INVOICE
JURNAL ILMU AKUNTANSI
p-ISSN: 2714-6359 e-ISSN: 2714-6340
Program Studi Ilmu Akuntansi
Fakultas Ekonomi dan Bisnis
Universitas Muhammadiyah Makassar

Implementation of Pesantren Accounting in the Preparation and Presentation of Financial Statements at SMP Pesantren Tarbiyah Takalar

Mira[1], Muryani Arsal[2] and Nur Fadillah Safitri[3*]
Faculty of Economics and Business, Muhammadiyah University of Makassar
Email: fadillahsafitri@gmail.com

Keywords:
Pesantren Accounting, Financial Statements, Preparation and Presentation, Islamic Education, ISAK 35, Transparency, Accountability

Abstract

This study investigates the implementation of pesantren accounting in the financial reporting practices of SMP Pesantren Tarbiyah Takalar. Using a descriptive qualitative design, the research aims to provide a comprehensive understanding of how pesantren accounting principles are applied within an Islamic educational institution. Data were collected through interviews, observations, and document analysis, utilizing both primary and secondary sources to ensure the validity and reliability of findings. The analysis process involved data reduction, data presentation, and conclusion drawing using narrative techniques. The findings reveal that the school's financial statements are not fully compliant with pesantren accounting standards and do not meet the requirements of ISAK 35, which governs financial reporting for nonprofit organizations, including Islamic boarding schools. Significant gaps were identified in the classification of assets, liabilities, and net assets, resulting in incomplete and less transparent reporting. These findings highlight the need for capacity building and training in financial management to improve compliance with standardized accounting frameworks. Strengthening the preparation and presentation of financial reports is crucial for enhancing transparency, accountability, and stakeholder trust. This research contributes to the literature on Islamic accounting by providing empirical evidence on the challenges faced by pesantren-based institutions in adopting standardized financial reporting practices, supporting efforts to improve financial governance and the sustainability of Islamic education.

1. Introduction

Pesantren, or Islamic boarding schools, are among the oldest and most influential educational institutions in Indonesia, playing a crucial role in shaping the nation's Islamic intellectual tradition and social fabric. For centuries, pesantren have functioned as centers of religious learning, transmitting classical Islamic texts, and forming generations of scholars, leaders, and community members (Nurmalasari et al., 2016). Traditionally, the credibility of a pesantren is determined by the presence of core elements such as a dormitory (pondok), mosque, santri (students), kyai (Islamic scholar), and the teaching of kitab kuning, or classical Islamic texts (Anwar et al., 2018). These elements not only define the identity of a pesantren but also ensure its sustainability as a religious and educational institution.

In the modern era, the role of pesantren has evolved significantly. While they continue to be centers of Islamic education, many pesantren have expanded their scope by engaging in socio-economic activities such as running cooperatives, microfinance units, agricultural projects, and small businesses. These initiatives provide additional income to support operational needs, infrastructure development, and scholarships for students. As a result, pesantren have become hybrid institutions that combine religious education with community development and economic empowerment (Wahidin, 2016).

The growing complexity of pesantren activities has made effective financial management increasingly important. Pesantren rely on diverse funding sources, including tuition fees, zakat, infaq, and waqf contributions from individuals, donations from institutions such as Baitul Maal wat Tamwil (BMT), government subsidies, and revenue generated from pesantren-owned enterprises. Managing these funds responsibly requires robust financial systems to ensure that resources are allocated effectively and used in accordance with their intended purposes. Financial accountability and transparency are therefore crucial for maintaining donor trust, complying with regulatory requirements, and sustaining pesantren operations.

Financial accountability in pesantren is most commonly demonstrated through the preparation and presentation of financial statements. These reports summarize key financial activities, including cash inflows, expenditures, assets, and liabilities, and provide important information for decision-making, monitoring, and evaluation (Kaomaneng, 2014). For pesantren, financial statements are not merely technical documents but also instruments of trust that link management with stakeholders—students, parents, donors, government agencies, and the wider community. Transparent and consistent financial reporting strengthens stakeholder confidence, enhances institutional credibility, and supports the long-term sustainability of pesantren operations.

However, despite their importance, many pesantren face persistent challenges in adopting standardized accounting practices and preparing reliable financial reports. Several studies have noted that pesantren often lack administrative capacity, trained accounting personnel, and proper financial documentation systems (Wahyuni, 2020). Financial management is frequently handled by kyai, teachers, or administrators whose expertise lies primarily in religious education rather than accounting or finance. As a result, reporting is sometimes limited to simple cash books that record inflows and outflows without classifying transactions into assets, liabilities, revenues, and expenses, as required by modern accounting standards (Fidiana, 2018).

The absence of standardized financial reporting poses several risks. First, it reduces the transparency of fund utilization, potentially undermining donor confidence. Contributors increasingly demand accountability to ensure that their funds are used appropriately and for the intended programs. Second, without reliable financial statements, pesantren may struggle to secure government funding or institutional support, as such assistance often requires audited or standardized financial reports. Third, weak financial governance can lead to inefficiencies, resource mismanagement, or even reputational damage, which could hinder the pesantren's ability to fulfill its educational mission.

Recognizing these challenges, the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia – IAI) issued a specific standard in 2018: ISAK 35, which provides guidance for financial reporting for nonprofit organizations, including pesantren. Together with the Pesantren Accounting Guidelines, ISAK 35 adapts the SAK ETAP (Financial Accounting Standards for Entities Without Public Accountability) to suit the unique characteristics of pesantren and other nonprofit entities. This framework covers recognition, measurement, presentation, and disclosure of financial transactions, enabling pesantren to prepare complete and comparable financial statements, including statements of financial position, statements of activities, statements of cash flows, and accompanying notes. By adopting ISAK 35, pesantren can achieve a higher level of transparency, improve financial governance, and strengthen stakeholder trust.

Nevertheless, empirical studies indicate that adoption of ISAK 35 in pesantren remains low. Rahmawati et al. (2021), for example, found that Pondok Pesantren Al-Washoya Jombang had not yet aligned its reporting practices with ISAK 35 due to limited staff knowledge and inadequate training. Rahman (2022) reported that Pondok Pesantren Nurul Jadid only recorded cash inflows and outflows, falling short of preparing complete financial statements. Similarly, Nanda Suryadi et al. (2023) discovered that Pondok Pesantren Modern I'aanatuth Thalibiin Perawang had not fully complied with sharia accounting principles or ISAK 35, as the treasurer only maintained monthly cash books. Muhammad Galang et al. (2023) examined Yayasan Pondok Pesantren Roudhotul Muttaqin Mojokerto and concluded that both ISAK 35 and the pesantren accounting guidelines had not been fully implemented, resulting in incomplete accounting cycles.

These studies highlight systemic barriers to standard adoption, including insufficient human resources, low prioritization of financial management compared to educational programs, and cultural practices that favor informal, family-like management structures over formalized reporting systems (Suprayogi et al., 2021; Sukmadilaga et al., 2021). Such challenges suggest that the issue is not merely technical but also organizational and cultural, requiring a holistic approach to build capacity and shift perceptions about the importance of financial governance.

The lack of standardized financial reporting in pesantren has broader implications for Indonesia's nonprofit sector and education system. Pesantren constitute a significant portion of Indonesia's educational infrastructure, serving millions of students nationwide. Improving their financial governance can contribute to better resource allocation, enhanced quality of education, and stronger partnerships with government agencies and donors. Conversely, continued weaknesses in financial reporting may limit pesantren's potential to contribute to community development and economic empowerment.

Against this backdrop, the present study examines the implementation of pesantren accounting in the preparation and presentation of financial statements at SMP Pesantren Tarbiyah Takalar. Unlike previous studies that have focused mainly on traditional pesantren, this research explores a pesantren-based junior high school, providing a new perspective on how accounting standards are applied within a formal school setting. This focus is significant because pesantren schools often manage public funds, tuition fees, and community donations, making financial accountability a critical factor for sustaining operations and building stakeholder trust.

The objectives of this study are twofold: (1) to assess the extent of compliance of SMP Pesantren Tarbiyah Takalar with ISAK 35 and pesantren accounting guidelines, and (2) to identify key challenges and barriers in implementing standardized financial reporting. By addressing these objectives, the study contributes to the growing body of literature on Islamic accounting and nonprofit financial management. The findings are expected to provide theoretical contributions by enriching the understanding of accounting implementation in Islamic educational contexts and practical insights for pesantren administrators, policymakers, and stakeholders seeking to improve financial transparency, governance, and sustainability.

Ultimately, strengthening financial reporting in pesantren is not only a technical requirement but also a strategic step toward enhancing institutional credibility, securing long-term funding, and supporting the broader goals of Islamic education in Indonesia. The adoption of standardized accounting frameworks such as ISAK 35 is therefore essential to ensure that pesantren continue to thrive as centers of religious learning, community service, and socio-economic empowerment.

2. Literature Review

2.1 Islamic Boarding School (Pondok Pesantren)

Islamic boarding schools, known in Indonesia as *pondok pesantren*, are traditional Islamic educational institutions characterized by a dormitory system, a mosque as the central facility, and a *kyai* (Islamic scholar) as the primary figure (Buku Pedoman Akuntansi Pesantren, 2018). They serve not only as centers of Islamic education but also as environments where students (*santri*) develop moral character, discipline, and social responsibility. According to Zarkasyi, pesantren integrate education, worship, and community life, aiming to produce devout Muslims who are both knowledgeable and socially responsible (Alwi, 2013). In recent years, pesantren have expanded their role beyond religious education to include economic empowerment and social services, thus requiring stronger financial governance and accountability.

2.2 Foundation (Yayasan)

A foundation (*yayasan*) is a legal entity defined under Indonesian Law No. 16/2001 as an organization with separated assets dedicated to social, religious, or humanitarian purposes. Foundations are managed by a Board of Trustees, a Board of Management, and a Board of Supervisors. They are legally required to prepare annual financial statements, including a statement of financial position, statement of activities, cash flow statement, and accompanying notes. Educational foundations often manage pesantren as one of their institutional units, which makes compliance with proper accounting standards critical for transparency and public trust.

2.3 Accounting and Sharia Accounting Principles

Accounting is the systematic process of recording, classifying, summarizing, and reporting financial transactions. The American Institute of Certified Public Accountants (AICPA) defines accounting as the art of recording, classifying, and summarizing transactions in monetary terms and interpreting the results for decision-making. In an Islamic context, accounting must adhere to *Sharia* principles. Sharia Accounting (SAK Syariah) adapts conventional accounting practices to ensure compliance with Islamic jurisprudence, guided by fatwas issued by the Indonesian Ulema Council (MUI). This framework ensures that recognition, measurement, and reporting of financial activities are free from elements prohibited by Islamic law, such as *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling).

2.4 Pesantren Accounting

`To improve governance in pesantren, the Indonesian Institute of Accountants (IAI), supported by Bank Indonesia, developed the Pesantren Accounting Guidelines. These guidelines ensure the proper separation of personal and institutional assets, promote transparency, and align with the *Standar Akuntansi Keuangan – Entitas Tanpa Akuntabilitas Publik* (SAK-ETAP) and ISAK 35. The guidelines aim to increase accountability and credibility of pesantren financial reporting, ultimately strengthening their role as drivers of the Islamic economy (IAI, 2018). However, prior research shows that many pesantren still face challenges such as limited financial literacy, inadequate human resources, and weak internal controls, which hinder full compliance (Putri et al., 2021). This study seeks to explore how pesantren implement these guidelines in practice.

2.5 ISAK 35 and Pesantren Financial Reporting

ISAK 35, which became effective on January 1, 2020, replaced PSAK 45 on non-profit financial reporting. It provides a standardized approach for non-profit entities to prepare financial statements that reflect stewardship, accountability, and decision-useful information for stakeholders. The standard applies to organizations where resources are primarily derived from donors without reciprocal economic benefits, activities are non-commercial, and ownership rights are non-transferable.

In the pesantren context, financial reporting under ISAK 35 should include:

1. **Statement of Financial Position** – disclosing assets, liabilities, and net assets.
2. **Statement of Activities** – reporting revenue, expenses, and changes in net assets.
3. **Statement of Cash Flows** – showing cash inflows and outflows.
4. **Notes to Financial Statements** – providing disclosures on accounting policies, assumptions, and risks.

These reports are essential for maintaining stakeholder trust, attracting donors, and supporting long-term sustainability.

2.6 Non-Profit Organizations

Non-profit organizations, including pesantren foundations, focus on delivering services rather than generating profit (Tinungki et al., 2014). Their primary responsibility is stewardship of donated resources. Good governance and transparent reporting are critical to ensuring donor confidence. Failure to produce reliable financial reports may reduce funding opportunities and undermine the institution's credibility. Recent studies highlight that compliance with ISAK 35 significantly improves the accountability and sustainability of non-profit organizations (Rahman & Dewi, 2022).

2.7 Conceptual Framework

This study adopts ISAK 35 and the Pesantren Accounting Guidelines as the conceptual foundation to examine the implementation of pesantren accounting in preparing and presenting financial statements at SMP Pesantren Tarbiyah Takalar.

The conceptual framework (Figure 1) highlights the relationship between:

- **Input:** Pesantren Accounting Guidelines, ISAK 35, and regulatory requirements.
- **Process:** Recognition, measurement, classification, presentation, and disclosure of transactions.
- **Output:** Financial statements (Statement of Financial Position, Activities, Cash Flows, Notes).
- **Outcome:** Improved transparency, governance, and decision-useful information for stakeholders.

This framework emphasizes that effective implementation requires not only technical compliance but also capacity building, proper internal controls, and management commitment.

3. Research Methods

3.1 Research Design

This study adopts a qualitative descriptive research design, which is appropriate for exploring complex social phenomena and understanding the context of financial reporting practices in depth. According to Creswell (2018), qualitative research seeks to interpret the meanings individuals or groups ascribe to a social or human problem, making it highly relevant for investigating how pesantren accounting principles are implemented in practice. This design enables the researcher to capture not only the procedures but also the perceptions, challenges, and contextual factors influencing the preparation and presentation of financial statements at SMP Pesantren Tarbiyah Takalar. The naturalistic paradigm is employed, with the researcher serving as the primary instrument for data collection, interpretation, and analysis.

3.2 Research Focus

The primary focus of this research is the process of financial statement preparation and presentation, with specific attention to compliance with ISAK 35 and the Pesantren Accounting Guidelines. The study targets key informants directly involved in financial management, particularly the treasurer and the school principal. Their perspectives are essential for assessing the extent to which financial reporting aligns with applicable accounting standards and identifying existing gaps.

3.3 Research Site and Duration

The study was conducted at SMP Pesantren Tarbiyah Takalar, located on Jl. Hj. Manila Dg. Pati Palleko No. 4, Malewang, Polongbangkeng Utara District, Takalar Regency, South Sulawesi, Indonesia. Data collection was carried out over a period of two months, allowing sufficient time for in-depth engagement with participants and triangulation of findings.

3.4 Data Types and Sources

Two types of data were utilized:

- **Primary Data** – obtained directly through semi-structured, face-to-face interviews with the pesantren treasurer and principal. These interviews explored their roles, procedures, and challenges in preparing financial statements.
- **Secondary Data** – gathered from institutional documents such as historical records, organizational structure, vision and mission statements, and available financial reports. These documents provided contextual background and were used to corroborate interview findings.

3.5 Data Collection Techniques

Data were collected through three complementary techniques:

1. **Observation** – Direct observation was conducted to gain a contextual understanding of the pesantren's financial activities and administrative processes. This included observing bookkeeping practices, document flows, and reporting routines.
2. **Interviews** – Semi-structured interviews were conducted with the treasurer and principal, allowing flexibility to probe deeper into specific issues. Each interview lasted approximately 45–60 minutes and was recorded with participant consent. Follow-up questions were asked where clarification was required.
3. **Documentation** – Relevant written materials, including ledgers, cash flow records, and previous financial statements, were reviewed to verify the extent of compliance with ISAK 35.

To ensure data validity, **triangulation of sources** was applied by comparing information obtained from interviews, observations, and documents. Additionally, **member checking** was conducted by sharing summaries of findings with participants for confirmation and accuracy.

3.6 Data Analysis

The data analysis followed the interactive model proposed by Miles, Huberman, and Saldaña (2014), which consists of three key stages:

1. **Data Condensation** – selecting, coding, and summarizing relevant information from interviews, observations, and documents.
2. **Data Display** – organizing the data in matrices, tables, and narrative descriptions to identify emerging patterns and relationships.
3. **Conclusion Drawing and Verification** – interpreting the data to draw meaning, verify findings through triangulation, and refine conclusions as additional insights were obtained.

This iterative process allowed the researcher to develop a comprehensive understanding of pesantren accounting practices and their alignment with ISAK 35 requirements.

3.7 Trustworthiness of Data

To enhance the credibility and rigor of the study, strategies recommended by Lincoln and Guba (1985) were applied:

1. **Credibility** – achieved through prolonged engagement with participants, triangulation, and member checking.
2. **Transferability** – ensured by providing thick descriptions of the research site and context, enabling other researchers to determine applicability to similar settings.
3. **Dependability** – maintained by keeping detailed documentation of research procedures, interview guides, and field notes, creating an audit trail.
4. **Confirmability** – strengthened through reflexive journaling and peer debriefing to minimize researcher bias and subjectivity.

4. Results and Discussion

4.1 Results

a. Overview of Financial Reporting Practices

Based on observations, interviews, and document analysis, it was found that the financial reporting system at SMP Pesantren Tarbiyah Takalar remains relatively basic. The school's financial records primarily consist of manual cashbooks and receipts documenting inflows and outflows. This finding is consistent across multiple data sources, including interview transcripts and financial documents reviewed during fieldwork. Financial reporting is mainly focused on demonstrating accountability for government grants, particularly the School Operational Assistance (BOS) funds, as required by the Ministry of Education. Beyond this mandatory reporting, the pesantren does not systematically prepare other financial statements that align with the Pesantren Accounting Guidelines or ISAK 35.

b. Assets

The classification of assets, as outlined in the Pesantren Accounting Guidelines, includes current assets (e.g., cash, receivables, inventories), non-current assets (e.g., property, plant, equipment), and intangible assets (e.g., goodwill or rights). At SMP Pesantren Tarbiyah Takalar, assets recorded are limited to cash and cash equivalents. These are documented in a simple ledger system based on receipts and payments. Other categories of assets, such as receivables, inventories, prepaid expenses, and fixed assets, are not presented.

During interviews, the treasurer acknowledged that while the school does have furniture, teaching aids, and facilities, these are not recorded as assets in a financial statement format. The absence of a formal asset register leads to underreporting of the school's total resources. Additionally, no depreciation is calculated for buildings or equipment, which further deviates from the recognition and measurement requirements stipulated in ISAK 35.

c. Liabilities

ISAK 35 requires nonprofit entities to classify liabilities as short-term or long-term obligations. These include accounts payable, accrued expenses, unearned revenues, and employee benefits. The findings indicate that SMP Pesantren Tarbiyah Takalar does not formally recognize or report liabilities. Transactions such as payables to suppliers or salary obligations are recorded only when payments are made, reflecting a purely cash-based accounting system. As a result, there is no information available on outstanding obligations at any point in time, which limits transparency regarding the school's financial position.

d. Net Assets

The categorization of net assets is a key feature of nonprofit financial reporting, where resources are classified as unrestricted, temporarily restricted, or permanently restricted. At SMP Pesantren Tarbiyah Takalar, financial records do not distinguish between these categories. All cash inflows, whether from BOS funds, student tuition, or donations, are pooled together. This lack of classification makes it difficult to assess the extent to which funds are tied to specific purposes or restricted by donors.

e. Financial Statement Practices

Interviews with the treasurer and principal reveal that the reporting process is conducted manually and primarily for compliance with government requirements. Monthly and annual summaries are prepared for BOS funds, including lists of receipts, disbursements, and supporting documentation. While this demonstrates a level of accountability, it does not fulfill the broader requirements of pesantren accounting, which call for a comprehensive statement of financial position, statement of activities, cash flow statement, and notes to the financial statements.

When asked about their familiarity with ISAK 35 and pesantren accounting standards, both respondents admitted limited knowledge. They expressed the view that financial reporting was primarily a technical requirement for BOS fund accountability rather than a governance tool. This indicates a need for capacity building and training to raise awareness of the importance of comprehensive financial reporting.

f. Comparison with ISAK 35

Table 1 summarizes the comparison between SMP Pesantren Tarbiyah Takalar's current practices and ISAK 35 requirements.

Financial Statement Component	Current Practice	ISAK 35 Requirement	Compliance Status
Statement of Financial Position	Only cash recorded	Must present assets, liabilities, net assets	Not compliant
Statement of Activities	Only BOS fund usage reported	Must present all revenues and expenses	Partially compliant
Cash Flow Statement	Not prepared	Required for nonprofit entities	Not compliant
Notes to Financial Statements	Not prepared	Required to disclose policies & assumptions	Not compliant

This table clearly demonstrates that SMP Pesantren Tarbiyah Takalar's financial reporting practices are not yet aligned with the minimum requirements of pesantren accounting standards.

g. Summary of Findings

Overall, the results highlight that financial reporting at SMP Pesantren Tarbiyah Takalar is still in a formative stage, with a focus on cash management and government grant reporting rather than comprehensive accounting. The lack of asset classification, liability recognition, net asset categorization, and standardized financial statements reflects non-compliance with ISAK 35. These findings underscore the need for systematic adoption of pesantren accounting to enhance transparency and accountability.

4.2 Discussion

a. Interpretation of Findings

The results reveal a significant gap between current financial reporting practices and the requirements of pesantren accounting standards. The use of a cash-based system, the absence of asset and liability recognition, and the limited scope of financial statements indicate that SMP Pesantren Tarbiyah Takalar has not yet fully adopted ISAK 35. This finding is consistent with previous research by Rahmawati et al. (2021), who found that many pesantren rely solely on cashbooks and do not prepare formal financial statements. The situation mirrors that of Pondok Pesantren Nurul Jadid (Rahman, 2022), where financial reporting was limited to cash inflows and outflows.

b. Implications for Transparency and Accountability

The absence of comprehensive financial statements has important implications for transparency and accountability. Donors, parents, and government agencies require reliable information to ensure that funds are used as intended. Without proper reporting of assets, liabilities, and net assets, stakeholders cannot accurately assess the school's financial health. This could potentially erode trust and limit future funding opportunities. Fidiana (2018) emphasized that transparency is a critical factor in maintaining donor confidence, which supports the argument that strengthening financial reporting is crucial for pesantren sustainability.

c. Capacity and Knowledge Constraints

One key factor contributing to the gap is the limited technical capacity of pesantren administrators. As noted in interviews, the treasurer and principal were unfamiliar with ISAK 35 and pesantren accounting guidelines. This lack of knowledge aligns with findings by Nanda Suryadi et al. (2023), who observed that pesantren administrators often lack formal training in accounting. Capacity-building initiatives, such as workshops and technical assistance, are therefore necessary to equip administrators with the skills required to prepare compliant financial statements.

d. Cultural and Organizational Factors

Pesantren often operate within a cultural framework that prioritizes educational and religious activities over administrative tasks. Suprayogi et al. (2021) observed that pesantren management tends to adopt a familial approach, which may lead to informal financial practices. At SMP Pesantren Tarbiyah Takalar, the manual and simplistic approach to financial reporting reflects this cultural orientation. Changing such practices requires not only technical training but also a shift in mindset regarding the role of financial reporting in institutional governance.

e. Practical and Policy Implications

The findings have practical implications for pesantren administrators and policymakers. For administrators, there is an urgent need to implement structured accounting systems that meet ISAK 35 requirements. This may involve adopting simple accounting software, maintaining an asset register, and classifying net assets appropriately. For policymakers, there is a need to support pesantren through training programs, monitoring mechanisms, and incentives for compliance.

f. Contribution to Literature

This study contributes to the growing body of literature on Islamic accounting and nonprofit financial reporting by providing empirical evidence from a pesantren-based junior high school. Most previous studies have focused on traditional pesantren; therefore, this research expands the understanding of accounting challenges in educational units within pesantren foundations. The findings reinforce the argument that pesantren accounting is still in an early stage of adoption and requires systemic interventions.

g. Limitations and Future Research

While this study provides valuable insights, it is limited to a single research site and a small number of participants. Future research could adopt a comparative case study approach across multiple pesantren to identify common challenges and best practices. Quantitative studies could also measure the impact of adopting ISAK 35 on stakeholder trust and financial performance.

h. Conclusion of Discussion

In summary, the discussion highlights that SMP Pesantren Tarbiyah Takalar has not yet achieved compliance with pesantren accounting standards, primarily due to capacity limitations and informal financial management practices. Addressing these gaps requires coordinated efforts between pesantren management, professional accountants, and policymakers to promote better financial governance, enhance transparency, and build trust among stakeholders.

5. Closing

5.1 Conclusion

This study examined the implementation of pesantren accounting in the preparation and presentation of financial statements at SMP Pesantren Tarbiyah Takalar. The findings reveal that the school's financial reporting remains basic, limited to cash inflows and outflows, and does not yet comply with either the Pesantren Accounting Guidelines or ISAK 35. The institution has not identified and classified assets, liabilities, or net assets as required under these standards. The primary challenges identified include limited accounting knowledge among administrative staff and reliance on manual bookkeeping processes.

Overall, the results indicate that the absence of standardized accounting practices undermines transparency and accountability, potentially affecting stakeholder trust and long-term institutional sustainability. This study therefore underscores the urgent need for capacity building and systematic adoption of standardized financial reporting frameworks in pesantren-based educational institutions.

5.2 Recommendations

Based on the findings, several recommendations are proposed:

1. **Capacity Building and Training** The school should prioritize training programs and mentoring for treasurers, principals, and administrative staff on pesantren accounting principles and ISAK 35. This will strengthen their ability to prepare comprehensive, standardized financial statements.
2. **Adoption of Accounting Systems** Gradual implementation of accrual-based accounting and the use of basic accounting software are recommended to enhance accuracy, reliability, and timeliness of reporting. Automation will reduce human error and improve the quality of financial data.
3. **Collaboration with External Stakeholders** Partnerships with universities, professional accounting associations, and Islamic financial institutions can provide technical assistance and capacity development. These collaborations can accelerate the transition toward full compliance with ISAK 35.
4. **Strengthening Governance and Oversight** Establishing clear internal control mechanisms, periodic financial reviews, and audit processes will enhance accountability and reinforce stakeholder confidence in the school's financial management.

5.3 Implications

Theoretically, this study contributes to the literature on Islamic accounting by offering empirical evidence of the challenges faced by pesantren schools in adopting standardized financial reporting frameworks. Practically, the findings provide actionable insights for policymakers, educational foundations, and pesantren administrators seeking to improve financial governance, strengthen accountability, and ensure the long-term sustainability of Islamic educational institutions.

Bibliography

Alkhunaizan, A., & Ali, S. (2022). The impact of e-commerce adoption on SME performance: Evidence from emerging markets. Journal of Business and Retail Management Research, 17(1), 34–45. https://doi.org/10.xxxx/jbrmr.v17i1.XX

Anggraini, D., Wahyuni, S., & Kartini, R. (2021). Pemanfaatan e-commerce terhadap daya saing dan efektivitas operasional UMKM di era digital. Jurnal Ekonomi dan Kewirausahaan, 19(2), 101–110.

Ariani, K. R., & Putrie, A. S. (2024). Pengaruh sistem informasi akuntansi dan e-commerce terhadap kinerja UMKM. Jurnal Ilmu Manajemen dan Akuntansi, 9(1), 12–22.

Aribawa, D. (2016). Pengaruh literasi keuangan terhadap kinerja dan keberlangsungan UMKM di Jawa Tengah. Jurnal Siasat Bisnis, 20(1), 1–13. https://doi.org/10.xxxx/jsb.v20i1.XXX

Badan Pusat Statistik (BPS). (2021). Provinsi Jawa Barat dalam angka 2021. https://jabar.bps.go.id

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319–340. https://doi.org/10.2307/249008

Government Regulation of the Republic of Indonesia No. 7 of 2021 on the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises.

Huda, M., & Yuliani, R. (2021). Digitalisasi UMKM: Strategi peningkatan kinerja melalui literasi keuangan dan teknologi. Jurnal Ekonomi dan Kewirausahaan, 9(2), 112–120.

Ilarrahmah, A. N. (2021). Peran UMKM dalam pemulihan ekonomi nasional di masa pandemi COVID-19. Jurnal Ekonomi dan Bisnis, 5(2), 112–120.

Kadek Sukmantari, N., & Putu Julianto, I. (2022). Persepsi pemanfaatan sistem informasi akuntansi dalam pengambilan keputusan keuangan UMKM. Jurnal Akuntansi dan Bisnis Digital, 5(1), 12–20.

Kementerian Koperasi dan UKM Republik Indonesia. (2019). Data UMKM Tahun 2019. https://kemenkopukm.go.id

Komala, M., Sulastri, N., & Wijayanti, E. (2021). Strategi pengembangan UMKM berbasis digital dalam menghadapi era new normal. Jurnal Ilmu Ekonomi dan Bisnis Islam, 3(1), 45–53.

Kurniawati, R., & Isbanah, Y. (2020). Pengaruh kapasitas manajerial dan pemanfaatan teknologi terhadap kinerja UMKM. Jurnal Ilmu Manajemen, 8(1), 34–42.

Lestari, T. R., & Rosyidi, U. (2020). Literasi keuangan dan pemanfaatan sistem informasi akuntansi dalam meningkatkan kinerja UMKM. Jurnal Akuntansi Multiparadigma, 11(2), 233– 247.

Lovita, A., & Susanty, A. I. (2021). Analisis penggunaan e-commerce terhadap pertumbuhan usaha kecil dan menengah. Jurnal Ekonomi dan Bisnis Digital, 5(2), 101–110.

Moleong, L. J. (2017). Metodologi Penelitian Kualitatif (Edisi Revisi). Bandung: PT Remaja Rosdakarya.

Novita, I., & Dura, S. (2024). Pengaruh adopsi e-commerce terhadap peningkatan penjualan UMKM di era digital. Jurnal Bisnis dan Teknologi, 11(1), 55–64.

Nugroho, A., & Setiawan, B. (2022). Pelatihan akuntansi dan teknologi terhadap efektivitas manajemen usaha kecil. Jurnal Inovasi Ekonomi, 7(2), 87–95.

Nugroho, D. A. (2020). Kompetensi sumber daya manusia dalam pengembangan UMKM berbasis teknologi informasi. Jurnal Ekonomi dan Kewirausahaan, 10(1), 57–64.

Pemerintah Provinsi Jawa Barat. (2021). Data Kependudukan Kabupaten Kuningan. https://jabarprov.go.id

Priyambodo, T. K. (2021). Analisis tantangan UMKM pasca pandemi: Perspektif manajerial dan teknologi. Jurnal Manajemen dan Kewirausahaan, 9(3), 175– 183.

Putra, I. M. A., & Kusumawardhani, A. (2020). Pengaruh persepsi kemudahan dan manfaat terhadap minat penggunaan teknologi digital pada UMKM sektor perdagangan. Jurnal Manajemen dan Kewirausahaan, 8(3), 250–259.

Putrie, S. A., & Ariani, D. (2024). *E-commerce adoption and its impact on SME performance during economic recovery. Journal of Small Business Development*, 12(1), 44–52.

Rahayu, S., & Fauzan, R. (2020). Pengaruh sistem informasi akuntansi terhadap efisiensi operasional pada UMKM. Jurnal Akuntansi Multiparadigma, 11(2), 234– 245.

Regita, M., Sari, L. P., & Dewi, A. F. (2024). Peran sistem informasi akuntansi dalam pengambilan keputusan bisnis UMKM. Jurnal Akuntansi dan Sistem Informasi, 10(1), 22–30.

Reinamah, S., Rahayu, T., & Anggraeni, D. (2021). Literasi digital dan akuntansi terhadap kinerja UMKM berbasis online. Jurnal Akuntansi Multiparadigma, 12(2), 319–335.

Sari, R. P., & Nugroho, D. A. (2021). Analisis penerimaan sistem informasi akuntansi dengan pendekatan Technology Acceptance Model pada UMKM. Jurnal Akuntansi dan Keuangan Indonesia, 18(2), 87–96.

Septiani, S., & Wuryani, E. (2020). Analisis kinerja UMKM ditinjau dari efisiensi biaya dan pemenuhan permintaan pasar. Jurnal Ilmu Ekonomi dan Pembangunan, 20(2), 180–190.

Setiawati, E., Siregar, R. F., & Puspitasari, D. (2021). Pengaruh strategi pengembangan dan kemampuan manajerial terhadap kinerja UMKM. Jurnal Ekonomi dan Kewirausahaan, 15(1), 45–56.

Setiawati, R., Utami, W., & Nugraha, D. (2021). Pengaruh teknologi digital terhadap pertumbuhan pendapatan dan profitabilitas UMKM di masa pandemi. Jurnal Manajemen dan Bisnis Indonesia, 13(1), 91–103.

Sofiyanti, N. (2021). Peran sistem informasi akuntansi dalam meningkatkan daya saing UMKM di era digital. Jurnal Akuntansi dan Keuangan, 10(1), 45–54.

Steinbart, P. J., Romney, M. B., & Jenkins, J. L. (2018). Accounting Information Systems (14th ed.). Pearson Education.

Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.

Srijani, L. (2020). Kontribusi UMKM terhadap pertumbuhan ekonomi dan penyerapan tenaga kerja di Indonesia. Jurnal Ekonomi dan Bisnis, 15(1), 33–42.

Tiandra, F., Ramadana, D., & Suharyanto, A. (2019). Pengaruh e-commerce terhadap kinerja UMKM fesyen di Indonesia. Jurnal Ekonomi dan Bisnis Indonesia, 4(2), 142–150.

Ulansari, E. N. (2024). Sinergi sistem informasi akuntansi dan e-commerce terhadap efektivitas operasional UMKM. Jurnal Teknologi dan Bisnis, 8(1), 13–25.

Wahyu Awalul, R., & Indrayeni, H. (2024). Pemanfaatan e-commerce untuk peningkatan kinerja UMKM: Peluang dan tantangan. Jurnal Transformasi Digital Ekonomi, 2(1), 25–38.

Wahyuni, S., Mahdalena, M., & Susanti, E. (2021). Pengaruh pemanfaatan e-commerce terhadap peningkatan kinerja UMKM di masa pandemi COVID-19. Jurnal Ekonomi dan Kewirausahaan, 19(1), 88–97.

Yohana, M. J. L. (2023). Penerapan sistem informasi akuntansi dalam meningkatkan efisiensi dan kualitas informasi keuangan UMKM. Jurnal Teknologi dan Informasi Bisnis, 5(1), 25–35.

Yuliani, D., & Pratiwi, D. (2020). Analisis penggunaan e-commerce pada UMKM selama pandemi COVID-19: Studi pada platform Shopee, Tokopedia, dan Instagram. Jurnal Ilmu Manajemen dan Bisnis, 11(1), 56–66.