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EXPLORING STAKEHOLDER VOICES: ISAK 35 IMPLEMENTATION ON FINANCIAL STATEMENTS IN ISLAMIC BOARDING SCHOOLS OF LEBAK REGENCY

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Abstract
This study aims to explore the implementation of Interpretation of Financial Accounting Standards (ISAK) 35 in Islamic boarding schools (pesantren), focusing on Pondok Pesantren Daarus Sunnah Rangkasbitung, Lebak Regency, Banten Province. Although ISAK 35 is designed to enhance transparency and accountability in non-profit financial reporting, its implementation in pesantren still faces various obstacles. This study employs a qualitative approach using case study methods through in-depth interviews with six key stakeholders: pesantren administrators, supervisors, principals, finance staff, members of the Indonesian Ulema Council (MUI), and Muslim scholars. The findings reveal three main factors hindering ISAK 35 implementation: (1) inadequate accounting competence, (2) low understanding of financial reporting preparation, and (3) insufficient socialization and information. Stakeholders recognize the importance of accountability but emphasize alignment with pesantren values. Practical solutions proposed include: continuous training and mentoring, structured SOP development, accounting technology utilization, and effective socialization and advocacy. This study contributes to developing an adaptive and responsive ISAK 35 implementation model that respects the unique ecosystem of pesantren.
Keywords: ISAK 35, Islamic Boarding School, Financial Statements, Accountability, Transparency

Abstrak
Penelitian ini bertujuan untuk mengkaji implementasi Interpretasi Standar Akuntansi Keuangan (ISAK) 35 di pesantren, dengan fokus pada Pondok Pesantren Daarus Sunnah Rangkasbitung, Kabupaten Lebak, Provinsi Banten. Meskipun ISAK 35 dirancang untuk meningkatkan transparansi dan akuntabilitas dalam pelaporan keuangan nirlaba, implementasinya di pesantren masih menghadapi berbagai hambatan. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus melalui wawancara mendalam dengan enam pemangku kepentingan utama: pengelola pesantren, pengawas, kepala sekolah, staf keuangan, anggota Majelis Ulama Indonesia (MUI), dan ulama Muslim. Temuan menunjukkan tiga faktor utama yang menghambat implementasi ISAK 35: (1) kurangnya kompetensi akuntansi, (2) pemahaman yang rendah tentang persiapan pelaporan keuangan, dan (3) sosialisasi dan informasi yang tidak memadai. Para pemangku kepentingan menyadari pentingnya akuntabilitas, tetapi menekankan keselarasan dengan nilai-nilai pesantren. Solusi praktis yang diusulkan meliputi: pelatihan dan pembinaan berkelanjutan, pengembangan SOP yang terstruktur, pemanfaatan teknologi akuntansi, serta sosialisasi dan advokasi yang efektif. Penelitian ini berkontribusi dalam mengembangkan model implementasi ISAK 35 yang adaptif dan responsif serta menghormati ekosistem pesantren yang unik.
***Kata Kunci**: ISAK 35, Pesantren, Laporan Keuangan, Akuntabilitas, Transparansi*

Introduction

Indonesia has long recognized Islamic boarding schools (pesantren) as vital institutions in shaping the character, morality, and intellectual development of younger generations. Beyond their primary role in religious education and da'wah, pesantren have increasingly assumed broader social, economic, and community development functions. In this evolving context, pesantren are required not only to preserve their traditional values but also to adapt to modern governance demands, particularly in financial management and accountability. As non-profit organizations entrusted with public and donor funds, pesantren are expected to demonstrate transparency and accountability in managing their financial resources in order to maintain public trust and ensure organizational sustainability.

The role of accounting in non-profit institutions such as pesantren is therefore indispensable. Accounting serves not merely as a technical tool for recording transactions but as a governance mechanism that supports decision-making, accountability, and stewardship of entrusted resources. Effective financial management enables pesantren to plan educational programs, allocate resources efficiently, and evaluate organizational performance. In the absence of proper accounting practices, pesantren may face difficulties in sustaining operations, attracting donor support, and complying with regulatory expectations (Istutik, 2023).

The growing complexity of pesantren operations further intensifies the importance of standardized financial reporting. Contemporary pesantren often manage diverse sources of funds, including tuition fees, community donations, zakat, infaq, waqf, and government assistance programs. These varied funding streams require systematic recording and reporting mechanisms to ensure that funds are used in accordance with their designated purposes. Without clear standards, financial reporting practices may vary widely across institutions, leading to inconsistencies, limited comparability, and reduced transparency.

In response to the need for standardized reporting in non-profit entities, the Indonesian Institute of Accountants introduced the Interpretation of Financial Accounting Standards (ISAK) 35. ISAK 35 provides specific guidance on the presentation of financial statements for non-profit organizations, replacing previous references to PSAK 45. Effective from January 1, 2020, ISAK 35 aims to enhance the relevance, comparability, and transparency of financial information produced by non-profit entities, including foundations, religious institutions, and educational organizations such as pesantren (Indonesian Institute of Accountants, 2020). Under ISAK 35, non-profit entities are required to prepare a complete set of 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.

For pesantren, the implementation of ISAK 35 represents both an opportunity and a challenge. On one hand, the standard offers a structured framework that can improve financial governance, enhance accountability, and strengthen stakeholder trust. On the other hand, many pesantren encounter practical obstacles in adopting the standard, including limited accounting knowledge, insufficient human resources, and inadequate supporting systems. These challenges are compounded by the unique organizational culture of pesantren, which often prioritizes trust-based management and informal financial practices rooted in religious and communal values.

Recognizing the distinctive characteristics of pesantren, the Indonesian Institute of Accountants, in collaboration with relevant stakeholders, developed the Pesantren Accounting Guidelines (Pedoman Akuntansi Pesantren/PAP). These guidelines are designed to operationalize ISAK 35 within the pesantren context by providing more practical and contextualized accounting guidance. PAP addresses key accounting aspects such as recognition and measurement of donations, classification of assets, expense reporting, and disclosure requirements, while remaining aligned with Islamic values and pesantren traditions (Rachmani, 2020). The existence of PAP underscores the importance of contextual adaptation in implementing formal accounting standards within religious and non-profit institutions.

Despite the availability of ISAK 35 and PAP, empirical evidence suggests that many pesantren have not fully implemented standardized financial reporting practices. Previous studies consistently reveal gaps between prescribed accounting standards and actual practices in pesantren and other non-profit institutions. Safitri and Narastri (2023) found that although accountability mechanisms existed at Yayasan Pondok Pesantren Assalafi Al Fithrah Surabaya, transparency remained limited and financial statements were not prepared in accordance with ISAK 35. Similarly, Diningsih et al. (2023) reported that Pondok Pesantren Modern Al-Manar Muhammadiyah relied on simple cash-based records, primarily documenting receipts and disbursements from government assistance and tuition fees, without preparing comprehensive financial statements.

Further evidence from Maksalmina and Maryasih (2022) indicated that Pesantren Imam Syafi'i Sibreh Aceh Besar had not fully implemented accounting treatments consistent with ISAK 35, resulting in incomplete and non-standardized financial reporting. Comparable findings were also reported by Setiawati and Hafni (2023) in their study of a Muhammadiyah orphanage, where financial reports were limited to monthly cash summaries rather than comprehensive annual financial statements. Collectively, these studies highlight a persistent pattern of non-compliance with ISAK 35 across various non-profit institutions, suggesting systemic challenges rather than isolated cases.

The recurring non-compliance with ISAK 35 raises important questions regarding the underlying factors that hinder its implementation in pesantren. These factors may include limited understanding of accounting standards, lack of trained accounting personnel, resistance to formalization due to cultural or religious considerations, and insufficient support from external stakeholders such as government agencies and professional accounting bodies. Moreover, the transition from traditional trust-based financial management to standardized, rule-based accounting systems may be perceived as challenging or even incompatible with pesantren values if not properly contextualized.

From a theoretical perspective, accountability and transparency are central principles in non-profit governance. Accountability refers to the obligation of organizational leaders to justify their actions and decisions to stakeholders, while transparency involves the open disclosure of relevant financial information (Safitri & Narastri, 2023). In the pesantren context, these principles are closely linked to Islamic ethical values such as amanah (trustworthiness) and mas'uliyyah (responsibility). Therefore, implementing ISAK 35 should not be viewed merely as regulatory compliance but as an extension of Islamic moral obligations in managing entrusted resources.

This study builds upon existing literature by proposing a conceptual framework that integrates internal and external factors influencing ISAK 35 implementation in pesantren. Internally, factors such as human resource competence, understanding of accounting standards, availability of infrastructure and technology, and organizational culture play a crucial role. Externally, the effectiveness of socialization programs, government assistance, professional support from the Indonesian Institute of Accountants, stakeholder pressure, and regulatory enforcement significantly shape implementation outcomes. The interaction between these factors determines the extent to which pesantren can successfully adopt standardized accounting practices.

The implementation process itself involves several interconnected stages, including training and capacity building, system and procedure development, technology adaptation, and continuous monitoring and evaluation. Successful implementation is expected to lead to improved financial statement quality, enhanced accountability and transparency, increased stakeholder trust, and more effective financial management. By examining these dimensions holistically, this study seeks to provide a deeper understanding of how ISAK 35 can be implemented in a manner that respects pesantren traditions while meeting modern governance standards.

In conclusion, the growing social and educational role of pesantren necessitates stronger financial governance mechanisms. While ISAK 35 and PAP provide a formal framework for improving financial reporting, their effective implementation requires more than technical guidance. It demands contextual understanding, stakeholder collaboration, and sustained capacity-building efforts. By addressing both structural and cultural dimensions, pesantren can bridge the gap between tradition and modernity in financial management, thereby enhancing their credibility, sustainability, and contribution to Indonesian society.

Research Method

This study uses a qualitative approach with a case study design. The qualitative approach was chosen because this study aims to understand stakeholder perspectives about ISAK 35 implementation in pesantren, which requires deep understanding of experiences, views, and contexts that cannot be measured quantitatively. Case study is a research design that investigates phenomena in real-life contexts. In this study, Pondok Pesantren Daarus Sunnah Rangkas Bitung, Lebak Regency, Banten Province, was selected as the specific context to observe ISAK 35 implementation.

Research Location and Time

This study was conducted at Pondok Pesantren Daarus Sunnah, Rangkas Bitung, Lebak Regency, Banten Province. Location selection was based on several considerations: it is one of the larger pesantren in the Lebak Regency area, has a structured financial management system, has adequate access for research, and there was willingness from the pesantren to be the research object. The study was conducted from January 2025 to July 2025.

Research Informants

Informant selection used purposive sampling technique. The number of informants consisted of six (6) key stakeholders: (1) Pesantren Administrator - as strategic decision-maker in pesantren management, providing perspective on pesantren financial vision and policies; (2) Supervisor - having a role in overseeing policy and operational implementation, including financial aspects; (3) Principal - as operational leader, providing views on practical needs and challenges in financial management; (4) Finance Department/Treasurer - as direct executor in financial recording and reporting; (5) Indonesian Ulema Council (MUI) Member - providing perspective on the compatibility of accounting practices with Islamic and sharia values; and (6) Muslim Scholar - providing academic views on integrating Islamic values in modern financial management.

Data Collection Methods

Data collection was conducted through in-depth interviews as the main method. Interviews were conducted semi-structured using prepared interview guides while remaining flexible to explore topics arising during interviews. Interview duration ranged from 45-90 minutes per informant, conducted in comfortable locations for informants, using audio recording devices (with informant permission), and making field notes to document non-verbal observations.

Data Analysis Techniques

Analysis was conducted using qualitative analysis techniques including: (1) Coding - conducted in stages: open coding (breaking down and categorizing raw data), axial coding (connecting formed categories), and selective coding (integrating categories to develop main themes); (2) Thematic Analysis - used to identify, analyze, and report patterns (themes) in data; (3) Triangulation - used to enhance research validity through source triangulation (comparing data from various informants), method triangulation (comparing data from interviews, observations, and documentation), and researcher triangulation (involving more than one researcher in data analysis)

Results and Discussion

General Overview of Pondok Pesantren Daarus Sunnah Rangkasbitung

Pondok Pesantren Daarus Sunnah Rangkasbitung is located in Lebak Regency, Banten Province. This pesantren is one of the Islamic educational institutions that has been active in shaping character and providing Islamic education to the younger generation in the Lebak Regency area and surroundings. The organizational structure consists of Foundation Administrators, Supervisors, Principals, and various operational departments including the finance department. Funding sources come from various sources, primarily: Student Education Development Contributions (SPP), donations and contributions from alumni and donors, School Operational Assistance (BOS) from the government, and pesantren productive businesses. In financial management, the pesantren still uses a relatively simple recording system, namely manual recording of cash receipts and disbursements. There is no structured accounting system in accordance with applicable accounting standards, including ISAK 35.

Factors Hindering ISAK 35 Implementation

Research results identified three main factors hindering ISAK 35 implementation at Pondok Pesantren Daarus Sunnah Rangkasbitung. These three factors are interrelated and form systemic barriers in efforts to apply modern accounting standards in pesantren.

First, Inadequate Accounting Competence.

A crucial factor hindering the preparation of ISAK 35-compliant financial statements is the lack of accounting competence among responsible parties. The treasurer, as the central figure in the recording and presentation of financial statements, often lacks in-depth knowledge of accounting principles relevant to pesantren entities. This finding aligns with Istutik (2023) research. One informant, Ustadz Hidayat, stated:

"*I also did not graduate with an Economics degree, so my knowledge in this area is understandably limited. We have never heard about ISAK 35. Here the system is just to prepare reports manually*." (Personal Interview, 14/05/2025)

This statement indicates that the challenge lies not only in limited technical competence, but also in the lack of awareness regarding the importance of accounting standards. This condition represents a fundamental challenge that must be addressed in efforts to implement ISAK 35.

The impact of this lack of competence is evident in several aspects:

1. Inability to identify and classify transactions in accordance with accounting principles
2. Difficulties in applying appropriate recognition and measurement methods
3. Limitations in preparing comprehensive financial statements

4. Low quality of financial information disclosure

Second, Low Understanding of Financial Statement Preparation. Beyond individual

Competence, collective understanding of standard-compliant financial statement preparation is also challenging. Treasurers and finance staff, despite good intentions, often do not fully understand accounting concepts underlying ISAK 35, including revenue and expense recognition, asset and liability valuation, comprehensive financial information presentation, and transaction classification and categorization. Ustadz Tria stated in an interview:

"*Our income is still recorded manually in writing, our income still relies on SPP money from students, and we have not received any grants from the government*." (Personal Interview, 15/05/2025)

This statement indicates that financial record-keeping remains highly simplistic, limited to recording cash receipts and disbursements without considering more complex accounting principles such as revenue recognition, asset capitalization, or depreciation. This low level of understanding in financial statement preparation also has several implications:

1. Difficulties in providing comprehensive financial information to stakeholders
2. Limited capacity to conduct financial analysis for informed decision-making
3. Increased risk of reporting errors that may undermine the credibility of the pesantren
4. Barriers to accessing funding sources that require standardized financial statements

Third, Lack of Socialization and Information.

The application of PAP aligned with ISAK 35 at Ponpes Daarus Sunnah Rangkasbitung is hindered by minimal socialization and information dissemination from authorities. The government (through Bank Indonesia or relevant authorities) and the Indonesian Institute of Accountants (IAI) have important roles in disseminating information about current accounting standards and implementation guidelines. Several informants revealed they had never received information or invitations to participate in socialization about ISAK 35 or Pesantren Accounting Guidelines. This finding aligns with Maksalmina and Maryasih (2022) research.

Stakeholder Views on ISAK 35 Implementation

Importance of Accountability.

Stakeholders including foundation administrators, pesantren leaders, community figures, and other relevant parties recognize that accountability and transparency constitute fundamental pillars of pesantren financial management. This perspective aligns with Islamic principles emphasizing *amanah* (trust) and responsibility. The implementation of ISAK 35 is viewed as a strategic step toward improving the quality of financial management, ensuring the efficient and effective use of funds, and minimizing the potential for financial mismanagement. Through standardized financial reporting, stakeholders are able to access more accurate and relevant information for evaluating financial performance and supporting sound decision-making.

One foundation trustee stated:

"*We are fully aware of the importance of transparency in managing pesantren finances. The funds we manage are a trust from the community, parents of students, and donors. We must be able to account for them properly. If there is a standard that can help us become more transparent and accountable, we are very open to learning it*." (Personal Interview, 16/05/2025)

This view indicates that stakeholders are, in principle, committed to accountability and transparency. However, the primary challenge lies in translating this commitment into concrete practices through the application of appropriate accounting standards. A representative from the Indonesian Ulema Council (MUI) added an Islamic perspective on accountability:

"*In Islam, we are taught to be honest and trustworthy in managing wealth, especially public funds. The Prophet Muhammad (peace be upon him) taught that every person is a leader and will be held accountable for their leadership. This includes the financial management of Islamic educational institutions such as pesantren. Therefore, implementing a sound accounting system is fully aligned with Islamic teachings*." (Personal Interview, 17/05/2025)

This perspective reinforces the argument that the implementation of ISAK 35 is not merely a matter of compliance with accounting standards, but also represents the operationalization of Islamic values in organizational governance.

Alignment with Pesantren Values.

While acknowledging the importance of modern accounting standards, stakeholders emphasized that the implementation of ISAK 35 must remain aligned with the core values of pesantren. Values such as simplicity, collectivism, self-reliance, and spiritual blessing (*barakah*) are deeply embedded in pesantren culture. Consequently, financial statements should be:

1. Easily understood by all parties, including those without an accounting background
2. Relevant to pesantren decision-making needs
3. Consistent with Islamic (Sharia) principles
4. Implementable without diverting attention from the pesantren's primary mission of education and religious outreach

Therefore, the implementation of ISAK 35 should be conducted in a prudent and adaptive manner, while preserving the unique identity and characteristics of pesantren. A school principal noted:

"*We appreciate the importance of structured financial reporting. However, we also want to ensure that the system we adopt is not overly complex, as this could divert our focus from educating* *students. We need a system that is simple yet still meets the standards—and most importantly, one that aligns with the values we uphold in the pesantren*." (Personal Interview, 18/05/2025)

This statement reflects concerns that overly complex accounting standards may impose additional burdens on pesantren and distract them from their core mission. Hence, implementation strategies must consider institutional capacity and contextual realities. A Muslim scholar provided an academic perspective:

"*What matters most is how modern accounting principles can be integrated with Islamic values. ISAK 35 actually offers flexibility for non-profit entities to adapt to their specific characteristics. The key is to adapt the standard to the pesantren context, not to force pesantren to conform rigidly to the standard*."

(Personal Interview, 19/05/2025)

This perspective underscores that ISAK 35 implementation should be adaptive and contextual rather than mechanistic or rigid.

Potential Benefits

The findings indicate that stakeholders perceive the implementation of ISAK 35 as a strategic instrument that provides both institutional and educational benefits for Pondok Pesantren Daarus Sunnah Rangkasbitung. This perception is grounded in a shared understanding of transparency and accountability as the foundation of sustainable financial governance in faith-based non-profit institutions. Stakeholders believe that standardized financial statements enhance donor and public trust by presenting financial information that is clear and verifiable. Increased trust is perceived to have a direct impact on the sustainability and scale of financial support, thereby strengthening the pesantren's capacity to improve educational quality and supporting facilities. Beyond its external function, ISAK 35 is also understood as an internal managerial tool that supports more effective decision-making through reliable and timely financial information.

Furthermore, compliance with ISAK 35 is perceived to enhance the pesantren's reputation and credibility, particularly in its relationships with government agencies and donor institutions. Financial reporting standards are regarded as a critical prerequisite for accessing formal funding schemes and partnership programs. Stakeholders also emphasized the educational value of implementing sound accounting systems, which can serve as a learning medium for students regarding professional financial governance aligned with the Islamic principle of *amanah*. Overall, ISAK 35 is not viewed merely as an administrative obligation, but as a long-term institutional investment that supports legitimacy, managerial effectiveness, and sustainability.

One foundation administrator stated:

"*We often receive questions from potential donors about how we manage our finances. If we have clear and standardized financial reports, that will certainly increase their trust. And when trust increases, God willing, their support will also grow*." (Personal Interview, 20/05/2025)

Practical Strategies for Improving Financial Statement Quality

Based on empirical findings, improving financial statement quality in pesantren requires integrated, contextual strategies aligned with resource limitations and stakeholder expectations. (1) Capacity Building through Training and Mentoring - viewed as the main prerequisite for ISAK 35 implementation, with a practice-oriented continuous mentoring approach rather than just theoretical training. (2) Standard Operating Procedures (SOP) Development - perceived as an important mechanism to ensure consistency and sustainability of financial management; SOPs must be simple, applicable, adaptive, and consistent with ISAK 35 provisions. (3) Accounting Technology Utilization - viewed as capable of improving efficiency, accuracy, and timeliness of financial reporting, while considering cost limitations and system complexity. (4) Continuous Socialization and Advocacy - needed to build understanding and commitment of all stakeholders toward the importance of financial transparency and accountability.

Discussion

This study's results show that ISAK 35 implementation at Pondok Pesantren Daarus Sunnah Rangkasbitung faces multidimensional barriers. These barriers relate not only to technical accounting aspects but also involve limitations in human resources, institutions, and cultural factors inherent to pesantren characteristics. These findings align with previous research (Safitri & Narastri, 2023; Diningsih et al., 2023; Maksalmina & Maryasih, 2022; Setiawati & Hafni, 2023) showing that most non-profit institutions, including pesantren, have not fully adopted applicable accounting standards. This condition indicates that ISAK 35 implementation problems are systemic and require comprehensive and sustainable approaches.

An important finding in this study is the stakeholder perspective emphasizing the need for compatibility between modern accounting standards and pesantren values. This perspective reflects the process of institutional isomorphism in organizational theory, where adoption of external practices is not mechanical but adjusted to prevailing norms, values, and institutional contexts. In the pesantren context, values such as simplicity, togetherness, independence, and blessing are primary considerations in applying accounting standards. Therefore, ISAK 35 implementation cannot be done with a one-size-fits-all approach but must be adaptive and contextual.

Theoretically, this study contributes to the study of how global accounting standards can be adapted in local contexts with distinctive cultural characteristics and values. These findings enrich the literature on contextualization of accounting standards and value-based accounting practices (indigenous accounting practices). Additionally, this study also contributes to Sustainable

Development Goals (SDGs) discourse, particularly SDG 4 (Quality Education), SDG 10 (Reduced Inequality), and SDG 17 (Partnership for the Goals). Through more accountable and transparent financial management based on ISAK 35, pesantren have the potential to improve education quality, expand more equitable access, and build stronger partnerships with various stakeholders.

Conclusion

This study shows that ISAK 35 implementation at Pondok Pesantren Daarus Sunnah Rangkasbitung still faces main challenges in the form of limited human resource competence, financial recording practices that do not yet comply with standards, and minimal socialization and mentoring. Nevertheless, stakeholders have positive views on ISAK 35 implementation and believe in its benefits in increasing transparency, accountability, donor trust, financial management efficiency, and funding access, while emphasizing alignment with pesantren values and sharia principles.

This study proposes an integrated approach through training and mentoring, contextual SOP development, accounting technology utilization, and socialization and advocacy. Theoretically, this study enriches value-based non-profit accounting literature, while practically and policy-wise provides a basis for formulating guidance and support for ISAK 35 implementation. However, due to single case study limitations and the absence of implementation validation, future research is recommended to use comparative, longitudinal, and mixed-methods designs to assess the effectiveness and long-term impact of ISAK 35 implementation in pesantren.

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