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Article

Are Islamic Boarding School Cooperatives (*Kopontren*) Ready to Digitize? Study using the TRAM approach

Putri Catur Ayu Lestari[1], Ravika Mutiara Savitrah[2], Maulida Dwi Agustiningsih[3]

1. Faculty of Economics and Islamic Business, Universitas Islam Negeri Kiai Haji Achmad Siddiq
2. Faculty of Economics and Islamic Business, Universitas Islam Negeri Kiai Haji Achmad Siddiq
3. Faculty of Ushuluddin, Adab and Humaniora, Universitas Islam Negeri Kiai Haji Achmad Siddiq

* Correspondence: putricatural@uinkhas.ac.id

Abstract: Kopontren (koperasi pesantren) aims to maximize the economic potential of Islamic boarding schools in strengthening the economic empowerment. East Java has the third-highest number of pesantren, with 4.452 pesantren and 323.300 santri. With this amount, Kopontren has the potential to be a partner of UMKM in terms of production, consumption, and promotion, thereby contributing to the expansion of local products. Additionally, around 90.48% of Islamic Boarding School owned business that have self-managed or partnerships with the public. These enterprise units are potentially developed into kopontren. But, the fact that neither conventional nor sharia cooperative can be said to be optimal in carrying out their functions. Cooperatives faced a number of problems, including inadequate finance, a lack of skilled SDMs, failure to fulfill internal supervision criteria, and minimal use of digitalization. This study uses a quantitative approach. The purpose of this study is to analyze user readiness for implementing digitalization using the TRAM model in Kopontren, located in Jember. Because Jember is a district in East Java that has the most pesantren. The findings indicate that perceived usefullness and perceived ease of use influenced of digitalization in Islamic Boarding School Cooperative. Feelings of discomfort, insecurity, the ability to embrace innovation, and optimism have different effects on the perceived user of digitalization in *kopontren*. This research can be used to help the management of cooperatives, researchers, and governments establish digital systems in cooperatives, especially at Islamic Boarding School

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Introduction

According to Law No. 18 of 2019, Islamic Boarding School (*pesantren)* has three functions : education of religion, *da'wah*, and community empowerment. Because Islamic boarding school still have a minimal role in society's empowerment, particularly in the area of economics, mostly people still associate them with *da'wah* and religion institutions. Kopontren is an example of a community empowerment intended to maximize the economic potential of Islamic boarding schools, encouraging them to become a driving force in the society's economy (Fitria, 2022). Its implementation is a manifestation of the concepts of *ta'awun* (mutual help), *ukhuwah* (brotherhood), *tholabul ilmi* (study of knowledge) and various other aspects of Islamic teaching (Annisa, 2021). In the Islamic Boarding School, a variety of possible businesses can be formed, including laundry, photocopying, catering, supermarkets, property, agrobusiness, and so on (Suwito & Tarigan, 2022).

Based on data from the Ministry of Religion (2022), around 90.48% of Islamic boarding schools have businesses that are managed by themselves and/or in collaboration with the community. To optimize the business in the Islamic boarding schools, a financial institution cooperative is needed. Basically, kopontren is a syariah cooperative that aims to maximize the pesantren's economy by providing students' logistics needs and offers loan savings services with *syariah* compliance. Beside from that, the Kopontren can serve as a partner for MSME. Kopontren can be as one of MSME's sales distribution channels and financing source in accordance with the syariah principles (*mudharabah/musyarakah).* So that people do not become caught in the practice of *riba*. In the long term, economic empowerment trough kopontren can promote the well-being of local communities and pesantren while accelerating national economic development (Nadzir, 2015; Ugin Lugina, 2018).

From the region's economic perspective, the presence of *kopontren* acts as a foundation for the formation of rural cooperatives as well as a socioeconomic stimulant for the communities (Sulaiman et al., 2016). Through Law of Cipta Kerja No. 11 of 2020, the government facilitates the establishment of both conventional and Sharia cooperatives. In addition, the government helps in the empowerment of the SDM, supporting infrastructure as well as assistance in the institutionalization (Chalim et al., 2022; Suprihartin & Kurniawan, 2019). Bank Indonesia and OJK work together in the areas of capital distribution and supervision, particularly for cooperatives that provide loan savings (Alfiani et al., 2023). Through this program, it is shown that the government is serious about accelerating economic growth based on cooperative.

The fact that neither conventional nor sharia cooperative can be said to be optimal in carrying out their functions. Various problems are often found in cooperative management. From an institutional perspective, poor cooperative performance may result from a number of factors, including low SDM involvement, dedication, and experience, particularly in the management of financial institutions (Aji, 2011); capital issues (Febrianka, 2016); not adhering to GCG principles (Budirahayu, 2020; Hariwibowo & Nugrayanti Puteri, 2023); and there are still a few members who have received education and training related to the management of sharia cooperatives (Febrianka, 2016). Beside that, the strong competition among cooperatives has resulted in numerous credit crises due to a lack of financing eligibility assessment. Therefore, according to the Ministry of Cooperation and UMKM, numerous cooperative entities are deceased.

One issue that cooperative entities deal with is a lack of digitization implementation (Purbasari & Raharja, 2022). Digitization is not only used for transactions but can be widely used in promotional activities, financial recording and reporting, inventory management and human resourch development. Digitalization is required to address the reality that many kopontren are reluctant to adopt modern technology. Most kopontren are conducted in a basics approach with a micro-business scope, and only roughly 20-30% have used technology (Cahyono & Al-Asfahani, 2023). Digitizing

cooperatives can make transactions easier, faster, more comfortable, and secure (Abidin & Umam, 2021; Almabruri et al., 2022).

The adoption of new technology can be explained through the Technology Acceptance Model (TAM) model (Aripradono, 2021; Lin et al., 2007a). TAM was initially created to forecast how people would use technology. According to TAM, user acceptance of a new system is based on users' intention to utilize it, which is impacted by their perceptions of the system's perceived usefulness (PU) and perceived ease of use (PEOU). (Davis, 1989). PU is the level of individual belief that the latest technology can improve their performance, while PEOU measures the individual's belief that new technology will make work easier. Both are predictors of individual behavioral intentions in implementing digitalization (Venkatesh & Davis, 2000). Nevertheless, the TAM model is unable to explain the influence of the surrounding environment on individual behavior and does not consider the individual's ability to realize every desire. Therefore the TRAM model is used to expand the TAM model by integrating the Technology Readiness (TR) variable in the acceptance of new technologies (Buyle et al., 2018a; Darmansyah et al., 2021).

Technology Readiness and Acceptance Model (TRAM) is a construct that describes the state of the user in accepting the digitization system with four indicators, namely optimism, innovation, discomfort, and insecurity (Bastari et al., 2020; Wahyuni et al., 2021). Technology Readiness (TR) describes a person's attitude and belief toward technology (Parasuraman & Colby, 2015; Sohaib et al., 2020a). An individual's propensity to employ new technology is determined by a person's overall state of mind, or TR construct, which is a gestalt of mental enablers and inhibitors. Previous study suggest that TRAM significantly increases the explanatory and applicability of earlier model such as TAM. TAM has been scientifically expanded to explain various behavior concerning technology adoption (Lin et al., 2007b). The relationship between the TR, PEOU, PU and UI methods is consistent with TRAM. Since technology readiness is a personal and system-independent construct instead of usefulness and ease of use, the integrated TRAM model transfers the focus from service systems to customers (Lin et al., 2007b).

Optimism refers to the belief that technology positively improves control, convenience, and efficiency in life (Silva et al., 2022). Four TRI components including optimism significantly impact technology acceptability (J. M. S. Lam et al., 2020). Optimism is the agitator for TR, representing a person's tendency to respond positively to technology. Optimism refers to an individual's propensity to believe that technology will positively affect life and business. The optimism dimension shows that technology users are convinced that the new technology will increase productivity. Optimism favour technology readiness, increasing people's propensity to use new technology (Parasuraman, 2000; Silva et al., 2022). A study on user acceptance of electronic government services showed that optimism positively impacted perceived ease of use (Adiyarta et al., 2018). Notably, optimism was the most dominant variable in the Technology Readiness model. Both PU and PEUO are supported by optimism (Godoe & Johansen, 2012; Park et al., 2021).

Innovativeness is one of the characteristics of TRAM to describe the level of a person in adopting a modern technology system. Innovative individuals will find it easier to accept technological innovations. This will affect the perceived ease of use and perceived usefulness of the technology (Sohaib et al., 2020a). Therefore, individuals who show technological innovation tend to have the perception or judgment that the technology used is easier and the usefulness of technological applications. This innovativeness shows someone to be a pioneer in using new technology. For someone who pays attention to this innovativeness will dare to take risks in using new technology.

Discomfort is a feeling of discomfort caused by a lack of control and ability to operate new technology (Martens et al., 2017). This discomfort encourages individuals to choose simpler technologies. Individuals with high levels of discomfort tend to need guidelines for use and assistance from others in operating new technology, giving rise to the perception that the technology is difficult to implement. In addition, discomfort will cause individual panic if a technical error occurs. The more sophisticated the technology can trigger the higher aspects of discomfort, especially in people with minimal digital literacy. Previous research has shown that the discomfort aspect has a negative effect on perceptions of convenience and perceived usefulness of implementing modern technology (Buyle et al., 2018a; Kampa, 2023; Khadka & Kohsuwan, n.d.).

Insecurity is defined as user distrust of the performance and integrity of modern technology (Parasuraman & Colby, 2015). In addition, insecurity indicates the level of individual doubt regarding the data security and privacy aspects of the use of modern technology. In financial digitization technology, there is a risk of transaction failure either caused by the system or fraud. So that certain groups of individuals tend to choose financial transactions manually. In the context of pesantren cooperatives, digitization will have an impact on minimal interaction between individuals. So this creates insecurity because the pesantren community is used to living communally with intense interactions. High individual insecurity about new technology encourages individuals to be increasingly reluctant to study and try it because there are concerns about the risk of cybercrime (Aisyah, 2020).

Much research has been done on the acceptance of new technology for financial transactions using the TRAM model, but this has never been done specifically for Islamic boarding schools cooperative. This study aims to identify the acceptance or decision of the Islamic boarding school community psychologically on the application of digitizing Islamic boarding schools in Jember Regency. Based on data from the Ministry of Religion (2022), Indonesia has 26,975 Islamic boarding schools and East Java is the third province with the most Islamic boarding schools. Jember is a district in East Java that has the most Islamic boarding schools, namely 611. With these demographics, this research is expected to be able to describe the level of acceptance of Islamic boarding schools towards digitalization of cooperatives. So that a strategy can be found to optimize the function of kopontren in strengthening the economic empowerment, especially with the digitalization.

Hence this research proposes the following hypotheses :

H1 (a) : Optimism positively relates to PEOU of Kopontren digitalization

H1 (b) : Optimism positively relates to PU of Kopontren digitalization

H2 (a) : Innovativeness positively relate to PEOU of Kopontren digitalization

H2 (b) : Innovativeness positively relate to PU of Kopontren digitalization

H3 (a) : Discomfort negatively relate to PEOU of Kopontren digitalization

H3 (b) : Discomfort negatively relate to PU of Kopontren digitalization

H4 (a) : Insecurity negatively relate to PEOU of Kopontren digitalization

H4 (b) : Insecurity negatively relate to PU of Kopontren digitalization

H5 : PEOU positively relate to PU of Kopontren digitalization

H6 : PEOU positively relate to to use Kopontren digitalization

H7 : PU positively relates to Intentions

H8 : Intentions positively relates to Actual use

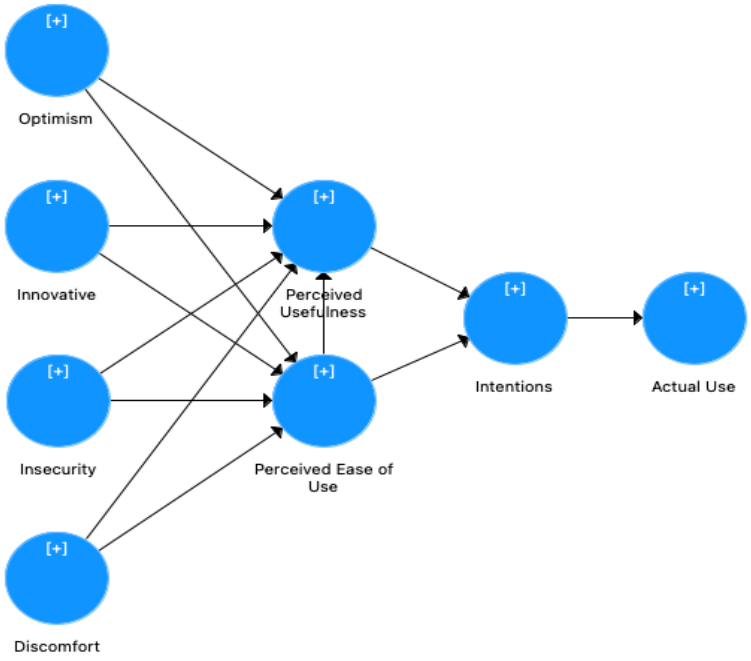
Materials and Methods

The purpose of this study is to analyze user readiness in implementing Kopontren digitalization using the TRAM model. This research was conducted at Kopontren in Jember Regency because based on data from the Ministry of Religion in 2022, Jember Regency has the largest number of pesantren in East Java with 611 Islamic boarding schools. This study uses a quantitative approach. The sampling method used is purposive sampling. The questionnaire was used as a research instrument using the Google Form, which was distributed to students as consumers of cooperatives in Kopontren Jember. Data collection was carried out for approximately two months. Respondents filled out the questionnaire using a Likert scale of 1 (strongly disagree) to 4 (strongly agree). After the data has been collected, data cleaning is carried out with the criteria that the respondent must come from an Islamic boarding school that has a Kopontren. Data is processed using SEM-PLS. There are two measurements in SEM-PLS : inner model and outer model measurements. The operational definitions of variables are in the table below.

Tabel 1. The operational definitions of variable

VARIABLE	OPERATIONAL DEFINITION
PEOU	a person's assumption that using a particular technology doesn't need exerting great effort (Davis, 1989)
PU	the idea that using information technology will lead to better performance (Davis, 1989)
INTENTION	The propensity of a person to choose a job or not
OPTIMISM	Optimism represents a positive view of technology that encourages and advises adoption, which boosts productivity and flexibility (Buyle et al., 2018b)
INNOVATIVENESS	'Innovativeness' is typically used to evaluate the 'newness' of an innovation, with innovative items being recognized as having a high level of newness (Sohaib et al., 2020b)

INSECURITY	In terms of technology, insecurity refers to doubt and a lack of confidence regarding security and privacy (Buyle et al., 2018b)
DISCOMFORT	The definition of discomfort qualities is "a perceived loss of control with regarding technology and the sense of feeling over- whelmed by it (Buyle et al., 2018b)



Results and Discussion

Demography

Research data was obtained from questionnaires distributed via google forms and social media. Validity and reliability tests were carried out on 175 respondents who were collected, but only 169 respondents were declared valid. Of the total respondents, most were of productive age in the range of 18-24 years. In terms of location, all of the respondents who are members of the pesantren community (students, alumni, and administrators) come from Jember Regency. Based on gender, the number of male respondents was greater, namely as much as 51%, while 49% were female

Validity Test

Each variable was tested by instrument, namely validity and reliability tests. From the first validity test, it was found that several indicators did not meet the requirements, so they had to be removed. The indicators are DI1 and DI2 which are indicators of discomfort variables, INS1 and INS2 which are indicators of insecurity variables, OP3 are indicators of optimism variables and PU1 are indicators of perceived usefulness variables. Based on Table 2, it can be seen that the factor loading values of all instruments in all research models have fulfilled validity, which is more than 0.7 so that it can be interpreted that the instruments used are appropriate for measuring interest in adopting the digitalization of Islamic boarding schools cooperatives. In addition, these results also indicate that the results of this study are valid and can be generalized to all different objects, situations and time

Table 2. Validity Test

	Actual Use	Discomfort	Innovative	Insecurity	Intentions	Optimism	Perceived Ease of Use	Perceived Usefulness
AU1	0,888							
AU2	0,929							
DI2		0,872						
DI4		0,915						
INO1			0,755					
INO2			0,816					
INO3			0,803					
INO4			0,802					
INS1				1				
INT1					0,72			
INT2					0,701			
INT3					0,811			
INT4					0,839			
INT5					0,777			
OP2						0,923		
PEOU1							0,821	
PEOU2							0,877	
PEOU3							0,86	
PEOU4							0,852	
PU2								0,869
PU3								0,893
PU4								0,872
OP1						0,865		

Reliability Test

Based on the results in the table above, the construct meets the reliable aspect because the value of Cronbach's alpha ≥0.6 and composite reliability ≥ 0.7. This means that the instrument used has the consistency, accuracy and precision of a measuring instrument to make measurements

Table 3. Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Actual Use	0,791	0,817	0,905	0,826
Discomfort	0,75	0,769	0,888	0,799
Innovative	0,808	0,824	0,872	0,631
Insecurity	1	1	1	1
Intentions	0,829	0,837	0,88	0,596
Optimism	0,754	0,79	0,889	0,8
Perceived Ease of Use	0,875	0,876	0,914	0,727
Perceived Usefulness	0,852	0,855	0,91	0,772

Hyphotesis Test

Based on the table, it can be concluded that there are four hypotheses that are rejected, namely H1a which measures the effect of the variable optimism on Perceived Ease of Use (PEOU), H2b which measures the effect of innovativeness on Perceived Usefullness (PU), H4a which measures the effect of insecurity on Perceived Usefullness (PU).

Table 4. Hypothesis Test

Hipotesis	Path	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Keterangan
H1a	**Optimism -> Perceived Ease of Use**	0,116	1,287	**0.199**	Rejected
H1b	**Optimism -> Perceived Usefulness**	0,232	2,49	**0.013**	Accepted
H2a	**Innovative -> Perceived Ease of Use**	0,302	4,772	**0.000**	Accepted
H2b	**Innovative -> Perceived Usefulness**	0,096	1,534	**0.126**	Rejected
H3a	**Discomfort -> Perceived Ease of Use**	-0,261	3,101	**0.002**	Accepted
H3b	**Discomfort -> Perceived Usefulness**	0,042	0,578	**0.563**	Rejected
H4a	**Insecurity -> Perceived Ease of Use**	0,219	3,176	**0.002**	Accepted
H4a	**Insecurity -> Perceived Usefulness**	-0,005	0,062	**0.95**	Rejected
H5	**Perceived Ease of Use -> Perceived Usefulness**	0,48	6,02	**0.000**	Accepted
H6	**Perceived Ease of Use -> Intentions**	0,34	4,522	**0.000**	Accepted
H7	**Perceived Usefulness -> Intentions**	0,446	6,652	**0.000**	Accepted
H8	**Intentions -> Actual Use**	0,586	11,62	**0.000**	Accepted

Conclusion

Based on the results of hypothesis testing, optimism has a positive effect on perceived usefulness (with t-statistic = 2,490 and p values = 0,013) but not on perceived ease of use (with t-statistic = 1,287 and p values = 0,199). An individual's tendency to think that technology will have a positive impact on life and business is referred to as optimism. Optimism has influenced the perceived usefulness of digital cooperative transactions at Islamic boarding schools. Optimism was cited as a factor that could increase a technology's readiness for adoption. Each person depicted is very optimistically convinced that new technology can help users be more productive (Adiyarta et al., 2018). Those who use the newest technologies are more optimistic and inventive while experiencing less insecurity and discomfort. A tech-positive mindset and the conviction that technology gives people more power, freedom, and productivity are related to optimism (Lin et al., 2007b). These results are supported by previous studies which show that optimism has a positive effect on perceived usefulness (Godoe & Johansen, 2012; S. Y. Lam et al., 2008; Park et al., 2021; Silva et al., 2022). However, Optimism does not show a positive relationship to perceived ease of use. One's optimism has more influence on perceived usefulness than perceived ease. The finding can be caused because almost the respondents are proficient in using technology, so users see more in its usefulness.

Based on the statistical test results, hypothesis 2a is rejected, meaning that innovativeness has no effect on PU with a p value of 0.126 while hypothesis 2b is accepted, namely innovativeness has a positive effect on PEOU with a significance

level of 1%. The results of hypothesis 2A contrast with previous studies (Buyle et al., 2018a; Sohaib et al., 2020b). This proves that someone who is innovative will be more open to a new idea, in this case the digitalization of Kopontren. The innovative level of Kopontren digitalization users is the main factor influencing acceptance of technology. Innovative users will be interested in learning innovative technology so that they understand the procedures for using and the usefulness of the digital system so that the level of acceptance and the intention of digitizing Kopontren is also high. On the other hand, the innovative digitization of Kopontren has no effect on Public Works because users think that digitization makes it difficult for them to enjoy services and products from Kopontren. This is because currently the target market for Kopontren in Jember is only limited to students, pesantren administrators, and also the surrounding community. If you look at this condition and also that the sample of this research is students from Islamic boarding schools, the innovations produced by Kopontren through digitalization will not make them believe in the benefits because students who live in Islamic boarding schools have limited access to smartphones. In Islamic boarding schools there are rules that prohibit students from operating cellphones, there are only certain times that are allowed, namely 1 day a week, during holidays and on that day students will take advantage of the moment to return to their hometown or leave the Islamic boarding school environment.

Based on the results of hypothesis testing, the discomfort variable has a significant negative effect on Perceived Ease of Use (PEOU) with a p value of 0.000 so that H3a is accepted. The results of this test can be interpreted that the higher the individual's discomfort from the application of modern technology, the more it weakens the perception of the convenience of the technology. Individuals with a high degree of discomfort tend to need guidelines for use and assistance from others in operating new technology. In addition, it will cause individual panic if a technical error occurs. Basically digitization of Islamic boarding schools provides convenience in transaction activities, promotions, financial recording and reporting, and inventory management. However, its implementation requires preparation, especially in terms of human resource capability and infrastructure. Meanwhile, the level of digital literacy in Islamic boarding schools is still low due to a lack of openness to information and modern technology. Apart from digital literacy, there are still few human resources who have attended training and education on cooperative management. This condition is often found in Islamic boarding schools, especially those that are still managed traditionally (Aji, 2011). The results of this study support Kampa's research (2023) which concluded that the aspect of discomfort has a negative effect on perceived ease of use of m-learning in Indian universities. In contrast, the results of the hypothesis test for the variable discomfort on Perceived Usefulness (PU) were proven to be rejected (H3b) with a p value of 0.563. That is, no significant relationship was found between the discomfort variable and the perception of ease in line with the results of research by (Aisyah, 2020; Buyle et al., 2018; Khadka & Kohsuwan, n.d.).

Based on the results of hypothesis testing, it is proven that the insecurity variable has a significant negative effect on Perceived Ease of Use (PEOU) with a p value of 0.002 so that H4a is accepted. Different results are shown in the relationship between the insecurity variable and Perceived Usefulness (PU), where there is no negative relationship, so H4b is rejected. Insecurity is defined as user distrust of the performance and integrity of modern technology (Parasuraman & Colby, 2015). In digitizing pesantren cooperatives there is a risk of failure caused by the system or fraud. These risks increase individual concerns so that they are reluctant to learn more and implement digitalization. Especially in a traditional Islamic boarding school environment, people prefer to transact manually so that direct interaction is possible.

On the other hand, information related to the security of personal data is an issue that hinders the implementation of digitization because there is a risk of cybercrime. Previous studies have shown that there is a significant negative relationship between individual insecurity aspects of perceived convenience (PEOU) and perceived usefulness (PU) of implementing financial digitization (Buyle et al., 2018; Khadka & Kohsuwan, n.d.)

The statistical test results show that PEOU has a positive effect on PU with a significance value of 1% where the p value is at 0.000. Likewise, the effect of PEOU and intention is shown to be positively related to a significance value of 1% where the p value is at 0.000. This is in line with previous studies (Kurniawati & Savitri, 2019); (Daragmeh et al., 2021); (Buyle et al., 2018), and (Sohaib et al., 2020). This indicates how the "user-friendliness" of data standards is linked to the intended use. The conceptual or intangible nature of data standards or the implementation cost, for example, may be factors that increase the perception of data standards as they become more unfriendly. Due to this high cost, users of the digitalization of Kopontren can neglect the benefits and simplicity of using the system. In other words, obstacles such as lower cost users' perceptions of how simple it is to use digitalization of kopontren, which results in a negative attitude that, in turn, discourages users from utilizing such kopontren.

Based on the results of hypothesis testing, PU has a positive effect on intentions (with t-statistic = 6,652 and p values = 0,000). By using digital cooperative, PU has positive effect on user's intention. This study's findings are supported by previous studies' results which state that perceived usefulness has a positive relationship to intention (Lin et al., 2007b; Sohaib et al., 2020a; TAHAR et al., 2020). Users with positive attitudes toward technology are more likely to be open to using technological goods and services. Users that have severely negative attitudes toward technology, on the other hand, are hesitant to use or adopt services or goods related to technology (Sohaib et al., 2020a).

Based on the results of hypothesis testing, the intention variable has an effect on actual use with a p value of 0.000 so that H8 is accepted. That is, the higher the interest someone encourages to adopt modern technology. Intention describes a behavioral tendency to continue to apply a technology (Venkatesh & Davis, 2000). Before deciding, individuals with intention tend to make efforts to search for information regarding usage procedures, data security and risk mitigation that will arise. Furthermore, interest is implemented by applying digitalization technology. Behavioral interest shows how much effort a person makes to commit to a behavior. In addition, interest is shown by a commitment to refer other people to adopt the same technology

Digitalization is a strategy that can optimize the economic potential of pesantren cooperatives. Islamic boarding school cooperatives that are well managed will have a major impact on the economy of the surrounding community and Islamic boarding schools. From this research, it can be concluded several points related to the acceptance aspect of Islamic boarding schools towards digitalization of the boarding school as follows: (1) The need for efforts to increase financial digital literacy for Islamic boarding schools so as to reduce the level of concern about data security issues in financial digitization (2) Supporting education and training related to the management of sharia cooperatives so that the Kopontren can develop other business lines (3) Optimizing forums or collaborative activities with residents around the pesantren to develop kopontren (4) The government is strengthening regulatory aspects related to digitizing Islamic boarding schools cooperatives

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