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Digitalization Strategy Planning Using Ward and Peppard Method: A Case Study at Baitul Maal Islamic Boarding School Suryalaya

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ABSTRACT

Purpose — *Baitul Maal Islamic Boarding School Suryalaya is a non-profit Sharia microfinance institution which has currently implemented a digital system in all its financial management activities. However, there are still some weaknesses in the digital infrastructure, which means the financial management system is still not well integrated.*

Method — *This research was formulated using Ward and Peppard method to analyze the external and internal environment towards an information system/information technology (IS/IT) planning that follows the financial management strategy at Baitul Maal Islamic Boarding School Suryalaya. This method involves Value Chain, SWOT, PEST, and McFarlan Strategic Grid analysis. The CSF (Critical Success Factor) was used in analyzing future interpretation needs to produce the recommendation phase.*

Result — *The results of the study showed that the IS/IT system at Baitul Maal Suryalaya Islamic Boarding School is still limited due to a lack of IS/IT infrastructure and a limited of workers who have the ability in IS/IT development. Apart from that, fund management still tends to be manual, which requires further handling. According to the analysis SWOT, it indicates that Baitul Maal Suryalaya Islamic Boarding School is in quadrant three (III), which means that the management must turn around the strategy or change the strategy of both the financial management system and the IS/IT system for a better integration process. The future application portfolio includes 3 applications in the strategic quadrant (Website-based, Fintech App, and Customer Database) and 3 applications in the high potential quadrant (Monitoring System, SMS Autoresponder, Q-Ris App). The results of this study are in the form of an IS/IT strategy that can be used in every Baitul Maal by taking advantage of digitalization developments in all conditions. Thus, it would create a good economic growth in every non-profit Sharia micro-institution.*

Keywords: *Digitalization Strategy, Baitul Maal, Ward and Peppard Method.*

INTRODUCTION

The development of technology 4.0 nowadays has brought a lot of changes to all sectors of human life including the economic sector. The development of technology in the economic sector becomes a metaphor for how the company can maintain, adopt, and apply the IS and IT system to compete with the competitors (Waspodo, et.al, 2018; Wibowo & Chernovita, 2022). However, the use of digitalization in the economic sector can be useful if the implementation of a Digital Strategy is aligned with the business strategy, vision, and mission of the company. In addition, the changing of era can give a great success if the company responds to this circumstance quickly.

In the economic sector, two financial institutions have an important role in increasing social economic activities. One of them is an Islamic-based financial institution, known as Baitul Maal. In general, Baitul Maal is an institution nonprofit micro-sharia that has a function similar to a conventional bank (Rahmadi, 2016; Candra, et.al., 2021; Latifah, et.al., 2020).

Regarding the development of the financial sector, Baitul Maal Suryalaya Islamic Boarding School has carried out various technological innovations in line with changes in the financial sector and the current technology sector. Baitul Maal Suryalaya Islamic Boarding School has existed since 1990, since Suryalaya Islamic Boarding School was founded in 1905, where the activities at Baitul Maal Suryalaya Islamic Boarding School are currently used as the main financial institution in supporting the activities of all institutions under the auspices of Suryalaya Islamic Boarding School, such as the Institute Education, Tariqa Qodiriyah Naqsabandiyah Da'wah Institute (LDTQN) Rural Business Institutions (LUP), Serba Bakti Foundation (YSB), Ibu Bella, GMPS, Inabah, etc.

According to a large number of current needs at Baitul Maal Suryalaya, whose the main activities as a financial supporter of all activities in institutions under the auspices of Suryalaya Islamic Boarding School, it also as a fund collector from the Ikhwan Tariqa Qodiriyah Naqsabandiyah (TQN), where there is a very large financial surplus income, considering that *Ikhwan* at Suryalaya Islamic Boarding School currently has more than 10,000 Ikhwan, and there are a routine *Infaq, Zakat, Sedekah*, and other activities carried out by *Ikhwan* as charitable activities to support the development of Islamic boarding schools Suryalaya. Apart from that, Baitul Maal Suryalaya Islamic Boarding School is also currently managing grant money (*Hibah*) obtained from various existing financial institutions and government institutions' collaboration. So, it can be concluded that there is very high economic activity in Baitul Maal Suryalaya Islamic Boarding School presently.

Considering the phenomenon, it is necessary to improve and apply technology to support economic activities at Baitul Maal Suryalaya Islamic Boarding School. By implementing technology and digitalization, it would help to manage its finances in nonprofit-oriented institutions (Wijiharta, 2019; Abdilla, 2019). However, there are some obstacles were found, especially in terms of the infrastructure system which cannot be fully implemented and integrated, for example, there are still manual economic activities carried out at Baitul Maal Suryalaya Islamic Boarding School.

The use Ward and Peppard Method in this present study intends to provide clarity of direction and encourage companies to continue to develop in terms of human resources, Information Systems, and Information Technology (Ward & Peppard, 2002). Moreover, Kurniasih (2022) also said that the advantage of this method is that method has a clear framework and analytical techniques that focus on business and information technology needs for the future. There are three main targets in implementing IS/IT system in an organization. First, improving work efficiency by automating various processes that manage information. Second, increasing management effectiveness by satisfying information needs for decision-making. Third, improve competitiveness or increase the organization's competitive advantage by changing the style and way of doing activities (Prambayun & Maharani, 2021).

There are some previous researches related to this present study, such as Rahmadi (2016); Wasposito et al. (2018); and Latifah (2021). They found that using the model of Ward and Peppard in analyzing economic activities system, it helps Baitul Maal as nonprofit oriented financial institution to grow highly, and also the use of a platform that it posed in the recommendation phase would help Baitul Maal to compete and face digitalization era and build trust to customers.

Based on the background of the study above, this present study would explore and analyze how digitalization strategy IS/IT planning can be useful for Baitul Maal using Ward and Peppard method, and what strategy IS/IT planning according to the analysis of internal and external environment. This present study was conducted at Baitul Maal Islamic Boarding School Suryalaya - Tasikmalaya.

METHOD

The research method used in this present study is a qualitative approach where the results would be interpreted based on descriptive data obtained from interviews, observations, and documentation studies (Arifani & Darmawan, 2016; Malik & Hamied, 2016). Qualitative research focuses on subjective meanings, definitions, metaphors, and descriptions of specific cases (Alwasilah, 2011). Thus, the research methodology was carried out by referring to the Ward and Peppard method. This method has three main stages, namely input, process, and output.

This study was conducted at Baitul Maal Suryalaya Islamic Boarding School, where this Baitul Maal has been established since 1990. Computerization and digitalization were used according to the development of technology at Baitul Maal Suryalaya. Although there are still many limitations in the technological system, especially in managing the existing surplus income, both from the results of cooperation and from funds collected from *Ikhwan* who provides *zakat* or *infaq*.

In the first step of the analysis, this study would explore the strategy planning based on the input phase. The input phase consists of an analysis internal environment and external environment. At the input stage, researchers search for information related to research-related matters, that are interviews and observations at the research site to obtain the required information. According to the Ward and Peppard method (Permata, 2019).

In analyzing the internal and external environments as an input phase, the researcher used several tools, such as: PEST analysis to explore various factors that determine the improvement of Baitul Maal, such as Political, Economic, Social, and Technological factors (Prambayun & Maharani, 2021). Thus, it is also followed by Porter's Five Forces analysis as a view map of the extent of influence competition between

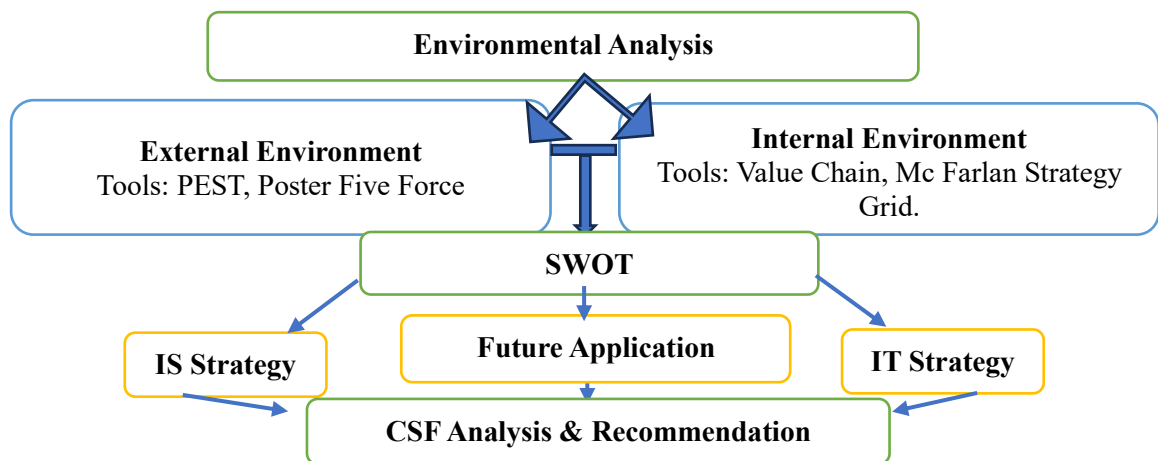
existing competitors, new entrants, and bargaining power. However, this present study also used value chain or supply chain analysis. This analysis is used to analyze IS/IT needs related to the company's activity processes. The distinction in value chain is divided into two activities, namely main activities and supporting activities. Kurniasih (2022) also said the same thing that Value Chain Analysis is aimed at finding out the potential impact that provides added value from all organizational activities which include main and supporting activities.

At the process stage, data from the previous stage (input) is analyzed. At this stage, the IS/IT, and management strategy were formulated through the use of SWOT analysis (Strengths, Weaknesses, Opportunities, Threats). SWOT analysis can be applied by analyzing and sorting various things that influence the four factors, then applying them in a SWOT matrix image, where the application can analyze how strengths that can take advantage of existing opportunities, how to overcome weaknesses that prevent advantages from existing opportunities, then how strengths can face existing threats, and finally how to overcome weaknesses which create a new threat. To get the gist of the study, in the stage process, the researcher also uses analysis by Mc Farlan Strategy Grid. This tool is carried out to determine the IS/IT view in the present study. By using this technique (Mc Farlan Strategy Grid) the company can find out the mapping of the applications used and the influence of these applications on the company's success and business processes.

Furthermore, in the last stage of analysis, which is output phase, the results of the entire theoretical stage of the process are documented. The output stages of this research produce Information Systems Business Strategy, Information Technology Strategy and IS/IT Management Strategy. The Information System consists of mapping IS/IT Needs and IS/IT Investment Proposals, and from both can produce a Future Application Portfolio.

After an overview of the strategy for future business needs is obtained, then analyze of the IS/IT needs can be followed by a Critical Success Factor (CSF) analysis. Critical Success Factor (CSF) analysis is very useful if used to identify the most critical processes, as well as providing a focus on achieving goals through the most appropriate activities to be implemented. Thus, the model of the research can be seen in Figure 1.1 below:

Figure 1. Strategy Planning IS/IT Ward and Peppard
Source: Ward and Peppard (2002)



RESULT AND DISCUSSION

Result

Regarding the result of the study, the first step of the analysis was based on external environment analysis, then it would be followed by internal environment analysis. Another step of analysis was based on SWOT analysis, CSF analysis, and Recommendations.

External Environment Analysis

According to external environment analysis, several factors have influenced the development of Baitul Maal Islamic Boarding School Suryalaya, including political, economic, social, and technological conditions as the result of PEST analysis (Sujana, 2017; Widagdo, et.al., 2018). It is stated that there are Government Regulations regarding zakat management based on changes to the Zakat Management Law into Law Regulation No. 23 in 2011 concerning Zakat Management that Baitul Maal needs to prioritize the principles of zakat management under Sharia law, with a usury-free profit-sharing system. In other words, Baitul Maal is not allowed to take advantage of customer funds that are saved or given for Zakat funds and other things related to the Islamic religious system. It could be said that this is related to the current economic conditions, which will hamper the Baitul Maal in terms of operational development, unlike general banking which applies an interest system.

Related to current social conditions, this is also influenced by the existence of law no. 13 in 2013 which states that Baitul Maal is an institution that operates in the field of sharia finance that is limited to religious needs. According to social activities, there are *Manaqib* events for every month at the Islamic Boarding school Suryalaya. This event made all of the students (or followers of the Thariqa Qodiriyah Naqsabandiyah Suryalaya) can join in this activity, by there was a surplus of income during this activity because of the large number of students who followed the Thariqh left their *Infaq*, *Zakat*, and or Charity at the Baitul Maal Islamic Boarding School Suryalaya.

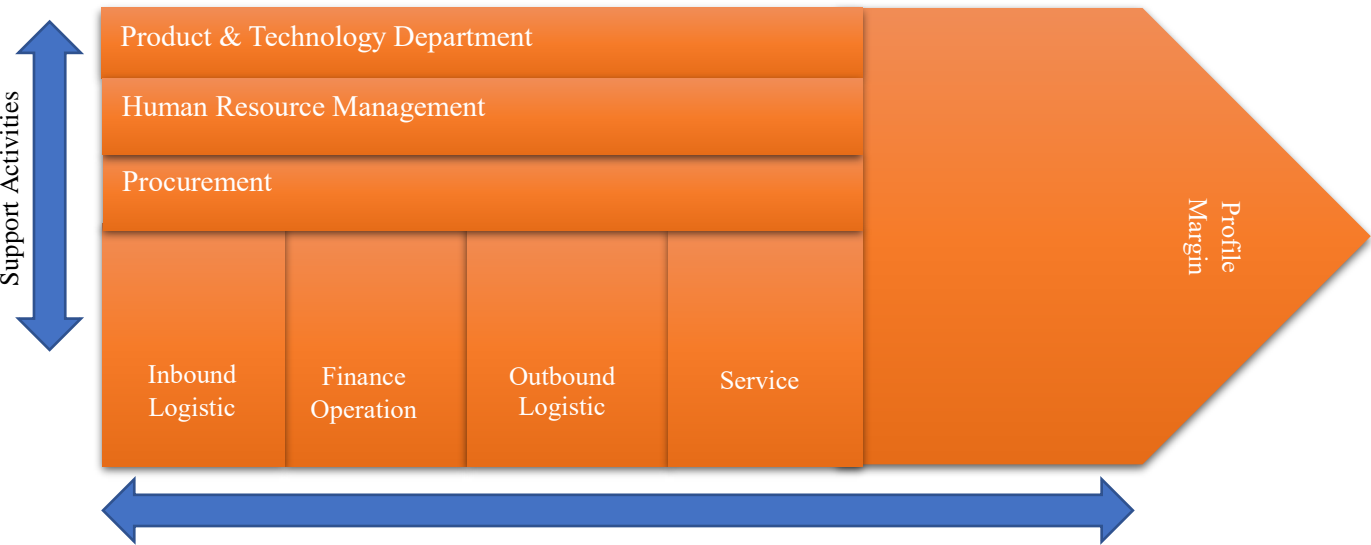
The development of technology, especially in terms of AI Intelligence has a big impact on the needs of Baitul Maal to be able to adapt the existing of digitalization. Information Technology has functioned as a catalyst in various efforts to reduce company operational costs (elimination, simplification, integration, and process automation) which will affect Baitul Maal's profitability. However, the development and the technological needs at Baitul Maal Islamic Boarding School Suryalaya have not been met by the standardize of financial institutions, in case the financial and reporting systems have not been properly integrated.

External environmental analysis of Baitul Maal Islamic Boarding School using Porter's Five Forces aimed in analyzing the condition of a company in terms of competition between similar companies, bargaining power of input, bargaining power of output, threat of new entrants, and threat of substitute services. The results of the Porter Five Force analysis are used as input for the Opportunities and Threats that exist in the company into the SWOT analysis. As the results of Porter Five Force analysis could be stated that there are a lot of institutions that also collect *zakat*, *infaq*, (charity), and or similar alms, even now every bank has an institution that oversees *zakat*, *infaq*, and charity activities so that the function of Baitul Maal is reduced. However, this situation does not influence the condition of Baitul Maal Islamic Boarding School of Suryalaya, it because there is a strong relationship between the Islamic Boarding School and the *Ikhwan* or follower, every *Ikhwan* or follower always donates *zakat*, *infaq*, or alms at Baitul Maal Islamic Boarding School Suryalaya routinely.

Internal Environment Analysis

Furthermore, the analysis of the internal environment was based on Value Chain analysis and McFarlan Strategy Grid. Value chain analysis was carried out to give the insight details of workflows or work processes used to analyze the relevant strategic activities, and strategy development based on analysis of the existing internal environment (Sumah, et.al., 2021; Nainggolan & Rudianto, 2022). Value chain analysis can also be used to develop strategies and determine how the information system supports each activity at Baitul Maal Islamic Boarding School Suryalaya. Based on the value chain, the organization's internal activities are divided into two activities, namely primary and support activities.

Figure 2. Value Chain Analysis of Baitul Maal Suryalaya
Source: Interview and Document Analysis



The primary activities of Baitul Maal Islamic Boarding School Suryalaya are centered around receiving and managing financial assistance, donations, and endowments collected from customers/*ikhwan* and other collaboration institutions as Inbound Logistics. Meanwhile, finance operations involve manually grouping and recording collected funds, using an application to transfer from the receipt book to a computer database, and periodically recapping the data (daily, weekly, and annually). However, at outbound logistics activities, Baitul Maal Islamic Boarding School Suryalaya provides scheduling for giving *infaq*, alms and other activities of a religious charity religion-related to recipients who are written in the previous data. Apart from that, Baitul Maal Islamic Boarding School Suryalaya always provides special assistance to institutions (8 institutions) including educational institutions and foundations as absolute institutional managers. As part of their service activities, Baitul Maal Islamic Boarding School Suryalaya provides written notes to all donors who contribute funds for zakat, *infaq*, and alms requirements.

In support activity of Product and Technology Development, Baitul Maal Islamic Boarding School Suryalaya has successfully implemented an IT system called SAP (System Application and Processing). The system has been gradually implemented across several units, offering benefits such as improved integration and a more systematic approach. Additionally, the Human Resources Management team at Baitul Maal Islamic Boarding School Suryalaya includes employees who have attained a Master's degree in Management and are funded for further studies. The team also conducts financial system training to meet the needs of Baitul Maal Islamic Boarding School Suryalaya. In the procurement process, a comprehensive needs analysis was conducted and subsequently approved by the esteemed Islamic Boarding School Leaders and Stakeholders at Baitul Maal Suryalaya Islamic Boarding School, to develop and procure a suitable IT system that aligns with the institution's needs and requirements.

However, in analysis of the internal environment, this study used The McFarlan strategic grid analysis, this used as utilized chart IS applications according to their impact on the organization. The strategic quadrant encompasses applications crucial for supporting future strategies, while the high potential quadrant includes applications that may prove significant for future success. The key operational quadrant contains applications essential to the company at present, while the support quadrant features supporting applications that are useful but not the primary drivers of business strategy success (Apriyanto, 2011).

Table 1. McFarlan Strategy Grid Future Portfolio

<i>Strategic</i>	<i>High Potential</i>
1) Baitul Maal Website	1) Monitoring Server
2) Fintech Application	2) SMS Autoresponder
3) Customers Database Application	3) Q-Ris Application
1) Finance Management Modul	1) Spark Messenger Application
2) Financial Accounting Modul	2) Time Management Application
3) Controlling Modul	
4) Human Capital Management Modul	
5) IS/IT Management Modul	
<i>Key Operational</i>	<i>Support</i>

Source: Observation Analysis at Baitul Maal Islamic Boarding School Suryalaya.

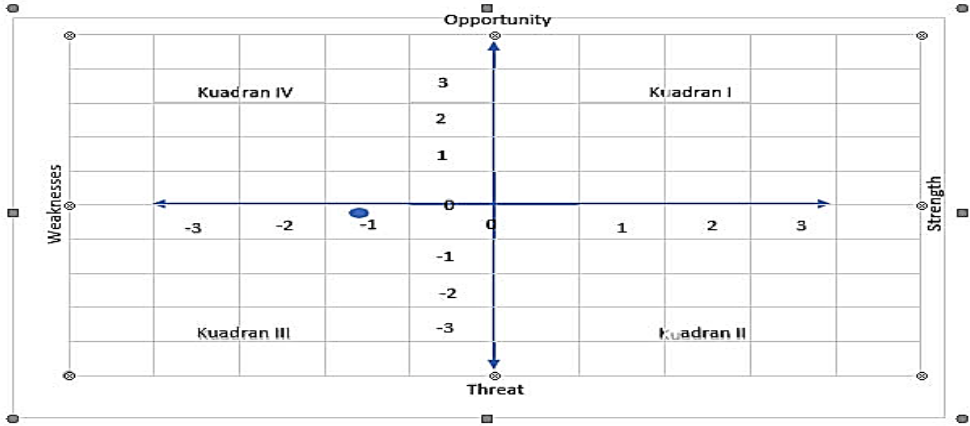
Based on the needs analysis with the McFarlan Strategy Grid, there are many supporting factors needed on the strategic and key support side that Baitul Maal Islamic Boarding School Suryalaya currently does not have. Even though, the high potential and support quadrant will support how Baitul Maal's operations will run well.

SWOT Analysis

SWOT analysis is the systematic identification of various factors to formulate company strategy. This analysis is carried out on a logic that can maximize strengths and opportunities simultaneously in order to

minimize weaknesses and threats. To carry out a SWOT analysis, a previous analysis is required, namely an analysis of the external and internal business environment as well as an analysis of the external and internal IS/IT environment. In this analysis, all strengths, weaknesses, opportunities, and threats are taken from the analysis of the internal and external conditions of Baitul Maal Islamic Boarding School Suryalaya.

Figure 3. SWOT Analysis of Baitul Maal Suryalaya



Source: Interview and Document Analysis

As depicted in the provided Figure 3 above, it is clear that the company currently occupies quadrant III. This signifies that Baitul Maal Islamic Boarding School Suryalaya is presented with significant market prospects, but also confronts various internal challenges and vulnerabilities. To capitalize on the market opportunities available, the company's strategy should prioritize mitigating these internal issues. Thus, the researcher proposes several strategies to cope with these challenges.

S.O Strategy

Baitul Maal Islamic Boarding School Suryalaya has to create IS/IT strategic planning documents to face future business conditions. However, it is also needed to expand the reach of institution relations so that it can reach all customers/*ikhwan* throughout Indonesia. Then, Baitul Maal also needs to increase the IT team division so that it can develop infrastructure in the IT sector that is not limited.

S.T Strategy

Through outreach and guidance, the public can gain a comprehensive understanding of zakat management and the significance of directing zakat through accredited institutions. This socialization effort aims to raise awareness that Baitul Maal is a zakat institution with a legal entity responsible for collecting, distributing, and utilizing zakat contributions from the community. By doing so, individuals can confidently entrust their zakat contributions to these institutions, rather than distributing them directly.

W.O Strategy

To ensure that Baitul Maal has capable and trustworthy human resources with knowledge and experience in zakat management, regular and continuous socialization and training activities must be provided. By making information on zakat management accessible to the public through technology such as social media and websites, Baitul Maal can demonstrate its professional management and gain the public's trust.

Discussion

CSF analysis is carried out by determining Baitul Maal's objectives, describing measurement indicators and needs-based internal and external environment, as well as Baitul Maal's potential development. By conducting stakeholder interviews and analyzing the results, it becomes possible to identify the key factors that contribute to the success of Baitul Maal's processes in each function. Application function requirements can then be derived from the CSF requirements and data and information needs. The objectives and indicators for CSF analysis are based on Baitul Maal's company goals.

Table 2. CSF Analysis

No	Need Potential	Development Potential
1	a. Customers'/Ikhwan Data b. Partnership Data c. Potential Partnership Data	Developing a network of collaboration with various financial institutions, and more collaboration with potential partners
2	a. IT development analysis Schem b. Financial Institutions need analysis scheme c. Financial transaction report	Baitul Maal can provide financial transaction services according to the needs of society, and following current technological developments
3	a. Analysis of employee graduate level b. Analysis of employee training data c. Analysis of employee performance report	Improving the capabilities of employees, especially those in special divisions, whether in training, workshops, or innovation targets financial institutions
4	a. Procurement of New IT tools b. Changing IT Specifications to the newest	Changes in the company's business climate and improved employee work effectiveness

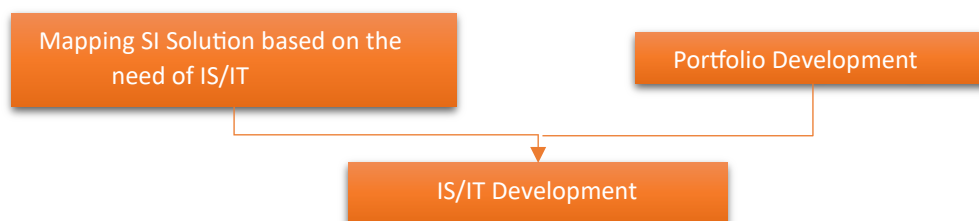
At present, the entire shareholding (Institutional Ownership) of Baitul Maal Islamic Boarding School Suryalaya is held by one individual, who is the Chairman of the Suryalaya Islamic Boarding School, assisted by one deputy Chairman, so that decision-making is more focused and does not give rise to differences of opinion in the development of Baitul Maal management. However, the IS/IT management at Baitul Maal Islamic is carried out by the Information Technology management team. There are eight people in this team with the following details:

Table 3. Human Resources Management

Stakeholder	1) 1 chairman 2) 1 deputy chairman
IT Division	3) 1 (one) database administrator 4) 1 (one) System & Application department supervisor 5) 1 (one) Network & Infrastructure department supervisor 6) 3 (three) System & Application department staff 7) 1 (one) IT Support Site department staff 8) 1 (one) digital designer staff

After conducting a PEST Analysis, Porter's Five Force Analysis, Value Chain Analysis, and McFarlan Strategy Grid, this study can determine the future SI. This strategy outlines the roadmap for the Baitul Maal SI application that will be developed. In addition, the IT strategy determines the necessary infrastructure to support the IS strategy. The information system strategy is implemented by mapping IS solutions based on information needs, as well as prior portfolio proposals. The figure can be seen below:

Figure 4. Mapping Analysis



To effectively implement a successful strategy, it is crucial to prioritize the implementation of strategic applications. Following this, attention can be turned to operational applications with high potential. The organization's website, the fintech, and Q-Ris Application can serve as a valuable tool for socialization and dissemination of information for public interest.

Future IS/IT implementation plan of Baitul Maal Islamic Boarding School Suryalaya can consist of short-term planning covering a period of 1 to 2 years, while long-term planning covers a period of up to 5 years. In this research, it is recommended to implement it within 5 (five) years. The mapping of the strategic plan for implementing IT/IS in 2024 - 2029 was made based on the results of Mc Farlan's Strategic Grid analysis which was carried out in four stages (strategic, key operational, support, & high potential).

Apart from that, the SWOT analysis used in this research will produce very mature planning in facing current company competition based on the results of external and internal environmental analysis at Baitul Maal Islamic Boarding School Suryalaya.

CONCLUSION

Technology is currently developing quite rapidly, which is now marked by the entry into the era of the Industrial Revolution 4.0. This phenomenon brought major changes that had an impact on all sectors of human life. The development of this technology has brought many changes in economic terms, success in the current economy is greatly influenced by how quickly the company can respond to these technological changes. Therefore, in order to the economic side of a company to develop rapidly, the company must be able to follow the flow of technological change.

Based on the research findings, it is advisable for Baitul Maal Islamic Boarding School Suryalaya to remain attentive to its strategy, as determined through SWOT analysis, Value Chain, and Pest analysis results. This is because a company's strategy has a significant impact on its progress and decline. Additionally, cooperation from various sources is essential for Baitul Maal's development and competitiveness in both the market and economic growth. Through planning, both internal and external environmental factors can be minimized, resulting in better economic outcomes that align with future strategic plans.

Information technology and the development of information systems can greatly benefit to Baitul Maal's integration system between divisions, community, and environmental development, which are closely related to the objectives strategy. Furthermore, promoting a commitment to the continuity of customer/*ikhwan* relations, which would be in line with the focus of Baitul Maal Islamic Boarding School Suryalaya can be an effective way to improve the performance of Baitul Maal in every sector.

For future researchers, it is suggested that appropriate IS/IT strategic planning must go through the information system strategic planning stages. As this research focuses on information system applications, future studies should explore aspects of information technology such as hardware, networks, and system integration. Additionally, developing the IS/IT HR capacity plan is crucial to meet organizational needs, particularly in fields such as hardware technicians, programming, and system analysis.

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