



Islamic Accounting in Islamic Boarding Schools Based on ISAK 35 (Case Study of Darul Hasanah Islamic Boarding School in Galang)

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ABSTRACT

Purpose: This research examines the implementation of Financial Accounting Standards Interpretation (ISAK) 35 in Darul Hasanah Islamic Boarding School, aiming to analyze the challenges in its adoption and provide strategic recommendations for improving the school's accounting system.

Design/Methodology/Approach: A qualitative case study approach was used, involving direct observations, in-depth interviews with financial managers and leadership, and document analysis. Data were analyzed using the Miles & Huberman method, which includes data reduction, presentation, and drawing conclusions.

Findings: The study identifies key challenges in implementing ISAK 35, including human resource limitations in accounting, a lack of understanding of ISAK 35, and insufficient technological infrastructure. The study recommends a phased strategy for implementation, focusing on HR training, the use of digital-based accounting software, and the preparation of more systematic financial reports.

Practical Implications: The findings suggest that adopting ISAK 35 can enhance financial transparency, strengthen trust from donors and the community, and ensure the sustainability of the boarding school's operations.

Originality/Value: This research contributes to the literature on nonprofit accounting by exploring the application of ISAK 35 in Islamic boarding schools and offering evidence-based recommendations for improving accounting practices in these institutions.

Keywords: ISAK 35, boarding school accounting, financial transparency, accountability, Darul Hasnah

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A. INTRODUCTION

Islamic boarding schools are among the oldest Islamic educational institutions in Indonesia, playing a significant role in shaping morally upright and knowledgeable Muslim generations. As times have evolved, these institutions have expanded their focus beyond religious education to include the management of complex financial aspects, such as funds from students, community donations, and government assistance. However, many pesantren still use traditional and simplistic accounting systems, such as cash basis accounting and single-entry methods. These systems lack transparency and complicate

the auditing process and financial accountability to stakeholders, such as donors, the government, and the broader community (Carlitz, 2013; Naz'aina et al., 2023).

To improve the financial accountability of pesantren, the Indonesian Institute of Accountants (IAI) has developed Financial Accounting Standards Interpretation No. 35 (ISAK 35), designed for nonprofit organizations, including pesantren. This standard regulates the preparation of more systematic financial reports in accordance with accrual-based accounting principles. The implementation of ISAK 35 is expected to assist pesantren in producing more transparent financial reports, increasing fund management efficiency, and strengthening public trust in these Islamic educational institutions (Adnan et al., 2023). However, despite the introduction of this standard, many challenges remain in its implementation, particularly related to limited human resources, inadequate technological infrastructure, and the lack of understanding among pesantren administrators regarding modern accounting standards (Dalimunthe et al., 2020; Sutrisno et al., 2025).

Although ISAK 35 was designed to help nonprofit organizations enhance the quality of their financial reports, its application in Islamic boarding schools still faces several challenges. One key obstacle is the limited understanding among pesantren administrators of accrual-based accounting concepts. Many pesantren managers are still accustomed to using recording methods that only track cash transactions without preparing financial position statements, activity reports, or cash flow statements in compliance with accounting standards (Rodliyah et al., 2021). This not only leads to a lack of transparency in fund management but also complicates the audit and financial evaluation processes.

To address these issues, a strategy focused on improving human resource capacity in accounting and finance is essential (Matei et al., 2024). Training and mentoring from professional accounting associations can help pesantren administrators understand the basic principles of ISAK 35 and how to apply them within their financial recording systems (Wati et al., 2022). Additionally, the use of technology in accounting systems can offer a potential solution. With accounting software designed specifically for nonprofit organizations, pesantren can more easily perform financial recording in accordance with accounting standards, thereby enhancing their financial transparency and accountability (Abdurahim et al., 2023).

Several studies have highlighted the importance of implementing ISAK 35 in nonprofit organizations, including Islamic boarding schools. Rodliyah found that pesantren applying modern accounting standards had more orderly, transparent financial reports that were easily understood by various stakeholders. With more systematic reports, pesantren can increase public trust, making it easier to obtain funding from donors and financial institutions. However, this study also identified that the lack of professional accountants in pesantren was a major barrier to implementing ISAK 35 (Rodliyah et al., 2021).

Moreover, research by Adnan suggests that integrating technology into pesantren's financial systems can accelerate the adoption of ISAK 35 (Adnan et al., 2023). The use of accounting software tailored to nonprofit organizations can help pesantren automate transaction recording and prepare more accurate financial reports. This study emphasizes

that incorporating technology into the accounting system can be an effective step in overcoming the limited accounting human resources in pesantren environments (Ulfi & Rizaldy, 2024).

On the other hand, a study by Naz'aina highlights the importance of external support from the government and financial institutions in the implementation of ISAK 35 in pesantren (Naz'aina et al., 2023). Pesantren often rely on funds from zakat and community donations, making transparent financial reporting a critical factor in maintaining donor trust (Auliyah et al., 2025). By adopting ISAK 35, pesantren can prepare more accurate financial reports that align with international standards, thereby facilitating access to funding and support from various parties.

While several studies have addressed the implementation of ISAK 35, research specifically examining the application of this standard in the pesantren context is still limited (Rahajeng & Putri, 2024). Many previous studies have focused more on general social organizations, such as foundations or charitable institutions, without considering the unique characteristics of pesantren in financial management (Harjawati et al., 2026). Additionally, few studies have compared the cash-based accounting systems traditionally used by pesantren with the accrual-based systems required by ISAK 35 (Rahmasari & Pravitarsi, 2023).

According to Laila and Hanifah, the lack of studies addressing the transition from traditional recording methods to accrual-based accounting systems remains a challenge in identifying the effectiveness of ISAK 35 in enhancing financial transparency and accountability in pesantren (Laila & Hanifah, 2024). Therefore, this study aims to fill this gap by conducting a case study at Darul Hasanah Islamic Boarding School to assess the impact of implementing ISAK 35 and identify the challenges encountered in the implementation process. This research also seeks to analyze the current accounting system applied at Darul Hasanah and identify the primary barriers to the application of ISAK 35. Furthermore, the study aims to evaluate the extent to which ISAK 35 can enhance financial transparency and accountability in pesantren and propose strategic recommendations for implementing this standard.

Against this backdrop, the implementation of ISAK 35 in Islamic boarding schools remains problematic due to the continued reliance on traditional cash-based accounting systems, limited accounting competence among pesantren administrators, and insufficient technological support. These conditions hinder the preparation of comprehensive accrual-based financial reports and weaken financial transparency and accountability. Moreover, the absence of empirical case studies that examine the transition from traditional accounting practices to ISAK 35-compliant systems limits the understanding of both the effectiveness of this standard and the practical challenges encountered during its implementation in pesantren settings.

Therefore, this study aims to fill this gap by conducting a case study at Darul Hasanah Islamic Boarding School to assess the impact of ISAK 35 implementation and to identify the challenges faced in the process. This research also seeks to analyze the existing accounting system applied at Darul Hasanah and determine the primary barriers to adopting ISAK 35. Furthermore, the study evaluates the extent to which ISAK 35 can

enhance financial transparency and accountability in pesantren and proposes strategic recommendations to support its implementation.

The novelty of this research lies in its empirical approach, comparing the accounting system at pesantren before and after implementing ISAK 35. Additionally, the study proposes a phased implementation model, considering human resource readiness, technological infrastructure, and internal policies of the pesantren. By integrating technology, human resources, and policies into the implementation of ISAK 35, this research is expected to provide tangible contributions to pesantren in improving their financial transparency and accountability. The scope of this study focuses on a case study at Darul Hasanah Islamic Boarding School, using qualitative methods and an implementation analysis approach. The results of this research are expected to offer valuable insights for other pesantren wishing to implement ISAK 35 and serve as a reference for academics and accounting practitioners in understanding the challenges and strategies for implementing accounting standards in Islamic educational organizations.

B. THEORETICAL RESEARCH

1. Islamic Boarding Schools

An Islamic boarding school, or *pondok pesantren*, is fundamentally a nonprofit educational institution under the Ministry of Religious Affairs (Rofiah et al., 2025.). It is an Islamic educational institution that incorporates a boarding system, where the kyai (religious leader) acts as the central figure, and the mosque serves as the core of activities. The primary activity in these institutions is the teaching of Islam, under the direct guidance of the kyai, followed by the students, known as santri. These schools are often described as "laboratories of life," where students learn to live and interact with society in various aspects, not just academically, but socially and culturally (Islamic et al., 2024).

According to the Minister of Religious Affairs Regulation No. 3 of 1979, Islamic boarding schools are categorized into four types: Type A, Type B, Type C, and Type D. Type A Islamic Boarding Schools are those where students live in dormitories within the school environment, and teaching is conducted traditionally using the wetonan or sorogan system. Type B Islamic Boarding Schools provide a more classical style of teaching, with the kyai applying practical teaching methods at specific times, and students also live in the dormitory. Type C Islamic Boarding Schools serve only as dormitories, with students attending external schools or madrasas, and the kyai plays a mentoring role. Type D Islamic Boarding Schools combine both the boarding system and the school or madrasa system, offering a more integrated approach to learning and living.

An Islamic boarding school, as a reporting entity, typically operates under a legal framework in the form of a foundation. As such, the assets and liabilities of the boarding school must be distinct from those of other entities, whether organizational or individual. Some Islamic boarding schools also manage independent business units within the foundation's legal structure. These business units are considered part of the boarding school's reporting entity. However, if these units operate as separate legal entities, such as cooperatives or limited liability companies, they are not included in the boarding school's reporting entity. The responsibility for preparing and presenting financial reports rests with the foundation's management (Sulistiani, 2020).

2. Fundamental Concepts of ISAK 35 for Nonprofit Entities

The Financial Accounting Standards Board (DSAK IAI) has ratified several crucial accounting standards, including ISAK 35, which specifically addresses the financial statements of nonprofit entities. Along with ISAK 35, there were amendments to PSAK 1, which deals with the presentation of financial statements, and PSAK 1 (2019 Adjustments) that further refines the guidelines for financial reporting. Additionally, PPSAK 13 repeals PSAK 45, which previously regulated the financial presentation of nonprofit entities. These standards, including ISAK 35, amendments to PSAK 1, and PPSAK 13, came into effect for financial periods beginning on or after January 1, 2020. The application of these standards highlights the specific needs of nonprofit organizations, which operate differently from for-profit entities, particularly in how they acquire the resources necessary for their operations.

Nonprofit entities primarily acquire resources from donors who do not expect repayment or economic benefits in return. This differentiates them from profit-oriented entities, which are focused on generating profits for shareholders or owners. The nature of donations and other non-repayable resources results in unique transactions in nonprofit entities that are not typically found in for-profit organizations. These include donations and grants, which are essential to their operations but do not follow the same revenue recognition principles that apply to for-profit organizations. As a result, nonprofit entities require a distinct accounting approach that can accurately reflect their financial position, performance, and the use of these resources. This is where ISAK 35 plays a crucial role, providing guidelines to ensure the proper presentation of financial information for entities that operate on a nonprofit basis.

ISAK 35 serves as the latest guideline for preparing financial statements for nonprofit organizations, interpreting PSAK I paragraph 05. PSAK I primarily uses terminology that suits profit-oriented entities, but nonprofit organizations must adjust certain descriptions in their financial statements to ensure they accurately represent their unique financial activities. The primary objective of financial statements prepared under ISAK 35 is to provide users with information about an entity's financial position, performance, and cash flows. These reports also serve as a form of accountability, helping the management of nonprofit entities demonstrate how resources entrusted to them have been utilized. By adhering to ISAK 35, nonprofit entities can enhance the transparency and credibility of their financial reporting, which is vital for maintaining trust with donors, stakeholders, and the community at large.

C. METHODOLOGY

This study employs a qualitative research approach using a case study method to explore in depth the implementation of Financial Accounting Standards Interpretation No. 35 (ISAK 35) within an Islamic boarding school context. The case study approach is considered appropriate because it enables an in-depth examination of accounting practices, organizational processes, and contextual challenges encountered in real-life institutional settings. The research was conducted at Darul Hasanah Islamic Boarding School in Galang, which was purposively selected due to its management of financial resources from diverse sources, including student contributions, alms (infak), and

community donations. This diversity of funding sources makes the institution a relevant case for examining financial transparency and accountability in pesantren (Arum et al., 2024).

The unit of analysis in this study is the financial recording and reporting system of Darul Hasanah Islamic Boarding School, particularly in relation to its compliance with ISAK 35 standards. To obtain comprehensive data, this study utilizes multiple data sources, including financial documents, direct observations, and in-depth interviews. The financial documents analyzed consist of cash books, income and expenditure reports, and internal accounting policies, which are examined to assess their alignment with ISAK 35 requirements. ISAK 35 is used as the primary analytical framework for evaluating the pesantren's accounting practices (Ariwibowo et al., 2023).

Table 1. Data Sources and Research Materials

Data Source	Description	Purpose
Financial documents	Cash books, income and expenditure reports, internal accounting policies	To assess conformity of financial records with ISAK 35
Direct observations	Observation of transaction recording processes, financial workflows, and technology usage	To understand actual accounting practices and organizational structure
In-depth interviews	Financial managers, pesantren leadership, and auditors	To explore challenges, perceptions, and strategies related to ISAK 35 implementation
Accounting standards	ISAK 35	Analytical framework for evaluating financial reporting practices

Data collection was conducted sequentially to ensure depth and consistency. The process began with document analysis to understand the existing financial recording system, followed by direct observations of transaction recording procedures, financial management structures, and the use of technology in accounting activities. Subsequently, in-depth interviews were carried out to validate and enrich the findings obtained from documents and observations. Informants were selected using purposive sampling and included individuals directly involved in financial management and decision-making, such as financial administrators, pesantren leaders, and internal or external auditors.

Table 2. Data Analysis Stages

Stage	Description	Output
Data reduction	Selecting, focusing, and simplifying relevant data	Categorized themes related to ISAK 35 implementation
Data display	Organizing data into tables, diagrams, and narratives	Identification of patterns and relationships
Conclusion drawing	Interpreting findings and verifying conclusions	Key challenges and strategic recommendations

The data analysis in this study follows the qualitative analysis model proposed by Miles and Huberman, which consists of three main stages: data reduction, data display, and conclusion drawing. During the data reduction stage, irrelevant information is eliminated, and relevant data are categorized according to key themes related to ISAK 35 implementation. The data display stage involves organizing the analyzed data into descriptive narratives and comparative analyses to identify patterns and relationships.

Finally, the conclusion drawing stage focuses on interpreting the findings to identify the main barriers to adopting ISAK 35 and to formulate strategic recommendations for improving financial transparency and accountability in pesantren.

Table 3. Informant Categories and Selection Criteria

Informant Category	Selection Criteria	Role in the Study
Financial managers	Responsible for daily financial recording and reporting	Provide technical insights into accounting practices
Pesantren leadership	Decision-makers in financial policy	Explain institutional policies and strategic direction
Auditors (internal/external)	Experience in auditing pesantren finances	Provide evaluation of compliance and accountability

To ensure the trustworthiness of the findings, this study applies the criteria of credibility, dependability, and confirmability. Credibility is achieved through data triangulation by comparing information obtained from interviews, documents, and observations. Dependability is ensured by applying consistent data collection and analysis procedures throughout the study, while confirmability is maintained by linking empirical findings with ISAK 35 standards and relevant theories on nonprofit accounting. Ethical considerations were also observed in this research by obtaining informed consent from all participants, ensuring confidentiality, and using the collected data solely for academic purposes (Lotto, 1986).

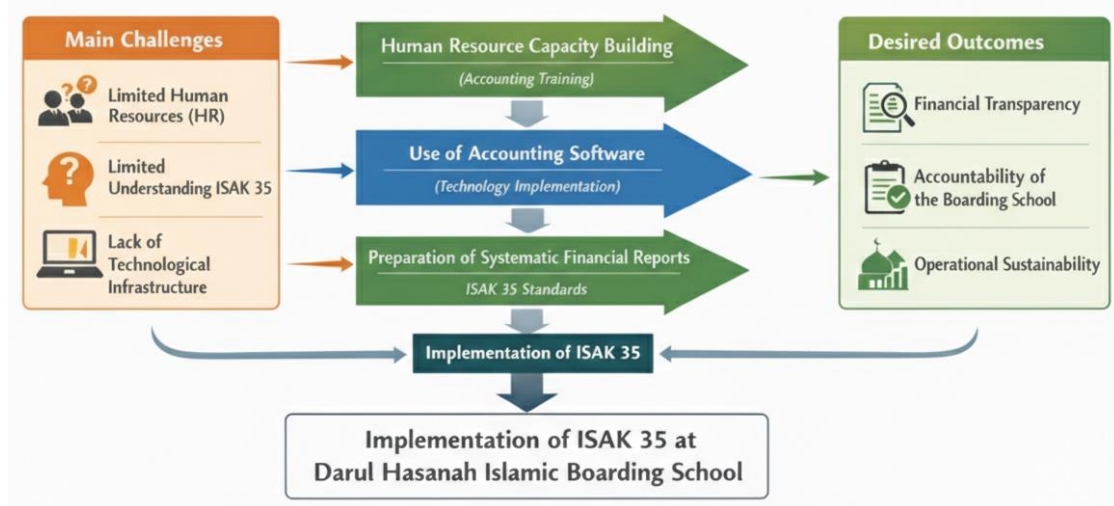


Figure.1 The research framework

D. RESULTS

1. Existing Accounting System at Darul Hasanah Islamic Boarding School

The results of the observations on the accounting system at Darul Hasanah Islamic Boarding School show that financial recording is still conducted manually using a cash basis and single entry method. Based on the documentation of annual financial reports and interviews with the boarding school’s financial managers, it was found that financial transactions are recorded in a cash book that contains daily income and expenditure without systematic recording of assets or liabilities. This system facilitates the managers in recording transactions quickly but fails to provide an accurate representation of the boarding school’s overall financial condition (Asmedi et al., 2021). The financial organizational structure at Darul Hasanah Islamic Boarding School is also still simple,

with financial management handled by internal administrators without professional accountants. The school does not have a standard procedure for preparing financial reports in accordance with the Financial Accounting Standards for Non-Public Accountability Entities (SAK ETAP) or the Financial Accounting Standards Interpretation No. 35 (ISAK 35). As a result, the financial reports prepared are still limited and do not reflect the boarding school's financial condition comprehensively, particularly in terms of receivables, long-term liabilities, and fixed assets (Ahyar, 2020; Amelia Rizky Alamanda et al., 2022).

Although the cash basis and single entry methods make it easier for administrators with no accounting background to record transactions, these methods have significant shortcomings (Grigg, 2024). One of the limitations is their inability to accurately record non-cash transactions, such as pledged donations that have not yet been received or liabilities that must be paid in the future. This can obscure the boarding school's financial information, leading to suboptimal financial decision-making and potentially affecting the sustainability of the school's operations (Amelia & Bharata, 2022). The findings of this study align with previous research that shows many Islamic boarding schools still rely on cash basis accounting and the single entry method, which, although simple, have limitations in presenting accurate and comprehensive financial reports (Arniati et al., 2021). Studies by Ahyar and Alamanda reveal that using the cash basis method without accrual accounting makes it difficult for many pesantren to monitor long-term cash flows and manage their financial obligations effectively.

Additionally, research by Deswita found that many pesantren still maintain manual financial recording systems, often resulting in discrepancies in financial reporting due to errors in recording or loss of financial documents (Deswita, 2023). This issue also occurs at Darul Hasanah Islamic Boarding School, where the lack of a standardized transaction recording system leads to difficulties in preparing auditable reports. Supriyati and Bahri mention that one of the main obstacles in implementing better accounting systems at pesantren is the limited capacity of human resources in accounting (Supriyati & Bahri, 2020). This was also found in this study, where the financial managers at the boarding school did not possess sufficient accounting knowledge to implement a more complex system.

Compared to other nonprofit institutions, pesantren are still lagging in adopting more advanced accounting standards, such as ISAK 35, which provides guidelines for nonprofit organizations in preparing more transparent and accountable financial reports (Latief et al., 2020). Sebri highlight that the lack of training for pesantren financial managers is a major factor hindering the adoption of more modern accounting standards. Therefore, improving human resource capacity and providing accounting training for pesantren managers are crucial solutions (Sebri et al., 2023). The findings regarding the accounting system at Darul Hasanah Islamic Boarding School have significant implications both academically and practically. From an academic perspective, this study strengthens previous findings that pesantren still face challenges in preparing accurate and transparent financial reports due to the use of simple accounting methods (Nurkhin et al., 2024). This finding also provides a foundation for future research to develop models

for implementing accounting systems that are more appropriate to the conditions and needs of pesantren.

Practically, this study highlights the urgency for pesantren to improve their financial recording practices to enhance transparency and accountability. The use of a more comprehensive accounting system, such as accrual accounting or at least transitioning to double-entry accounting, will help pesantren prepare more accurate and accountable financial reports for donors, the community, and the government (Suhasto et al., 2021; Syukri et al., 2023). Implementing a technology-based accounting system, such as accounting software designed specifically for nonprofit organizations, could also serve as a solution to reduce recording errors and improve financial management efficiency.

Furthermore, this study also shows that the capacity of human resources in accounting remains a major challenge for many pesantren. Therefore, accounting training programs and mentoring by accounting associations or financial institutions are essential to help pesantren managers better understand and implement accounting standards (Amelia Rizky Alamanda et al., 2022; Wati et al., 2022). In the long term, improving HR competence in accounting will positively impact the financial sustainability of pesantren and strengthen public trust in these Islamic educational institutions. This study's results not only provide an overview of the existing accounting system at pesantren but also emphasize the need for reform in the financial management of pesantren through the implementation of better accounting standards and the enhancement of human resource capacity. If well managed, the implementation of a more transparent accounting system will assist pesantren in maintaining their operational sustainability and improving their credibility in the eyes of stakeholders.

2. Analysis of the Implementation of ISAK 35 at Darul Hasanah Islamic Boarding School

From the perspective of Islamic accounting, the application of the accounting system at Darul Hasanah Islamic Boarding School reflects key Islamic principles, namely trust (*amanah*), justice, transparency, and accountability. Funds sourced from alms (*infak*), charity (*sedekah*), and endowments (*wakaf*) are recorded as restricted funds in accordance with the intentions of the donors, aligning with the principles of *maslahah* (public benefit) and clarity in the use of assets. However, the implementation of Islamic accounting has not yet been fully optimized.

The application of Financial Accounting Standards Interpretation (ISAK) 35 at Darul Hasanah Islamic Boarding School is still in the early stages and has not been fully adopted in its financial recording system. Based on a comparison between the boarding school's financial reports and ISAK 35 standards, it was found that some key components of the financial reports still do not comply with the applicable standards. Observations of the school's annual financial reports show that only the cash receipts and disbursements reports are routinely prepared, while the statement of financial position, activity reports, and changes in net assets reports, which are required by ISAK 35, have not been systematically implemented (Laila & Hanifah, 2024).

Furthermore, in the evaluation of the components of the financial reports that have been implemented, it was found that accounting at the boarding school still uses the cash basis and single entry methods, which do not accurately reflect liabilities and assets. This

method causes the school to struggle in identifying its financial position comprehensively, as unrealized transactions, such as receivables from donors or pending payments, are not recorded in the financial reports (Syukri et al., 2023). This may lead to errors in financial decision-making and reduce the transparency in managing the school's funds.

Several case studies of other pesantren that have attempted to implement ISAK 35 show that the transition from traditional recording systems to more formal standards is not easy. For instance, research Alfie and Triyoga found that pesantren that successfully implemented ISAK 35 generally had support from professional accountants and specialized training in nonprofit accounting (Alfie & Triyoga, 2023). However, at Darul Hasanah Islamic Boarding School, there are no accountants with a deep understanding of this standard, making the adoption of ISAK 35 face various obstacles. The findings of this study align with previous research, which reveals that many pesantren still struggle to implement ISAK 35 due to a lack of understanding of accounting standards, limited human resources, and resistance to changes in financial recording systems. As stated in Laila and Hanifah's study, the implementation of ISAK 35 requires pesantren to prepare a statement of financial position that accurately includes assets, liabilities, and net assets, something difficult to achieve for pesantren still relying on cash-based accounting (Laila & Hanifah, 2024).

One of the biggest challenges in implementing ISAK 35 at Darul Hasanah Islamic Boarding School is the lack of training and capacity in human resources in accounting. Research by Syukri shows that a lack of understanding of accounting among pesantren administrators is a major barrier to the adoption of stricter accounting standards (Syukri et al., 2023). In the case of Darul Hasanah, financial managers are still unfamiliar with accrual-based accounting concepts, which is a key principle of ISAK 35. In addition, there are challenges related to the use of accounting technology, where most of the recording is still done manually without the support of software that could assist in more systematic transaction recording. A study Syukri emphasizes that the use of technology in financial recording can accelerate the transition to ISAK 35 standards, but many pesantren still lack access to appropriate accounting software (Syukri et al., 2023).

Another factor is resistance to change. Ahyar mentions that many pesantren are reluctant to change their financial recording systems because they feel the traditional methods are sufficient to meet their operational needs (Ahyar, 2020). This is also the case at Darul Hasanah Islamic Boarding School, where some administrators believe that implementing ISAK 35 would add to their workload without offering significant benefits in the short term. The implementation of ISAK 35 at Darul Hasanah Islamic Boarding School has broad implications, both academically and practically. From an academic perspective, this study affirms that the main challenges in implementing ISAK 35 are not only related to accounting technicalities but also to the readiness of human resources and the organizational culture of pesantren in accepting change. Thus, this research contributes to identifying the obstructing factors that can serve as the basis for developing more effective implementation strategies in the future.

Practically, adopting ISAK 35 at pesantren will bring significant benefits in terms of financial transparency and accountability. As proven by Laila and Hanifah, pesantren that can prepare financial reports in line with ISAK 35 are more trusted by donors and

funding institutions because their reports are more informative and accountable. This is highly relevant for Darul Hasanah Islamic Boarding School, which has faced challenges in attracting financial support due to its unstandardized financial reporting system (Laila & Hanifah, 2024).

Furthermore, improving human resource capacity through accounting training could serve as a long-term solution to accelerate the implementation of ISAK 35 at pesantren. State that continuous training in accounting and the use of information technology can improve the financial managers' understanding of accounting standards, thereby facilitating the transition from a traditional system to a standards-based system. Moreover, the adoption of ISAK 35 can also enhance the financial sustainability of pesantren. With a more organized and transparent accounting system, pesantren can more easily access financial assistance from philanthropic institutions and the government, which often require standard-compliant financial reports in grant application processes.

Although the implementation of ISAK 35 at Darul Hasanah Islamic Boarding School still faces various challenges, steps such as increasing accounting literacy, utilizing accounting technology, and receiving support from stakeholders could be key factors in accelerating the process of implementing this standard. If well-managed, the adoption of ISAK 35 could mark an important milestone in strengthening financial governance at pesantren and increasing public trust in Islamic educational institutions in Indonesia.

The findings of this study have significant implications both academically and practically. Academically, it confirms that many Islamic boarding schools, including Darul Hasanah, face substantial challenges in implementing ISAK 35 due to limited human resources, reliance on outdated manual accounting systems, and a lack of understanding of accrual-based accounting principles. These barriers highlight the need for further research on effective strategies to help pesantren transition to more modern accounting practices. Practically, the study emphasizes the urgent need for pesantren to improve their financial recording practices by adopting accrual accounting and digital accounting software. This would enhance financial transparency, improve decision-making, and increase trust from donors and stakeholders. Furthermore, improving the capacity of financial managers through training is essential for overcoming these challenges and ensuring the effective implementation of ISAK 35.

E. DISCUSSION

1. Challenges in the Implementation of ISAK 35 at Darul Hasanah Islamic Boarding School

The implementation of Financial Accounting Standards Interpretation (ISAK) 35 at Darul Hasanah Islamic Boarding School faces several challenges, including issues related to human resources, technological infrastructure, and the level of understanding of financial managers regarding accounting standards. Based on interviews with the school's management, it was found that their understanding of ISAK 35 is still limited. The majority of financial managers are not familiar with the basic principles of accrual-based accounting, which is central to ISAK 35. They are still accustomed to using cash basis

and single entry methods, which are simpler but less accurate in reflecting the boarding school's overall financial condition (Hartoko, 2023).

Additionally, the limited human resources (HR) in the field of accounting present a major obstacle in the implementation of ISAK 35. Darul Hasanah Islamic Boarding School does not have professional accountants who are capable of preparing financial statements in accordance with the applicable accounting standards. Most of the financial managers come from non-accounting backgrounds, making it difficult for them to understand and apply more complex standards (Murtosyiah et al., 2023). The lack of accounting training also leads to errors in financial recording, resulting in poorly structured financial reports that are difficult to audit systematically (Amelia & Bharata, 2022).

Another challenge is the lack of technological infrastructure to support financial recording in accordance with ISAK 35. Currently, financial recording at Darul Hasanah Islamic Boarding School is done manually using a cash book, with no use of accounting software. This manual system not only makes it prone to recording errors but also complicates the preparation of more complete and accurate financial reports (Dharmawan, 2023). The results of this study align with several previous studies that identified a lack of understanding among financial managers regarding modern accounting standards as one of the major barriers to the implementation of ISAK 35 in pesantren. Research conducted by Hartoko showed that many pesantren still use traditional cash-based recording systems that do not comply with the accrual accounting principles required by ISAK 35 (Hartoko, 2023). This leads to financial reports that are less informative and fail to provide an accurate picture of the pesantren's financial condition.

Moreover, the study by Amelia and Bharata found that the scarcity of professional accountants is a key obstacle in the implementation of accounting standards in pesantren. Their study mentioned that many pesantren struggle to prepare statements of financial position and cash flow statements due to a lack of personnel who understand accrual-based recording concepts (Amelia & Bharata, 2022). These findings are consistent with the situation at Darul Hasanah Islamic Boarding School, where financial managers still face challenges in understanding net assets, liabilities, and revenue classification in accordance with ISAK 35.

From a technological perspective, research by Dharmawan revealed that many pesantren still lack access to technology-based accounting systems that could help them implement ISAK 35. The reliance on manual recording has caused the financial management process to be slower and less efficient, making it difficult for pesantren to produce financial reports that comply with standards. In this context, Darul Hasanah Islamic Boarding School also faces a similar challenge, as its financial recording is still done conventionally without the support of accounting software.

Another factor hindering the implementation of ISAK 35 is resistance to change. Hartoko's study shows that many pesantren are comfortable with their long-standing recording systems, even though these systems have many limitations. This resistance often arises from the perception that adopting more complex accounting standards will add to their workload without providing visible immediate benefits. This phenomenon is

also observed at Darul Hasanah Islamic Boarding School, where some administrators are reluctant to transition to more modern recording systems due to a lack of understanding about the long-term benefits.

The challenges in implementing ISAK 35 at Darul Hasanah Islamic Boarding School have broad implications, both academically and practically. From an academic perspective, this study reinforces previous findings that limited HR capacity and technological infrastructure are major obstacles in implementing accounting standards in (Dewy Titik Murtosyiah et al., 2023). Therefore, this research could serve as a basis for developing strategies to improve the capacity of financial managers in pesantren to understand and implement ISAK 35. From a practical perspective, these findings suggest that the first step in implementing ISAK 35 should be the enhancement of HR capacity through accounting training for pesantren managers. As highlighted in Dharmawan, continuous training programs can help pesantren understand accrual accounting concepts and how to prepare more transparent financial statements. This training can be carried out in cooperation with professional accounting associations, universities, or financial institutions that specialize in nonprofit accounting.

Additionally, utilizing accounting technology is an important solution to overcoming the limitations of manual recording. The study by Amelia and Bharata emphasized that the use of accounting software can help pesantren perform financial recording in a more systematic and accurate manner. Therefore, Darul Hasanah Islamic Boarding School should consider adopting accounting software designed specifically for nonprofit organizations to support the more effective implementation of ISAK 35. Furthermore, this study also highlights the importance of shifting the mindset of pesantren managers regarding the importance of financial transparency. Hartoko stated that the implementation of ISAK 35 not only improves the quality of financial reports but also strengthens the trust of donors and the community in pesantren. With more transparent financial reports, pesantren can more easily secure funding and assistance from external sources, which will ultimately support the sustainability of the pesantren's operations.

Although the implementation of ISAK 35 at Darul Hasanah Islamic Boarding School still faces various challenges, steps such as increasing HR capacity, utilizing accounting technology, and changing the mindset of pesantren managers regarding the importance of financial transparency can be effective strategies in accelerating the process of implementing this standard. If managed properly, the implementation of ISAK 35 could lead to positive changes in the financial governance of pesantren, thereby improving accountability and increasing public trust in Islamic educational institutions in Indonesia.

2. Recommendations for Improving the Accounting System at Darul Hasanah Islamic Boarding School in Line with ISAK 35

Based on the findings of the research on the implementation of Financial Accounting Standards Interpretation (ISAK) 35 at Darul Hasanah Islamic Boarding School, several challenges were identified in the adoption of this standard, particularly in terms of financial transparency, systematic recording, and the readiness of human resources and technological infrastructure. Therefore, several strategic solutions are

proposed to improve the boarding school's accounting system to better align with ISAK 35. One of the initial steps that can be taken is to improve transparency in financial reporting by implementing a more structured recording system (Dashkevich et al., 2024). Currently, the boarding school's financial recording is still based on cash basis and single-entry methods, which only record receipts and disbursements without comprehensively accounting for assets and liabilities. By adopting an accrual-based accounting system, the pesantren can present more transparent and accurate financial reports, thereby facilitating the audit process and increasing trust from donors and the community (Wijaya et al., 2024).

In addition, the use of accounting software can also support the implementation of ISAK 35. At present, many pesantren still rely on manual recording, which is prone to errors and inefficient. By implementing a digital-based accounting system, pesantren can more easily manage financial reports in real time, reduce the risk of recording errors, and accelerate the process of financial reporting to external stakeholders (Fahamsyah et al., 2025; Supriyati & Bahri, 2020).

The findings of this study align with several previous studies that highlight the importance of increasing financial transparency in pesantren. Muhibbin stated that pesantren with better accounting systems tend to be more trusted by donors and the government (Muhibbin et al., 2023). Thus, the implementation of ISAK 35 can be a strategic step in improving the financial accountability of pesantren. From the technological infrastructure perspective, research by Novitasari shows that the use of accounting software can improve the efficiency of financial management at pesantren (Novitasari et al., 2023). This software allows financial managers to prepare more systematic and standard-compliant financial reports. The results of this study also show that pesantren using accounting software tend to have more transparent financial reports that are more easily accessible by stakeholders.

However, the main challenge in implementing ISAK 35 at pesantren is the readiness of human resources. Studies by Ruci and Prasetyo reveal that many financial managers at pesantren lack sufficient understanding of accounting principles (Ruci & Prasetyo, 2022). Therefore, accounting training for pesantren administrators is a crucial step. With proper training, financial managers can better understand how to prepare financial reports in line with ISAK 35 and manage finances more efficiently. To address these challenges, the implementation of ISAK 35 can be carried out in phases, so as not to disrupt the operations of the pesantren. Fitriyani and Murtianingsih suggest that ISAK 35 should be implemented gradually, starting with strengthening daily transaction recording, introducing simple accounting software, and eventually preparing more comprehensive financial reports in accordance with ISAK 35 standards (Fitriyani & Murtianingsih, 2023).

From an academic perspective, this study strengthens the notion that the implementation of ISAK 35 in pesantren requires a multidimensional approach, which includes enhancing transparency, utilizing technology, and improving human resource capacity in accounting. This study also contributes to understanding how pesantren can adapt to modern accounting standards without disrupting their operations. Practically, improving the accounting system in pesantren requires several strategic steps. First, pesantren should enhance financial transparency by preparing comprehensive financial

statements that include assets, liabilities, and net assets, rather than relying solely on cash receipts and disbursements. Second, the adoption of accounting software aligned with SAK ETAP can improve the accuracy and efficiency of financial recording while supporting the gradual implementation of ISAK 35. Third, strengthening human resource capacity through targeted accounting training is essential to improve managers' understanding of accrual-based accounting and standardized financial reporting. Finally, considering existing limitations, the implementation of ISAK 35 should be conducted in phases, starting from transaction standardization, followed by the use of simple accounting software, capacity building for financial managers, and ultimately the preparation of ISAK 35-compliant financial reports with professional guidance.

With this phased approach, pesantren can adopt a more professional recording system without disrupting their operational activities. The implementation of ISAK 35 at Darul Hasanah Islamic Boarding School can succeed if it is accompanied by the right strategies, starting from improving transparency, utilizing technology, enhancing HR capacity, and phased implementation. Thus, pesantren can not only improve their financial accountability but also strengthen public trust and stakeholder confidence, ultimately supporting the sustainability of this Islamic educational institution.

The findings of this study have significant implications both academically and practically. From an academic perspective, this research contributes to the understanding of the challenges Islamic boarding schools face in adopting modern accounting standards, particularly ISAK 35. The study highlights the critical need for more targeted research on the specific barriers within pesantren, such as limited human resource capacity, insufficient technological infrastructure, and the lack of familiarity with accrual accounting principles. These obstacles prevent pesantren from fully implementing ISAK 35 and producing transparent, comprehensive financial reports. On a practical level, the study emphasizes that improving financial transparency and accountability within pesantren requires a multifaceted approach. This includes enhancing human resource capacity through continuous accounting training, introducing accounting software to streamline financial processes, and gradually transitioning to more advanced accounting methods. The adoption of ISAK 35, when accompanied by these steps, is expected to improve not only the efficiency of financial management but also the credibility and trust that pesantren can gain from donors, stakeholders, and the community.

F. CONCLUSION

This study investigates the implementation of Financial Accounting Standards Interpretation (ISAK) 35 at Darul Hasanah Islamic Boarding School using a qualitative case study approach. The findings reveal that the pesantren's accounting practices remain largely dominated by cash-based and single-entry systems, which limit the preparation of comprehensive and transparent financial reports in accordance with accrual-based standards. In addition, the implementation of ISAK 35 is constrained by several key factors, including limited accounting competence among human resources, insufficient understanding of ISAK 35 requirements, and inadequate technological infrastructure to support systematic financial reporting.

To address these challenges, this study proposes a phased implementation strategy for ISAK 35 that emphasizes strengthening human resource capacity through targeted accounting training, adopting digital-based accounting software suitable for nonprofit organizations, and gradually preparing financial reports that comply with ISAK 35 standards. The adoption of this integrated strategy is expected to enhance financial transparency and accountability, strengthen donor and community trust, and support the long-term operational sustainability of Islamic boarding schools.

This study contributes to the literature on nonprofit and Islamic accounting by providing empirical evidence from a pesantren context, an area that remains underexplored in prior research. By identifying practical barriers and offering actionable, evidence-based solutions, this research extends existing discussions on the adoption of accrual-based accounting standards in religious nonprofit organizations.

Despite its contributions, this study has limitations. The use of a single case study restricts the generalizability of the findings, as the results may not fully represent the diverse conditions of pesantren in different regions. Therefore, future research is encouraged to employ multi-case or comparative study designs involving multiple Islamic boarding schools across various geographical contexts. Further studies may also examine the long-term impact of ISAK 35 adoption on operational efficiency, financial sustainability, and governance quality in pesantren to strengthen the empirical basis for policy and standard implementation.

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