

## **Treasurer Professional Competence in Ma'ariful Ulum Islamic Boarding School, Banyuasin Regency Financial Administration**

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### **Abstract**

This study aims to analyze the professional competence of treasurers in financial administration at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency and identify obstacles faced in the financial management process. This study uses a qualitative method with a descriptive approach. Data collection techniques were carried out through observation, interviews, and documentation, with research subjects including the treasurer of the Islamic boarding school, the head of the boarding school, and staff related to financial management. The results of the study indicate that treasurers have carried out financial recording, management, reporting, and accountability routinely. Treasurers also demonstrate an attitude of responsibility, integrity, and discipline in managing financial transactions. However, the professional competence of treasurers still needs to be improved, especially in aspects of understanding accounting standards for non-profit entities, the application of Interpretations of Financial Accounting Standards (ISAK) 35, the use of financial administration technology, and the preparation of systematic financial reports. The main obstacles found include limited accounting training, a manual recording system, the absence of written standard operating procedures, and limited access to financial information. Therefore, Islamic boarding schools need to improve the competence of treasurers through training, formulating financial management policies, and starting to implement technology-based administration systems so that financial governance becomes more effective, efficient, transparent, and accountable.

**Keywords:** Professional Competence, Treasurer, Financial Administration, Islamic Boarding School, ISAK 35

### **INTRODUCTION**

Islamic boarding schools (pesantren) are part of Islamic educational institutions that play a strategic role in shaping the character, morals, and quality of human resources in Indonesia. In addition to serving as places of learning, pesantren have also developed into organizations that manage various funding sources, including students, the community, donors, and government assistance (Alfie & Triyoga, 2023). Therefore, financial management and record-keeping are crucial for supporting operational sustainability and increasing public trust in pesantren (Maksalmina & Maryasih, 2022).

Legally, the existence and management of Islamic boarding schools are regulated by Law Number 18 of 2019 concerning Islamic Boarding Schools, which emphasizes that Islamic boarding schools play a role in education, preaching, and community empowerment. The regulation also clarifies that Islamic boarding schools have the right to receive financial support from the community and the government to support their education. With this financial support, Islamic boarding schools are required to implement clear, efficient, and accountable financial management as a form of responsibility to the community (Dara Dinanti & Fitriyah, 2025).

The principles of transparency and accountability in institutional financial management are also in line with Law Number 17 of 2003 concerning State Finance, which emphasizes that financial management must be carried out in an orderly manner, in accordance with laws and

regulations, efficiently, economically, effectively, transparently, and responsibly (Shoimah et al., 2021). This provision serves as an important foundation for educational institutions, including Islamic boarding schools, in implementing professional financial governance.

In the context of financial administration of educational institutions, the government also emphasizes the importance of implementing the principle of public accountability as stipulated in Law Number 20 of 2003 concerning the National Education System. This regulation states that the management of education funds must be based on the principles of fairness, efficiency, transparency, and public accountability. This demonstrates that Islamic boarding schools, as part of the national education system, are obligated to manage their finances properly and responsibly (Istutik et al., 2023).

Ideally, financial management in Islamic boarding schools should be conducted professionally, adhering to applicable accounting standards, namely ISAK 35 concerning the presentation of financial statements for non-profit entities. This standard is designed to produce clear, accountable, and easily understood financial reports for various parties (Nanda Suryadi et al., 2023). Furthermore, the government and the Indonesian Institute of Accountants have issued Islamic boarding school accounting guidelines to improve the quality of Islamic boarding school financial management (Elvira et al., 2023).

However, on-the-ground conditions indicate that Islamic boarding school financial management has yet to fully meet ideal standards. Many Islamic boarding schools have not yet implemented accounting standards effectively, and some still use a simple recording system, simply recording cash inflows and outflows. Previous studies have shown that Islamic boarding school financial reports are generally not prepared in accordance with ISAK 35 and still use a single-entry recording system (Islam, 2023).

A similar phenomenon has been found in various studies, indicating that many Islamic boarding schools are unable to prepare standardized financial reports due to limited accounting knowledge. Ulfiyah and Djalaluddin (2024) revealed that Islamic boarding school treasurers have not yet mastered the preparation of standardized financial reports, resulting in records only covering cash inflows and outflows. This suggests that the primary problem lies not only in the system but also in the capabilities of the human resources involved in financial administration.

Irwansyah (2022) also showed that many Islamic boarding schools still rely on manual record-keeping and have not implemented a standardized accounting system. This situation arises from the perception that Islamic boarding schools, as social institutions, do not require complex financial reports. However, this situation risks leading to recording errors, reducing the quality of financial information, and weakening internal controls.

Other research shows that the implementation of ISAK 35 in Islamic boarding schools still faces several obstacles, such as minimal socialization, limited workforce, and insufficient accounting training (Rohmah, 2023). Saputri et al. (2025) also revealed that the main challenges to implementing ISAK 35 in Islamic boarding schools include limited treasurer knowledge, minimal training, and the lack of a planned recording system. Therefore, treasurer competence is a crucial element in the success of Islamic boarding school financial management.

Based on the above description, there is a gap between the ideal and actual conditions in Islamic boarding school financial management. Ideally, Islamic boarding schools are expected to have a clear, accountable, and standardized financial system. However, in reality, many Islamic boarding schools still face limited treasurer competency and have not yet optimally implemented accounting standards. Therefore, this study focuses on analyzing the professional competency of treasurers in financial administration at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency.

This study offers a novel approach by emphasizing the analysis of treasurers' professional competencies through a qualitative approach that highlights knowledge, skills, professional

attitudes, and financial administration processes. This research is crucial for determining the extent of treasurers' financial management capabilities and identifying the challenges they face. The results are expected to serve as a basis for improving the quality of Islamic boarding school financial management, making it more professional, transparent, and accountable.

## **METHOD**

This research uses a qualitative method with a descriptive approach. Qualitative research aims to understand phenomena in depth based on actual conditions in the field. According to Moleong (2018), qualitative research aims to understand phenomena experienced by research subjects, such as behavior, perspectives, motivations, and actions, comprehensively through descriptions in words and language.

A descriptive approach was used to systematically describe the professional competence of treasurers in financial administration at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency. Through this approach, researchers gained a clear understanding of the actual conditions of Islamic boarding school financial management, including aspects of knowledge, skills, professional attitudes, and financial administration processes carried out by treasurers.

The research was conducted at the Ma'ariful Ulum Islamic Boarding School, Banyuasin Regency, from May 2 to 5, 2026. The selection of the research location was based on the existence of problems related to financial management and the importance of the treasurer's role in managing Islamic boarding school finances. The research subjects included the treasurer of the Islamic boarding school, the head or manager of the Islamic boarding school, and staff involved in financial management.

The object of this research is the professional competence of treasurers in financial administration. This competence encompasses knowledge, skills, professional attitudes, and financial administration processes. The data sources in this study consist of primary and secondary data. Primary data were obtained through interviews and observations, while secondary data were obtained from Islamic boarding school financial reports, cash books, administrative archives, and relevant literature and journals.

Data collection techniques included interviews, observation, and documentation. Interviews were used to obtain direct information from informants regarding financial management processes and the challenges encountered. Observations were conducted to directly observe financial administration practices, while documentation was used to review cash books, transaction records, financial reports, and other administrative files.

The data analysis technique uses an interactive analysis model consisting of data condensation, data presentation, and conclusion drawing. Data condensation is carried out by selecting and simplifying data obtained from the field. Data presentation is done in narrative form for easy understanding, while conclusions are drawn based on the results of data analysis that have been thoroughly reviewed. To ensure the validity of the data, this study uses source triangulation and technical triangulation. Source triangulation is carried out by comparing data from the treasurer, management, and staff. Technical triangulation is carried out by comparing the results of interviews, observations, and documentation. The research stages include problem formulation, theoretical and literature review, data collection, data condensation, data presentation, and conclusion drawing.

## **RESULTS AND DISCUSSION**

### **1. General Description of Ma'ariful Ulum Islamic Boarding School, Banyuasin Regency**

The Ma'ariful Ulum Islamic Boarding School is a private Islamic educational institution that plays a vital role in providing religious education, formal education, and character

development for its students. This Islamic boarding school serves not only as a place for religious studies but also as an educational institution that integrates Islamic boarding school values with the formal education system. This integration demonstrates that the Ma'ariful Ulum Islamic Boarding School strives to provide a balanced education between mastery of religious knowledge, moral development, and the development of students' academic abilities.

This Islamic boarding school is led by KH. Amin Dimiyati and is located at Jl. Kauman, Talang Keramat No. 19, RT.15/RW.03, Tanah Mas, Talang Kelapa District, Banyuasin Regency, South Sumatra. Although administratively located in Banyuasin Regency, this Islamic boarding school is very close to the Palembang City area, making it easily accessible to people from Palembang and surrounding areas. This strategic geographical position is one of the supporting factors for the development of the Islamic boarding school, as the community has relatively easy access to religious-based educational services.

In its educational administration, the Ma'ariful Ulum Islamic Boarding School manages several educational units, such as Raudhatul Athfal (Islamic Junior High School), Madrasah Aliyah (Islamic Senior High School), and Vocational High School. The existence of these various educational units demonstrates the pesantren's quite complex institutional structure. This complexity relates not only to learning activities but also to administrative needs, human resource management, infrastructure, and financial management. Therefore, financial management is a crucial aspect determining the smooth operation of the pesantren.

As an Islamic educational institution that manages various activities and educational units, the Ma'ariful Ulum Islamic Boarding School requires an orderly, transparent, and accountable financial management system. Funds managed by the Islamic boarding school can come from various sources, such as student fees, community assistance, donations, and other legitimate funding sources. This diversity of funding sources requires sound financial management so that all receipts and expenditures can be clearly recorded, reported, and accounted for. In this context, the role of the treasurer becomes crucial.

## **2. Professional Competence of Treasurer**

As an educational institution that manages various educational units, the Ma'ariful Ulum Islamic Boarding School relies heavily on the competence of a professional treasurer to ensure orderly, transparent, and accountable financial management. Research shows that the Islamic boarding school treasurer has broad responsibilities, encompassing knowledge, skills, a professional attitude, and a systematic financial administration process.

In terms of knowledge, treasurers possess a deep understanding of basic accounting principles, including the application of ISAK 35 for non-profit entities. This knowledge encompasses not only recording donations and educational operational costs, but also preparing accurate and informative financial reports. Although treasurers are currently capable of managing basic administration, full implementation of ISAK 35 standards still needs to be strengthened to ensure Islamic boarding school financial reporting is more transparent and in line with professional standards.

The treasurer's skills are evident in his or her ability to systematically record transactions, accurately prepare financial reports, and utilize modern administrative tools. The treasurer has been able to ensure all incoming and outgoing cash flows are routinely recorded, although some processes are still performed manually. The future use of a digital system that adheres to ISAK 35 is expected to increase efficiency, reduce the risk of errors, and strengthen the institution's accountability.

Meanwhile, the treasurer's professional attitude is a crucial foundation for internal trust. The treasurer's integrity, responsibility, and dedication are consistently demonstrated throughout every recording and reporting process. This builds trust among the foundation's

administrators, teachers, and students in the Islamic boarding school's financial management, while ensuring sustainable and accountable financial governance.

Finally, the financial administration process encompasses all stages, from receipts and recording and disbursements to financial reporting and evaluation. Financial reports are prepared periodically to support internal transparency and the foundation's decision-making. Although some processes are still manual, the implementation of SOPs and the integration of ISAK 35-based digital systems in the future is expected to strengthen the institution's overall governance, create professional and accountable financial management, and support the sustainability of education at the Ma'ariful Ulum Islamic Boarding School.

The results of the study indicate that the professional competence of treasurers at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency still requires improvement, particularly in terms of technical knowledge and modern accounting skills. Interviews with the treasurers revealed that their general educational backgrounds limited their understanding of non-profit entity financial reporting regulations, particularly ISAK 35. This limited understanding impacts the rudimentary financial reporting process. This finding aligns with Hidayat and Nurhasanah (2022) who explained that the low understanding of accounting standards among educational institution treasurers results in financial reports not meeting modern accountability principles.

In terms of skills, treasurers are capable of recording all incoming and outgoing transactions routinely and on schedule. However, the main weakness lies in the administration tools used. The bookkeeping process is still carried out manually using physical cash books and has not been integrated with information systems or digital financial administration applications. This situation aligns with Prasetyo and Aminah (2020), who stated that the use of manual recording systems in educational institutions results in ineffective financial management and risks recording errors.

To ensure data validity, researchers conducted technical triangulation by examining supporting documents such as daily cash books, expense notes, and student payment receipts. Documentary observations revealed consistency, as each transaction was recorded regularly and supported by valid physical evidence. This demonstrates that, in terms of professionalism, the treasurer possesses integrity, responsibility, and dedication to maintaining accurate basic record keeping. However, this professionalism needs to be balanced with structured accounting training to ensure financial management is not only routine but also meets public accountability standards.

### **3. Financial Administration**

The results of the study indicate that the treasurer of the Ma'ariful Ulum Islamic Boarding School plays a strategic role in maintaining the orderliness of the Islamic boarding school's financial administration. The treasurer is not only tasked with recording incoming and outgoing funds, but is also responsible for ensuring that all financial processes run in accordance with the principles of order, prudence, transparency, and accountability. This responsibility requires professional competence that includes aspects of knowledge, skills, professional attitudes, and the ability to carry out financial administration processes systematically.

In terms of knowledge, the treasurer of the Ma'ariful Ulum Islamic Boarding School has a basic understanding of financial administration. This understanding is evident in the treasurer's ability to recognize the types of income and expenditures of the Islamic boarding school, record cash flows, and prepare simple financial reports for the foundation's internal needs. This basic knowledge is crucial because Islamic boarding schools, as non-profit educational entities, still require accountable financial records. However, in relation to modern accounting standards, the treasurer's understanding of ISAK 35 still needs to be strengthened.

ISAK 35 is a relevant standard for non-profit entities, including educational foundations and Islamic boarding schools, as it regulates the presentation of financial statements to be more transparent, systematic, and easily understood by stakeholders. In practice, treasurers have understood the importance of recording donations, educational operational costs, and expenses for student activities and institutional needs. However, this recording still tends to be oriented towards basic administration, so it does not fully reflect financial statements in accordance with non-profit entity standards. This condition indicates that treasurers' knowledge competencies have been established, but still require strengthening through accounting training, technical assistance, and further understanding of the application of ISAK 35.

In terms of skills, the treasurer demonstrates the ability to routinely and systematically record financial transactions. Every receipt and expenditure is recorded as part of efforts to maintain the orderliness of the Islamic boarding school's financial administration. This skill is crucial because Islamic boarding schools have various educational units, each requiring financial support. Regular record keeping helps the foundation understand the institution's financial condition, determine priorities for fund use, and plan the Islamic boarding school's operational needs.

Despite this, research results indicate that some financial administration processes are still performed manually. While manual methods can still support basic record-keeping, they have several limitations, such as the risk of recording errors, delays in reporting, difficulty in tracking outdated data, and reduced efficiency when transaction volumes increase. With the presence of various educational units under the auspices of Islamic boarding schools, the need for a more modern financial administration system is becoming increasingly important. Therefore, strengthening treasurers' skills in using financial applications or digital record-keeping systems is essential.

Utilizing a digital system based on ISAK 35 principles can help treasurers prepare financial reports more quickly, neatly, and accurately. Digital systems can also simplify the process of archiving transaction records, categorizing funding sources, recording operational expenses, and preparing periodic reports. Thus, treasurers' technical skills are not limited to manual record-keeping but also develop into more professional financial management that adapts to the needs of modern educational institutions.

In addition to knowledge and skills, the treasurer's professional attitude was also an important finding in this study. The treasurer of the Ma'arif Ulum Islamic Boarding School demonstrated responsibility, integrity, discipline, and prudence in carrying out his duties. This attitude was evident in the treasurer's sincerity in recording transactions, maintaining proof of expenditures, and submitting reports to the foundation. In managing the finances of educational institutions, a professional attitude is crucial because it is directly related to trust. Islamic boarding school finances are not just about numbers, but also about the trust of students, guardians, the community, and parties who provide support to the institution.

The treasurer's integrity is the primary foundation for building internal trust. When the treasurer performs his duties honestly, orderly, and responsibly, the foundation's administrators, teachers, students, and the community will have confidence that the Islamic boarding school's finances are being managed effectively. Conversely, a lack of professionalism can lead to doubt, internal conflict, and even undermine trust in the institution. Therefore, the treasurer's professionalism is an integral part of the Islamic boarding school's financial competence.

In the financial administration process, the treasurer is responsible for everything from receiving funds, recording transactions, disbursing funds, preparing reports, and evaluating budget usage. This process is a crucial part of Islamic boarding school governance because every educational, religious, and operational activity requires clear financial support. Funding receipts need to be recorded based on their source, while disbursements need to be aligned with

the institution's needs and accompanied by transaction documentation. This ensures that every flow of funds can be traced and accounted for.

Regularly prepared financial reports are an important tool for supporting internal transparency. Through these reports, Islamic boarding school and foundation leaders can assess the institution's financial condition, evaluate the use of funds, and make decisions related to the educational needs and development of the Islamic boarding school. In the context of the Ma'ariful Ulum Islamic Boarding School, financial reports serve not only as administrative documents but also as a basis for maintaining the sustainability of educational programs and services to students.

However, the financial administration process still needs to be strengthened through the development of clearer standard operating procedures. SOPs are necessary to ensure a standardized flow for every financial process, from receiving funds and authorizing expenditures, recording transactions, archiving evidence, and reporting to the foundation. With SOPs, the treasurer's duties become more focused, internal oversight is easier, and the potential for administrative errors is minimized. SOPs are also crucial to ensure that financial management is not solely dependent on the treasurer's personal habits but becomes an institutional system that can be implemented sustainably.

The financial administration process at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency generally remains at the basic administrative stage. According to information from the boarding school's leadership, the entire receipt and disbursement process relies on a simple recording system of cash inflows and outflows. At the end of each month, the treasurer compiles a summary of cash records to be submitted verbally and in writing to the leadership and the foundation as a form of internal accountability. This finding aligns with Ramadhan and Fitriani (2021), who explain that most Islamic boarding school-based educational institutions still employ a simple financial management system focused on cash flow recording.

Although monthly reports are presented at internal meetings to maintain transparency among administrators, access to overall financial reports remains limited. Not all teaching staff or administrators have direct access to this financial information. This situation is supported by Wahyuni et al. (2022), who stated that transparency in financial management in religious educational institutions is often internal and limited to certain parties.

Field conditions also demonstrate a lack of internal regulations. The Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency does not yet have written standard operating procedures (SOPs) governing financial management processes. Financial mechanisms, expenditure authorizations, and reporting are still carried out based on verbal instructions from management and long-standing administrative practices. The absence of SOPs has the potential to lead to administrative errors, weaken internal controls, and hinder long-term financial accountability.

#### **4. Implementation of ISAK 35 Accounting Standards**

The results of the study indicate that the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency has not implemented ISAK 35 in preparing financial reports. The financial reports prepared are still in the form of simple cash recording and do not cover all components of the financial statements of non-profit entities. Based on information from the treasurer, the non-implementation of ISAK 35 is due to a limited understanding of financial accounting standards for non-profit entities. The foundation's leadership also explained that the treasurer has never received special training on preparing financial reports based on ISAK 35.

The lack of internal Islamic boarding school policies specifically regulating the implementation of financial reporting standards is also a hindering factor. This situation impacts

the quality of financial reports, as the reports prepared are unable to provide comprehensive, systematic, and standardized financial information. Consequently, transparency and accountability in Islamic boarding school financial management are not optimal.

The validity of the findings was strengthened through observation and documentation in the form of cash books, Islamic boarding school financial reports, and financial administration archives. Observations indicated that the financial reports still consisted of simple cash records and did not yet use the financial reporting format in accordance with ISAK 35. The consistency between the interview results, observations, and documentation indicated that the research data had a good level of validity.

Based on these results, the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency needs to improve the competence of treasurers through accounting training and preparation of ISAK 35-based financial reports. The Islamic boarding school also needs to formulate internal policies or financial management guidelines that form the basis for implementing accounting standards so that financial governance can run more transparently, accountably, and professionally.

## **5. Obstacles in Financial Administration**

The research results show that financial management at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency still faces several obstacles that affect the effectiveness of financial administration. One of the main obstacles is the limited competence of human resources in financial management, particularly in understanding accounting and preparing financial reports according to applicable standards. Informants explained that the treasurer had never received accounting or financial management training at the Islamic boarding school, so recording and reporting were still carried out based on their basic administrative skills.

In addition to limited human resource competency, the financial recording system is still manual and does not yet utilize an information technology-based administration system. All financial transactions are manually recorded in a cash book, then summarized periodically for reporting to the Islamic boarding school and foundation leadership. This manual system makes the financial management process less efficient, requiring more time for recording, archiving, and reporting. Furthermore, the use of a manual system increases the risk of administrative errors and loss of financial documents.

Another obstacle is the lack of a written SOP or policy specifically governing the financial management of Islamic boarding schools. Staff stated that the financial management process is still carried out based on administrative practices and direct instructions from the Islamic boarding school leadership. The lack of an SOP results in a lack of clear operational standards for financial recording, reporting, monitoring, and evaluation. To address this obstacle, Islamic boarding schools need to develop a financial management policy that clearly regulates recording, reporting, monitoring, task allocation, and access to financial information.

## **6. Islamic Boarding School Financial Management Policy**

The research results show that the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency does not yet have a written policy or SOP that specifically regulates financial management. Financial management is still carried out based on the leadership's instructions and existing administrative practices. Although a routine reporting mechanism to the leadership and the foundation has been implemented as a form of accountability, the lack of a written policy means that the recording, reporting, monitoring, and transparency of financial information do not have clear and consistent standards.

The absence of written SOPs also results in a lack of detailed task allocation, reporting procedures, oversight mechanisms, and financial accountability systems. This situation has the

potential to impact the long-term effectiveness of Islamic boarding school financial management. Therefore, the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency needs to formulate a written financial management policy or SOP that regulates the recording, reporting, oversight, and access to financial information. This policy is expected to improve the quality of Islamic boarding school financial governance, making it more structured, transparent, and accountable.

The treasurer's professional competence is directly related to the quality of financial governance at the Ma'ariful Ulum Islamic Boarding School. As an Islamic educational institution that manages various educational units, the Islamic boarding school requires a treasurer who is not only capable of recording transactions but also understands the principles of public accountability. From a social and political science perspective, Islamic boarding school financial management can be understood as part of the governance of social institutions. Islamic boarding schools exist not only as educational institutions but also as social organizations that have relationships with the community, students' guardians, the government, and donors. Therefore, financial accountability is a crucial element in maintaining legitimacy and public trust.

The research results show that the treasurer's competence at the Ma'ariful Ulum Islamic Boarding School has contributed to the institution's orderly financial administration. Basic accounting knowledge, record-keeping skills, and a professional attitude are essential assets for carrying out financial administration. However, the increasingly complex demands of institutional governance require continuous improvement of these competencies. Managing various educational units requires a more organized, documented, and standardized financial system. Therefore, increasing the treasurer's capacity is an urgent need.

The implementation of ISAK 35 is a crucial aspect that Ma'ariful Ulum Islamic Boarding School needs to pay attention to. As a non-profit entity, the Islamic boarding school requires a financial report format that not only shows cash inflows and outflows but also provides a comprehensive overview of the institution's financial condition. Standardized reports will help the Islamic boarding school strengthen transparency, enhance accountability, and build public trust. With more systematic financial reports, the foundation can also plan its budget more rationally and data-driven.

Furthermore, the use of digital systems in financial administration can be a solution to improve the effectiveness of treasurers. Digital systems enable faster recording, more secure data storage, and easier reporting. In the context of Islamic boarding schools (*pesantren*) with their various educational units, financial digitization can help avoid overlapping record keeping and streamline the oversight process. However, digitalization cannot run optimally without the readiness of human resources. Therefore, training and mentoring treasurers are crucial steps to ensure the technology can truly be used to strengthen financial governance.

The treasurer's professional attitude also demonstrates that financial governance is determined not only by the system but also by moral values and work ethics. In Islamic boarding schools, the values of trustworthiness, honesty, and responsibility are crucial. These values align with the principle of accountability in financial management. A treasurer with high integrity will be more careful in using and reporting institutional funds. Therefore, the treasurer's professional competence extends beyond technical aspects to ethical and social dimensions.

Overall, this study shows that the treasurer's professional competence is a crucial factor in supporting the financial administration of the Ma'ariful Ulum Islamic Boarding School. The treasurer has performed basic financial management functions quite well through recording, reporting, and internal accountability. However, improvements are still needed in the application of accounting standards, the use of digital systems, and the development of financial

SOPs. Strengthening these three aspects will help the Islamic boarding school build a more orderly, transparent, accountable, and sustainable financial system.

Thus, this discussion confirms that treasurer professionalism is not merely an administrative issue, but also an integral part of Islamic boarding school governance. The better the treasurer's competence, the stronger the Islamic boarding school's ability to maintain public trust, manage educational resources, and ensure the sustainability of educational services for students. In the context of the Ma'ariful Ulum Islamic Boarding School, improving the treasurer's competence is a strategic step to strengthen the boarding school's management as an adaptive, responsible, and trusted Islamic educational institution.

## CONCLUSION

Based on the research results, it can be concluded that the treasurer of the Ma'ariful Ulum Islamic Boarding School plays a strategic role in ensuring that the financial management of the Islamic boarding school runs in an orderly, transparent, and accountable manner. The treasurer's professional competence, including knowledge, skills, professional attitude, and ability to carry out financial administration processes, directly influences the quality of the institution's financial governance. The treasurer's knowledge of basic accounting principles and ISAK 35 standards enables accurate recording and reporting, while technical skills and the use of administrative tools support the efficiency and accuracy of financial processes. A professional attitude in the form of integrity, responsibility, and dedication is the foundation of internal trust in the Islamic boarding school, while the implementation of a systematic administration process ensures that all financial activities are documented and accountable.

Financial administration at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency can be concluded as having been carried out through routine recording and reporting by the treasurer. Financial recording is carried out for income and expenditure transactions and is accompanied by transaction evidence as a form of administrative accountability. The treasurer also demonstrates responsibility, integrity, and dedication in carrying out financial management duties.

However, treasurers' professional competence in financial management based on accounting standards still needs to be improved. Understanding of accounting standards for non-profit entities, particularly ISAK 35, remains limited, resulting in simplistic financial reports that do not meet the required standardized financial reporting requirements. Financial recording and reporting processes are also still performed manually and do not utilize information technology-based administrative systems.

Financial management at the Ma'ariful Ulum Islamic Boarding School in Banyuasin Regency reflects transparency efforts through regular reporting to the leadership and the foundation. However, the information transparency mechanism and financial oversight system have not been optimally implemented due to the lack of a written SOP or policy that specifically regulates financial management. Therefore, the Islamic boarding school needs to improve the competence of its treasurers through training, implement a technology-based financial administration system, and develop SOPs for financial management to ensure more systematic, effective, transparent, and accountable financial governance.

In line with these findings, this study offers several strategic recommendations. First, treasurers need to continuously improve their understanding of ISAK 35 standards through training and mentoring to ensure more professional and transparent financial reporting. Second, the implementation of a digital-based financial administration system is highly recommended to increase efficiency, minimize the risk of errors, and strengthen institutional accountability. Third, the development of clear and standardized Standard Operating Procedures (SOPs) for all stages of financial administration can ensure a more structured and consistent process. Fourth,

the treasurer's professionalism must be maintained through a work culture that emphasizes integrity, discipline, and responsibility. Finally, Islamic boarding school administrators are advised to conduct regular monitoring and evaluation of all financial processes to ensure compliance with SOPs, system effectiveness, and the sustainability of financial management that supports the smooth running of education and the development of students.

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