



ANALYSIS OF PESANTREN ECONOMIC EDUCATION VALUES AT PONDOK MODERN AL-RIFA'IE GONDANGLEGI MALANG

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ABSTRACT

The writing of this article aims to provide an analysis of the values of pesantren economic education as seen through the study of santri behavior in managing finances and consumption. A qualitative approach with a case study type is used in this article. Data collection through observation, in-depth interviews, and documentation of several boarding school rules and santri expenditure records. While the analysis method, uses Creswell's data analysis process. The object of research is female and male students of Pondok Modern Al-Rifaie Gondanglegi Malang. After examining the attitudes and behavior of financial management and examining the attitudes and behavior of santri consumption, the values of pesantren economic education that are instilled in the santri of Pondok Modern Al-Rifaie Gondanglegi can be found. Among them is the value of simplicity instilled through the habituation of frugal living from ustadzah and role models from caregivers, then the value of independence that is embedded automatically seen from the independence of students to have personal savings, as well as the value of responsibility that is embedded because it carries the mandate of being a senior room where it requires modeling its room children to live frugally.

Keywords:

Financial
Management
Behavior,
Consumption
Behavior, Economic
Education Values,
Santri

INTRODUCTION

As an educational institution, pesantren has a role to produce independent students, at least not always depending on others. This is because while in the pesantren, the students live far from their parents. Santri is required to be able to solve their problems independently (Rahim in Fajrin, 2017). Including managing pocket money which is one of the independent learning for students when away from parents. Pocket money from parents is one of the sources of santri's financial income (Nuryana, 2020). This pocket money is one of the drivers of santri to consume.

A person's consumption level will continue to increase in line with the increase in income he gets. Evidenced in the presentation of research results by Triyawan & Jani (2019), at Pondok Modern Darussalam Gontor 2, that if santri income increases by 1%, the consumption level will increase. Reinforced by the regression coefficient which has a positive value where there is a positive relationship between income and consumption. This means that the higher the income, the higher the consumption level. However, over time there are many problems in the personal financial management of the students in their use. Most of the students have not been able to utilize the pocket money they get optimally. Their pocket money is used for purposes that do not provide long-term benefits such as buying various fashions so as not to be considered out of fashion (Nuryana, 2020).

Hisan (2021) states that the lack of knowledge of santri in managing personal finances is influenced by financial learning, the socioeconomic status of parents, and the pocket money received by each santri. Yushita (2017) states that having financial literacy is the most important thing to get a prosperous life. Financial literacy can be considered a combination



of awareness, knowledge, skills, attitudes, and behaviors needed to make sound financial decisions and ultimately achieve individual financial well-being. Having an effective level of financial literacy is important given the wide range and accessibility of financial products and services available. Young people in particular have to make more financial choices (Cameron et al., 2014). Before carrying out financial management, santri certainly needs to have an attitude toward the importance of financial management or financial literacy. In this case, students have different attitudes. Some students think that managing finances is important, and some think that managing finances is not necessary. The attitude of students towards the importance of financial governance is one of the references for students in consuming later. The definition of financial attitudes is thoughts, assumptions, and measurements related to finance (Pradinaningsih & Wafiroh, 2022). The financial attitude itself is the influence of routines in how an individual does or faces good finance or not from the point of view of oneself and others (Yap et al., 2018). Indicators of financial attitudes include knowledge about the finance which influences individual attitudes towards money and financial management, self-efficacy which refers to an individual's belief in their ability to manage finances effectively, and behavioral control which refers to an individual's ability to control their spending habits and make responsible financial decisions (Sari, 2021). Furthermore, financial behavior is a person's behavior in managing finances from the point of view of individual psychology and habits associated with personal financial management which includes financial planning, management, and control activities. Indicators of good financial behavior can be observed in the way a person manages income and expenses, credit, savings, and investments (Sari, 2021).

After reviewing how the attitudes and behavior of santri in managing finances, then examine how the attitudes and consumption behavior of santri. At Pondok Modern Al-Rifaie Satu is a girls-only cottage, it can be seen in terms of appearance that santri really like to have objects both clothes, shoes, sandals, and so on based on current trends. So they deliberately bring more than seven sets of clothes. Regarding trends, Al-Rifaie santri has a habit of following trends that have been passed down by their seniors. This is a kind of santri culture that has been passed down by its predecessor santri. This can be proven through pre-research interviews with five alumni members of Pondok Modern Al-Rifaie. Based on the results of the pre-research interviews, the interviewees had relatively the same answer that santri with a lifestyle that followed the trend was a tradition passed down from seniors. Meanwhile, students at Pondok Modern Al-Rifaie Tiga, especially boys, do not have many differences in habits with female students in consumption behavior. The difference is in the needs of male students who are not as many as female students. For male students, they follow the trends passed down by their seniors, namely interest in certain brands of clothing or sarongs at a fairly high price.

Consumption attitude itself, some experts define attitude as the feelings of consumers either positive or negative toward an object after he evaluates the object (Binalay et al., 2016). According to Maryani in Diana & Hayati (2021), an attitude has three important components, namely (1) Cognitive, which is consumer perceptions of products obtained from various sources or direct experience, (2) Affective, which is consumer feelings towards a product or brand, (3) Conative, is consumer confidence in a product. Consumption behavior is an action that studies how individuals and organizations choose, buy, and use products (goods and services) that can provide satisfaction, needs, and desires (Engel in



Ridho & Zaki, 2019). According to Anang Firmansyah (2019), consumer behavior can be divided into two types. They are rational and irrational consumer behavior. Rational consumer behavior is the action of consumer behavior in purchasing goods and services that prioritize general aspects of consumption such as primary needs, urgent needs, and product benefits. Meanwhile, irrational consumer behavior is consumer behavior that is easily consumed by-products without prioritizing aspects of need or interest.

Learning activities that occur in pesantren are not just the transfer of certain knowledge and skills. Rather, the main thing is the planting and formation of certain values for students (Fajrin, 2017). Especially economic education which is channeled into several values, namely the value of independence, the value of simplicity (an attitude of life according to ability), and the value of responsibility. The value of independence means santri does not always depend on others and is ready to be independent when dealing with the outside world. Among the developing educational institutions, Sanusi (2012) states that Islamic boarding schools have strong characteristics to form independent students. Then, Yaqin et al. (2021) in their research mentioned that the value of simplicity in the financial circulation of santri can be applied by limiting and measuring the portion of the santri's meals appropriately so that santri no longer need to spend additional money on food consumption again. Furthermore, the value of responsibility means the attitude or behavior of a person in handling various situations and circumstances, whether intentional or unintentional towards oneself, or others and carrying it out without any burden (Rochmah, 2016). Then, according to Khamidah (2021), a responsible person means that he must do what should be done, make plans ahead to be the best, be diligent and always try, always do his best, be able to control himself, and be disciplined.

The emphasis on cultivation carried out by pesantren is the basic foundation in the concept of knowledge transformation that will be explored by santri wherever they are to study. All of these things can be implemented properly inseparable from the participation of kyai or ustadz, seniors, who are responsible for guiding so that every santri behavior is carefully monitored (Nurjannah in Fajrin, 2017). Therefore, the purpose of this research is to analyze the values of economic education through the study of how the attitudes and behavior of students in managing finances. They also examine how the attitudes and behavior of students in consuming which later researchers can dig deeper into how the values of economic education owned by students and instilled in pesantren.

METHOD

This research uses a qualitative approach to the case study type. Researchers used this research approach to find out and get a clearer and more real picture of the values of economic education in pesantren which were reviewed from the financial management behavior and consumption behavior of students in pesantren as a whole. Case studies are conducted intensively, in detail, and in-depth about a matter under study in the form of programs, events, activities, and others to gain in-depth knowledge or information about it (Baxter & Jack, 2015). Therefore, in this study, researchers tried to reveal and analyze more deeply through case studies in Pondok Modern Al-Rifaie Gondanglegi Malang which included individuals, cultural groups, or a portrait of life to be the object of study.



The researcher is the main collecting tool so the researcher is an interviewer and plunges directly into research in the field to ask, analyze, photograph, and construct the social situation under study. Then interviews will be conducted by researchers with informants at the research location, namely Santri, administrators, and caregivers of Pondok Modern Al-Rifaie. Primary data in this study were obtained through surveys and interviews with students at Pondok Modern Al-Rifaie, Pondok caregivers, and Pondok administrators. While secondary data is obtained from documents or other sources that are not the main ones, namely santri rules, pesantren profiles, santri savings ownership data, data on the number of santri, and so on. The data analysis technique in this study consists of several steps, namely 1) Processing and preparing data for analysis 2) Reading the whole data 3) Coding 4) Connecting topics 5) Interpreting topics (Creswell, 2017).

RESULTS AND DISCUSSION

Attitudes and Behavior of Santri Pondok Modern Al-Rifaie Gondanglegi in Managing Finance

Good financial planning is one of the important stages in personal finance management. Financial planning will assist individuals in identifying current net worth and income generated so that they can exercise financial control to increase the amount of money that can be saved. Financial planning will not directly have an impact on increasing the amount of one's income but will help individuals to achieve their financial goals (Lestari, 2020). In addition, financial attitudes include knowledge about finance, self-efficacy, and behavioral control or the ability of individuals to control spending habits (Sari, 2021). The attitudes and behavior of santri in managing finances at the modern pesantren Al-Rifaie Gondanglegi Malang are explained as follows;

Table 1. Santri's Attitude and Behavior in Managing Finance

Informant	Santri's Attitude to Managing Finances			Financial Management Behavior of Santri	
	Knowledgeable about Finance	Self Efficacy	Has Behavioral Control	Having a Savings Account	Recording Shopping or Expenditure List
DR	Yes	Yes	Yes	Yes	Yes
IQA	Tidak	Yes	Yes	Yes	Yes
NSD	Yes	Yes	Yes	Yes	Yes
AS	Yes	Yes	Yes	Yes	Yes
KF	No	No	No	Ya	No
LN	Yes	Yes	No	Yes	No
SR	Yes	No	Yes	Yes	No
ADP	Yes	No	Yes	Yes	No



Informant	Santri's Attitude to Managing Finances			Financial Management Behavior of Santri	
	Knowledgeable about Finance	Self Efficacy	Has Behavioral Control	Having a Savings Account	Recording Shopping or Expenditure List
ARP	Yes	No	Yes	Yes	No
MSA	Yes	Yes	Yes	Yes	No

Source: Processed from Primary Data, 2023

Before looking at santri financial behavior, how santri's attitudes toward financial management need to be reviewed because there is a relationship between the two (Ameliawati & Setiyani, 2018; Pradiningtyas & Lukiastuti, 2019). In addition, financial attitudes show how individuals use, hold, collect, and waste money (Asih & Khafid, 2020). Of the 10 research subjects, it is known that four of them have a positive attitude toward financial management. This means that they consider it important and understand financial management, the concept of saving and saving, then have confidence in their ability to manage finances and have behavioral control to control spending habits.

Although not all santri have a positive attitude according to the three indicators, some others have a positive attitude on two existing indicators. In addition, santri who have a positive attitude towards financial management also have the potential for bad financial behavior because they do not do budget planning by recording shopping lists. With this, it can be said that students who have a positive financial attitude, do not necessarily also carry out financial management and vice versa. This is in line with the research of Gahagho et al, (2021) that financial attitudes have no significant effect on financial management behavior. However, many studies have proven that financial attitudes have a positive influence on financial management behavior (Moko et al., 2022; Pradinaningsih & Wafiroh, 2022). This is something that can be debated further. Although not all of the santri informants have a positive attitude towards financial management, all informants carry out financial management by having savings. Here the santri have made an effort to carry out financial management by saving. When santri saves, it means that they think about setting aside a small portion of their pocket money. Most of the remaining pocket money is stored in personal savings such as piggy banks. In addition, students also save the rest of their pocket money in the cottage savings.

Attitudes and Behavior of Santri Pondok Modern Al-Rifaie Gondanglegi in Consumption

According to Maryani in Diana & Hayati (2021), consumption attitudes have three important components, namely (1) Cognitive, which is consumer perceptions of products collected from many sources or direct experience, (2) Affective, which is consumer feelings towards a product or brand, (3) Conative, is consumer confidence in a product. When viewed through the existing case at Pondok Modern Al-Rifaie,



namely the excessive fondness of santri for a product brand, several brands are favored by female and male santri with relatively high prices for santri.

Based on the results of research that has been conducted, it is found that santri have cognition on trending brands of goods through their surrounding friends or seniors who deliberately disseminate the brand of goods they own. Here, peers become social agents that influence behavior (Bamforth & Geursen, 2017). Apart from their friends, informants know product brands through social media and well-known e-commerce. Informants can access them during visits or when they go home where they can use their cellphones. This applies to both girls' and boys' lodges. Van Camphenout (2015) in his research also states that social agents such as teachers, parents, peers, and the media can influence a person's financial behavior. The ease with which students can find out about a product through a cellphone is following the statement of Daurer et al. (2015) that a consumer can obtain product-related information even though they do not come directly to an offline store, namely through an online store (website) and the use of applications on a smartphone.

The next thing is the santri's affective on the brand of the goods. There are differences in santri affection for product brands. Some informants like the Zandilac sandal brand because of the quality of the sandals. While other informants like the Zandilac sandal brand because they are interested in the trends in the cottage. Here there is consistency with the research of Onurlubaş & Şener (2016) that young people expressed pleasure when buying branded products. Young people think that using branded products means they are more prestigious than others and gives them social status. They think that they are one step ahead by using branded products than people who do not use branded products. Furthermore, Onurlubaş & Şener (2016) showed that young people are also the ones who have more brand addiction.

Furthermore, regarding the santri's conative, some informants have the belief that Zandilac brand sandals have good quality and are comfortable to wear even though they are priced quite high among santri. Meanwhile, other informants' beliefs are limited to interest in trends. This is also no different from the male santri informants. Similar to research by Onurlubaş & Şener (2016) which shows that consumers consider branded products to be healthy, durable, and reliable. Young people also believe that if the price of a brand is high or expensive, the quality of the product will also be better.

Through several attitudes in informants and based on interviews, four informants were found to have rational consumption behavior. Meanwhile, six informants behave irrationally. Here it can be seen that more students have irrational consumption behavior. They admit that it is difficult to control themselves to buy goods based on following trends. As to the findings of Sachitra et al.'s research (2019) that many respondents are fond of and enjoy an expensive lifestyle because of their friends. Respondents tend to force themselves to follow the lifestyle of their friends so as not to feel embarrassed in front of them.

Overall, the findings show no difference in consumption behavior between men and women. Here, it was found that male and female students have the same penchant for a trend where they decide to shop for a brand of product because they want to fulfill



their lustful desires. This is not in line with the results of research (Sachitra et al., 2019) that women show more cautious spending behavior than men.

Economic Education Values Instilled in Pondok Modern Al-Rifaie Gondanglegi

Regarding the values of economic education, the values studied are the value of simplicity of students, independence, and responsibility. The value of simplicity is instilled through the control of the financial ustadzah to have cottage savings so that students can live frugally and simply. When students have cottage savings, the ustadzah can monitor the students' expenses every time the students take money from the savings. However, it was found that not all students have cottage savings. Even so, most students have personal savings. Then there is also counseling with ustadzah murobbiyah or room companion. There are also regulations for students to familiarize students not to live extravagantly and luxuriously. Such as the maximum rule of bringing money per day of 20,000 rupiah and the rest is entrusted to the ustadzah. Then there are regulations not to wear excessive jewelry or clothing, restrictions on bringing a maximum of seven sets of clothes, and prohibited from using excessive makeup. However, based on existing cases at Pondok Modern Al-Rifaie, santri like to have branded clothing at quite high prices. Some students still do not comply with these regulations.

Furthermore, some behaviors are exemplified by the caregivers of the cottage such as in terms of dressing. Caregivers dress simply and not excessively. So that the value of simplicity can be conveyed through the observation of students. In addition, there is also a ngaos (Islamic study) of the book Lubabul Hadith, Fathul Qorib / Taqrib) with the caregiver. Where in the book there are studies about life that should not be luxurious and buying and selling procedures in Islamic law. Religious beliefs and practices influence the nature of individuals and their spending patterns and they try to live simply where they can manage the things they earn (Sachitra et al., 2019; Perez-Villadoniga et al., 2014). Historically, regulation driven by religion limits financial activity (Alderman et al., 2017). Similar results were shown in research (Putri et al., 2018) regarding economic education at Hidayatut Thullab Islamic Boarding School in Trenggalek Regency, that economic education is provided by pesantren through insights from the books. In addition, there is education provided by the caregiver, namely conducting economic activities honestly, simply, and seeking blessings.

Even so, this is not so optimal because most students do not practice what they get from religious knowledge. The pesantren has contributed to familiarizing santri to live simply according to Islamic law where they do not prioritize lust. This is in line with what is shown in research (A'yuni, 2019) which examines the consumptive behavior of female santri at Darul Fikri Bringin Islamic Boarding School, Kauman, Ponorogo from the perspective of Islamic economics. The results showed that the consumptive behavior of female santri at Darul Fikri Islamic Boarding School, in terms of daily needs, students prioritize fulfilling their desire to buy snacks and food outside the cottage that are more varied without any restrictions on the expenditure of their pocket money. So that in the end between income appears the nature of *isrâf* and *tabdzîr*.



The next value is the value of independence in students as evidenced by students who have an awareness of saving so that they independently, students have savings and do not leave their money with the ustadzah. In addition, students who have an understanding of financial management can share their knowledge with other students to participate in managing finances. For example, making a record of expenses. Here, students get the value of independence because they are far from their parents. The director of the pesantren also stated that the habit of students who no longer depend on their siblings or parents because they live in pesantren and are far from their parents makes them able to live independently. This finding is in line with the research of Sachitra et al., (2019) where respondents who live away from their parents' house show independent financial management behavior.

Then, the value of responsibility is instilled through various activities such as giving students the mandate to become room seniors. Students who become seniors carry the responsibility of conditioning their roommates to always obey the rules, and be disciplined both in themselves and in their duties to study in the pesantren. In terms of finance, room seniors also get the value of responsibility through modeling their roommates to save money, do financial management, and save. In addition, there are also bazaar activities so that students can instill the value of responsibility in themselves. Students are given the freedom to manage bazaar activities starting from planning and implementing to reporting activities. Through this, students get economic education through direct practice, especially in the field of entrepreneurship. Some students are assigned to Sirkah (canteen). This can inspire students when they graduate from boarding school so that they can become entrepreneurs. Similar results are shown in research (Putri et al., 2018) regarding economic education at Hidayatut Thullab Islamic Boarding School in Trenggalek Regency, that economic education is provided by pesantren through providing work opportunities.

CONCLUSION

Reviewing the attitudes and behavior of the financial management of Pondok Modern Al-Rifaie Gondanglegi santri, not all of the santri informants have a positive attitude towards financial management. However, all informants carry out financial management by having personal savings. Although not all santri have a positive attitude according to the three indicators, some others have a positive attitude on two existing indicators. In addition, santri who have a positive attitude towards financial management also have the potential for bad financial behavior because they do not do budget planning by recording shopping lists. With this, it can be said that santri who has a positive financial attitude, does not necessarily also do financial management and vice versa. The attitudes and consumption behavior of Pondok Modern Al-Rifaie santri when viewed as a whole, the findings show no difference in consumption behavior between men and women. Here, male and female santri have the same passion for a trend where they decide to shop for a brand of product because they want to fulfill their lust. Of the 10 informants, six informants behave irrationally. Here it can be seen that more santri have irrational consumption behavior. They admit that it is difficult to control themselves to buy goods based on following trends.





After examining the attitudes and behaviors of financial management and examining the attitudes and consumption behaviors of students, the values of pesantren economic education that are instilled in the students of Pondok Modern Al-Rifaie Gondanglegi can be found. Among them is the value of simplicity instilled through the habituation of frugal living from ustadzah and role models from caregivers, then the value of independence that is embedded automatically seen from the independence of students to have personal savings, as well as the value of responsibility that is embedded because it carries the mandate of being a senior room where it requires modeling the children of his room to live frugally. Even though there are many inconsistencies between the financial and consumption behavior of santri on the values of economic education instilled in pesantren, there are still some santri who continue to practice the values of pesantren economic education according to Islamic rules and teachings.

Problems regarding the consumption behavior of students who are still irrational should be studied more by the pesantren because after all, the role of pesantren here is very large to educate students and make students who have behavior following Islamic law. Pesantren needs to provide and instill economic education values in santri in a structured and systematic manner so that santri has financial literacy and can apply it to santri financial behavior. This research is limited to one of the many modern boarding schools in Indonesia. There will be a possibility that this discussion can be studied with a comparative study between modern huts which, although they have similarities in educational characteristics, certainly have differences that can be further researched. Or it can also be analyzed the factors of attitudes and behavior of management and attitudes and consumption behavior of santri.

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