

Analysis of Accountability and Transparency of Financial Management of Islamic Boarding Schools Based on ISAK 335 (Study of Darul Muttaqien Islamic Boarding School NWDI Perian)

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ABSTRACT

This study aims to analyze the accountability and transparency of financial management of Pondok Pesantren Darul Muttaqien NWDI Perian based on ISAK 335. This research uses a qualitative descriptive approach. Data collection techniques include interviews and observations, involving the main pesantren administrators such as the treasurer, principal, and pesantren leaders. The results showed that financial management in pesantren still uses a manual recording system with limitations in the application of standardized accounting principles. Although financial reports have been prepared for external stakeholders such as government agencies and donors, the application of ISAK 335 has not been fully implemented due to limited resources and technology. This study emphasizes the need for increased training, technology adoption, and external support to improve the financial accountability and transparency of pesantren.

INTRODUCTION

As society develops, every sector of the organization continues to grow, including the development of non-profit organizations. In other words, these are organizations whose purpose is not to make a profit. Generally, the activities of these organizations focus on services to external parties, such as educational, health, religious, and social service organizations. One of the non-profit organizations that focuses on educational services is boarding schools (Yanuar, 2019). Islamic boarding schools are one of the oldest educational institutions in Indonesia which has an important role in developing human resources through religious and moral education (Baehaqi et al., 2021). Along with the times, boarding schools not only function as educational institutions, but also as centers of social and economic activities in the community. This requires boarding schools to have a transparent and accountable financial management system (Fitri et al., 2024).

The purpose of financial reporting in non-profit organizations has two aspects, namely internal and external. For internal stakeholders, the purpose of financial reporting is to get a clear picture of the organization's financial health, support internal decision making, and manage and improve financial performance (Purba & Nurlaila, 2024). For external parties, financial reports are intended to show whether the funds received by an organization have been used appropriately and in accordance with predetermined objectives and to measure the organization's overall financial performance (Windasari, 2024).

In fact, there are still many non-profit organizations in Indonesia today, such as pesantren, that are less concerned with the financial management system and more concerned with the quality of the programs they run. In fact, a good financial management system is believed to increase the accountability and transparency of an institution (Edision, 2023). Another phenomenon is that there are still many Islamic boarding schools that have not used guidelines in making financial reports, where the Islamic boarding schools do not make complete financial reports in accordance with non-profit accounting (ISAK 335) (Maksalmina & Maryasih, 2022). There are several factors that cause a lack of attention to pesantren financial reporting, including a lack of understanding of the importance of financial reporting, higher priority on other activities or a lack of resources available to manage administration and accounting properly (Windasari, 2024).

Accountability is an important aspect in the management of non-profit organizations, especially in ensuring transparency and accountability for the use of resources (Haeniah et al., 2022). In the concept of accountability, non-profit organizations not only prepare financial reports as a form of accountability, but also as a tool to demonstrate transparency (Yudhanti & Margarita, 2024). Transparency is important not only in government, but also in non-profit organizations, because openness is indispensable. Without transparency, irregularities may occur, which can cause problems or hinder the achievement of goals (Nazira et al., 2024). This happens because important issues in the management of organizations often reach interest groups, including the wider community. Therefore, organizations are required to

submit financial reports. This financial report serves as a tool to assess the performance and responsibility of management for the tasks that have been entrusted to them (Safitri & Narastri, 2023).

Based on the search conducted, researchers found several studies that are relevant to this study, such as research conducted by Safitri and Narastri (2023); Baehaqi, Faradila, and Zulkarnain (2021); Elfani and Subekti (2023); Edision (2023); Maksimalina and Maryasih (2022); Makrifudin and Sari (2022); Firdausi and Al Amin (2021); Yudhanti and Margarita (2024). From these various studies, it was found that Islamic boarding schools and other religious institutions have not fully implemented ISAK 335 in their financial management and reporting, due to a lack of knowledge, socialization, and adequate human resources, so many still use simple and manual reporting methods.

The research focus is limited to analyzing the accountability and transparency of the financial management of Islamic boarding schools in accordance with ISAK 335. This study does not cover other aspects of boarding school management, such as educational curriculum, teaching quality, or santri welfare. This study uses the Shariah Enterprise Theory (SET) framework as a theoretical foundation, and the analysis and interpretation of the results are conducted within the context of this theory, so it may not cover other perspectives that could be used to examine financial accountability and transparency.

This study explores the board members' understanding of the importance of accountability and transparency, and how they assess their roles and responsibilities. Other studies may not explicitly assess the perspective of administrators or stakeholders in the context of accountability and transparency, thus providing a different dimension to the analysis.

Low levels of accountability and transparency in the financial management of pesantren in Indonesia often result in inefficient use of funds and a lack of trust from the community and stakeholders. This is due to the lack of understanding and application of appropriate accounting standards, such as ISAK 335, as well as limitations in the financial administration and reporting system. This situation encouraged researchers to conduct research on "Analysis of Accountability and Transparency of Islamic Boarding School Financial Management Based on ISAK 335 (Case Study of Darul Muttaqien Islamic Boarding School NWDI Perian)". This research is expected to not only provide insight into the actual conditions in the field, but also be able to assist Islamic boarding schools in implementing a better financial management system and in accordance with applicable standards.

THEORETICAL REVIEW

Grand Theory

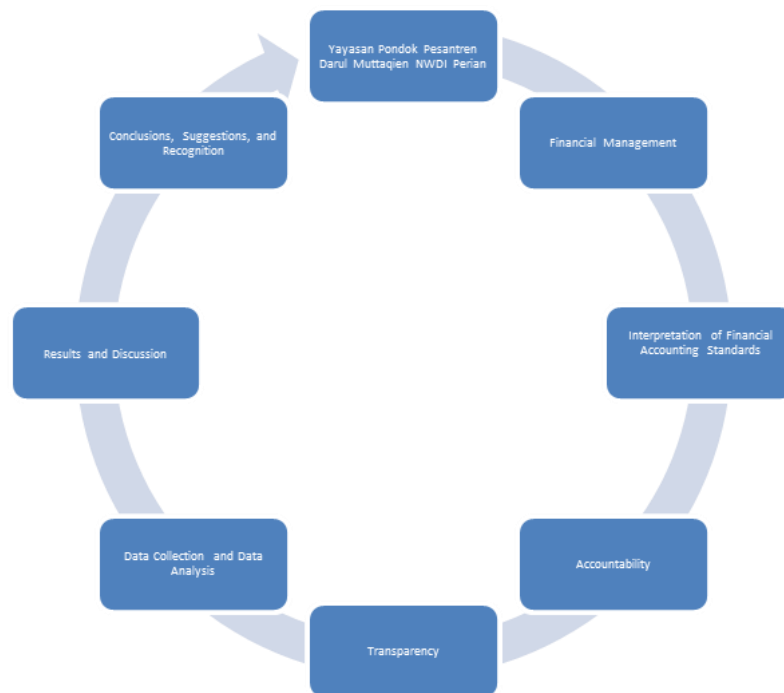
Shariah Enterprise Theory (SET)

According to Triyuwono Shariah Enterprise Theory is an enterprise theory that internalizes Islamic values to create a more transcendental and humanistic theory (Please et al., 2022). In SET, Allah SWT is the main source

because he is the sole and absolute owner. This is because in essence the resources owned by stakeholders are a mandate from Allah SWT, which includes the responsibility to use them according to the ways and purposes determined by the trust giver (Hermawan & Rini, 2018). Shariah Enterprise Theory provides a solid framework for assessing accountability and transparency in the financial management of Islamic boarding schools in accordance with ISAK 335. This theory enriches the analysis by adding sharia dimensions that include responsibility to Allah, social justice, and trust from various stakeholders.

Shariah Enterprise Theory is basically a form of responsibility to Allah SWT (vertical), which is further elaborated into a form of responsibility to humans and nature (horizontal) (Rusli et al., 2024). The concept of responsibility provided by this theory is not only a development of the concept of responsibility in Enterprise Theory, but also the result of assumptions used in Shariah Enterprise Theory which is more transcendental and teleological (Hanifah et al., 2022). According to Shariah enterprise theory, stakeholders as khalifah Allah are given the task of cultivating and distributing resources fairly to all living things on earth (Apriansyah, 2022).

Research Model



Operational Definition

Boarding School

Islamic boarding school is an Islamic educational institution where many students and students gather to study religion under the guidance of a kyai. Islamic boarding school is an Islamic educational institution with a dormitory system as a residence for its students. The kyai serves as the central figure, the mosque serves as the center of activity that animates it, and the kyai teaches

Islam under his guidance with the students doing their main activities (Darmi, 2021).

Financial Management

Financial management is planning, organizing, directing, and controlling financial activities such as procuring and utilizing business funds. It means applying general management principles to the financial resources of the business. Financial management can also be defined as the process of decision making, organizing, controlling, and financial planning using accounting data to help businesses achieve their financial goals (Suryani, 2019).

Accountability

Accountability is a state that is evaluated based on the level of performance in completing the tasks assigned to it. Accountability is the obligation of those assigned to manage public resources and resources related to them to answer questions about fiscal responsibility, management, and programs or activities (Murdayanti & Puruwita, 2019). Accountability is the responsibility in management from the trustor to the trustee to manage the resources that have been given to him both vertically and horizontally. Accountability is also related to instrument control in terms of delivering results on public services and delivering these results openly to the public or the general public (Makrifudin et al., 2022).

Transparency

Transparency is when an organization becomes transparent in providing stakeholders with information about how it manages public resources. In the financial reporting of boarding schools, transparency is very important because boarding schools are institutions that are given a mandate and get resources from donors who do not expect anything in return from the institution. Transparency creates reciprocity between the government, the community, and boarding school residents through the provision of easy and accurate information (Darmi, 2021).

Interpretation of Financial Accounting Standards (ISAK) 335

ISAK 335 is the presentation of financial statements of non-profit oriented entities (Samsulhadi et al., 2025) Every non-profit entity must prepare and present five types of financial statements, namely the Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Net Assets, Statement of Cash Flows, and Notes to Financial Statements (Muntaha et al., 2024).

METHODOLOGY

This research uses qualitative descriptive research methods. According to Sugiyono, qualitative research is research that aims to understand the phenomena experienced by research subjects. Qualitative research is often called a naturalistic research method because the research is conducted in

natural conditions (natural setting) (Sugiyono, 2010). The location of this research is Darul Muttaqien NWDI Perian Islamic Boarding School located in East Lombok Regency, West Nusa Tenggara Province, Indonesia. The informant in this study was Mr. Saprudin, the treasurer of the boarding school. The data collection techniques used include interviews and observations.

The data collection process relates to the accuracy of the method used in obtaining the information needed. In this case, researchers collected data by going directly to the field to observe various phenomena that occur, interacting with research subjects, and digging up information through in-depth interviews. In addition, researchers also sought and reviewed various sources that could provide a more complete picture of events that had occurred previously. These references can be in the form of text documents, articles, sound recordings, photographs, or various other types of works that play a role in strengthening the validity of the data, thus supporting the validity of the research results.

The data that has been collected will be analyzed using qualitative descriptive analysis techniques. The steps of data analysis include:

- 1) Data Reduction: Data obtained from interviews, observations, and documentation will be reduced or simplified by selecting and sorting out data that is relevant to the research focus.
- 2) Data Presentation: The data that has been reduced is then presented in the form of narratives, tables, or graphs to facilitate understanding and interpretation.
- 3) Drawing Conclusions: Conclusions will be drawn based on the results of the data analysis that has been presented, by linking the research findings with the theoretical basis and research objectives.

RESULTS

Boarding School

Islamic boarding school is an Islamic educational institution where many students and students gather to study religion under the guidance of a kyai. Boarding school is an Islamic educational institution with a dormitory system as a residence for its students. The kyai serves as the central figure, the mosque serves as the center of activity that animates it, and the kyai teaches Islam under his guidance with the students doing their main activities (Darmi, 2021).

Financial Management

Financial management is planning, organizing, directing, and controlling financial activities such as procuring and utilizing business funds. It means applying general management principles to the financial resources of the business. Financial management can also be defined as the process of decision making, organizing, controlling, and financial planning using accounting data to help businesses achieve their financial goals (Suryani, 2019).

Financial management at Pondok Pesantren Darul Muttaqien NWDI Perian is carried out using manual methods, where all expenses and income that occur at the boarding school are recorded by hand. The process of preparing financial reports has not fully followed standard accounting

standards because the recording system used is still simple. The purpose of this system is to ensure that the financial statements are easily understood by the community, especially for managers who do not have an in-depth accounting background. However, financial reports prepared for funds from external sources, such as assistance from the government or other institutions, usually refer to the format determined by the funder.

Accountability

Accountability is the state of being evaluated based on the level of performance in completing the tasks assigned to it. Accountability is the obligation of those assigned to manage public resources and resources related to them to answer questions about fiscal responsibility, management, and programs or activities (Murdayanti & Puruwita, 2019). Accountability is the responsibility in management from the trustor to the trustee to manage the resources that have been given to him both vertically and horizontally. Accountability is also related to instrument control in terms of delivering results on public services and delivering these results openly to the public or general public (Makrifudin et al., 2022).

Islamic boarding schools have an obligation to prepare financial reports periodically, both for internal purposes and for external interested parties. Quoted from Mr. Saprudin, the treasurer of the boarding school that “The financial reports in question are generally prepared for parties such as the Amil Zakat Agency (Baznas), the District Social Service, and the Provincial Social Service. For funds received from this institution, financial reports are often prepared every 6 months or according to the request of the funder. This report includes evidence of the use of funds sourced from aid, such as receipts, purchase notes, as well as documentation in the form of photographs of activities financed by these funds”.

Mr. Saprudin also said “To compile financial reports, the boarding school involves several parties, including the secretary, treasurer, and the person in charge of each related field, such as consumption, operations, and other activities”. Before the financial report is prepared, usually an internal meeting will be held first, where the parties involved in financial management will discuss the financial condition of the pesantren, and develop a better financial management plan in the future. On this occasion, the financial report is prepared transparently and explained to all elements of pesantren management, including the head of madrasah and pesantren administrators involved in pesantren financial management. This aims to provide a better understanding of the pesantren's financial condition to all interested parties.

Transparency

Transparency is when an organization becomes transparent in providing stakeholders with information about how it manages public resources. In the financial reporting of boarding schools, transparency is very important because boarding schools are institutions that are given a mandate and get resources from donors who do not expect anything in return from the institution.

Transparency creates reciprocity between the government, the community, and boarding school residents through the provision of easy and accurate information (Darmi, 2021).

Every month, the boarding school holds a regular meeting to discuss and report the current financial condition to all parties involved. At this meeting, it will explain about the funds received, how the funds are used, and the work plan that will be carried out for the following month. Transparency in financial management is maintained by providing opportunities for the community and related parties to ask questions or examine financial reports if needed. On several occasions, the report on the use of funds is also published on the pesantren notice board so that it can be accessed by anyone who wants to know the development and use of pesantren funds in more detail.

Interpretation of Financial Accounting Standards (ISAK) 335

ISAK 335 is the presentation of financial statements of non-profit oriented entities (Samsulhadi et al., 2025). Every nonprofit entity must prepare and present five types of financial statements, namely the Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Net Assets, Statement of Cash Flows, and Notes to Financial Statements (Muntaha et al., 2024).

In the aspect of ISAK 335, Mr. Saprudin said that “Although there have been efforts to prepare financial statements that are neater and in accordance with accounting standards, their application in pesantren is still limited. This is due to limited funds and human resources who manage finances. Several financial reporting applications have been tried, but they often encounter cost problems and other technical obstacles, such as difficulties in training financial managers who lack experience in using these applications. However, for funds received from government agencies or other aid agencies, financial reports have been made in a more structured format and in accordance with the requests of the funders. The financial reports for these funds are more complete and include more in-depth details about the use of funds received”.

The boarding school also has a special secretariat that is responsible for managing archives and financial report documents. All data related to financial management is neatly stored both in digital and manual form, so that it is easily accessible when needed. To ensure that financial reports can be prepared immediately, the pesantren has a good and organized filing system. If there is a sudden request for financial reports, the pesantren can provide them in a short time without reducing the accuracy and clarity of the information conveyed. In the future, the pesantren plans to publish financial reports more openly through online media, such as the pesantren website, so that the community and other related parties can access them easily. However, to achieve this goal, further preparations are still needed, such as procurement of technological devices and training for financial managers.

With the steps that continue to be taken in improving the financial management system, it is hoped that in the future Pondok Pesantren Darul Muttaqien NWDI Perian can be more transparent in managing the funds

received and can increase its accountability to the community and parties who play an important role in the survival of the pesantren.

DISCUSSION

This study found that the financial management of Pondok Pesantren Darul Muttaqien NWDI Perian has led to the application of the principles of accountability and transparency in accordance with ISAK 335. However, in its implementation there are still some challenges, including a lack of in-depth understanding of accounting standards as well as limitations in human resources and technology that support systematic financial recording.

In terms of accountability, the boarding school has implemented systematic financial recording and reporting to donors and related parties. However, in practice there are still limitations in preparing financial reports in accordance with accounting standards. This shows that capacity building is still needed in terms of financial recording and reporting in accordance with ISAK 335.

In the aspect of transparency, the boarding school maintains openness in financial management by holding regular meetings every month to discuss and report the latest financial conditions to all parties involved. At this meeting, it is openly explained about the funds received, how the funds are used, and the work plan that will be carried out for the following month. The pesantren also gives the community and related parties the opportunity to ask questions or check the financial reports if needed, thus ensuring greater transparency. In addition, the report on the use of funds is published on the pesantren notice board so that it can be accessed by anyone who wants to know the development and use of pesantren funds in more detail.

In addition, this study shows that there are still limitations in access to resources that can support the full implementation of ISAK 335. Limitations in the use of modern accounting technology and the lack of accounting professionals are the main obstacles in improving the quality of financial management. Therefore, strategic measures such as increased training, technology utilization, and cooperation with external parties are needed to assist pesantren in applying better accounting principles.

This study also found that external factors such as support from external parties, including financial institutions and the government, can play a role in strengthening the implementation of accountability and transparency. The existence of clear regulations and assistance from related parties can help pesantren in developing a better financial system.

CONCLUSIONS AND RECOMMENDATIONS

This study shows that financial management at Pondok Pesantren Darul Muttaqien NWDI Perian still faces various challenges in implementing accountability and transparency in accordance with ISAK 335. The recording system used is still simple and not fully in accordance with applicable accounting standards. The main factors that hinder the optimal implementation of ISAK 335 are the low financial literacy of managers and limited resources and technology.

In terms of accountability, pesantren have shown commitment in preparing financial reports and being accountable for the use of funds to donors and related institutions. However, limitations in the recording and reporting system are still a major obstacle. In terms of transparency, pesantren have tried to provide financial information to related parties, but a more systematic reporting mechanism still needs to be improved.

Overall, this study confirms that improving accountability and transparency in pesantren financial management requires support in the form of financial literacy training, the application of technology-based recording systems, and cooperation with external parties. With improvements in these aspects, it is expected that pesantren can manage their finances more professionally, transparently, and in accordance with applicable accounting standards.

FURTHER STUDY

This study has several limitations, especially that it was only conducted at one boarding school. Therefore, further research can be conducted on several boarding schools with different characteristics to get a broader picture of the application of accountability and transparency based on ISAK 335.

In addition, further research can explore other aspects of pesantren financial management, such as the level of financial literacy of managers, the use of technology in financial recording, and the role of government regulations. In-depth studies can also be conducted to understand the main challenges in implementing ISAK 335 and find effective solutions for pesantren to be more accountable and transparent in managing finances.

With further research, it is hoped that better strategies can be found to help boarding schools improve their financial systems, so that they are more professional and in accordance with applicable accounting standards.

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Hopefully this research can provide benefits to the academic world as well as a useful reference for Islamic boarding schools in improving the accountability and transparency of financial management.

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