

Implementing the Eisenhower Matrix to Enhance Financial Stability and Optimize Learning Concentration: A Case Study of *Mahasantri*

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Abstract

Mahasantri students who simultaneously pursue higher education while living in Islamic boarding schools face dual financial pressures that may trigger psychological stress, cognitive overload, and reduced learning concentration. Although previous studies have extensively examined the relationship between financial stress and academic performance among university students, limited attention has been given to the financial management challenges experienced by *mahasantri* within Islamic boarding school ecosystems. This study aims to analyze the financial allocation patterns of *mahasantri* based on the Eisenhower Matrix framework and to examine behavioral changes and learning-related outcomes following the implementation of a priority-based financial management strategy. This study employed an exploratory qualitative approach with a pre-post observational design. Fifteen *mahasantri* from Darullughah Wadda'wah Islamic Boarding School and International Islamic University were selected using purposive sampling techniques. Data were collected through semi-structured interviews, consumption pattern observations, monthly budget reconstructions, and daily expenditure records over an eight-week period. The analysis was conducted by classifying respondents' expenditures into the four quadrants of the Eisenhower Matrix to compare financial allocation patterns before and after the intervention. The findings reveal that, during the baseline phase, respondents' expenditures were predominantly concentrated in Quadrant III (35%) and Quadrant IV (15%), reflecting socially driven and impulsive spending behaviors, while long-term educational investment in Quadrant II accounted for only 5% of total monthly allocations. Following the intervention, Quadrant II allocations increased significantly to 20%, accompanied by a reduction in Quadrant III expenditures to 15% and Quadrant IV expenditures to 5%. These behavioral changes were associated with reduced financial anxiety, improved cognitive stability, better access to learning resources, and enhanced continuity in *muroja'ah* (lesson review) and academic concentration.

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INTRODUCTION

Living away from home places students under considerable financial management pressure. They rely on periodic allowances sent by their parents to cover all daily expenses, ranging from basic necessities to academic needs (Abdusamatov et al., 2024). This challenge has become increasingly complex in the modern era, where effective financial planning and expenditure control are essential prerequisites for academic sustainability (Bartholomae & Fox, 2021). Research by Bartholomae and Fox (2021) consistently demonstrates that students with inadequate financial literacy are more likely to experience recurring budget deficits, a condition that eventually extends into non-financial domains, including academic performance.

This challenge becomes even more complex for *mahasantri*—students who simultaneously pursue higher education while living as Islamic boarding school students (*santri*). As examined by Yusuf (2025), the dual education model implemented by institutions such as Pondok Pesantren and Darullughah Wadda'wah International Islamic University places learners within two concurrent structures of primary needs: university academic requirements and Islamic boarding school financial obligations (Yusuf, 2025). This situation creates financial allocation pressures that are structurally different from those experienced by ordinary university students and have received limited attention in the scientific literature.

Global literature has documented the serious consequences of financial stress on students' academic performance. Ogbuagu et al. (2025) found a significant negative correlation between financial pressure and students' academic achievement in Nigeria. Furthermore, Hughes et al. (2024) experimentally demonstrated that financial stress directly weakens inhibitory control—the cognitive ability to suppress impulsive responses—thereby affecting the quality of economic decision-making. Meanwhile, Hossain et al. (2023) confirmed that financial stress is a significant determinant of declining academic performance, with psychological anxiety serving as a mediating factor. From a cognitive perspective, De Bruijn & Antonides (2022), through scarcity theory, explained that financial deprivation automatically consumes an individual's cognitive capacity, triggering cognitive overload that reduces planning and self-regulation abilities. These findings are reinforced by Balume et al. (2024), who showed that cognitive burdens resulting from financial pressure also undermine rationality in resource allocation decisions.

The impact of financial stress is not limited to psychological and cognitive domains. Jones et al. (2021) documented that financial instability among students contributes to nutritional deficiencies and physical health problems, which subsequently reduce vitality and concentration in learning activities. From a behavioral economics perspective, students trapped in financial crises face a high risk of entering a debt trap—a condition in which unplanned debt creates a cycle of deficits that is difficult to break (Doroghazi, 2022). Such circumstances also result in the loss of emergency funds and educational investment opportunities, representing significant opportunity costs for long-term academic development.

Nevertheless, a critical gap remains in the existing literature. Most of the studies mentioned above focus on general university students in conventional higher education settings, particularly within Western and African contexts. No study has specifically explored the dual financial burden experienced by *mahasantri* within the Islamic boarding school ecosystem, which structurally presents unique financial pressures, including *syahriah* (boarding fees), the purchase of classical Islamic texts

(*kitab kuning*), communal consumption patterns (*syauk*), and strong norms of social solidarity. Furthermore, no empirical research has examined how a priority management instrument such as the Eisenhower Matrix can be implemented as a preventive strategy to mitigate cognitive overload resulting from financial pressure within this population.

The Eisenhower Matrix is a priority management tool that has proven effective in the contexts of time management and productivity (Bulakh et al., 2022). Popularized by Covey (1989, 2020) through *The 7 Habits of Highly Effective People*, the matrix classifies activities—and, in the context of this study, expenditures—into four quadrants based on two dimensions: importance and urgency. These quadrants consist of: (1) Important and Urgent—Do Immediately; (2) Important but Not Urgent—Plan; (3) Not Important but Urgent—Delegate/Minimize; and (4) Not Important and Not Urgent—Eliminate/Avoid. Applying this framework to financial management enables *mahasantri* to allocate their available allowances rationally, prioritize essential needs, and reduce impulsive spending leakages (Bulakh et al., 2022).

Based on the identified research gap, this article aims to: (1) map the financial allocation patterns of *mahasantri* at Pondok Pesantren Darullughah Wadda'wah into the four quadrants of the Eisenhower Matrix as a baseline condition; (2) analyze the correlation between these allocation patterns and the quality of students' learning concentration; and (3) examine changes in financial behavior and their effects on cognitive stability and academic performance following the implementation of an Eisenhower Matrix-based prioritization strategy. Accordingly, this study is expected to contribute empirically to the literature on student self-management within integrated Islamic educational environments while offering an intervention model that can be adapted by similar institutions.

METHOD

This study employed an exploratory qualitative approach with a pre-post observational design. This design was selected because the objective of the study was not merely to portray the financial condition of *mahasantri* statically, but also to measure observable changes in financial behavior—from the initial baseline condition before the implementation of the Eisenhower Matrix to the condition after its implementation. Accordingly, the study explicitly consisted of two measurement phases: a pre-intervention phase and a post-intervention phase, with a training session serving as the intervention between them (Rahman et al., 2021). A qualitative approach was chosen because the complexity of *mahasantri* financial behavior—which is influenced by social norms, peer pressure, and psychological burdens—cannot be adequately captured through quantitative survey instruments alone (Moore et al., 2021).

The population of this study consisted of all active *mahasantri* at Pondok Pesantren Darullughah Wadda'wah who were simultaneously enrolled in higher education at Darullughah Wadda'wah International Islamic University. Participants were selected using purposive sampling based on two primary inclusion criteria: (1) being migrant students originating from outside the local city/province, thereby lacking direct access to emergency financial support from their parents; and (2) relying solely on monthly allowances as their source of funding. Based on these criteria, 15 *mahasantri* were selected as research participants. This number was considered sufficient for exploratory

qualitative research because data saturation was achieved by the twelfth interview, at which point no substantially new categories of findings emerged.

Data collection was conducted in three stages over an eight-week period. The division of stages is important to emphasize because it addresses a fundamental question regarding the research design: did the study genuinely implement an intervention and measure its impact, or did it merely ask respondents for hypothetical opinions? The clear answer is the former—the researchers conducted an actual intervention in the form of training and mentoring, then measured changes in real financial behavior several weeks later. These stages are summarized in Table 1.

Table 1. Research Stages: Data Collection and Intervention

Stage	Activities	Instruments	Data Output
1. Pre-Intervention (Weeks 1–2)	In-depth interviews and observation of spending patterns. Reconstruction of monthly budgets with respondents.	Semi-structured interview guide; observation notes from the canteen and cooperative store.	Expenditure amounts by category → percentage allocation across quadrants (baseline).
2. Intervention (Weeks 3–4)	Training on expenditure classification using the Eisenhower Matrix; assistance in preparing individual monthly budget plans.	Eisenhower Matrix worksheets; small-group FGD sessions (3–5 participants).	Written budget plans for each respondent (target quadrant allocation).
3. Post-Intervention (Weeks 5–8)	Follow-up interviews and repeated observations; verification of actual budget realization against planned budgets.	Follow-up interview guide; respondents’ daily expenditure logs.	Post-intervention expenditure amounts → percentage allocation across quadrants (post-test).

The primary research instrument was the researcher as a human instrument (Stige et al., 2025). This role was supported by three complementary instruments: (1) a Semi-Structured Interview Guide designed to explore details regarding monthly allowances, daily expenditure patterns, and the types of expenses that most frequently depleted financial resources; (2) an Observation Sheet used to directly observe *mahasantri* spending behavior in the canteen, boarding school cooperative store, and during the purchase of Islamic texts; and (3) an Eisenhower Matrix Worksheet that functioned both as an expenditure classification tool and as an intervention medium during training sessions (Awwal & Agustina, 2023).

Table 2. Procedure for Converting Interview Data into Quadrant Allocation Percentages

Source	Conversion Procedure	Operational Example
Budget reconstruction interviews	Respondents reported expenditure amounts for each item; researchers calculated the total for each quadrant and divided it by the total monthly allowance (IDR 1,500,000).	Social expenditures (treating friends, regional association contributions) = IDR 525,000 → $525,000/1,500,000 = 35\%$ → Quadrant III.
Daily expenditure logs (post-intervention)	Respondents recorded daily expenditures for four weeks; researchers compiled and classified expenditures into quadrants using a jointly agreed categorization guide (member checking).	Total Quadrant II expenditure in the following month = IDR 300,000 → $300,000/1,500,000 = 20\%$ → increase from the 5% baseline.

It is important to transparently explain how percentage allocation data for each quadrant (e.g., Quadrant II = 5% at baseline, increasing to 20% post-intervention) were derived from qualitative interview instruments. These figures were not based on researcher estimates or assumptions but were generated through a systematic quantification procedure, as described in Table 2.

To ensure categorization accuracy, every expenditure item reported by respondents was reconfirmed through a member-checking procedure. Researchers reread the expenditure summaries to respondents at the end of each interview session to verify the correctness of the assigned categories. Furthermore, quadrant categorization was conducted consistently using a previously developed operational guideline—for example, *sahriah* (boarding fees) and staple meals were definitively classified as Quadrant I, whereas “late-night coffee gatherings with senior students” were definitively classified as Quadrant III—thereby reducing researcher subjectivity (Stige et al., 2025).

Data analysis was conducted through three iterative stages (Hossain et al., 2023). First, Input Classification and Quantification (Baseline). Expenditure amounts obtained from budget reconstruction during the pre-intervention phase were classified into the four Eisenhower quadrants. Total expenditures for each quadrant were then calculated as a percentage of the monthly allowance (IDR 1,500,000) to generate an initial allocation profile for each respondent. These individual profiles were subsequently aggregated to produce average group allocations, as presented in Table 2 of the Results section.

Second, Process Evaluation (Deficit Mechanism Analysis). Researchers qualitatively analyzed how the dominance of expenditures in Quadrants III and IV—identified from baseline data—created budget deficits that triggered financial stress and affected learning concentration. This analysis was conducted by cross-referencing expenditure data with respondents’ interview narratives regarding their cognitive and psychological experiences when facing financial difficulties.

Third, Output Analysis (Pre-Post Comparison). Actual expenditure data collected through daily expenditure logs during the post-intervention phase were reclassified using the same procedure. Changes in quadrant allocation percentages between baseline and post-intervention conditions were then analyzed alongside changes in respondents’ narratives concerning cognitive stability, sleep quality, and *muhafadzah* performance in order to identify the behavioral and academic impacts of the Eisenhower Matrix intervention.

Data trustworthiness was ensured through three strategies. Source triangulation: every claim regarding respondents’ financial behavior was confirmed through at least two sources—interviews and direct observation. Member checking: expenditure summaries and quadrant categorizations were reread to respondents for verification. Prolonged engagement: observations were conducted over an eight-week period rather than through a single visit, ensuring that observed behavioral patterns reflected actual conditions rather than temporary circumstances (Stige et al., 2025). All respondents also provided voluntary informed consent prior to participation, and their identities were anonymized in the reporting of findings.

RESULTS AND DISCUSSION

Subject Profile and Initial Financial Conditions

This study involved 15 active *mahasantri* enrolled at Pondok Pesantren and Darullughah Wadda’wah International Islamic University, each receiving a monthly allowance of IDR 1,500,000, an

amount that already covered *syahriah* payments and other operational needs. All respondents were migrant students who had limited access to emergency financial support from their families, making allowance management the sole financial buffer throughout the month.

Based on budget reconstruction conducted through in-depth interviews during the pre-intervention phase, all 15 respondents demonstrated remarkably similar financial patterns. From these similarities, the researchers classified respondents into five financial behavior models, as presented in Table 3. It should be emphasized that this classification does not represent exclusive respondent groupings but rather dominant patterns emerging from aggregated interview data; a single respondent may exhibit characteristics of more than one model (Rahman et al., 2021).

Table 3. Classification of Mahasantri Financial Behavior Patterns Based on the Eisenhower Matrix and Their Impact on Learning Quality

Model	Dominant Quadrant (Input)	Main Spending Activities	End-of-Month Financial Status	Impact on Learning Quality (Output)
I	Quadrant III (Urgent, Not Important)	Social solidarity: frequently treating friends and participating in communal meals (<i>syauk</i>).	Deficit—trapped in debt through <i>syirkah</i> borrowing.	Cognitive Overload: attention divided between academic materials and finding ways to repay debt.
II	Quadrant IV (Not Important, Not Urgent)	Collecting perfumes, imported caps (<i>peci</i>), and impulsive snacking outside meal hours.	Critical—balance depleted by the third week.	Resource Constraint: unable to purchase reference books; studying without adequate learning materials.
III	Quadrants I & II (Important and Planned)	Securing <i>syahriah</i> payments and saving for books needed in the following semester.	Stable—maintains reserve funds.	Optimal Focus: full concentration during <i>muhafadzah</i> activities due to financial security.
IV	Quadrant III (Socially Urgent)	Frequent spending on coffee and cigarettes during late-night gatherings with senior students.	Deficit—unable to pay administrative obligations.	Physical Disruption: inadequate nutrition due to depleted meal funds; frequent drowsiness during dawn activities.
V	Mixed III & IV (Inconsistent)	Unstructured expenditures, shifting between social spending and impulsive purchases depending on peer pressure.	Fluctuating—occasionally stable but often experiencing sudden deficits.	Unstable Concentration: learning performance depends on weekly financial conditions.

Source: Primary data from interviews and observations, processed by the researchers (2025).

Among these five models, a clear contrast emerged between Model III—which consistently prioritized Quadrants I and II—and Models I, II, IV, and V, which were characterized by impulsive and socially driven expenditures. This contrast is consistent with the findings of Hossain et al. (2023), who reported that students with lower financial literacy tend to become trapped in cycles of financial deficits that directly affect academic performance (Moore et al., 2021). The social pressures encouraging Quadrant III expenditures in Models I and IV are also aligned with the analysis of LeBaron-Black et al. (2023) regarding the role of peer socialization agents in shaping student spending behavior.

Pre-Intervention Financial Allocation Profile (Baseline)

To obtain a more precise quantitative picture, expenditure data from all 15 respondents were compiled and classified into the four Eisenhower quadrants. The conversion procedure from nominal expenditure data to percentages was conducted by summing actual expenditures within each category, dividing the total by the monthly allowance (IDR 1,500,000), and multiplying by 100 to obtain allocation percentages. The figures presented in Table 4 represent aggregated averages from all respondents during the pre-intervention phase.

Table 4. Mahasantri Financial Allocation Patterns Based on the Eisenhower Matrix – Pre-Intervention (Baseline) Condition

Quadrant	Type of Mahasantri Needs at Dalwa	Average Amount (IDR)	Average Allocation (%)	Efficiency Notes
I – Important & Urgent	Syahriah, staple meals, core textbooks, soap/laundry.	IDR 675,000	45%	Less efficient—often reduced to cover expenditures in other quadrants due to the absence of protective allocations.
II – Important, Not Urgent	Savings for books, emergency funds, reference books.	IDR 75,000	5%	Extremely low—the most neglected area; no medium-term investment.
III – Urgent, Not Important	Social snacking, treating friends, unexpected regional association contributions.	IDR 525,000	35%	Very high—the primary source of financial leakage driven by social norms.
IV – Not Important, Not Urgent	Hobby-related purchases (perfumes, imported <i>peci</i>), impulsive snacks.	IDR 225,000	15%	Relatively high—expenditures that could be completely eliminated without affecting learning needs.
TOTAL		IDR 1,500,000	100%	

Source: Budget reconstruction through semi-structured interviews and expenditure records, processed by the researchers (2025).

The data in Table 4 reveal a highly critical finding: allocation to Quadrant II—which represents medium-term investments such as savings for books and emergency funds—accounted for only 5%, or approximately IDR 75,000 per month. In absolute terms, this amount is insufficient even to purchase a standard reference book commonly used in Islamic boarding schools. This condition is consistent with the concept of the scarcity trap proposed by De Bruijn and Antonides (2022): when individuals face financial limitations, their cognitive focus is compelled toward fulfilling urgent short-term needs (Quadrants I and III), causing medium-term planning (Quadrant II) to be systematically neglected (Stige et al., 2025). Conversely, the 35% allocation to Quadrant III (IDR 525,000) indicates that social norms within the boarding school environment—such as expectations to participate in *syauk* or contribute to unexpected regional association fees—function as a form of financial drain that gradually erodes available resources.

The Impact of Pre-Intervention Financial Patterns on Learning Concentration

Cross-analysis between financial allocation data and interview narratives identified four interrelated impact mechanisms, as discussed below. First, limited availability of learning materials. The minimal allocation to Quadrant II resulted in most respondents being unable to own personal reference

books. Consequently, they were forced to become passive listeners in class, lacking the ability to engage in *hasyiyah* (systematic annotation in the margins of texts). According to Al-Sharman et al. (2025), active note-taking methods—including *hasyiyah*—significantly strengthen cognitive functioning and long-term information retention compared to passive listening.

Second, financial anxiety and cognitive narrowing. Budget deficits experienced by respondents classified under Models I, II, IV, and V generated financial anxiety, which Hughes et al. (2024) experimentally demonstrated to weaken inhibitory control and reduce working memory capacity. Within the Islamic boarding school context, this implies that *mahasantri* entering *muhafadzah* sessions while burdened by debt concerns or critically low balances are neurologically operating under suboptimal conditions for memorizing complex texts.

Third, disruptions to physical vitality and learning continuity. Chronic budget deficits led to the phenomenon of “end-of-month hunger,” a condition in which respondents were forced to reduce the frequency of staple meals during the final week of the month. Mathunjwa et al. (2024) demonstrated that nutritional adequacy is directly associated with cognitive capacity and academic performance among university students. Insufficient caloric intake weakens physical endurance and reduces resilience throughout educational activities, ranging from dawn religious studies to evening *muthala’ah* sessions.

Fourth, erosion of *muroja’ah* time by financial problem-solving activities. Balume et al. (2024) found that individuals experiencing financial pressure allocate a significant proportion of their cognitive capacity to thinking about solutions to financial problems. In the context of *mahasantri*, this was reflected in respondents’ reports that both rest periods and *muroja’ah* (lesson review) sessions were consumed by concerns about obtaining loans or resolving overdue financial obligations.

Table 5. Comparative Analysis of Mahasantri Financial Allocation Based on the Eisenhower Matrix: Pre- and Post-Intervention

Quadrant	Pre- Intervention (%)	Post- Intervention – Actual (%)	Change	Observed Behavioral Changes
I – Important & Urgent	45%	60%	+15%	Essential obligations (<i>syahriah</i> and meals) were fulfilled securely until the end of the month; no consumptive debt was reported.
II – Important, Not Urgent	5%	20%	+15%	Respondents began allocating funds for textbook savings and emergency health funds from the first week of the month.
III – Urgent, Not Important	35%	15%	-20%	Respondents reported an increased ability to decline unplanned social spending invitations (confirmed through direct observation).
IV – Not Important, Not Urgent	15%	5%	-10%	Impulsive expenditures related to hobbies were eliminated, as confirmed through daily expenditure records.
TOTAL	100%	100%		

Source: Daily expenditure logs and follow-up interviews, processed by the researchers (2025). Note: Post-intervention figures represent actual data verified through member checking, not projections or targets.

Changes in Financial Allocation Following the Eisenhower Matrix Intervention

Following the intervention sessions conducted during Weeks 3–4 and the subsequent four-week independent implementation period, respondents' actual expenditure data were collected again through daily expenditure logs and follow-up interviews. The procedure for converting expenditures into percentages was identical to that used during the baseline phase. Table 5 presents a comparison between pre-intervention and post-intervention allocations based on verified actual data—not projections or targets—as confirmed through member-checking procedures with all respondents.

The data presented in Table 5 indicate substantial shifts in financial allocation patterns. The most significant finding is the increase in Quadrant II allocations from 5% to 20%, representing a fourfold increase that suggests respondents began treating textbook savings and emergency funds as necessities rather than optional expenditures. Simultaneously, Quadrant III expenditures declined dramatically from 35% to 15%, indicating a reduction in the dominance of impulsive social spending. This shift is consistent with Covey's (1989) theoretical prediction that individuals who consciously migrate toward Quadrant II activities will naturally reduce their involvement in Quadrants III and IV.

Mechanisms of Positive Impact Following the Intervention

These quantitative changes were accompanied by qualitative improvements that could be directly observed. One respondent from the Model III group stated during a follow-up interview (Informant R3, interview, May 2025):

“Since I started prioritizing savings for textbooks and paying my syahriah at the beginning of the month, I have felt much calmer. I can sit in the front row with my own textbook, ready to record every explanation from the Ustadz. My mind is at ease, and I no longer worry about what I will eat tomorrow. This peace of mind has made my Muhafadzah process much faster and easier than before.”

This narrative reflects four positive outcomes that can be theoretically explained. First, cognitive stability. Freedom from financial anxiety provides greater cognitive space for deep processing, which is essential for *muhafadzah* activities. Hughes et al. (2024) demonstrated that reducing financial stress directly restores inhibitory control, a neurological prerequisite for effective memorization.

Second, enhanced self-directed literacy. Increased allocation to Quadrant II enabled respondents to acquire personal textbooks and reference materials, allowing them to transition from passive listeners to active learners capable of performing *hasyiyah* (systematic annotation). Al-Sharman et al. (2025) confirmed that active note-taking methods significantly improve long-term information retention compared to passive listening. This finding is also consistent with the concept of Self-Regulated Learning (SRL) examined by Fayaza & Ahangama (2024), which suggests that the ability to manage resources—including financial resources—is positively associated with academic independence and success.

Third, restoration of physical vitality. Consistent allocation to Quadrant I ensured adequate meal budgets throughout the month, eliminating the “end-of-month hunger” phenomenon. Mathunjwa et al. (2024) empirically demonstrated that nutritional adequacy is a significant predictor of academic performance. Proper nutrition enables the brain to maintain alertness during learning sessions, including dawn religious studies conducted very early in the morning.

Fourth, optimization of time management. Financial stability freed respondents' rest periods and *muroja'ah* sessions from being diverted toward solving unexpected financial problems. The time recovered was reallocated to deeper learning activities, resulting in a more productive study cycle. This finding aligns with Bartholomae and Fox (2021), who documented that students with healthy financial management practices demonstrate higher academic productivity than peers experiencing chronic financial stress.

Overall, the findings of this study reinforce the argument that priority-based financial management is not merely a cost-saving instrument but rather a form of cognitive infrastructure that shapes the quality of the *mahasantri* learning ecosystem. By securing financial inputs through the Eisenhower Matrix framework, respondents successfully created four ideal learning conditions simultaneously: peace of mind, adequate learning resources, physical well-being, and organized use of time. This pattern is consistent with Covey's (1989) theoretical framework while extending its application to the context of integrated Islamic education, a setting that has received limited attention in the student self-management literature (Hagemann, 2023).

The findings further indicate that the dual financial pressures experienced by *mahasantri* affect not only their personal economic conditions but also directly influence cognitive stability and learning quality. This condition was reflected in the dominance of Quadrants III and IV before the intervention, demonstrating that most respondents remained trapped in socially driven and impulsive consumption patterns. Such behavior limited allocations for long-term needs, including textbook savings, emergency funds, and educational resources. This finding is consistent with the scarcity theory proposed by De Bruijn and Antonides (2022), which argues that financial constraints consume cognitive capacity and reduce individuals' planning and self-control abilities.

Following the implementation of the Eisenhower Matrix, significant changes occurred in financial allocation patterns, particularly the increase in Quadrant II allocations from 5% to 20%. This increase suggests that respondents began viewing long-term needs and educational investments as primary priorities. At the same time, reductions in Quadrants III and IV expenditures indicate improved capacity to resist social pressures and consumptive behaviors that had previously been the primary sources of financial leakage. These changes demonstrate that the Eisenhower Matrix functions not only as an expenditure management tool but also as an instrument for developing priority awareness among *mahasantri*.

These financial behavioral changes were associated with greater cognitive stability. Respondents reported reduced financial anxiety, increased psychological calmness, and improved concentration during learning and *muhafadzah* activities (Norizan et al., 2025; Septyan et al., 2024). This finding supports Hughes et al. (2024), who explained that financial stress is directly associated with declines in inhibitory control and working memory capacity. As financial concerns diminished, respondents gained greater cognitive space for deeper information processing.

Furthermore, increased allocations toward primary needs and learning resources improved the effectiveness of independent literacy practices among *mahasantri*. Ownership of personal textbooks and reference materials enabled respondents to engage more actively in *hasyiyah* and independent learning activities. This finding reinforces the conclusions of Al-Sharman et al. (2025), who reported that active note-taking methods significantly enhance long-term information retention and cognitive functioning among students.

From a physical health perspective, stable spending on essential needs helped respondents avoid the “end-of-month hunger” phenomenon that had previously been widespread. Improved physical stability contributed to increased vitality during learning activities, particularly within the demanding boarding school environment that extends from early morning until late at night. This finding is consistent with Mathunjwa et al. (2024), who emphasized the close relationship between nutritional adequacy, academic performance, and cognitive endurance among university students.

The study also demonstrates that financial stability is associated with more effective time management. Before the intervention, several respondents reported that their *muroja'ah* and rest periods were frequently disrupted by efforts to solve short-term financial problems. After implementing the Eisenhower Matrix, study time became more structured because respondents were no longer preoccupied with sudden financial pressures. This condition suggests that priority-based financial management can contribute to the development of a more productive and organized learning ecosystem (Li et al., 2025; Syamsari et al., 2022).

From a theoretical perspective, these findings strengthen the relevance of Covey's priority framework within the context of integrated Islamic education. The Eisenhower Matrix proves to be applicable not only to time management and productivity but also to financial management among students living under complex educational and social pressures. In the context of *mahasantri*, the ability to manage financial priorities becomes an essential strategy for maintaining psychological stability, academic sustainability, and overall learning quality.

CONCLUSION

This study demonstrates that the implementation of the Eisenhower Matrix can serve as an effective financial management strategy for *mahasantri* living within an integrated Islamic educational environment. Prior to the intervention, most respondents exhibited financial allocation patterns dominated by Quadrants III and IV, indicating a tendency toward socially driven and impulsive expenditures. These spending patterns contributed to budget deficits, limited investment in educational resources, heightened financial anxiety, and reduced learning concentration. The findings confirm that financial management problems among *mahasantri* extend beyond economic concerns and directly influence cognitive stability, physical well-being, and academic performance.

Following the implementation of the Eisenhower Matrix, substantial changes were observed in respondents' financial behavior. Allocations to Quadrant II (Important but Not Urgent) increased from 5% to 20%, while expenditures in Quadrants III and IV declined significantly. These changes indicate that respondents became more capable of prioritizing long-term educational investments, emergency preparedness, and planned financial management. The intervention also contributed to improved financial stability, reduced financial anxiety, better nutritional consistency, and more structured study routines. As a result, respondents reported enhanced concentration during learning activities and *muhafadzah*, suggesting that priority-based financial management can positively influence both behavioral and academic outcomes.

The findings further suggest that the Eisenhower Matrix functions not merely as a budgeting tool but as a form of cognitive infrastructure that supports the creation of an effective learning ecosystem. By helping *mahasantri* distinguish between urgent and truly important expenditures, the framework enables the preservation of financial resources for educational purposes while reducing

the cognitive burden associated with financial uncertainty. Consequently, financial stability becomes a supporting factor for psychological well-being, self-regulated learning, and academic sustainability within the Islamic boarding school context.

This study has several limitations that should be acknowledged. First, the research involved only 15 participants from a single Islamic boarding school and university environment, limiting the generalizability of the findings to other educational settings. Second, the observation period was relatively short, covering only eight weeks, which may not fully capture the long-term sustainability of behavioral changes following the intervention. Third, the study relied primarily on qualitative data and self-reported expenditure records, which may be influenced by reporting bias despite the implementation of member-checking and triangulation procedures. Future research is therefore recommended to involve larger and more diverse samples across multiple pesantren and higher education institutions, employ longer observation periods, and integrate quantitative or mixed-method approaches to examine the long-term effects of Eisenhower Matrix-based financial management on financial well-being, academic achievement, and student self-regulation.

Overall, this study provides empirical evidence that strengthening financial prioritization skills through the Eisenhower Matrix can help *mahasantri* achieve greater financial stability, improved cognitive focus, and enhanced learning quality. The framework offers a practical and adaptable intervention model that may be adopted by Islamic boarding schools, universities, and student development programs seeking to promote both financial resilience and academic success among students.

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