

Driving Financial Accountability through ISAK 35

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ABSTRACT

Objectives – This study aims to examine and gain a deeper understanding of the implementation of ISAK 35 in Islamic boarding schools, as well as to explore stakeholders' perspectives on the existing accountability practices within Islamic boarding schools. **Research Methods** – This study employs a qualitative research method using a case study approach at one of the major Islamic boarding schools on Lombok Island, Indonesia. **Data** were collected through interviews, observations, and documentation. **Findings** – The findings of this study indicate that the Islamic boarding school has not fully recognized and implemented ISAK 35 in its financial reporting practices. The accountability practices applied by the Islamic boarding school are carried out based on the values, traditions, and management system upheld within the institution. Financial accountability is also adjusted to the needs and expectations of its stakeholders. Although stakeholders generally perceive the current accountability practices as adequate, there are still expectations for future improvements, particularly in terms of more systematic financial record-keeping and the adoption of more formal financial reporting standards such as ISAK 35. **Originality** – This study not only examines the implementation of ISAK 35 and the accountability practices within the Islamic boarding school, but also explores stakeholders' perspectives regarding the current accountability practices and the type of accountability system they expect to be implemented in the future.

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1. INTRODUCTION

Islamic boarding schools are Islamic educational institutions that manage substantial financial resources to support various educational, religious, social, and operational activities within a certain period [1]. As one of the important institutions in Indonesian society, Islamic boarding schools not only function as center for Islamic education and character building, but also as institutions involved in community

empowerment and social development [2]. To carry out these functions effectively, Islamic boarding schools require sustainable financial support derived from various sources. The financial resources of Islamic boarding schools originate from both external and internal sources. External funding may be obtained from the community, the central government, regional governments, as well as other lawful and non-binding sources such as grants, donations, corporate social

responsibility (CSR) programs, and waqf funds [3]. Meanwhile, internal funding sources may derive from the founders of the Islamic boarding school, the managing foundation, administrators, educators, students, alumni, and income generated from business units operated by the institution. The diversity of funding sources reflects the significant economic activities managed within Islamic boarding schools and indicates the importance of proper financial management practices in supporting institutional sustainability.

Similar to other public and non-profit organizations, the financial resources managed by Islamic boarding schools need to be properly regulated, administered, and recorded to ensure transparency and accountability in financial management [4]. Proper financial management is important to provide clear information regarding cash inflows and outflows, the allocation of resources, and the effectiveness of fund utilization in supporting institutional activities. Accountability in financial management also plays a crucial role in maintaining stakeholders' trust, including students' guardians, donors, the government, and the surrounding community [3]. As institutions that manage public and entrusted funds, Islamic boarding schools are expected to implement accountable and transparent financial reporting practices to demonstrate responsibility for the resources they receive and utilize.

However, in practice, financial management and accountability within Islamic boarding schools still face various challenges. Several financial scandals involving Islamic boarding schools have been identified in different regions across Indonesia, particularly cases involving members of the boarding school management. These cases include allegations of misuse of funds, embezzlement, and weak financial oversight mechanisms, with financial losses ranging from tens of millions to even trillions of rupiah. The emergence of such cases indicates that some Islamic boarding schools still experience weaknesses in governance systems, financial

administration, and internal control mechanisms [5]. In many cases, financial management practices are still heavily based on trust and informal relationships rather than structured and standardized accountability systems [6]. This condition can create opportunities for financial misconduct and reduce public trust toward Islamic boarding schools as educational and religious institutions. Therefore, strengthening financial accountability and implementing more formal financial reporting practices become increasingly important to support transparency, improve governance quality, and maintain the credibility and sustainability of Islamic boarding schools in the future.

This study is also motivated by preliminary observations conducted by the researcher in 2020 at several Islamic boarding schools in Central Lombok Regency. The observations indicated that financial accountability and governance practices within the Islamic boarding schools were still relatively weak and had not yet been supported by formal and standardized accountability mechanisms. Financial management practices were generally carried out based on mutual trust, informal communication, and personal relationships among administrators and stakeholders, rather than through structured financial reporting systems and clear internal control procedures. Similar conditions were also identified in previous research conducted by [7], which found that accountability practices in Islamic boarding schools were often implemented informally and relied heavily on trust-based relationships.

Although trust is considered an important value within Islamic boarding school culture, excessive dependence on informal accountability mechanisms may create weaknesses in financial supervision and organizational governance. The absence of formal administrative systems, standardized financial records, and transparent reporting procedures can increase the risk of financial mismanagement and misuse of funds [7]. Such conditions may create opportunities for financial misconduct, whether intentional or unintentional, which

could ultimately reduce stakeholders' trust in the institution. In the long term, weak accountability practices may also affect the credibility, sustainability, and public image of Islamic boarding schools as religious and educational institutions entrusted with managing funds from various stakeholders. Therefore, strengthening accountability systems and improving financial governance practices become important steps in supporting institutional transparency and maintaining stakeholders' confidence in Islamic boarding schools.

Financial reporting practices in Islamic boarding schools as non-profit-oriented institutions are currently guided by ISAK 35 concerning the Presentation of Financial Statements for Non-Profit-Oriented Entities. This standard was established as part of the continuing development of accounting standards for non-profit organizations in Indonesia and replaced PSAK 45, which had previously been used as the primary guideline for financial reporting in non-profit entities. ISAK 35 became effective on January 1, 2020, and serves as an important guideline for non-profit institutions, including Islamic boarding schools, in preparing financial statements that are more transparent, accountable, systematic, and standardized.

The implementation of ISAK 35 is expected to improve the quality of financial reporting practices within Islamic boarding schools by encouraging institutions to prepare more comprehensive financial statements that clearly present financial conditions, organizational activities, cash flows, and changes in net assets. Through the application of standardized financial reporting practices, Islamic boarding schools are expected to strengthen transparency and accountability toward stakeholders, including the government, donors, students' guardians, alumni, and the wider community. In addition, the use of ISAK 35 may also support better financial administration, improve internal control mechanisms, and reduce the risk of financial mismanagement or misuse of funds.

As institutions that manage public and entrusted resources, Islamic boarding

schools are increasingly required to demonstrate accountable governance practices in line with the growing demands for transparency in non-profit organizations. Therefore, the adoption of ISAK 35 is not only important from an accounting perspective, but also from the perspective of organizational governance and stakeholder trust. The existence of clear financial reporting standards can help Islamic boarding schools present reliable financial information and strengthen their credibility as educational and religious institutions that manage financial resources responsibly.

ISAK 35 provides guidelines for the presentation of financial statements for non-profit-oriented entities, including Islamic boarding schools. Under this standard, Islamic boarding schools are expected to prepare complete financial statements consisting of a statement of financial position, statement of comprehensive income, statement of changes in net assets, statement of cash flows, and notes to the financial statements. The implementation of these components is intended to improve transparency, accountability, and the quality of financial reporting practices within non-profit institutions. Through more structured and standardized financial reporting, Islamic boarding schools are expected to provide clearer and more reliable financial information to stakeholders regarding the management and utilization of institutional resources [8], [9].

This study aims to examine the implementation of ISAK 35 within Islamic boarding schools, particularly in relation to whether the institution has adopted the standard in its financial reporting practices. In addition, this study also seeks to explore the factors that influence the non-implementation of ISAK 35, including challenges related to human resources, understanding of accounting standards, and institutional conditions. Furthermore, the study investigates the forms of financial accountability currently practiced by Islamic boarding schools in the absence of ISAK 35 implementation, as well as how these

accountability practices are perceived by stakeholders.

This study aims to address the existing gap in the literature regarding stakeholders' perspectives on accountability practices within religious organizations, particularly Islamic boarding schools. Previous studies have highlighted that religious institutions are often governed through trust-based and kinship-oriented relationships, with accountability practices that tend to be informal and supported by limited governance structures and control mechanisms for safeguarding organizational resources [10]–[16]. Such conditions indicate that accountability in these organizations may not always be fully supported by formal systems, potentially affecting transparency and organizational oversight.

Building on this context, this study investigates how stakeholders perceive the existing accountability practices implemented within the governance system of Islamic boarding schools. It further explores whether these practices are consistent with stakeholders' expectations, as well as what forms of accountability are considered appropriate, necessary, and desirable by them. Understanding these perceptions is important because stakeholders play a crucial role in shaping legitimacy and trust in Islamic boarding schools. Therefore, examining their views provides valuable insights for evaluating current accountability practices and identifying opportunities for improving governance systems within Islamic boarding schools.

The object of this study is one of the major Islamic boarding schools in Indonesia, selected based on its significant role in managing both educational and financial activities within the institution. This Islamic boarding school was chosen because it represents a large-scale religious educational organization with relatively complex governance, accountability, and financial management systems. Such characteristics make it highly relevant for examining the implementation of ISAK 35 as well as the accountability practices applied within the Islamic boarding school environment. In

addition, the selection of this institution allows the researcher to gain a deeper understanding of how financial reporting practices are carried out in practice, particularly in relation to the challenges of adopting formal accounting standards in non-profit religious organizations. The institution also provides a rich context for exploring how accountability is constructed, implemented, and perceived by various stakeholders within the boarding school system.

2. LITERATURE REVIEW

2.1 ISAK 35

Financial statements represent a form of accountability of Islamic boarding schools for the resources entrusted by stakeholders. ISAK 35, which has been effective since January 1, 2020, provides guidelines for the preparation and presentation of financial statements for non-profit-oriented entities. Under ISAK 35, non-profit organizations, including Islamic boarding schools, are required to prepare five components of financial statements, namely:

- 1) Statement of Financial Position
- 2) Comprehensive Income Report
- 3) Statement of Changes in Net Assets
- 4) Statement of Cash Flows
- 5) Notes to Financial Statements

2.2 *Accountability Theory*

Accountability Theory explains that individuals or organizations have an obligation to provide explanations and justification for the actions and decisions they make to parties who have the right to evaluate them [17], [18]. In an organizational context,

accountability functions as a mechanism through which institutions can be held responsible both internally and externally for their activities, performance, and use of resources [19]. Furthermore, accountability reflects the obligation of organizations or individuals to explain and justify their conduct in order to maintain transparency and fulfill stakeholder expectations [20].

According to Accountability Theory, accountability can be understood as a relationship between actors and forums, where actors are required to provide explanations and relevant information regarding the actions and decisions they have taken, while the forum has the authority to evaluate, question, and assess those actions [20]. In the context of this study, Islamic boarding schools, particularly their leaders and administrators, act as institutions entrusted with managing funds from various stakeholders as regulated in Presidential Regulation Number 82 of 2021 concerning Funding for Islamic Boarding Schools. Therefore, Islamic boarding schools have a responsibility to provide transparent and accountable financial information through financial reporting practices in accordance with ISAK 35. The information presented must meet stakeholders' needs and expectations as a form of maintaining public trust and fulfilling organizational accountability, both socially and spiritually, as the management of entrusted funds is also regarded as a responsibility before Allah SWT.

3. METHODS

This study employs a qualitative research method to address the research questions, as qualitative approaches enable researchers to obtain a deeper, more detailed, and contextual understanding of particular social phenomena and organizational issues [21]. A qualitative approach is considered appropriate for this study because the research not only seeks to identify whether ISAK 35 has been implemented within the Islamic boarding school, but also aims to explore how accountability practices are understood, interpreted, and applied by the institution and its stakeholders. Through this approach, the researcher is able to examine the experiences, perspectives, and meanings constructed by the participants regarding financial accountability practices within the Islamic boarding school environment.

The research is designed using a case study approach because this design allows researchers to conduct an in-depth exploration and analysis of a specific case, activity, organizational practice, or phenomenon within its real-life context [22]. The case study approach is particularly relevant for this research because Islamic boarding schools possess unique organizational characteristics, governance systems, cultural values, and accountability practices that may differ from other non-profit organizations. By using a case study approach, the researcher can gain a comprehensive understanding of how financial accountability is practiced within the institution, the challenges faced in implementing ISAK 35, and the relationship between the institution and its stakeholders regarding accountability expectations.

Data collection in this study will be conducted through interviews, observations, and documentation to obtain rich, detailed, and credible information related to accountability practices and the implementation of ISAK 35 within the Islamic boarding school [22]. Interviews are conducted to explore the perceptions, experiences, and understanding of informants regarding financial reporting and

accountability practices. Observations are carried out to directly examine organizational activities, financial administration processes, and accountability practices implemented within the institution. Meanwhile, documentation is used to support and strengthen the findings obtained from interviews and observations through the analysis of organizational records, financial documents, reports, and other relevant institutional archives. The use of multiple data collection techniques is intended to provide a more comprehensive understanding of the phenomenon being studied.

To ensure the validity and credibility of the findings, this study applies triangulation and member checking techniques as procedures for verifying the accuracy and consistency of the collected data [21]. Triangulation is conducted by comparing information obtained from different data sources and collection methods, such as interviews, observations, and documentation, to ensure the consistency of the findings. Meanwhile, member checking is carried out by reconfirming the interview results and interpretations with the informants to ensure that the researcher's interpretation accurately reflects the participants' perspectives and experiences. These procedures are important in qualitative research to strengthen the trustworthiness and reliability of the research findings.

4. RESULTS AND DISCUSSION

The Islamic boarding school obtains financial resources from various sources to support the sustainability of its operational and educational activities. Based on the interview results, the institution receives funding from the government that allocated to students under the Islamic boarding school's educational units. In addition, the boarding school also generates income through its business units, private donations from both individuals and organizations, tuition fees paid by students' guardians, as well as contributions from the surrounding community.

4.1 Adoption of ISAK 35 and Accountability Practices in Islamic Boarding School

The findings of this study indicate that the Islamic boarding school has not yet implemented ISAK 35 as a standard for financial reporting. The study also found that the management of the Islamic boarding school was still unfamiliar with the existence of ISAK 35 as a guideline for preparing and presenting financial statements. Nevertheless, the institution expressed openness toward the possible adoption of ISAK 35 in the future as the Islamic boarding school continues to develop. The absence of ISAK 35 implementation is mainly influenced by the limited dissemination and socialization related to financial reporting standards, as well as the lack of human resources with accounting expertise within the Islamic boarding school. The institution had only received information regarding regulations related to Islamic boarding schools, while guidance concerning financial reporting standards had not yet been adequately introduced. In addition, the shortage of personnel with accounting and financial reporting knowledge remains a challenge in adopting more formal financial reporting practices.

In terms of organizational structure, family members of the foundation are generally involved in the foundation's management, while leadership positions in schools or institutions under the Islamic boarding school may be filled by individuals from outside the family, provided they possess the required competence and expertise. This separation of responsibilities is intended to strengthen internal control and supervision mechanisms within the institution. The management believes that avoiding multiple positions helps improve organizational oversight and minimizes conflicts of interest. The implementation of this management system is also considered effective in minimizing opportunities for fund misappropriation and improving organizational governance. According to the informants, a more structured and organized system has enabled the Islamic boarding

school to continue its development activities, including infrastructure expansion and land acquisition.

4.2 Financial Management and Information Systems

The current financial management mechanism implemented by the Islamic boarding school applies a centralized system under the supervision of the foundation. In supporting its financial operations, the institution utilizes an information system integrated with several banking partners to facilitate financial transactions and cash management activities. The boarding school employs digital banking systems to manage receipts, payments, and financial monitoring more effectively and efficiently. To maintain accountability in its financial management practices, the Islamic boarding school implements several control mechanisms. One of these mechanisms is the requirement that every budget proposal submitted by institutions, organizations, or parties requesting funding must refer to standardized costs or unit prices determined by the foundation. This policy is intended to prevent unreasonable price inflation and ensure that budget submissions remain aligned with prevailing market prices.

In addition, the Islamic boarding school utilizes a digital financial management system integrated with banking services to strengthen supervision and authorization procedures. Every financial transaction approval, fund transfer, or issuance of virtual accounts requires verification through One Time Password (OTP) codes sent to several authorized foundation administrators. The transaction can only be processed when all verification codes from the authorized parties are entered into the system.

4.3 Record keeping and accountability

All incoming and outgoing funds managed by the foundation are recorded through an integrated information system. Through this system, every financial transaction is automatically documented and supported by transaction evidence in the form

of account mutation records, which are also sent electronically to the authorized foundation administrators. In addition to the centralized recording system, each institution or business unit under the Islamic boarding school also maintains its own financial records.

Regarding financial accountability, the Islamic boarding school prepares accountability reports according to the characteristics and requirements of each stakeholder. Accountability to regulators is carried out through financial reports prepared based on the format determined by the relevant authorities. Reports to private donors are adjusted to the reporting format requested by donors, while accountability to parents is generally conveyed through committee meetings. In addition, accountability to managers and educators is conducted through internal meetings and direct communication, whereas accountability to the public is delivered through information shared during events or activities organized by the Islamic boarding school. The Islamic boarding school also disseminates accountability information to stakeholders through meetings involving institutional managers, foundation administrators, supervisors, donors, and community representatives. During these meetings, the institution explains the sources of funds received, the allocation and utilization of the funds, as well as supporting reports and evidence related to financial activities. These meetings are generally conducted on a semester or annual basis depending on the needs and conditions of the institution.

4.4 Stakeholders' Perspectives on Existing Accountability Practices in Islamic Boarding Schools

Based on the analysis of the interview results, it was found that the current accountability practices implemented by the Islamic boarding school generally align with stakeholders' expectations. Overall, stakeholders expressed satisfaction with the forms of accountability that have been carried out by the institution and indicated that they

had no significant complaints regarding the management and reporting of funds.

Based on the findings from the interviews, it can be concluded that the accountability practices currently implemented by the Islamic boarding school are generally perceived positively by its stakeholders. Both internal stakeholders, such as administrators and educators, and external stakeholders, including parents, donors, and the surrounding community, consider the institution to have demonstrated a satisfactory level of transparency and openness regarding the management and use of funds. The Islamic boarding school regularly provides information related to the sources of funding and the allocation of financial resources, enabling stakeholders to understand how the funds are utilized to support the institution's operational and educational activities.

In addition to providing financial information, the Islamic boarding school also demonstrates a willingness to respond openly to questions or concerns raised by stakeholders regarding financial management. This openness contributes to strengthening stakeholders' trust in the institution and reflects the boarding school's commitment to maintaining accountability in its governance practices. Stakeholders also expressed satisfaction because the information delivered by the institution is supported by visible evidence and actual implementation in the form of infrastructure development, educational facilities, and various institutional activities.

The existence of transparent communication and clear evidence regarding the use of funds has created positive perceptions among stakeholders toward the accountability practices carried out by the Islamic boarding school. As a result, the majority of informants interviewed in this study stated that they had no significant complaints regarding the institution's accountability practices. These findings indicate that accountability within the Islamic boarding school is not only reflected through formal financial reporting practices, but also through openness, trust-building, and

continuous communication between the institution and its stakeholders.

Regarding regulatory oversight, interviews conducted with representatives from regional offices of the Ministry of Religious Affairs revealed that accountability requirements are primarily focused on government-provided funds. The Ministry only requires Islamic boarding schools to prepare and submit financial accountability reports for funds originating from government programs, such as educational operational assistance and other state-funded support.

The management and reporting of government funds must comply with the technical guidelines and operational procedures established by the government. Meanwhile, funds received from non-government sources, such as community donations, private donors, and contributions from students' guardians, are generally managed according to the internal policies of the Islamic boarding school and the expectations of the respective funders. This flexibility is given because many Islamic boarding schools operate as privately managed religious institutions, often founded and administered by individuals or families. Nevertheless, despite this autonomy, the Ministry of Religious Affairs continues to supervise and monitor the overall governance practices of Islamic boarding schools within its jurisdiction.

The findings also indicate that the implementation of ISAK 35 in Islamic boarding schools remains limited. According to the informants, many Islamic boarding schools are still unfamiliar with the accounting guidelines due to insufficient dissemination and training provided to the institutions. In addition, limited human resources and the lack of personnel with accounting expertise were identified as major challenges in implementing formal financial reporting standards within Islamic boarding schools.

From the perspective of Accountability Theory, the findings indicate that the Islamic boarding school has attempted to fulfill its responsibility to

provide information and explanations regarding the management and use of funds entrusted by various parties. Accountability is reflected through the institution's efforts to present financial information, communicate the allocation of resources, and respond openly to stakeholders' questions and concerns. Although the forms of accountability applied may differ depending on the characteristics and needs of each party, stakeholders generally perceive the existing accountability practices as appropriate and satisfactory. These findings suggest that accountability within the Islamic boarding school is not only demonstrated through formal financial reporting, but also through transparency, openness, and the institution's commitment to maintaining trust and responsibility toward stakeholders.

Based on the analysis of the interview findings, it can be concluded that the accountability practices currently implemented by the Islamic boarding school are generally considered appropriate and satisfactory by stakeholders. Nevertheless, several stakeholders, particularly regulators, emphasized the importance of improving administrative and financial recording practices in order to strengthen accountability in the future. Stakeholders also suggested that Islamic boarding schools should gradually adopt more formal financial reporting mechanisms in accordance with ISAK 35 to enhance transparency, accountability, and the institutional image of Islamic boarding schools before the public and other stakeholders.

The findings further reveal that stakeholders perceive the current accountability practices as sufficient, even though the financial reporting practices implemented by the Islamic boarding school have not fully referred to ISAK 35. This condition is influenced by the limited understanding of both Islamic boarding school administrators and stakeholders regarding the existence and importance of formal accounting guidelines for non-profit institutions. The lack of dissemination and socialization related to ISAK 35 has contributed to low stakeholder expectations

regarding the implementation of more formal accountability mechanisms. As a result, Islamic boarding schools experience limited external pressure to prepare financial statements based on established accounting standards.

From the perspective of Accountability Theory, accountability is not only concerned with providing information to stakeholders, but also with ensuring that organizational activities are conducted transparently, responsibly, and in a manner that can be evaluated by relevant parties. Although stakeholders currently consider the existing accountability practices adequate, the absence of standardized financial reporting may create weaknesses in institutional control and oversight. The limited demand for formal accountability practices may also lead Islamic boarding schools to perceive that detailed financial reporting is not a necessity.

In the long term, this condition may create potential risks for financial misconduct or fraud due to insufficient transparency and weak formal control mechanisms. The implementation of ISAK 35 and more structured accounting practices could therefore serve as an important instrument for strengthening financial transparency, improving governance quality, and minimizing opportunities for misuse of funds within Islamic boarding schools. Consequently, increasing awareness and understanding regarding formal accountability standards is essential to support the sustainability and credibility of Islamic boarding schools as non-profit educational institutions.

5. CONCLUSION

Based on the findings, the Islamic boarding school examined in this study has not yet implemented ISAK 35 in its financial reporting practices. This condition is mainly caused by limited socialization of the standard from relevant authorities, a lack of human resources with accounting expertise, and insufficient technical guidance related to standardized financial reporting within the institution. As a result, the Islamic boarding

school tends to apply accountability practices based on internal capabilities, traditional governance systems, and stakeholder needs rather than formal accounting standards. Financial reporting is therefore carried out in a more practical and flexible manner, adjusted to the institution's existing conditions and available resources.

Nevertheless, stakeholders generally perceive the current accountability practices as adequate, transparent, and aligned with their expectations, even though they do not explicitly demand the implementation of formal standards such as ISAK 35. This indicates that stakeholder expectations are still largely shaped by trust-based relationships and informal accountability systems. However, the absence of standardized financial reporting may potentially weaken transparency, consistency, and the effectiveness of financial control systems, and in the long term increase the risk of financial mismanagement. Therefore, the adoption of ISAK 35 is considered important to strengthen accountability practices, improve financial governance, and enhance

the credibility and sustainability of Islamic boarding schools as non-profit educational institutions.

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