

Accounting for the Ummah: The Role of Pesantren Accounting Knowledge in Financial Accountability

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Abstract

Purpose: This research aims to test and analyze the influence of the Islamic Boarding School Accounting Guidelines on financial management accountability at Islamic Boarding Schools in Martapura City.

Methodology: This type of research is qualitative research using primary data by distributing questionnaires to managers and employees at the Islamic Boarding School in Martapura city. The number of respondents collected was 32, with a data analysis technique, namely, simple linear regression analysis.

Research Findings: The results of the research show that knowledge of the Islamic Boarding School Accounting Guidelines has a positive effect on financial management accountability in Islamic Boarding Schools.

Contribution: This research contributed to the understanding of the importance of Islamic Boarding School Accounting Guidelines in improving financial management accountability.

Abstrak

Tujuan Penelitian: Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh pengetahuan Pedoman Akuntansi Pondok Pesantren terhadap akuntabilitas pengelolaan keuangan pada Pondok Pesantren di Kota Martapura.

Metodologi: Jenis penelitian ini adalah penelitian kualitatif dengan menggunakan data primer dengan menyebarkan kuesioner kepada pimpinan dan karyawan Pondok Pesantren di Kota Martapura. Jumlah responden yang terkumpul sebanyak 32 responden, dengan teknik analisis data yaitu analisis regresi linier sederhana.

Temuan Penelitian: Hasil penelitian menunjukkan bahwa pengetahuan tentang Pedoman Akuntansi Pondok Pesantren berpengaruh positif terhadap akuntabilitas pengelolaan keuangan di Pondok Pesantren.

Kontribusi: Penelitian ini memberikan kontribusi pada pemahaman tentang signifikansi Pedoman Akuntansi Pondok Pesantren dalam meningkatkan akuntabilitas pengelolaan keuangan di Pondok Pesantren.

INTRODUCTION

Banjar Regency, particularly Martapura City, is known as a highly religious regency with nearly 99% of its population being Muslim. The city is filled with a strong Islamic atmosphere, where students actively engage in various religious and educational activities. As a non-profit educational organization, Islamic Boarding Schools (Pesantren) rely heavily on government funds and donations from various parties, including the community, donors, and alumni. Therefore, leaders and managers of pesantren have a significant responsibility to manage the finances of the

pesantren with trustworthiness, integrity, and accountability. They must ensure that the funds received and managed are used effectively and efficiently to achieve the educational and developmental goals of the pesantren. In managing finances, leaders and managers of pesantren must also be transparent and accountable, so that they can be held accountable to stakeholders, including students, parents, donors, and the community. By doing so, pesantren can maintain the trust and support of the community, as well as improve the quality of education and development.

From an Islamic perspective, the concept of accountability has two important dimensions: vertical accountability (*Habbluminallah*), which refers to accountability to Allah SWT, and horizontal accountability (*Habbluminannas*), which refers to accountability to humans, as stated by Tryuono (2010). In managing funds from various sources, Islamic Boarding Schools (Pesantren) prioritize transparency and honesty in financial management to build trust and meet the needs of stakeholders, including the government, students, parents, donors, and the community, for accurate financial information. This approach serves not only as a form of accountability to humans but also as a form of accountability to Allah SWT, as explained in QS: *Al-Insyiqaaq*, verses 7-12, regarding the concept of accountability on the Day of Judgment. To support this, the Indonesian Institute of Accountants and Bank Indonesia issued the Pesantren Accounting Guidelines, effective as of May 28, 2018, which serve as a reference for Islamic Boarding Schools in managing and reporting their finances properly and correctly.

Previous research conducted by Febrianti and Mardian (2023) entitled "Literature on the Application of Pesantren Accounting in Islamic Boarding Schools in Indonesia" found that there were 58 studies on the observation of financial reports of Islamic Boarding Schools in Indonesia. However, the research also revealed that there is still a phenomenon of a lack of human resources and knowledge about Pesantren accounting, which can be a challenge for Islamic Boarding Schools in managing their finances effectively and accountably.

Based on the existing accountability issues and previous research findings, the researcher is interested in analyzing and examining the influence of knowledge about Pesantren Accounting Guidelines on the accountability of financial management in Islamic Boarding Schools in Martapura. Knowledge about Pesantren Accounting Guidelines is expected to be a key factor in improving the accountability of financial management in pesantren educational institutions, so that financial management can be carried out more transparently and effectively. Thus, this research is expected to contribute to the development of knowledge and practices of financial management in Islamic Boarding Schools, and provide recommendations for pesantren managers in improving transparency and accountability of financial management. This research is also expected to help increase the trust of the community and donors in the financial management of Islamic Boarding Schools, thereby improving the overall quality of education and development of pesantren.

LITERATURE REVIEW

Stewardship Theory

According to the Stewardship theory proposed by Donaldson and Davis (1991) and supported by Raharjo (2007), managers are considered as trustworthy stewards who have integrity to act in accordance with the interests of the principal and shared goals. This theory assumes that human nature is fundamentally trustworthy, capable of acting responsibly, and honest towards others (Said, 2015). In this context, stewards will strive to align their goals with those of the principal and work together to achieve shared goals, rather than solely pursuing individual interests.

Therefore, stewardship theory emphasizes the importance of cooperation and goal alignment between principals and stewards to achieve greater shared goals.

Darini (2005) asserts that human nature, characterized by trustworthiness, integrity, honesty, and responsibility, is the foundation for the development of stewardship theory. Kaihatu (2006) further emphasizes that stewardship theory relies on trust and managerial responsibility in managing organizations to achieve shared goals for both the public and shareholders.

Accountability

The principle of accountability has deep roots in Islamic teachings, which view humans as those entrusted with a mandate, not as absolute rulers over God's creations. As khalifah, humans are required to account for all their actions. This is in line with QS: Al-Insyiqaaq, verses 7-12, which reminds us that every deed will be accounted for on the Day of Judgment. The concept of accountability in Islam emphasizes the importance of responsibility and accountability for all actions taken.

Accountability is crucial in the financial reporting of this religious entity, given the responsibility of managing public funds entrusted to gain the pleasure of Allah SWT. According to Mardiasmo (2018), financial accountability is manifested through the presentation of accountable and accessible financial reports to stakeholders who are entitled to receive accountability. Thus, accountability is essential to ensure transparency and trust in the financial management of Islamic boarding schools.

Pesantren Accounting Guidelines

Bank Indonesia, together with the Indonesian Institute of Accountants, has issued the Pesantren Accounting Guidelines as an effort to help Islamic boarding schools prepare financial reports that comply with generally accepted accounting standards. With these guidelines, it is expected that Islamic boarding schools can present accurate, transparent, and accountable financial reports, thereby increasing trust and transparency in the financial management of Islamic boarding schools.

Table 1. Analysis of PAP 2020 versus PSAK 45

	PAP 2020	PSAK 45
Objective	Islamic Boarding School	Non-Profit Entity
Financial Reporting	<ol style="list-style-type: none"> Balance Sheet Statement of Changes in Net Assets Statement of Cash Flows Notes to Financial Statements 	<ol style="list-style-type: none"> Balance Sheet Activity Reporting Statement of Cash Flows Laporan arus kas Notes to Financial Statements
Net Assets	<ol style="list-style-type: none"> Net Assets with Donor Restrictions Net Assets without Donor Restrictions 	<ol style="list-style-type: none"> Unrestricted Net Assets Permanently Restricted Net Assets Temporarily Restricted Net Assets

Reference: IAI (PAP 2020 and PSAK 45)

This study aims to investigate the role of knowledge about Pesantren Accounting Guidelines (PAP) in enhancing accountability and effective financial management in Islamic boarding schools in Martapura City. Referring to the accountability theory proposed by Mudjiyono (2018), financial

management accountability includes: 1) Providing clear and detailed information about the use of funds and organizational assets, and 2) Ensuring that their activities are in accordance with established goals and standards. This recording system is designed to provide flexibility, thereby generating informative and comprehensive reports for stakeholders. Financial reporting in the Pesantren Accounting Guidelines includes: 1) Statement of Financial Position, 2) Statement of Changes in Net Assets, 3) Statement of Cash Flows, and 4) Notes to Financial Statements. Therefore, the hypothesis of this study is that knowledge about PAP influences the accountability of financial management in Islamic boarding schools in Martapura City. Here is the conceptual framework of this study:

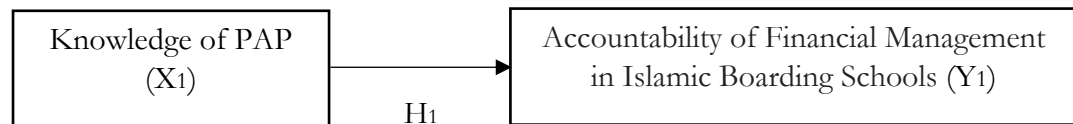


Figure 1. Conceptual Framework

The hypotheses of this study are:

- H₀ : Knowledge of Pesantren Accounting Guidelines does not affect the Accountability of Financial Management in Islamic Boarding Schools.
- H₁ : Knowledge of Pesantren Accounting Guidelines affects the Accountability of Financial Management in Islamic Boarding Schools

Therefore, the purpose of this study is to examine the impact of knowledge about Pesantren Accounting Guidelines (PAP) on enhancing financial management accountability in Islamic boarding schools in Martapura City.

RESEARCH METHODS

This study employs a quantitative research method with primary data sources obtained through direct distribution of questionnaires to the managers and employees of Islamic boarding schools, students, parents of students, and donors of Islamic boarding schools located in Martapura City, South Kalimantan. The sampling technique used is purposive sampling. This research model uses Simple Linear Regression Test to analyze the influence of knowledge about Pesantren Accounting Guidelines (PAP) on the accountability of financial management in Islamic boarding schools, with the research model as follows: $Y = a + b_1X_1 + e$

Y = Accountability of Financial Management in Islamic Boarding Schools

a = Constant

b = Regression Coefficient

X = Knowledge of PAP

e = Error Term

RESULTS AND DISCUSSION

1. Descriptive Statistics

The descriptive statistics for the variables based on 32 respondents in this study, analyzed using SPSS version 25, are presented in the following table:

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge of PAP	32	23.00	35.00	27.2187	3.19005
Accountability	32	23.00	35.00	29.0937	3.90500
Valid N (listwise)	32				

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The descriptive analysis shows that knowledge of Pesantren Accounting Guidelines (PAP) among respondents ranges from 23 to 35, with a general tendency towards a score of 27.22 and a relatively homogeneous data distribution of 3.19. This indicates that respondents have a relatively good knowledge of PAP, with slight variations in their responses.

The indicators of financial management accountability in Islamic boarding schools in Martapura City demonstrate good performance, with scores ranging from 23 to 35 and a mean score of 29.09, characterized by relatively minor variations. The overall trend in the data suggests that the financial management accountability practices in these schools are effective and well-implemented, as reflected in the higher scores compared to knowledge of PAP.

Variable Validity Test

The validity determination is made based on the criterion that the correlation coefficient surpasses the critical value of 0.3494 at a significance level of 5% with 30 degrees of freedom, thus determining the feasibility of the research instrument for use.

Table 1. Validity Test Results for Variable X

		P1	P2	P3	P4	P5	P6	P7	TOTAL
P1	Pearson Correlation	1	.378*	.216	.490**	.559**	.223	.057	.606**
	Sig. (2-tailed)		.033	.234	.004	.001	.220	.756	.000
	N	32	32	32	32	32	32	32	32
P2	Pearson Correlation	.378*	1	.432*	.645**	.355*	.565**	.523**	.778**
	Sig. (2-tailed)	.033		.013	.000	.046	.001	.002	.000
	N	32	32	32	32	32	32	32	32
P3	Pearson Correlation	.216	.432*	1	.500**	.321	.663**	.544**	.743**
	Sig. (2-tailed)	.234	.013		.004	.074	.000	.001	.000
	N	32	32	32	32	32	32	32	32
P4	Pearson Correlation	.490**	.645**	.500**	1	.427*	.481**	.500**	.816**
	Sig. (2-tailed)	.004	.000	.004		.015	.005	.004	.000
	N	32	32	32	32	32	32	32	32
P5	Pearson Correlation	.559**	.355*	.321	.427*	1	.279	.150	.641**
	Sig. (2-tailed)	.001	.046	.074	.015		.123	.412	.000
	N	32	32	32	32	32	32	32	32

P6	Pearson Correlation	.223	.565**	.663**	.481**	.279	1	.434*	.728**
	Sig. (2-tailed)	.220	.001	.000	.005	.123		.013	.000
	N	32	32	32	32	32	32	32	32
P7	Pearson Correlation	.057	.523**	.544**	.500**	.150	.434*	1	.633**
	Sig. (2-tailed)	.756	.002	.001	.004	.412	.013		.000
	N	32	32	32	32	32	32	32	32
	Pearson Correlation	.606**	.778**	.743**	.816**	.641**	.728**	.633**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	32	32	32	32	32	32	32	32

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The validity evaluation shows that all questionnaire items for the variable Knowledge of PAP meet the validity standard, as the correlation coefficient values are higher than the critical value of 0.3494. This ensures that the research instrument is reliable and ready for further analysis.

Table 4. Validity Test Results for Variable Y

		P1	P2	P3	P4	P5	P6	P7	TOTAL
P1	Pearson Correlation	1	.408*	.270	.722**	.761**	.412*	.359*	.728**
	Sig. (2-tailed)		.020	.135	.000	.000	.019	.044	.000
	N	32	32	32	32	32	32	32	32
P2	Pearson Correlation	.408*	1	.507**	.663**	.535**	.675**	.623**	.804**
	Sig. (2-tailed)	.020		.003	.000	.002	.000	.000	.000
	N	32	32	32	32	32	32	32	32
P3	Pearson Correlation	.270	.507**	1	.515**	.270	.783**	.735**	.741**
	Sig. (2-tailed)	.135	.003		.003	.135	.000	.000	.000
	N	32	32	32	32	32	32	32	32
P4	Pearson Correlation	.722**	.663**	.515**	1	.488**	.676**	.692**	.873**
	Sig. (2-tailed)	.000	.000	.003		.005	.000	.000	.000
	N	32	32	32	32	32	32	32	32
P5	Pearson Correlation	.761**	.535**	.270	.488**	1	.349*	.229	.672**
	Sig. (2-tailed)	.000	.002	.135	.005		.050	.207	.000
	N	32	32	32	32	32	32	32	32
P6	Pearson Correlation	.412*	.675**	.783**	.676**	.349*	1	.766**	.848**
	Sig. (2-tailed)	.019	.000	.000	.000	.050		.000	.000
	N	32	32	32	32	32	32	32	32
P7	Pearson Correlation	.359*	.623**	.735**	.692**	.229	.766**	1	.799**
	Sig. (2-tailed)	.044	.000	.000	.000	.207	.000		.000
	N	32	32	32	32	32	32	32	32
	Pearson Correlation	.728**	.804**	.741**	.873**	.672**	.848**	.799**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000

N	32	32	32	32	32	32	32	32
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Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The validity analysis verifies that all items in the questionnaire for the Accountability of Financial Management in Islamic Boarding Schools variable are valid, given that the correlation coefficients of each item surpass the critical value of 0.3494. Consequently, this measurement instrument is dependable for accurately assessing financial management accountability in Islamic boarding schools, enabling the use of the obtained data for further analysis with high confidence.

Variable Reliability Test

The decision is made based on the criterion that if the alpha coefficient (r alpha) is greater than the critical value (r critical), then the questionnaire data is deemed reliable.

Table 5. Reliability Test Results for Variable X and Variabel Y

Cronbach's Alpha	N of Items	
	.831	7
Cronbach's Alpha	N of Items	
	.893	7

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The questionnaire data related to Knowledge of PAP and Accountability of Financial Management in Islamic Boarding Schools were found to be reliable, as the alpha values for both exceeded the threshold of 0.600. This suggests that the measurement instrument is both effective and reliable in measuring the intended constructs, demonstrating good internal consistency and suitability for further analysis.

Data Normality Test

Data is deemed to be normally distributed if the p-value is greater than 0.05, and conversely, data is considered not normally distributed if the p-value is less than 0.05. The following table presents the results of the distribution evaluation:

Tabel 6. Data Normality Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		32
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.31977527
Most Extreme Differences	Absolute	.146
	Positive	.146
	Negative	-.123
Test Statistic		.146
Asymp. Sig. (2-tailed)		.080 ^c

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

Given the p-value of 0.080, which surpasses the 0.05 threshold, the research data satisfies the normality assumption. Consequently, this enables the application of more precise parametric statistical methods for further analysis.

Data Linearity Test

The data is deemed linear if the significance value (Sig) is greater than the alpha level (α), and conversely, the data is considered non-linear if the alpha level (α) is greater than the significance value (Sig). The following table presents the results of the linearity test:

Table 6. Data Linearity Test Results ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Accountability * Knowledge of PAP	Between Groups	(Combined) Linearity Deviation from Linearity	272.135	10	27.214	2.849	.021
	Within Groups		131.071	1	131.071	13.722	.001
	Total		141.065	9	15.674	1.641	.167
			200.583	21	9.552		
			472.719	31			

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The assumption of linearity is satisfied, given the p-value of 0.167 exceeds the alpha level (α) of 0.05, thereby allowing for the application of linear regression analysis to examine the relationship between Knowledge of PAP and Accountability of Financial Management in Islamic Boarding Schools.

Simple Linear Regression Analysis Test

Table 7. - Simple Linear Regression Analysis Hypothesis Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.549	5.206		2.219	.034
	Knowledge of PAP	.645	.190	.527	3.393	.002

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

Given that the p-value of 0.002 is less than α (0.05), it is evident that Knowledge of Islamic Boarding School Accounting significantly influences Financial Management Accountability. Consequently, H0 is rejected in favor of H1, suggesting a positive relationship between accounting knowledge and financial management accountability.

Coefficient of Determination Test

R-squared indicates how well the regression model predicts outcomes based on related factors.

Table 8. Coefficient of Determination Test Results Model Summary Table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.527 ^a	.277	.253	3.37465

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The relationship between Knowledge of PAP and Financial Management Accountability is moderately correlated, with a correlation coefficient (R) of 0.527. The coefficient of determination

(R Square) is 0.277, suggesting that approximately 27.7% of the variance in Financial Management Accountability is attributable to Knowledge of PAP, whereas the remaining 72.3% is accounted for by other factors.

F-test

Table 9. F-test Results ANOVA Table

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	131.071	1	131.071	11.509	.002 ^b
	Residual	341.648	30	11.388		
	Total	472.719	31			

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The F-statistic value of 11.509, with a significance level of 0.002 ($p < 0.05$), reveals a statistically significant relationship between Knowledge of PAP and Financial Management Accountability. This finding indicates that the regression model is significant, and Knowledge of PAP has a notable effect on Financial Management Accountability.

T-test

Table 10. T-test Results Coefficients

	Model	Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.549	5.206		2.219	.034
	Knowledge of PAP	.645	.190	.527	3.393	.002

Reference: *The data was processed by the researcher using SPSS 25 in 2024.*

The regression model is formed from a constant of 11.549 and a contribution of Knowledge of PAP of 0.645, providing insight into the relationship between these two factors:

$$Y = a + bX$$

$$Y = 11,549 + 0,645X$$

The interpretation of this model is:

- 1) The intercept value of 11.549 suggests that in the absence of Knowledge of PAP (i.e., $X = 0$), the predicted value of Accountability of Financial Management in Islamic Boarding Schools (Y) would be 11.549. This implies that the baseline level of financial management accountability is 11.549 without any contribution from Knowledge of PAP.
- 2) Every 1-unit increase in Knowledge of PAP will increase Financial Management Accountability by 0.645. The relationship between the two shows a consistent direction, where an increase in Knowledge of PAP will be followed by an increase in Financial Management Accountability.

In line with stewardship theory, Islamic boarding schools, as custodians of funds and assets entrusted by various stakeholders, are accountable for providing transparent and reliable financial reporting to stakeholders, including students, parents, donors, and the broader community. This accountability is fulfilled through the preparation of accurate financial statements in accordance with applicable accounting standards, thereby enabling stakeholders to monitor and evaluate the management of funds and assets effectively. By adopting this approach, Islamic boarding schools can demonstrate their commitment to responsible and transparent stewardship of entrusted resources, in alignment with the principles of stewardship theory.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that knowledge of Islamic Boarding School Accounting Guidelines has a significant influence on the accountability of financial management in Islamic boarding schools in Martapura City. Thus, the alternative hypothesis (H1) stating that there is an influence of knowledge of Islamic Boarding School Accounting Guidelines on the accountability of financial management in Islamic boarding schools is accepted. These findings indicate that improving knowledge of Islamic Boarding School Accounting Guidelines can enhance the accountability of financial management in Islamic boarding schools.

This discovery has important implications for developing better accounting systems and improving financial management accountability. However, this study has limitations in terms of geographical scope and variables examined. Therefore, future research can consider new variables such as the role of information technology, leadership, and organizational culture in enhancing the accountability of financial management in Islamic boarding schools. Consequently, this study can serve as a foundation for future research to develop a more comprehensive and effective accounting model.

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