

Implementation of Pesantren Accounting in Financial Reporting

Wahyuni Isroin¹, Marwazi², Robi'atul Adawiyah³

^{1,2,3} Faculty of Sharia Economics, UIN Sulthan Thaha Saifuddin Jambi, Indonesia

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ABSTRACT

Purpose – This study analyzes the implementation of pesantren accounting at Al-Jauharen Islamic Boarding School in the preparation of financial statements. The research focuses on the implementation process, the impact of training, and the challenges encountered in applying pesantren accounting at Al-Jauharen Islamic Boarding School.

Method – This study employs a qualitative approach using the grounded theory method. Data were collected through observation, interviews, and documentation. The key informants included the leader, treasurer, former treasurer staff, current treasurer staff, auditor, secretariat, and CSR donature who provide insights into financial management. The data were also supported by financial reports and literature reviews. The analysis was conducted using NVivo 12, and the validity of the findings was tested through source triangulation.

Findings –This study specifically identifies accounting constraints in pesantren, particularly technological limitations, human resources, and a trust-based financial management culture. Unlike previous studies, this research highlights the integration of sharia accounting and the urgency of financial record digitalization to enhance transparency. These findings serve as a foundation for developing a more systematic and adaptive pesantren accounting system.

Keyword: Pesantren Accounting, Accountability, Financial Reports, Islamic Boarding School

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INTRODUCTION

Islamic boarding schools in Indonesia have experienced rapid development from the pre-independence era to the present. As Islamic educational institutions, pesantren not only play a role in education and religious propagation but also in the economic sector as part of community empowerment (Basri et al., 2022). Along with the increasing number of registered pesantren under the Ministry of Religious Affairs, which reached 41,220 in 2024 (Kementerian Agama RI, 2024), financial management has become a crucial aspect in ensuring pesantren's operational sustainability.

To support financial transparency and accountability, the government continues to promote Islamic financial inclusion. However, according to a survey conducted by the Financial Services Authority (OJK) in 2024, Indonesia's Islamic financial literacy index remains relatively low at 39.11 percent, with an Islamic financial inclusion index of only 12.88 percent (Otoritas Jasa Keuangan, 2024). This indicates that there is still ample room to improve understanding and implementation of the Islamic financial system in various institutions, including pesantren.

Pondok pesantren, which are generally structured as foundations, have the responsibility to ensure a clear separation of assets and liabilities. To achieve sound financial governance, the adoption of accounting standards has become an urgent necessity (Akbar & Meirini, 2022). In this context, ISAK 35 (Interpretation of Financial Accounting Standards 35) serves as a key accounting reference for non-profit organizations, including pesantren, in preparing transparent, accountable financial reports that comply with applicable standards (Suryadi et al., 2023).

Pesantren accounting is a financial recording system tailored to the operational needs of pesantren in managing funds from various sources such as community donations, zakat, infaq, waqf, and other revenues (Siregar et al., 2024). The primary goal of this accounting system is to record and compile financial reports in a transparent and accountable manner, thereby assisting pesantren in planning and managing financial resources effectively and in accordance with sharia principles (Windasari, 2024). Additionally, pesantren accounting plays a role in enhancing public and donor trust in the financial management of the institution (Chysara & Nugraha, 2024). To support better financial governance, Bank Indonesia, in collaboration with the Indonesian Institute of Accountants (IAI), launched the Pesantren Accounting Guidelines (PAP) in 2018, based on SAK-ETAP and Sharia Financial Accounting Standards. However, the implementation of these guidelines is non-binding, allowing pesantren flexibility in preparing financial reports according to their respective policies (Bank Indonesia, 2018).

Pesantren accounting has unique characteristics that differentiate it from business accounting, particularly in its diverse revenue sources, such as community donations, zakat, infaq, waqf, educational fees, and productive enterprises. As non-profit institutions, pesantren are not profit-oriented but focus on transparent and accountable fund management to support education and religious activities. Although their accounting systems tend to be simpler, they must still reflect the principles of transparency and accountability, especially in reporting to the public and donors (Tania, 2020). The main objectives of pesantren accounting are to ensure accurate transaction recording, efficient financial resource management, and maintain transparency and operational sustainability. Furthermore, the implementation of professional accounting principles can enhance the effectiveness of financial management, ensure appropriate fund allocation, and uphold public trust in pesantren (Fitri et al., 2023). The Pesantren Accounting Guidelines adopt the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), with financial report formats referring to ISAK 35 for non-profit entities. These guidelines aim to empower pesantren economies by providing non-binding accounting guidance for pesantren foundations, though they do not apply to legally incorporated business entities such as limited liability companies (Bank Indonesia, 2018). Pesantren foundation accounting policies must reflect prudence, material aspects, and adherence to SAK ETAP. If transactions are not explicitly regulated, foundation administrators must ensure that financial reports are relevant, reliable, truthful, reflect economic substance, remain neutral, exercise caution, and include all material information (Suhaini & Arfan, 2024).

The implementation of pesantren accounting aims to improve financial reporting quality through systematic and accountable recording within pesantren (Febriani et al., 2024). The accounting principles adopted in pesantren accounting reflect Islamic teachings on justice, transparency, and accountability as stated in the Quran, particularly in Surah Al-Baqarah verse 282, which emphasizes the importance of written records of economic transactions to prevent future disputes (Mursidah et al., 2023). Additionally, other verses, such as An-Nisa verse 58 and Al-Anfal verse 27, highlight the importance of maintaining trust in financial management (Salman, 2024; Rahman & Hamdi, 2021).

However, various challenges persist in the implementation of pesantren accounting. Many pesantren still rely on non-standardized manual record-keeping, increasing the risk of errors or inaccuracies in financial reports (Handayani & Muqorobin, 2020). Furthermore, the limited human resources with deep accounting knowledge pose an obstacle to implementing appropriate accounting standards (Wardani et al., 2024). Another issue is the mixing of funds between the foundation, personal finances, and formal school operations, leading to unclear cash flow within pesantren (Supriyati & Bahri, 2020).

Pondok Pesantren Al-Jauharen, which is committed to improving its internal financial management, has become a model for other pesantren striving to enhance transparency and accountability in financial management. This is because Al-Jauharen Islamic Boarding School in Jambi is the only pesantren in the region with administrative staff who have attended pesantren accounting training. Based on preliminary interviews conducted by researchers with the Head of Madrasah Aliyah at Pondok Pesantren Al-Jauharen, it was found that pesantren accounting guidelines had begun to be implemented since the Odd Semester of the 2020/2021 academic year. Therefore, further study is needed to examine the implementation, impact, and challenges of pesantren accounting, as well as how pesantren address these challenges.

Previous studies have examined how pesantren manage their finances. Research at Pondok Pesantren Sabilurosyad Malang revealed that financial reports were not yet prepared according to SAK ETAP and PSAK 45, relying on a single-entry system and only presenting cash flow statements due to the limited human resources knowledgeable in accounting (Sulistiani, 2020). A similar finding was observed at Pondok Pesantren Assalafy Al Asror Semarang, where financial reports were prepared simply based on the treasurer's understanding, who lacked an accounting background, resulting in unmet transparency and accountability (Nuranisya, 2023). Meanwhile, research at Pondok Pesantren Darunnajah showed relatively good financial administration with the application of PSAK 45; however, financial reports remained centralized in one branch and were prepared by internal auditors, while pesantren finance staff still had limited understanding of non-profit entity reporting (Baehaqi et al., 2021). Research at Pondok Pesantren Modern I'aaanath Thalibiin Perawang found that ISAK 35 implementation was not optimal, as records still used the single-entry system, and the lack of external pressure and government sanctions contributed to pesantren's low awareness of accounting standards (Suryani et al., 2023). Overall, these studies highlight key challenges in implementing accounting standards in pesantren, particularly in terms of human resource limitations, low awareness of financial accountability importance, and minimal regulatory enforcement encouraging compliance with accounting standards.

This study aims to analyze the implementation of pesantren accounting in financial reporting at Pondok Pesantren Al-Jauharen. The primary focus of this research includes how pesantren accounting is applied in the financial reporting process, the impact of pesantren accounting training on transparency and accountability, and the challenges encountered during implementation. This study is expected to provide insights for pesantren administrators in preparing financial reports that comply with pesantren accounting standards, as well as serve as a reference for stakeholders, including regulators, academics, and accounting practitioners, in supporting accounting standard implementation in non-profit entities. Additionally, the findings of this study are expected to contribute to the development of Islamic accounting knowledge and strengthen financial governance in Islamic educational institutions.

METHOD

This study employs a descriptive qualitative method to depict and analyze the implementation of the accounting system at Pondok Pesantren Al-Jauharen after attending training. This approach aims to gain an in-depth understanding of the studied phenomenon through observation, documentation, and interviews, without statistically measuring variables (Moleong, 2017). A case study was chosen as the research design, as it allows for an in-depth exploration of the context and dynamics of changes in financial reporting after the training (Langoday, 2024). This method is suitable for understanding complex phenomena within a single unit of analysis, providing a comprehensive insight into the implementation of the Pesantren Accounting Guidelines (PAP).

The research setting is located at Pondok Pesantren Al-Jauharen in Jambi. The study focuses on pesantren financial management, with research subjects consisting of financial managers who understand and are directly involved in the accounting system aligned with pesantren accounting principles. Information is collected from competent informants until data saturation is reached, ensuring the validity of the data in supporting this research.

This study utilizes primary data obtained through semi-structured interviews and observations. Interviews were conducted with key informants, including the pesantren leader, pesantren treasurer, treasury staff (former staff who had attended the training and new staff who had not yet participated), an auditor, and the secretariat and CSR donature who provide insights into financial management. These informants are directly involved in managing and presenting financial reports at the pesantren.

Additionally, this study also relies on secondary data obtained from literature reviews, pesantren financial reports, and other supporting data.

The study employs a qualitative approach with data collection techniques that include in-depth interviews, observations, and document analysis. The validity and reliability of the data are tested through source triangulation. Data analysis follows a grounded theory approach using NVivo 12 software to enhance accuracy in categorization and conclusion drawing based on emerging themes.

RESULT AND DISCUSSION

Result

In this study, the implementation of pesantren accounting serves as the main focus in efforts to enhance financial accountability at Pondok Pesantren Al-Jauharen Jambi. Proper financial accountability is a crucial aspect of pesantren fund management, particularly because pesantren not only manage funds from internal sources but also receive support from various external contributors. Therefore, the application of a transparent accounting system that adheres to sound financial principles is an urgent necessity.

To gain a deeper understanding of how pesantren accounting implementation contributes to improved financial accountability, this study collected data from various sources. Data were obtained through interviews, observations, and document analysis to provide a comprehensive overview of the accounting system applied at Pondok Pesantren Al-Jauharen Jambi. To ensure the validity of the collected data, source triangulation was conducted. This triangulation involved comparing information obtained from different relevant parties. Through this approach, the study presents a more objective and in-depth analysis of pesantren accounting implementation in supporting financial transparency and accountability.

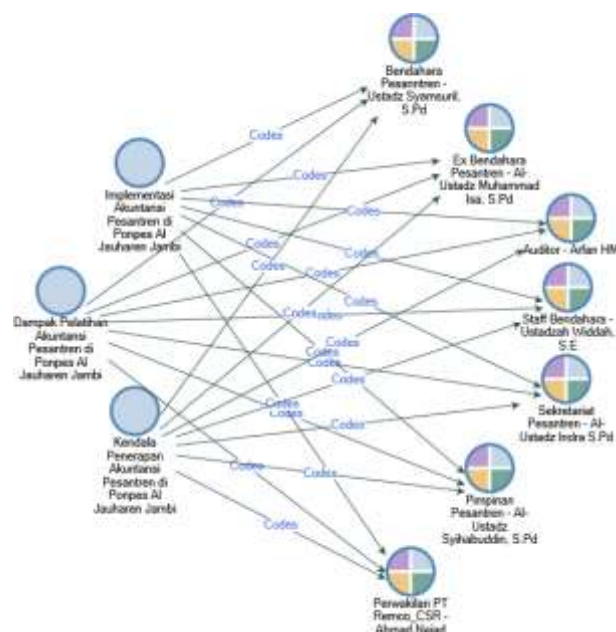


Figure 1. Triangulation Test: Interrelation Between Codes

The results of source triangulation in this study indicate a correlation between various aspects of pesantren accounting implementation and diverse sources of information. Data on the impact, implementation, challenges, and resolution strategies in pesantren accounting were confirmed by comparing information from different respondents. The interconnection between codes in the diagram suggests that each finding has been verified through multiple perspectives, thereby enhancing the validity and objectivity of the research results.

With the implementation of source triangulation, it can be concluded that the application of pesantren accounting in enhancing financial accountability has been validated, making the research findings more credible and a reliable basis for improving the pesantren accounting system.

After conducting source triangulation to ensure data validity, the next step in the research analysis is determining discussion themes through a WordCloud. WordCloud is a data visualization technique that displays the most frequently occurring words in interview results, documents, or other data sources. The more frequently a word appears in the dataset, the larger its size in the WordCloud. In this study, the WordCloud is used to identify the key themes emerging from various informant sources.



Figure 2. WordCloud of Pesantren Accounting Implementation at Pondok Pesantren Al-Jauharen Jambi

The visualization results of "WordCloud" in this study indicate that three main themes emerge as the focus of this research: the implementation of pesantren accounting, the impact of training on the accounting system, and challenges in applying pesantren accounting.

The first theme, the implementation of pesantren accounting, highlights how pesantren record and prepare financial reports. Words such as "pencatatan," "akuntansi," "keuangan," and "sistem," which dominate the "WordCloud," indicate that accounting practices have been implemented, albeit with varying degrees of application. Some pesantren have started using technology-based recording systems, while others still rely on simpler manual recording methods.

The second theme, the impact of training on pesantren accounting, emerges from words such as "pelatihan," "pendampingan," and "peningkatan," demonstrating that capacity-building efforts for pesantren financial managers play a crucial role in supporting better accounting implementation. Through training, financial managers in pesantren can better understand applicable accounting standards and enhance their skills in financial recording and reporting with greater accuracy.

The third theme, challenges in applying pesantren accounting, is reflected in the occurrence of words like "tidak," "terbatas," "keterbatasan," "kendala," and "tantangan." The main obstacles faced by pesantren in managing accounting include limited human resources, a lack of understanding of accounting standards, and challenges in adopting financial recording technology. Although some pesantren have attempted to implement more modern systems, funding limitations and workforce readiness remain significant barriers.

With these three main findings, this study provides a clearer picture of the implementation of accounting in pesantren. Additionally, the research findings serve as a basis for recommendations to enhance financial transparency and accountability through human resource capacity-building and the optimization of recording systems that align with applicable standards.

Furthermore, from the "explore diagram" discussing the implementation of pesantren accounting at Pondok Pesantren Al-Jauharen Jambi, several key themes emerged from the respondents, including understanding and applying "Pedoman Akuntansi Pesantren," the process of preparing financial reports according to standards, the financial transaction recording system used, the readiness of human resources in operating the accounting system, and the use of technology or applications in pesantren accounting.

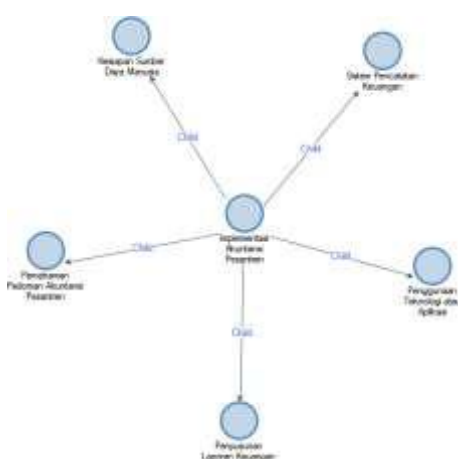


Figure 3. Explore Diagram of Pesantren Accounting Implementation at Pondok Pesantren Al-Jauharen Jambi

From these themes, it was found that understanding of the "Pedoman Akuntansi Pesantren" varies, affecting the quality of financial recording and reporting. Additionally, human resource (HR) readiness is a key factor in the effectiveness of accounting implementation, where the limited availability of personnel with accounting competencies often becomes a challenge. The financial recording systems used by pesantren also vary, ranging from manual methods to more structured systems, with challenges in maintaining consistency and accuracy in record-keeping.

Furthermore, the use of technology or applications in financial recording has started to be implemented, although challenges such as funding constraints and user adaptation to new technology persist. Ultimately, the preparation of standardized financial reports remains the primary goal in the implementation of pesantren accounting, yet improvements are still needed in terms of guideline comprehension, HR readiness, and the adoption of more modern recording systems. Therefore, optimizing these five factors serves as a strategic step in enhancing financial transparency and accountability in pesantren.

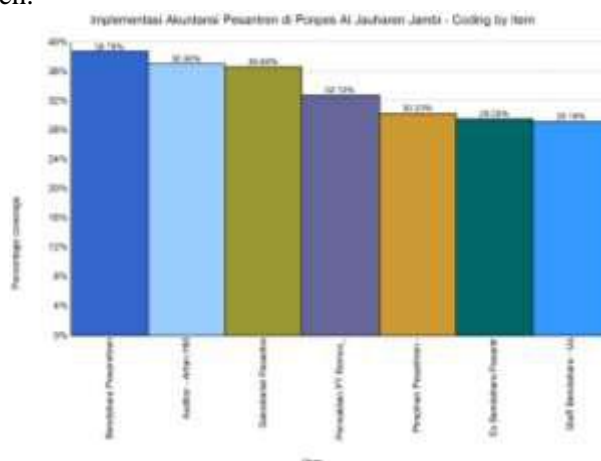


Figure 4. Chart Node Coding of Pesantren Accounting Implementation at Pondok Pesantren Al-Jauharen Jambi

Based on the "chart node coding," the implementation of pesantren accounting at Pondok Pesantren Al-Jauharen Jambi involves multiple stakeholders. The Pesantren Treasurer plays the largest role in recording transactions and preparing financial reports, followed by the Auditor, who ensures compliance with accounting standards, and the Pesantren Secretariat, which manages financial administration and documentation.

The Pesantren Leadership is also involved in making strategic decisions regarding the accounting system, while the Treasurer's Staff and Former Treasurer's Staff assist in the technical implementation of financial recording and daily financial management.

These findings indicate that pesantren accounting implementation is a collaborative effort among various elements within the pesantren. Its success is highly influenced by an understanding of existing guidelines, the readiness of human resources, and the utilization of technology in financial recording and reporting. Therefore, capacity building and training for pesantren accounting practitioners are crucial to ensuring financial transparency and accountability.

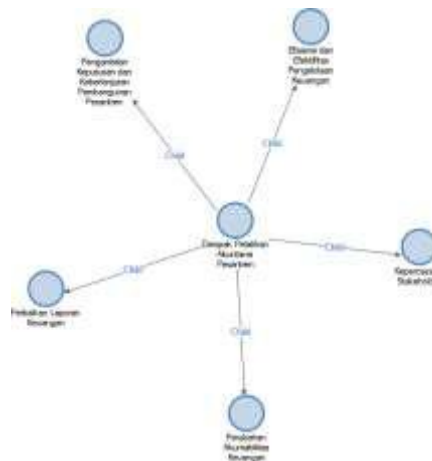


Figure 5. Explore Diagram of the Impact of Pesantren Accounting Implementation at Pondok Pesantren Al-Jauharen Jambi

The implementation of accounting in pesantren is a crucial step in enhancing financial transparency and accountability. Based on the explore diagram, pesantren accounting training is expected to improve financial reporting, decision-making, financial management efficiency, stakeholder trust, and accountability. However, its implementation in practice has not yet shown a significant impact.

The primary cause is the suboptimal application of training materials. While participants understand the importance of transparent financial reporting, they still struggle to prepare reports that meet the required standards. Additionally, financial recording systems remain inconsistent, leading to weak accuracy and consistency. Some participants also require further guidance in applying accounting principles effectively.

The efficiency and effectiveness of financial management have not improved significantly due to the continued reliance on manual record-keeping, limited use of technology, and lack of regular evaluations. As a result, financial transparency and accountability still need to be strengthened to build greater stakeholder trust.

Furthermore, based on the chart node coding presented, the impact of pesantren accounting implementation is distributed across various elements within the system. The Pesantren Head holds the highest percentage of influence in accounting implementation, indicating that the policies and decisions made by the pesantren leadership significantly affect the effectiveness of the accounting system.

The Treasurer's Staff and Auditor also play substantial roles in ensuring proper financial recording and auditing. Meanwhile, the Pesantren Treasurer and Secretary also experience the impact of the system, albeit at a slightly lower percentage. This finding highlights that the accounting system is not only essential for pesantren internal operations but also affects the Secretary, who plays a role in ensuring transparency in fund management.

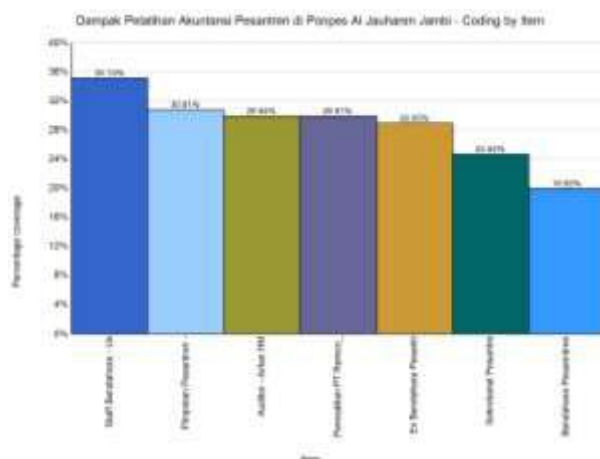


Figure 6. Chart Node Coding of the Impact of Pesantren Accounting Training at Pondok Pesantren Al-Jauharen Jambi

The implementation of accounting in pesantren faces various challenges, which can be identified through the exploration diagram and Chart Node Coding in the bar chart. Based on the exploration diagram, the obstacles to implementing accounting in pesantren involve several interrelated key factors. The main constraints include limited funding and facilities, technical issues in financial recording, lack of competent human resources, challenges in accounting standardization, and cultural and habitual factors.

Limited funding is the primary challenge, as pesantren prioritize operational needs such as education and student facilities. As a result, budgets for accounting systems, such as software or staff training, are very restricted, making financial recording less effective and more prone to errors. Additionally, many pesantren still rely on manual recording or basic spreadsheets, which carry a high risk of input errors and data duplication. The lack of an integrated system also complicates the reporting process.

On the other hand, the shortage of human resources with expertise in non-profit accounting slows down the adoption of better systems. Despite available training programs, implementation remains low due to a lack of mentorship and professional accountants in pesantren.

Accounting standardization is another challenge, as many pesantren continue to use simplified recording methods that are more flexible. This leads to resistance toward adopting more structured and formal accounting systems, making financial transparency and accountability difficult to achieve.

Additionally, cultural factors play a significant role. In pesantren, financial management is often based on trust, causing accounting records to be seen as a mere formality. The strong family-oriented approach in pesantren governance also makes administrators reluctant to adopt more bureaucratic systems.

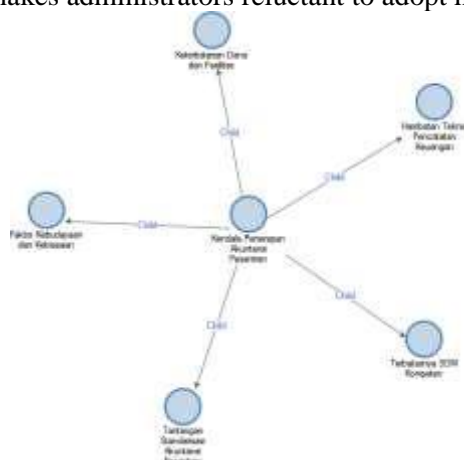


Figure 7. Explore Diagram of Challenges in Pesantren Accounting Implementation

at Pondok Pesantren Al-Jauharen Jambi

This is reinforced by the Chart Node Coding, where former pesantren treasurers have the highest percentage of challenges, followed by current pesantren treasurers and the secretariat. This indicates that these roles play a significant part in the implementation of the accounting system in pesantren.

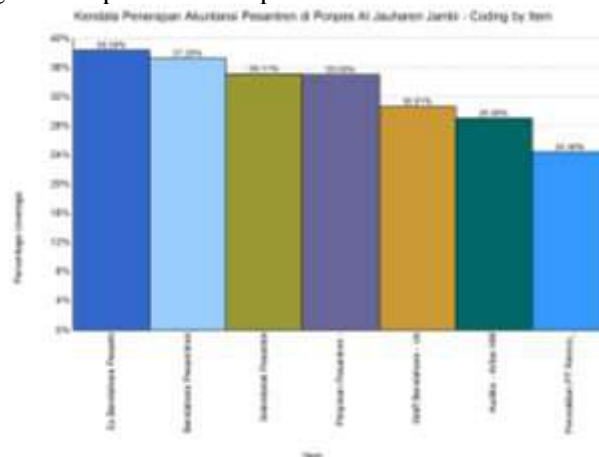


Figure 8. Chart Node Coding of Challenges in Pesantren Accounting Implementation at Pondok Pesantren Al-Jauharen Jambi

The head of the pesantren and treasury staff also face challenges, although in a lower proportion compared to the main treasurer, with the auditor experiencing the least difficulties. Overall, the challenges in implementing pesantren accounting indicate that efforts are still needed to improve competency, implement a better system, and enhance technological support to ensure financial transparency and accountability in pesantren.

Discussion

Pondok Pesantren Al Jauharen Jambi still uses a manual financial recording system with a General Cash Book and spreadsheets like Excel, which have limitations in accuracy, ease of auditing, and the preparation of financial reports in accordance with non-profit entity accounting standards. The implementation of accounting in this pesantren faces challenges in preparing the statement of financial position, statement of changes in net assets, and cash flow statement, aligning with the findings of Akbar & Meirini (2022) that the majority of pesantren in Indonesia still use manual recording and require technical guidance for a more systematic accounting implementation.

The main challenge in accounting implementation at this pesantren is the limited human resources (HR) with accounting knowledge, preventing optimal application of reporting standards. The lack of post-training assistance is another obstacle, as found in Silvana & Lubis (2021), which states that pesantren receiving continuous technical guidance are more successful in adopting technology-based accounting systems. Technological limitations also pose a challenge, as accounting software adoption remains minimal due to financial and infrastructure constraints, supporting Misbah's (2024) claim that accounting technology can improve pesantren's financial transparency and efficiency.

To overcome these challenges, potential solutions include enhancing HR capacity through comprehensive training, gradually implementing accounting technology, standardizing financial reports, and providing regular assistance from financial institutions or academics to establish a more transparent and accountable accounting system.

The impact of accounting training in pesantren has shown improvements in financial reporting structure, shifting from basic record-keeping without clear classification to more structured quarterly reports. However, the implementation is still not fully aligned with accounting standards due to HR limitations and adaptation to the new system, supporting Hasibuan's (2024) findings that training improves financial report quality, but implementation requires time and ongoing support.

Although financial record-keeping efficiency has improved with fund classification and expenditure evaluation, technological limitations remain a major challenge, consistent with research showing that financial training in non-profit institutions can enhance fund management efficiency but requires digitalization for optimal results. Financial report transparency has also improved, but stakeholder trust still heavily relies on personal relationships and the pesantren's reputation rather than financial reports,

as stated by Damayanti et al. (2024), who found that financial decisions in faith-based institutions are more influenced by non-financial factors such as Islamic values and community trust.

The key obstacles in implementing accounting at Pondok Pesantren Al Jauharen include manual recording systems that lack accuracy and transparency, limited funding that deprioritizes software procurement and HR training, and low accounting literacy among financial staff. The pesantren's trust-based approach often results in undisciplined and unsystematic financial recording, aligning with Rijal (2024), who stated that financial constraints are the primary barrier to accounting implementation in pesantren.

From a technical perspective, manual or spreadsheet-based recording, such as Excel, makes managing large transactions difficult, leading to input errors and limited ability to generate detailed financial reports. This supports Windarto et al. (2024), who found that manual recording methods hinder reporting effectiveness and financial transparency. Additionally, the pesantren's family-oriented culture poses a challenge, as financial management relies heavily on trust without detailed documentation, as emphasized by Siregar et al. (2024), who found that a trust-based culture often hampers the adoption of more modern and transparent accounting systems.

Therefore, the necessary solutions include ongoing accounting training, financial record digitalization, and clearer regulations and standardization to enhance financial transparency and accountability in pesantren.

CONCLUSION

The implementation of accounting at Pondok Pesantren Al-Jauharen still faces challenges in financial recording, human resources, and technology. The system currently in use remains manual, relying on a General Cash Book and simple spreadsheets, which lack accuracy for auditing and financial reporting in compliance with non-profit entity standards. Accounting training has raised awareness of transparency, but its implementation is limited due to a lack of guidance, competent human resources, and technological constraints. The main obstacles include limited funding for accounting system investment, the absence of specific accounting standards for pesantren, and a trust-based financial management culture that lacks detailed documentation.

The implementation of accounting in pesantren needs to be reinforced with non-profit accounting standards such as PSAK 45. Further studies are recommended to develop an accounting model suited to the characteristics of pesantren while integrating sharia principles. Research on the effectiveness of accounting software could also help improve financial recording efficiency.

Pesantren administrators should conduct regular training for administrative staff and implement simple accounting software to improve recording efficiency and reduce financial reporting errors. Clear operational standards for financial recording and reporting should be established to enhance transparency. Additionally, pesantren can collaborate with institutions or universities to receive guidance in implementing a more professional and sustainable accounting system.

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