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**FINANCIAL REPORTING PRACTICES IN ISLAMIC BOARDING  
SCHOOLS: BETWEEN TRADITIONAL ACCOUNTING AND  
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**Abstract**

This study aims to analyze financial reporting practices at Pesantren S.A.S and examine the implementation of the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP). This research employed a qualitative case study approach using observation, interviews, and documentation techniques. Data were analyzed using interactive analysis consisting of data condensation, data display, and conclusion drawing. The findings reveal that financial reporting practices at Pesantren S.A.S are still dominated by traditional accounting systems focused on recording cash receipts and expenditures. The pesantren has not fully implemented the accounting cycle regulated in the Pesantren Accounting Guidelines, particularly in asset recognition and the preparation of comprehensive financial statements. However, accountability practices are strongly influenced by Islamic values such as amanah and tauhid, which encourage honesty and transparency in financial management. The study concludes that pesantren financial reporting practices currently operate within a hybrid system combining traditional accounting practices and formal accounting standardization efforts.

**Keywords:** Pesantren Accounting Guidelines; Financial Reporting Practices; Islamic Boarding Schools; Spiritual Accountability



## INTRODUCTION

Islamic boarding schools (pesantren) are one of the oldest Islamic educational institutions in Indonesia and continue to experience significant growth from year to year. Based on data from the Ministry of Religious Affairs of the Republic of Indonesia in 2025, the number of pesantren in Indonesia has reached more than 42,000 institutions.(Gafur et al., 2021) This condition reflects the high level of public trust in pesantren as institutions that not only function as centers of Islamic education, but also as social and community empowerment institutions. The increasing scale of pesantren operations consequently requires more accountable and transparent financial management systems(Fahlefi et al., 2022).

Financial accountability has become one of the important aspects in managing nonprofit organizations, including pesantren. Accountability reflects an institution's ability to responsibly manage financial resources entrusted by the community, donors, and stakeholders.(Pertwi et al., 2026) In this context, financial statements function not only as administrative documents, but also as instruments of transparency and accountability. Proper financial reporting can strengthen public trust and support the sustainability of pesantren management(Yuliani & Mustofa, 2022)

As nonprofit Islamic institutions, pesantren are expected to prepare financial statements in accordance with applicable accounting standards. To support this objective, the Indonesian Institute of Accountants (IAI) and Bank Indonesia introduced the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP) in 2018. (Purba et al., 2025)These guidelines provide standards for the preparation of pesantren financial reports, including statements of financial position, activity reports, cash flow statements, and notes to financial statements. The existence of these guidelines is expected to improve the quality of pesantren financial governance and encourage accountability practices based on Islamic values.

However, the implementation of pesantren accounting guidelines in practice remains a major challenge. Many pesantren still apply traditional financial management systems limited to recording cash receipts and expenditures. Financial reporting practices are often carried out simply, without complete accounting cycles and without recognition of institutional assets and liabilities. This condition creates difficulties in measuring institutional financial performance and weakens accountability to stakeholders.(Auliavirda, 2019)



Several previous studies also indicate that the implementation of pesantren accounting standards has not been carried out optimally. Research conducted by (Suherman, 2019) found that Pondok Pesantren Al-Matuq Sukabumi had not fully implemented the Pesantren Accounting Guidelines in preparing financial statements. Similarly, (Fitri et al., 2023) explained that financial managers at Pesantren Tarbiyah Islamiyah Pariangan still had limited understanding regarding pesantren accounting practices. These findings indicate that the issue of financial reporting in pesantren remains relevant and requires further empirical investigation.

This study focuses on Pesantren S.A.S in Ternate City. Preliminary observations revealed that the pesantren has prepared financial reports, but the reporting process is still conducted traditionally and has not fully adopted the standards contained in the Pesantren Accounting Guidelines. Several important components, particularly asset recognition and standardized financial reporting structures, have not been implemented properly. In practice, the pesantren mainly records operational cash inflows and outflows without preparing comprehensive financial statements.

This phenomenon reflects the existence of a hybrid financial reporting practice in pesantren, where traditional accounting practices coexist with formal accounting standards introduced through the Pesantren Accounting Guidelines. On one side, pesantren attempt to maintain accountability through simple financial records based on trust and religious values. On the other side, institutional development and increasing financial complexity require standardized financial reporting systems.

From the perspective of Islamic accounting, financial accountability is closely related to the concept of amanah and tauhid. Triyuwono explains that Islamic accounting is not solely oriented toward material accountability but also toward spiritual accountability before Allah SWT. Therefore, financial reporting in pesantren should not only fulfill technical accounting standards but also reflect Islamic ethical values such as honesty, transparency, and responsibility (Triyuwono, 2015).

Based on these conditions, this study aims to analyze financial reporting practices at Pesantren S.A.S and examine the extent to which the implementation of the Pesantren Accounting Guidelines has been carried out. This study is expected to contribute theoretically to the development of Islamic accounting studies in pesantren institutions and practically provide recommendations for improving pesantren financial governance in Indonesia.



## LITERATURE REVIEW

Accountability is one of the fundamental principles in nonprofit organizational management, including Islamic boarding schools (pesantren). Accountability reflects the obligation of an institution to provide transparent and responsible information regarding the management of resources entrusted by stakeholders. In the context of pesantren, accountability is not only administrative but also moral and spiritual because pesantren are institutions built upon Islamic values and public trust. Financial accountability can be reflected through the preparation of proper financial statements that enable stakeholders, donors, parents, and government institutions to assess the effectiveness and integrity of pesantren financial management. According to (Yuliani & Mustofa, 2022), the implementation of accounting standards and competent human resources significantly influence pesantren accountability. Therefore, financial reporting becomes an essential instrument in strengthening institutional trust and governance.

As nonprofit Islamic institutions, pesantren are expected to prepare financial statements in accordance with applicable accounting standards. To support this objective, the Indonesian Institute of Accountants (IAI) and Bank Indonesia introduced the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP) in 2018 as a financial reporting standard specifically designed for pesantren institutions. The guidelines aim to improve transparency, accountability, and standardization of pesantren financial reporting practices. The Pesantren Accounting Guidelines explain that pesantren financial statements consist of statements of financial position, activity reports, cash flow statements, and notes to financial statements. The guidelines also regulate the recognition of assets, liabilities, revenues, and expenses in accordance with nonprofit accounting principles while maintaining the characteristics and values of Islamic boarding schools.

The implementation of standardized accounting systems in pesantren is important to improve financial governance and minimize the potential for fraud. Standardized reporting practices allow external parties to evaluate institutional performance more objectively and encourage better financial planning (Dewi et al., 2023). However, the implementation of pesantren accounting guidelines in practice remains a major challenge. Many pesantren still apply traditional financial management systems limited to recording cash receipts and expenditures. Financial reporting practices are often carried out simply, without complete accounting cycles and without recognition of



institutional assets and liabilities. This condition creates difficulties in measuring institutional financial performance and weakens accountability to stakeholders.

Traditional financial management practices in pesantren are often influenced by limited accounting knowledge, lack of training, and institutional culture emphasizing trust-based management systems. (Suherman, 2019) found that pesantren accounting practices in several institutions remain very simple and have not fully adopted the Pesantren Accounting Guidelines. Similar findings were also identified by (Fitri et al., 2023), who explained that many pesantren financial managers still have limited understanding regarding accounting standards and financial reporting systems. The coexistence between traditional accounting practices and formal accounting standards creates a hybrid financial reporting model in pesantren institutions. On one side, pesantren attempt to maintain accountability through simple recording systems based on trust and religious values. On the other side, institutional development and financial complexity require more structured and standardized accounting systems.

From the perspective of Islamic accounting, financial accountability is closely related to the concepts of amanah and tauhid. Islamic accounting differs from conventional accounting because it emphasizes not only material accountability but also spiritual accountability. (Triyuwono, 2015) explains that Islamic accounting is based on the concept of tauhid, which places Allah SWT as the ultimate center of accountability. Therefore, financial reporting is not merely intended for institutional interests but also as a form of responsibility before God. The concept of amanah requires financial managers to maintain honesty, transparency, and fairness in managing institutional resources. In pesantren institutions, accounting practices should reflect Islamic ethical values and support the objectives of maqashid sharia, particularly in protecting wealth (hifdzul mal).

Several previous studies have examined financial reporting practices in pesantren institutions. (Suherman, 2019) found that Pondok Pesantren Al-Matuq Sukabumi had not fully implemented the Pesantren Accounting Guidelines, particularly in asset recognition and financial statement presentation. Similarly, (Fitri et al., 2023) identified that financial managers in Pesantren Tarbiyah Islamiyah Pariangan still had limited understanding regarding pesantren accounting systems. Research conducted by (Dewi et al., 2023) explained that factors influencing the implementation of pesantren accounting guidelines include human resource competence, institutional commitment, and accounting



literacy. Meanwhile, (Yuliani & Mustofa, 2022) demonstrated that human resource competence positively affects pesantren accountability.

Although previous studies have discussed the implementation of pesantren accounting standards, most studies still focus on technical accounting adoption and accountability issues. Limited studies specifically analyze the coexistence between traditional accounting practices and standardized accounting systems in pesantren institutions from the perspective of Islamic accounting. Therefore, this study attempts to fill this gap by analyzing financial reporting practices at Pesantren S.A.S as a representation of hybrid accounting practices in Indonesian pesantren institutions.

## RESEARCH METHOD

This study employed a qualitative research approach to analyze financial reporting practices in Islamic boarding schools (pesantren), particularly the implementation of the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP) at Pesantren S.A.S in Ternate City, Indonesia. A qualitative approach was considered appropriate because this study aimed to understand financial reporting practices, managerial experiences, and institutional realities within the natural setting of the pesantren. According to (Creswell & Creswell, 2017), qualitative research is suitable for exploring social phenomena and understanding participants' perspectives in depth.

This research used a case study design because the study focused intensively on a single institution to obtain comprehensive understanding regarding financial reporting practices in pesantren. The case study approach enables researchers to examine institutional processes, accounting practices, and contextual factors influencing financial accountability within the pesantren environment (Yin, 2018)

Data collection techniques consisted of observation, interviews, and documentation. Observations were conducted directly at Pesantren S.A.S to examine financial administration activities, bookkeeping practices, and the preparation of financial reports. Semi-structured interviews were conducted with financial managers, administrators, and pesantren leaders involved in financial management processes. The use of semi-structured interviews allowed researchers to obtain in-depth information while maintaining flexibility during the interview process (Moleong, 2018)

The selection of informants used purposive sampling techniques. Informants were selected based on their involvement and understanding of



pesantren financial management practices. The primary informants in this study consisted of the treasurer, administrative staff, and foundation management responsible for preparing and supervising financial reports. In addition to interviews and observations, documentation techniques were used to analyze financial records, activity reports, cash flow reports, and supporting administrative documents related to pesantren financial reporting. Documentation was important to compare actual financial reporting practices with the standards contained in the Pesantren Accounting Guidelines.

Data analysis in this study used interactive analysis techniques developed by (Miles et al., 2014), consisting of data condensation, data display, and conclusion drawing. The analysis process began by organizing interview results, observation notes, and documentation data. The collected data were then reduced and categorized according to themes related to financial reporting practices, accounting implementation, and accountability. Subsequently, the data were interpreted and compared with the standards regulated in the Pesantren Accounting Guidelines.

To ensure data validity and trustworthiness, this study applied triangulation techniques through the comparison of interview data, observations, and documentation. Source triangulation was conducted by comparing information obtained from different informants involved in pesantren financial management. Method triangulation was also applied to strengthen the consistency and credibility of the findings (Lincoln, 1980).

This study focused on identifying the extent to which financial reporting practices at Pesantren S.A.S have implemented the Pesantren Accounting Guidelines and analyzing the coexistence between traditional accounting practices and standardized accounting systems in Pesantren institutions.

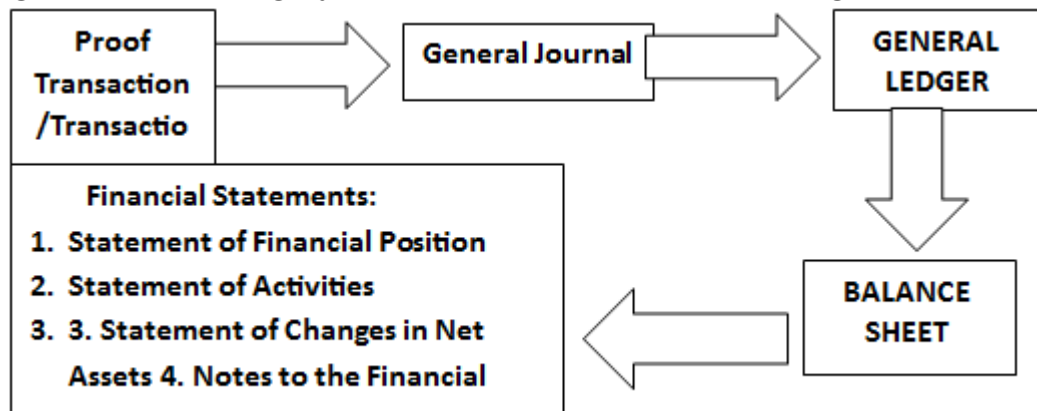
## **RESULTS AND DISCUSSION**

### **Financial Reporting Practices at Pesantren S.A.S**

The findings of this study indicate that Pesantren S.A.S has implemented financial recording practices as part of its institutional accountability process. However, the preparation of financial statements has not fully adopted the standards regulated in the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP). Financial management practices in the pesantren are still dominated by traditional accounting systems emphasizing cash inflows and cash outflows without applying complete accounting procedures.

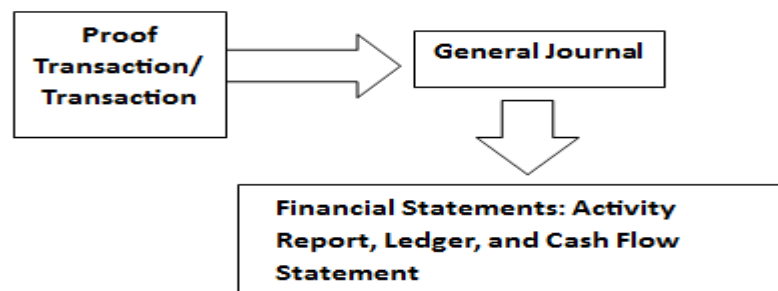
Based on field observations and interviews with financial managers, the accounting cycle implemented at Pesantren S.A.S differs from the accounting cycle recommended in the Pesantren Accounting Guidelines. According to the Pesantren Accounting Guidelines, the accounting process should begin with transaction evidence, journal recording, posting to the ledger, preparation of trial balances, and the preparation of complete financial statements consisting of statements of financial position, activity reports, cash flow statements, and notes to financial statements. Figure 1 illustrates the accounting cycle recommended in the Pesantren Accounting Guidelines.

**Figure 1. Accounting Cycle Based on Pesantren Accounting Guidelines”**



However, the actual accounting practices implemented at Pesantren S.A.S are still relatively simple. Financial managers collect transaction evidence and directly record them into general journals that simultaneously function as ledgers. The reports produced are limited to activity reports and cash flow reports without preparing statements of financial position or notes to financial statements. Figure 2 illustrates the financial reporting practices implemented at Pesantren S.A.S.

**Figure 2. SAS Islamic Boarding School Accounting Cycle**



The findings demonstrate that the pesantren has not fully implemented



the accounting cycle regulated in the Pesantren Accounting Guidelines. Financial statements are mainly prepared to monitor operational revenues and expenditures. This condition reflects the coexistence between traditional accounting practices and standardized accounting systems within pesantren institutions.

### **Implementation of Pesantren Accounting Guidelines**

The study found that Pesantren S.A.S has partially implemented several elements of the Pesantren Accounting Guidelines. One of these implementations is the use of account codes and account classifications in financial recording activities. The existence of account numbering systems indicates that the pesantren has begun adopting basic accounting principles in organizing financial records.

In terms of financial statement components, the pesantren only prepares activity reports and cash flow statements. The activity reports mainly contain the use of operational assistance funds received from the government and operational expenditures incurred by the pesantren. However, the structure of these reports is still not fully aligned with the format regulated in the Pesantren Accounting Guidelines. Revenues from students' contributions and other institutional incomes are not comprehensively integrated into the activity reports.

Meanwhile, the cash flow reports prepared by the pesantren are relatively more aligned with the Pesantren Accounting Guidelines because they already classify cash flows into operational, investment, and financing activities. The findings indicate that financial managers possess practical understanding regarding cash management despite limitations in preparing comprehensive financial statements (Radjak & Hiola, 2020).

### **Asset Recognition and Financial Statement Limitations**

Another important finding relates to asset recognition. Based on observations and interviews, Pesantren S.A.S owns various fixed assets, including land, buildings, vehicles, furniture, and computers. The pesantren has five major buildings consisting of a mosque, classrooms, student dormitories, offices, and teachers' dormitories. In addition, the pesantren owns operational vehicles and office equipment supporting educational activities.

Although these assets physically exist and are actively used, they have not been formally recognized in financial statements. The absence of asset recognition causes the financial reports to be unable to present the actual



financial position of the institution comprehensively. This condition indicates that financial reporting practices still focus primarily on cash-based recording rather than accrual-based accounting systems recommended in the Pesantren Accounting Guidelines.

The findings of this study support previous research conducted by (Suherman, 2019), which found that many pesantren have not fully implemented standardized accounting systems, particularly regarding asset recognition and complete financial statement presentation. Similar findings were also identified by (Fitri et al., 2023), who explained that limited accounting understanding among pesantren financial managers influences the quality of financial reporting practices.

### **Spiritual Accountability in Pesantren Financial Management**

From the perspective of Islamic accounting, the findings reveal that accountability practices in pesantren are strongly influenced by spiritual values. Financial managers emphasized that financial reporting is considered part of moral and religious responsibility. The awareness that financial management is monitored not only by institutional leaders but also by Allah SWT encourages financial managers to maintain honesty and transparency in recording financial transactions.

This condition reflects the concept of amanah in Islamic accounting practices. According to (Triyuwono, 2015), Islamic accounting is based on tauhid principles that position accountability not only toward humans but also toward God. Therefore, even though the pesantren has not fully implemented formal accounting standards, the existence of transparency efforts and moral responsibility indicates the presence of spiritual accountability practices.

However, the implementation of spiritual accountability alone is insufficient to support institutional financial governance in modern organizational contexts. Increasing institutional complexity and financial activities require pesantren to implement more structured and standardized accounting systems. The absence of standardized financial statements potentially weakens institutional accountability and creates difficulties in evaluating financial performance objectively.

### **Obstacles in Implementing Pesantren Accounting Guidelines**

This study identified several obstacles affecting the implementation of the Pesantren Accounting Guidelines at Pesantren S.A.S. One of the major obstacles is the limited accounting competence of financial managers. Although financial



administrators possess practical financial management experience, they generally do not have formal accounting educational backgrounds. This condition influences their ability to prepare financial statements in accordance with accounting standards (Isroin & Adawiyah, 2025).

Another obstacle is the limited access to accounting training related to the Pesantren Accounting Guidelines. Interviews revealed that financial managers had never received intensive training regarding pesantren accounting systems. The absence of continuous training and institutional assistance contributes to the low implementation of standardized accounting practices.

In addition, the institutional culture of pesantren that emphasizes trust-based management systems also influences accounting practices. Financial reporting is often considered sufficient as long as operational activities can continue effectively. Consequently, the urgency of preparing standardized financial statements is not yet fully recognized institutionally.

### **Hybrid Financial Reporting Practices in Pesantren**

The findings of this study indicate that pesantren financial reporting practices currently operate within a hybrid system combining traditional trust-based financial management and formal accounting standardization efforts. This hybrid condition illustrates the transitional phase experienced by many pesantren institutions in Indonesia. (Zahirah & Suhaedi, 2025)

On one side, traditional accounting practices in pesantren are closely associated with Islamic ethical values such as trust, honesty, and collective responsibility. Financial management practices are strongly influenced by social and religious relationships among pesantren administrators. On the other side, institutional development and increasing financial complexity require pesantren to implement modern accounting systems capable of presenting transparent and accountable financial information.

The coexistence between traditional accounting systems and formal accounting standards demonstrates that pesantren institutions are currently adapting to contemporary governance demands while maintaining their institutional values and cultural identity. Therefore, strengthening accounting literacy, training programs, and institutional assistance are important to improve the implementation of the Pesantren Accounting Guidelines and strengthen financial accountability in pesantren institutions.

## **CONCLUSION**



This study concludes that the financial reporting practices implemented at Pesantren S.A.S have not fully complied with the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP). The pesantren still applies traditional accounting practices primarily focused on recording cash receipts and cash disbursements. The financial statements prepared are limited to activity reports and cash flow reports, while statements of financial position and notes to financial statements have not yet been prepared in accordance with the standards regulated in the Pesantren Accounting Guidelines.

The findings also indicate that several accounting elements have begun to be implemented, such as the use of account classifications and basic financial recording systems. However, important accounting components, particularly asset recognition and comprehensive financial statement preparation, remain inadequately implemented. The absence of formal asset recognition causes the financial reports to be unable to fully present the actual financial condition of the pesantren institution.

From the perspective of Islamic accounting, financial accountability practices at Pesantren S.A.S are strongly influenced by spiritual values, particularly the concepts of amanah and tauhid. Financial management is understood not only as administrative responsibility but also as moral and religious accountability before Allah SWT. This condition demonstrates that accountability practices in pesantren institutions are closely associated with Islamic ethical values emphasizing honesty, transparency, and responsibility.

This study further reveals that pesantren financial reporting practices currently operate within a hybrid system combining traditional trust-based financial management and formal accounting standardization efforts through the Pesantren Accounting Guidelines. This hybrid condition reflects the transitional process experienced by many pesantren institutions in adapting to contemporary governance and accountability demands while maintaining their institutional values and cultural identity.

Several obstacles affecting the implementation of the Pesantren Accounting Guidelines were identified, including limited accounting competence among financial managers, lack of accounting training, and limited institutional understanding regarding standardized financial reporting systems. Therefore, strengthening accounting literacy, continuous training programs, and institutional assistance are essential to improve the implementation of the Pesantren Accounting Guidelines and strengthen financial accountability in pesantren institutions in Indonesia.

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