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Determinant Analysis Of Educators' Perceptions On Islamic Financial Institutions (A Study At Three Pesantren: Al Umm Aswaja, Irsyadul Qur'an, And Inggris Assalam)

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ABSTRACT

The purpose of this study is to analyze the factors that partially and simultaneously affect the perception of educators towards sharia financial institutions in three Islamic boarding schools, namely Al umm ASWAJA, Irsyadul Qur'an, and Inggris Assalam. Data was collected by providing questionnaires to educators, which were then analyzed using multiple linear regression. The results of the study show that the service factor partially has a significant effect, while the other two factors, namely concept and operation, do not have a significant effect on the perception of educators towards sharia financial institutions, while simultaneously these three factors show a significant influence.

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1. INTRODUCTION

The development of Sharia economics in Indonesia has made significant progress, with the emergence of various Sharia financial institutions operating based on Islamic principles. However, despite increased public awareness, there are still challenges in understanding Sharia financial concepts and products, including among educators in pesantren (Islamic boarding schools). Pesantren, as traditional Islamic educational institutions, play a strategic role in shaping the understanding of the Muslim community on various aspects of life, including economics and finance. However, research by Hidayat and Mukhlisin (2020) shows that pesantren curricula emphasize worship aspects more than fiqh muamalah, which includes Sharia economics and finance.

The lack of understanding of Sharia economics and finance among pesantren educators impacts the low Sharia financial literacy among students and the public. Research by

Rusydiana et al. (2021) confirms that pesantren have significant potential to become agents of change in improving Sharia financial literacy in society, but this potential has not yet been fully realized. The advancement of information technology, including the rise of fintech lending, also presents new challenges for pesantren in understanding technology-based financial products. This is exacerbated by the increasing cases of fraud and concealed riba practices, which contradict Sharia financial principles.

As educators, teachers in pesantren have the responsibility to understand and teach Sharia economics principles to students and the community. However, research by Nugroho et al. (2022) reveals that many pesantren educators still face challenges in understanding these concepts, affecting the quality of teaching and the active role of pesantren in Sharia economics development. These limitations also create a gap between the Sharia idealism taught in pesantren and the economic practices prevailing in society. According to Sari et al. (2020), systematic efforts are needed to enhance the understanding and skills of pesantren educators in Sharia economics and finance.

Pesantren have significant potential to become centers for community-based Sharia economics development. However, achieving this requires adequate human resources support and capacity-building efforts aligned with Islamic principles to continuously learn and develop. Analyzing the perceptions of pesantren educators regarding Sharia banking is crucial as a basis for designing strategies to improve Sharia financial literacy within pesantren environments. This can also aid in integrating Sharia economics concepts into pesantren curricula, as highlighted by Zulhibri and Ismail (2021).

A deep understanding of pesantren educators' perceptions can also assist the Sharia financial industry in developing products and services tailored to the needs of pesantren, thus creating a stronger synergy between pesantren and Sharia financial institutions. This study focuses on three pesantren: Al Umm ASWAJA, Irsyadul Qur'an, and Inggris Assalam. These pesantren offer added value compared to others due to their emphasis on religious and academic values. Additionally, there are several Sharia financial institutions in the vicinity, such as Bank BSI, Baitul Maal Wattamwil, and others. Research on the analysis of pesantren educators' perceptions of Sharia financial institutions is highly relevant in efforts to improve Sharia financial literacy in Indonesia. It is hoped that the results of this study will make a significant contribution to the development of Sharia economics in Indonesia.

According to Suwanto (2020), perception is a cognitive process experienced by everyone in understanding information about their environment, whether through sight, hearing, interpretation, feeling, or smell. Perception is the result of experiences with objects, events, or relationships obtained by summarizing information and interpreting messages. He emphasizes that perception is individualistic, meaning that what one person perceives can differ from another person's perception, even in the same situation. Meanwhile, Nurjannah (2021) defines perception as the process by which a person interprets their environment. She explains that perception begins with seeing and culminates in responses within the individual, allowing them to be aware of everything in their environment through their

senses. Nurjannah also highlights that perception is influenced by internal factors such as experience, needs, and expectations, as well as external factors like the intensity and size of stimuli, and the context in which the stimuli are received.

Widyastuti (2021) argues that factors influencing perception can be categorized into three main categories: internal factors, external factors, and situational factors. Internal factors include aspects originating from within the individual, such as past experiences, motivation, personality, and expectations. Past experiences shape the reference framework that affects how someone interprets new information. Motivation and individual needs can direct attention to specific stimuli relevant to their needs. Personality also plays a crucial role; for instance, individuals with an open personality are generally more receptive to new information compared to those who are more closed off.

Educators are key components in the education system, serving as agents of learning, guidance, and facilitation for students. According to Law No. 14 of 2005 on Teachers and Lecturers, professional educators have the primary responsibilities of educating, teaching, guiding, directing, training, assessing, and evaluating students. In the context of modern education, Darling-Hammond et al. (2020) emphasize that educators are not only knowledge transmitters but also designers of meaningful learning experiences that support students' holistic development. The role of educators has transformed with technological advancements and changes in educational paradigms. As noted by Seemiller and Grace (2019), educators in the digital age are expected to integrate technology into learning, facilitate the development of 21st-century skills, and promote active and collaborative learning. Furthermore, Hattie and Zierer (2019) affirm that an educator's effectiveness is determined not only by their mastery of content but also by their ability to create a positive learning environment, build good relationships with students, and provide constructive feedback.

From a broader perspective, educators also act as agents of social change and character development. According to research by Darling-Hammond et al. (2021), effective educators focus not only on academic achievement but also on students' social-emotional development and instilling ethical and citizenship values. This aligns with Biesta's (2020) view on the importance of educators in preparing students to be active and responsible citizens in an increasingly complex and diverse society.

According to Dhofier (2021), a prominent anthropologist and pesantren expert, pesantren are traditional Islamic educational institutions focused on studying, understanding, deepening, experiencing, and practicing Islamic teachings, with an emphasis on religious morality as a guide for daily behavior. Dhofier highlights that pesantren have five fundamental elements: the dormitory (pondok), mosque (masjid), students (santri), teaching of classical Islamic texts (kitab), and the kyai (religious leader). He also emphasizes the role of pesantren in preserving and transmitting Islamic scholarly traditions while adapting to contemporary developments. Azyumardi Azra (2020), a historian and Muslim scholar, defines pesantren as indigenous Indonesian Islamic educational institutions with distinctive educational systems. According to Azra, pesantren are not only

religious education institutions but also social institutions playing a vital role in character formation and community transformation. Azra stresses that while pesantren have modernized and adapted, they still retain their unique characteristics as traditional Islamic educational institutions deeply rooted in Indonesian culture. On the other hand, Dhofier (2021) offers another perspective on the classification of pesantren. According to him, pesantren can be classified into several types:

- a) Salafiyah (Traditional): These pesantren maintain the teaching of classical Islamic texts as the core of their education. Teaching methods include traditional methods such as sorogan and bandongan.
- b) Khalafiyah (Modern): This type of pesantren incorporates general subjects into its madrasahs or opens general schools within the pesantren environment.
- c) Mixed/Combination: These pesantren combine both salafiyah and khalafiyah educational systems. Traditional texts (kitab kuning) are preserved, but modern school systems are also adopted.
- d) Ashriyah (Contemporary): These pesantren have adopted modern educational systems more comprehensively, including curricula, teaching methods, and institutional management.
- e) Student Pesantren (Jami'ah): This type is specifically for university students and is usually located around higher education institutions.

Dhofier emphasizes that this classification is not rigid, as many pesantren undergo transformation and adaptation over time. He also notes a trend of pesantren developing specialized focuses, such as pesantren for memorizing the Qur'an (tahfidz), language pesantren, or skill-based pesantren. Sharia banks are financial institutions operating based on Islamic principles. Unlike conventional banks, Sharia banks do not use interest in their operations but instead use profit-sharing systems and other principles compliant with Islamic law. The primary objective of Sharia banks is to provide financial services in accordance with Islamic teachings and meet the financial needs of the Muslim community (Financial Services Authority, 2020). In their operations, Sharia banks apply partnership and justice concepts in their various products and services. Sharia bank products include profit-sharing financing (mudarabah and musyarakah), sales (murabahah), leasing (ijarah), and other products that comply with Sharia principles. Sharia banks also offer general banking services such as savings, deposits, and checking accounts managed according to Islamic principles (Ismail, 2021).

Sharia banks have unique characteristics that distinguish them from conventional banks. One of their distinctive features is the Sharia Supervisory Board (DPS), which ensures that all operations and products adhere to Sharia principles. Additionally, Sharia banks avoid investments in prohibited activities in Islam, such as alcohol production, gambling, and other non-halal industries (Umam & Utomo, 2020). In addition to the above definitions,

we need to understand the objectives of Sharia banks. According to Prof. Dr. Didin Hafidhuddin, the objectives of Sharia banks are as follows:

- a) **Creating a Fair and Prosperous Financial System:** Sharia banks aim to establish a financial system free from elements of *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling), and to promote economic justice for all segments of society.
- b) **Empowering the Economy of the Community:** Sharia banks seek to mobilize community funds and channel them into productive sectors in accordance with Sharia, thereby enhancing the economic well-being of the community.
- c) **Developing the Real Sector:** Through various Sharia-compliant financing schemes, Sharia banks aim to stimulate growth in the real economic sector, which in turn can create jobs and improve living standards.
- d) **Income Distribution:** Sharia banks aim to contribute to a more equitable distribution of income and wealth in society through profit-sharing mechanisms and other Sharia financial instruments.
- e) **Education and Da'wah:** Sharia banks also aim to educate the public about Sharia economic principles and play a role in the *da'wah* (Islamic propagation) of Islamic economics.

Prof. Hafidhuddin emphasizes that these objectives align with *maqashid* Sharia (Sharia goals), which include the protection of religion, life, intellect, lineage, and property. *Baitul Maal wat Tamwil* is a Sharia microfinance institution that combines two main functions: *Baitul Maal*, which manages social funds such as *zakat*, *infak*, and *sadaqah*; and *Baitul Tamwil*, which focuses on financing small and medium enterprises based on Sharia principles. BMT emerged from the need for a more inclusive financial system that aligns with Islamic values, particularly for communities underserved by conventional banks. The development of BMT in Indonesia highlights its significant role in economic empowerment. As a community-based institution, BMT can reach communities often marginalized in the formal economic system. Through accessible financial services, BMT helps improve the economic welfare of lower-middle-class communities, especially in rural and small urban areas.

Prof. Dr. Muhammad Syafii Antonio, a Sharia finance expert, in his 2020 research, states that BMT plays a crucial role in financial inclusion in Indonesia. According to Antonio, the community-based approach adopted by BMT allows the institution to bring financial services closer to communities previously unreachable by conventional banks. This makes BMT an important instrument in reducing economic disparities in Indonesia. BPRS is a Sharia financial institution focused on providing banking services to lower-middle-class communities, particularly in rural and small urban areas. BPRS operates based on Sharia principles emphasizing justice, transparency, and partnership in banking activities. BPRS plays a crucial role in supporting financial inclusion in Indonesia by offering products that meet local community needs.

The main products of BPRS include financing, savings, and other financial services. Financing provided by BPRS is based on Sharia principles such as *murabahah* (sales),

mudharabah (profit-sharing), and musyarakah (partnership). Savings products are also designed according to Sharia principles, including wadiah savings and mudharabah deposits, which offer profit-sharing to customers based on prior agreements. Syafii Antonio (2020) emphasizes that BPRS plays a strategic role in strengthening the microfinance sector in Indonesia. Antonio notes that BPRS provides financing access to small and micro enterprises often underserved by conventional banks. With a more personal and community-based approach, BPRS can more effectively meet local financial needs.

KSPPS is a community-based Sharia financial institution that provides savings and financing services to its members. KSPPS operates based on Sharia principles such as justice, partnership, and transparency. In its operations, KSPPS focuses on empowering the economy of communities, especially among the lower-middle-class. Haryadi Darmawan (2021) states that KSPPS has a strategic role in supporting financial inclusion in rural areas. According to him, the savings and financing products offered by KSPPS are highly relevant for communities not served by conventional banks. With a community-based approach, KSPPS can reach and meet the financial needs of people in remote areas.

2. RESEARCH METHODS

In this study, the author employs a quantitative research method, utilizing numbers and statistical processing to maximize the research (Harmon et al., 2016). The population for this study consists of educators from three pesantren: Al Umm ASWAJA, Irsyadul Qur'an, and Inggris Assalam, totaling 200 individuals. Sampling, which involves selecting a subset of the population, must be conducted using specific techniques known as sampling techniques. Broadly, sampling techniques are categorized into two groups: probability sampling and non-probability sampling. Probability sampling involves random or chance-based selection, while non-probability sampling uses non-random methods. This study uses non-probability sampling with a purposive sampling technique (Hermawan, 2008). Purposive sampling, also known as judgmental sampling, is a technique where samples are selected based on specific criteria or considerations. As described, purposive sampling involves choosing samples based on characteristics or criteria.

Regarding the research problem, data collection is carried out using questionnaires and documentation. The study employs normality tests, followed by validity tests to measure the correlation coefficient between the scores of individual questions or indicators with the total score of the variable. To determine whether an item is suitable for use, a significance test of the correlation coefficient is conducted at a significance level of 0.05, meaning an item is considered valid if it shows a significant correlation with the total item score. Once the measurement tool is validated, its reliability is then tested. Reliability refers to the

consistency of a measurement tool in assessing the same phenomenon (Sugiyono, 2007). The data analysis method used is multiple linear regression.

3. RESULTS & DISCUSSION

3.1. Validity Test

Table 1. Validity Test Result

Variable	R table N = 71	Pearson Correlation = 71	Ket.
Concept (X1)			
Concept 1	0.2303	0.830	Valid
Concept 2	0.2303	0.752	Valid
Concept 3	0.2303	0.582	Valid
Concept 4	0.2303	0.849	Valid
Concept 5	0.2303	0.888	Valid
Concept 6	0.2303	0.788	Valid
Concept 7	0.2303	0.836	Valid
Operational (X2)			
Operational 1	0.2303	0.625	Valid
Operational 2	0.2303	0.677	Valid
Operational 3	0.2303	0.678	Valid
Operational 4	0.2303	0.813	Valid
Operational 5	0.2303	0.677	Valid
Operational 6	0.2303	0.813	Valid
Operational 7	0.2303	0.639	Valid
Service (X3)			
Service 1	0.2303	0.751	Valid
Service 2	0.2303	0.821	Valid
Service 3	0.2303	0.733	Valid
Service 4	0.2303	0.729	Valid
Service 5	0.2303	0.830	Valid
Service 6	0.2303	0.736	Valid
Service 7	0.2303	0.741	Valid
LKS (Y)			
Perception 1	0.2303	0.681	Valid
Perception 2	0.2303	0.789	Valid
Perception 3	0.2303	0.727	Valid

a) Variable X1

Based on the SPSS output above, it is evident that the significance values of each item relative to the total item are < 0.05 . Additionally, the calculated r values are greater than the table r values, thus it can be concluded that the items for Variable X1 are valid.

b) Variable X2

Based on the SPSS output above, it is evident that the significance values of each item relative to the total item are < 0.05 . Additionally, the calculated r values are greater than the table r values, thus it can be concluded that the items for Variable X2 are valid.

c) Variable X3

Based on the SPSS output above, it is evident that the significance values of each item relative to the total item are < 0.05 . Additionally, the calculated r values are greater than the table r values, thus it can be concluded that the items for Variable X3 are valid.

d) Variable Y

Based on the SPSS output above, it is evident that the significance values of each item relative to the total item are < 0.05 . Additionally, the calculated r values are greater than the table r values, thus it can be concluded that the items for Variable Y are valid.

3.2. Reliability Test

Table 2. Reliability Test

Variable	Number of Items	Cronbach's Alpha	Information
Draft	7	0.894	Reliable
Operational	7	0.713	Reliable
Service	7	0.752	Reliable
Perception	3	0.735	Reliable

The table above shows that each statement in the instrument used in the study is considered reliable. This is evident from the fact that each Cronbach's Alpha value is greater than ($>$) 0.6. Therefore, the reliability test results are considered satisfactory. In this study, the reliability test was conducted using SPSS version 27.

3.3. F Test Simultan.

The F-test is conducted to determine whether the independent variables in the research model jointly affect the dependent variable. The results of the F-test calculations can be seen in the table below.

Table 3 F test results**ANOVA ^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	106,352	3	35,451	20,684	,000 ^b
	Residual	114,831	67	1,714		
	Total	221,183	70			

a. Dependent Variable: Islamic Financial Institutions
b. Predictors: (Constant), Service (X3), Operations (X2), Concept (X1)

From the table, it can be seen that the significance value of 0.000 is less than ($<$) 0.05, indicating that the independent variables—Concept (X1), Operations (X2), and Service (X3)—together have a simultaneous and significant effect on teachers' perspectives on Islamic financial institutions (Y).

3.4. T-Test Partial Test

The t-test is used to determine whether the independent variables—concept, operational, and service—individually or partially affect the dependent variable, which is Islamic financial institutions. The results of the t-test can be seen in the table below.

Table 4. T test results**Coefficients ^a**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.587	1.516		.387	.700
	Concept (X1)	.046	.061	.123	.758	.451
	Operational (X2)	.088	.083	.165	1.050	.297
	Service (X3)	.485	.112	.489	4.325	.000

a. Dependent Variable: Sharia Financial Institutions

Based on the SPSS output results above, several conclusions can be drawn as follows:

- a) The t-value for the concept variable (X1) is 0.758, which is smaller than the t-table value of 1.983. With a significance level of 0.05, the concept variable (X1) has a significance value of 0.451, which is greater than 0.05, indicating that the null hypothesis (H_0) is accepted. Therefore, it can be concluded that, partially, the concept variable (X1) does not have a significant effect on Y, as the significance value is greater than 0.05.
- b) The t-value for the operational variable (X2) is 1.050, and the significance value is 0.297, which is greater than 0.05, meaning that the null hypothesis

(Ho) is accepted. Thus, it can be concluded that, partially, the operational variable (X2) does not have a significant effect on Y, as the significance value is greater than 0.05.

- c) The t-value for the service variable (X3) is 4.325, which is greater than the t-table value of 1.983, and the significance value is 0.000, which is smaller than 0.05, indicating that the null hypothesis (Ho) is rejected. Therefore, partially, the service variable (X3) has a significant effect on Y, as the significance value is less than 0.05.

From the explanation above, it can be generally concluded that only the service variable (X3) shows a significant effect on educators' perceptions of Sharia financial institutions, while the other two variables, namely the concept (X1) and operational (X2) variables, do not show a significant effect.

3.5. Multiple Linear Regression Analysis

Table 5. Analysis Results Multiple Linear Regression

Model	Coefficients					
	Unstandardized Coefficients		Standardized	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.587	1.516		.387	.700
	X1.Total	.046	.061	.123	.758	.451
	X2.Total	.088	.083	.165	1.050	.297
	X3.Total	.485	.112	.489	4.325	.000

a. Dependent Variable: Y.Total

Based on the above results, the following multiple linear regression equation is obtained:

$$Y = 0.587 + 0.046X1 + 0.088X2 + 0.485X3$$

The interpretation of this equation is as follows:

- a) Intercept (Constant): The intercept value of 0.587 indicates that when the values of X1, X2, and X3 are zero, the predicted value of Y is 0.587. This represents the starting point of the dependent variable Y when there is no influence from the independent variables.
- b) Concept Coefficient (X1): The coefficient of 0.046 indicates that each one-unit increase in X1 will increase the value of Y by 0.046, assuming other independent variables (X2 and X3) remain constant. This means X1 has a positive but relatively small impact on Y.
- c) Operational Coefficient (X2): The coefficient of 0.088 indicates that each one-unit increase in X2 will increase the value of Y by 0.088, assuming other independent

variables (X1 and X3) remain constant. Like X1, X2 also has a positive but small impact on Y.

- d) Service Coefficient (X3): The coefficient of 0.485 indicates that each one-unit increase in X3 will increase the value of Y by 0.485, assuming other independent variables (X1 and X2) remain constant. This shows that X3 has a larger and more significant impact on Y compared to X1 and X2.

4. CONCLUSION & SUGGESTION

Based on the research conducted and discussed regarding the analysis of educators' perceptions of Sharia financial institutions at Pesantren AL Umm ASWAJA, Pesantren Irsyadul Qur'an, and Pesantren Inggris Assalam, which consist of conceptual, operational, and service aspects, with a sample of educators teaching at these three pesantren, the following conclusions can be drawn:

- a) The concept variable for Islamic banks shows a t-test result with a significance value of 0.451, which is greater than 0.05, indicating that the concept of Sharia financial institutions in the educators' perception does not have a significant partial effect on Sharia financial institutions themselves.
- b) Furthermore, the operational variable for Sharia financial institutions shows a t-test result with a significance value of 0.297, which is greater than 0.05, indicating that the operations of Sharia financial institutions in the educators' perception do not have a significant partial effect on Sharia financial institutions themselves.
- c) Meanwhile, the service variable for Sharia financial institutions shows a t-test result with a significance value of 0.000, which is less than 0.05, indicating that the service of Sharia financial institutions in the educators' perception does have a significant partial effect on Sharia financial institutions themselves.
- d) The independent variables, namely concept (X1), operational (X2), and service (X3), together have a simultaneous and significant effect on the dependent variable, which is the educators' perspective on Sharia financial institutions (Y). This is evident as the significance value of 0.000 is less than 0.05.

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THERE IS A NEED FOR BROADER SOCIALIZATION AND LITERACY ABOUT SHARIA FINANCIAL INSTITUTIONS TO THE GENERAL PUBLIC, ESPECIALLY WITHIN EDUCATIONAL ENVIRONMENTS LIKE PESANTREN, SO THAT THEY CAN FULLY UNDERSTAND THE CONCEPTS, OPERATIONS, AND SERVICES OF SHARIA FINANCIAL INSTITUTIONS. FOR PESANTREN AL UMM ASWAJA, PESANTREN IRSYADUL QUR'AN, AND PESANTREN INGGRIS ASSALAM, IT IS HOPED THAT THESE EDUCATIONAL INSTITUTIONS, ALONG WITH THEIR EDUCATORS AND STUDENTS, WILL GAIN A DEEPER UNDERSTANDING OF THE PERCEPTION OF SHARIA FINANCIAL INSTITUTIONS FROM THE ASPECTS OF CONCEPT, OPERATION, AND SERVICE, AS WELL AS OTHER FACTORS THAT MIGHT INFLUENCE SHARIA FINANCIAL INSTITUTIONS. THE ROLE OF PESANTREN AS EDUCATIONAL INSTITUTIONS, INCLUDING THEIR EDUCATORS, IS VERY IMPORTANT BECAUSE THEY CAN POSITIVELY INFLUENCE THEIR STUDENTS AND THE SURROUNDING COMMUNITY REGARDING

KNOWLEDGE OR UNDERSTANDING OF SHARIA FINANCIAL INSTITUTIONS, INCREASE RELIGIOSITY IN FINANCIAL TRANSACTIONS, AND PROVIDE THE BEST EDUCATION FOR THEIR STUDENTS. FOR OTHER RESEARCHERS, DUE TO THE LIMITATIONS AND SHORTCOMINGS OF THIS STUDY, IT IS RECOMMENDED THAT FUTURE RESEARCH RELATED TO THIS STUDY SHOULD ADD AND EXPAND THE SCOPE OF OTHER SUPPORTING ASPECTS OR VARIABLES, SUCH AS LOCATION AND INCOME VARIABLES.

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