. Research this also identifies factors key success Kopontren, namely visionary leadership, participation active students, and diversification business (Mainuddin et al., 2024) .

In context digital transformation, research (Hidayat et al. 2021) entitled "Digitalization of Islamic Boarding School Economy: Opportunities and Challenges " provides description comprehensive about adoption digital technology in the environment Islamic boarding schools. This mixed-method research involving 200 Islamic boarding schools throughout Indonesia and found that only 23% of Islamic boarding schools have adopt digital technology for activity economy, while 67% still use method conventional. Inhibiting factors main identified is limited human resources technology (45%), resistance culture (32%), and limited capital (23%).

Longitudinal research conducted by (Amalia & Wicaksono, 2022) during three years analyzing "The Impact of E-commerce on the Economic Performance of Pondok " Islamic boarding school". This study involving 15 Islamic boarding schools that implemented e-commerce platforms and compared them with group control. Research results show improvement average turnover of 127% in the group using e-commerce, with level satisfaction customer increase from 3.2 to 4.6 in scale 5. Research this also identifies that Islamic boarding school with population more than 500 students have potential greater e-commerce success tall.

(Samsul & Fatimah, 2023) in his research "Implementation of Sharia Financial Technology in Cooperatives Islamic boarding school" studies adoption of sharia fintech in 12 Islamic boarding schools in West Java. Using the Technology Acceptance Model (TAM), the study This find that perceived usefulness ($\beta=0.67$, $p<0.001$) and perceived ease of use ($\beta=0.43$, $p<0.01$) have an effect significant on the intention to use Islamic fintech. Research this also reveals that 89% of respondents state that implementation of sharia fintech increases transparency and accountability management finance Kopontren.

Case study conducted by (Marlina, 2023) on " Digital Transformation of Cooperatives Al- Munawwir Islamic Boarding School Yogyakarta" shows interesting results. After implementation system information management cooperatives and mobile applications, occurred improvement efficiency operational by 45%, reduction error administration by 78%, and an increase participation member in the cooperative program by 134%. Research This use action research approach with involving direct researchers in the digital transformation process for 18 months.

Although has Lots research conducted about Kopontren and digitalization Islamic boarding school in a way separate, still there is a significant research gap in comprehensive strategy matters for optimization Kopontren as catalyst transformation digital economy. Research previously tend focus on aspects partial, such as only e-commerce, fintech, or management cooperative only without integrate all three in one holistic framework.

Research (Hasanah & Widodo, 2022) on " Digital Business Model Based on Islamic boarding school " identifies the need further research deep about integration Islamic values with digital technology in context economy Islamic boarding school. They suggested that

study furthermore need focus on developing models that can replicated by other Islamic boarding schools with different characteristics. In addition, some big study previously use sample Islamic boarding school big with source adequate power, while study about digital transformation in Islamic boarding schools medium and small Still limited. This is important remember majority Islamic boarding schools in Indonesia include in category medium and small with limitations source more power significant (Dian Sudiantini et al., 2023) .

Based on review the above library, research This adopt and integrate a number of framework theoretical. First, the Cooperative Business Development Theory developed by (Zeuli & Cropp, 2004) which emphasizes the principles of base cooperatives and their adaptation to developments of the times. Second, the Digital Transformation Framework by (Vial, 2019) which provides guide systematic for implementation digital transformation in organizations. Third, the Islamic Business Ethics Theory proposed by (Chapra, 2008) for ensure that digital transformation remains in line with Islamic values. Fourth, Stakeholder Theory by (Freeman, 1984) which was adapted For context Islamic boarding schools to identify and manage interest various party in the process of transformation (Utami, 2024) .

The fourth integration framework theoretical This produce a comprehensive model that does not only focus on aspects technology, but also consider aspect social, economic and spiritual which become characteristics unique Islamic boarding school. This model expected can give contribution significant theoretical for development knowledge digital economy based Islamic values.

C. Research Methodology

Study This use approach qualitative with method studies case study which is of a nature exploratory and descriptive. Selection approach qualitative based on characteristics research that aims for understand phenomenon complex transformation digital economy in the environment Islamic boarding school in a way in-depth and holistic. Case study chosen Because allows researchers for explore phenomenon contemporary in context life real, especially optimization Co-op Islamic Boarding School in Pondok Islamic boarding school Dhikrul Ghofilin Al Hasyimiyyah.

Research design using a single case study with embedded units analysis, where Pondok Islamic boarding school Dhikrul Ghofilin Al Hasyimiyyah become case main, while the embedded units of analysis includes: (1) Kopontren as entity business, (2) students as the main stakeholder, (3) manager and caretaker Islamic boarding schools, and (4) society around as affected communities. Research This longitudinal in nature with period observation for 12 months (January 2024 - December 2024) for understand dynamics digital transformation in comprehensive.

Subject study determined through purposive sampling, consisting of of 29 people: caregivers Islamic boarding school (1), manager Kopontren (3), administrators foundation (2), senior students (8), ustadz /teachers (5), alumni (4), and the community around (6). Criteria election covering involvement in activity Kopontren, knowledge about economy Islamic boarding schools, and representation diverse stakeholder perspectives.

Instrument study covering guidelines interview validated sheet observation structured, FGD guide, and questionnaire survey with Cronbach's Alpha reliability > 0.7. Validation instrument done through expert judgment from expert Islamic economics, technology information and research qualitative. Data analysis using thematic analysis with NVivo 12 assistance, including Stages: verbatim transcription, initial inductive coding, theme development, integrated SWOT analysis, and conceptual model development. Validity confirmed through data and method triangulation, member checking, and peer debriefing.

D. Results and Discussion

Pondok Pesantren Dzikrul Ghofilin Al Hasyimiyyah was established in 2018 by Al Mukarom Abah Kiyai Mujiburrohaman bin K.H. Hasyim bin Jamhari, the late Moch. Afif M.Ag., and other community leaders. Initially part of Pondok Nurul Huda Al Hasyimiyyah, the pesantren later separated and came under the auspices of the Yayasan Putra Bangsa. Since its founding, the pesantren has not only focused on Islamic education but also initiated productive business units as a response to economic challenges and the need for institutional self-reliance. The business units developed by the pesantren include a pesantren cooperative (Kopontren), traditional herbal medicine production, and organic fertilizer production. The cooperative was the first to be established in 2020, with its primary goal being the provision of daily necessities for students (santri), teachers (ustadz/ustadzah), and the pesantren community. Revenue generated from the cooperative is allocated to the pesantren's reserve fund and used for infrastructure and institutional development.

Findings show that Pondok Pesantren Islamic boarding school Dhikrul Ghofilin Al Hasyimiyyah own fundamental prerequisites for digital transformation, especially strong social capital, a secure market base, and infrastructure adequate basis. However, the challenge significant still There is in capacity source Power humans, adaptation culture organization, and needs investment financial.

High levels of smartphone ownership among students (95%) and ownership complete among power educator in line with trend national digital adoption in institutions education (Pratama et al, 2023). However, limited e-commerce experience (45% among santri) shows opportunity substantial for improvement program digital literacy. Findings This in line with study previously by (Sari & Hidayat, 2022) who identified gap similar digital skills in institutions Islamic education throughout Indonesia. Assessment infrastructure disclose digital divide in community Islamic boarding schools, where connectivity base There is but advanced digital services Still Not yet developing. The average internet speed of 25 Mbps meets minimum requirements for e-commerce operations, although bandwidth limitations during peak hours indicates the need expansion capacity. Infrastructure constraints This in line with more challenges extent faced by institutions education rural and semi- rural areas in developing countries (Johnson & Williams, 2023).

Substantial market potential identified in study this (Rp. 217,200,000 potential combination monthly) shows viability economy digitalization Kopontren. Internal market consumption patterns that can predictable, driven by nature residential life Islamic boarding schools, providing foundation stable for development digital business. The advantages of this captive market, which is characteristic from cooperative institutional, offering cost

acquisition reduced customer and value lifetime life more customers tall compared to open market e-commerce platforms.

External market analysis disclose underdeveloped rural e-commerce segment served in around geographical Islamic boarding school. With only 35% of members community around who has experience online transactions, opportunities significant There is for education and market expansion. Findings This support framework theoretical market development through digital inclusion proposed by (Chen & Kumar, 2022), where the adoption of technology in community religious can push transformation better economy wide.

Projection improvement 150% revenue in the year First implementation full looks optimistic However can achieved remember pilot results and market conditions. Beta testing shows involvement power users (average session 12 minutes) and high success high transactions (94%), indicating reliability system and acceptance users. However, concerns sustainability still There is about scalability support technical and cost maintenance along expansion of user base.

Findings significant from study This is success integration Islamic principles with modern digital technology, overcoming concern general about adoption technology in institutions religious traditional. Development service Sharia- compliant finance in digital platforms shows that progress technology No need sacrifice values religious.

Incorporation ethics Islamic business, such as transparency (trust), justice (*adl*), and profit together (*maslahah*), to in digital platform design creates proposition mark unique that distinguishes Islamic boarding school from conventional e-commerce platforms. The approach This in line with increasing global interest to technology ethical and responsible innovation answer (Anderson et al., 2023).

Reception positive system digital payments (level 78%) satisfaction among member community Islamic boarding school show that obstacle adoption technology can overcome through sensitive implementation strategies in a way culture. Findings This challenge assumptions about resistance technology in community religious traditional and supportive potential more digital transformation wide in the network extensive Indonesian Islamic boarding schools.

Sustainability model developed financial for the Kopontren digital platform combine various flow income including marketplace commission (2-3%), payment gateway fees (0.5-1%), and service margin finance (5-8%). Diversified approach This reduce dependence on sources income single and provide resilience to market fluctuations.

Projected 18 - month return on investment (ROI) timeline looks reasonable remember need investment substantial initial capital (Rp. 150,000,000) and nature gradually adoption technology in community traditional. However, the cost operational sustainable, including maintenance systems, staff training, and updates technology, requires planning prudent finances For ensure viability term long.

Potential scalability to institutions other Islamic boarding schools present opportunity significant For multiplication impact. Modular design framework work developed allows adaptation to context different institutions while maintain core

functionality. Potential replication This support greater purpose wide from transformation digital economy on the network extensive Indonesian Islamic boarding schools.

Implementation successful digital transformation at Kopontren Dhikrul Ghofilin Al Hasyimiyyah own more implications wide For development policy about digital inclusion in the community rural and religious. This model show that design and implementation strategy the right technology can overcome obstacle traditional to digital adoption.

Educational integration digital literacy in the transformation process overcome priority national for development digital skills while honor context cultural and religious approach This can inform policy more education wide about integration technology in institutions Islamic education. Observed environmental benefits, including 80% reduction in usage paper and 30% reduction in waste food through analytic predictive, in line with objective development sustainable and demonstrates potential technology For support conservation environment in the community traditional.

E. Conclusion

Optimization Kopontren Dhikrul Ghofilin Al Hasyimiyyah through transformation digital economy shows potential significant for increase welfare economy community while preserve Islamic values and traditions Islamic boarding school. Approach comprehensive system that integrates e-commerce platforms, systems digital payments, and services Sharia- compliant finance creates a sustainable model for development rural digital economy.

Successful pilot implementation, achieving 78% satisfaction users and 94% rate success transaction, validate feasibility of the proposed digital transformation strategy. Impact projected economy, including improvement 150% income and creation of 15 jobs new digital economy, supporting viability of the model for further implementation wide.

Study This give contribution outlook valuable about methodology digital transformation for institutions religious traditional, offering framework work that can replicated that balances progress technology with preservation culture. Findings support initiative policies that promote digital inclusion in the community rural and traditional while honor context cultural and religious.

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