Integration of Islamic Values in Islamic Boarding School Budget Planning: Reflections on Accountable Financial Governance

Ramdhansyah[1], Rosmala Dewi[2], Yuniarto Mudjisusatyo[3]

{ramdhan@unimed.ac.id[1], ros_dw@unimed.ac.id[2], yuniarto@unimed.ac.id[3]}

[1,2,3]Educational Technology, Universitas Negeri Medan, Indonesia

Abstract. This study explores how Islamic values are integrated into budget planning practices in Islamic boarding schools (pesantren) as a foundation for accountable financial governance. While prior studies on pesantren accountability have predominantly focused on financial reporting and sharia accounting compliance, limited attention has been given to the budgeting stage as a strategic locus of value-based decision making. Employing a qualitative multiple case study design with a grounded analysis approach, this research draws on in-depth interviews with leaders, principals, and financial managers from three Islamic boarding schools in Deli Serdang Regency, Indonesia. The findings reveal that four core Islamic values *amanah*, *ihsan*, *'adala*, and *maslahah ummah* are systematically embedded in budgeting mechanisms through layered verification, participatory deliberation, and benefit-oriented prioritization. This study contributes to Islamic accountability literature by proposing a value-based budgeting model that integrates managerial professionalism with spiritual accountability.

Keywords: Budget planning, Islamic boarding schools, Islamic values, Financial governance.

1 Introduction

Along with the development of financial governance in education, the demand for accountability in the financial management of Islamic educational institutions, including Islamic boarding schools, has also increased [1]. With this modern financial governance paradigm, Islamic boarding schools can no longer rely on traditional informal systems in managing their financial resources. The demand for accountability is now getting stronger, both from the government, the community, and the donors who channel funds to these institutions [2]. Changes in regulations and increasing public awareness of the importance of honest, efficient, and open fund management make it necessary for Islamic boarding schools to adopt more accountable financial governance practices [3]. Considering that Islamic boarding schools is an Islamic educational institution that is oriented towards the formation of religious and moral character, the principle of accountability in Islamic boarding schools is not only related to administrative or financial aspects, but also includes the dimension of Islamic values that underlie the entire fund management process [4]. The modernization of the financial system in Islamic boarding schools must remain in line with the basic principles of Islam in its financial governance [5].

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In the context of financial governance, budget planning is a strategic component that determines the effectiveness of Islamic boarding schools fund management [6]. The budget functions as a control tool, policy direction, and instrument for evaluating the financial performance of the institution [7]. As an institution based on Islamic teachings, Islamic boarding schools should ideally make Islamic values the foundation in every decision-making process, including in the preparation and management of budgets [8]. The integration of Islamic values in financial governance not only strengthens moral legitimacy, but also creates two-dimensional accountability: vertical to Allah (*HablumMinallah*) and horizontal to humans (*HablumMinannas*) [9]. This concept is known as Islamic accountability, which is the concept of accountability that combines worldly and ukhrawi responsibility [10], so that every use of funds is seen as a form of worship and trust that must be maintained [11].

Existing studies on pesantren accountability have primarily concentrated on sharia accounting standards, financial reporting transparency, and compliance with PSAK or zakat–waqf management. Most previous studies have focused more on aspects of sharia accounting, financial reporting, or zakat and waqf management [12-16]. In fact, the budget planning stage is the main foundation in ensuring the use of funds that is on target, efficient, and as a guideline in achieving the institution's goals [17-19].

Thus, the gap addressed in this study lies not in the absence of accountability research on pesantren, but in the lack of empirical investigation into how Islamic values are operationalized during the budget planning stage, particularly from a multiple case perspective that allows comparison across institutions. Moreover, few studies explicitly link budgeting practices to the broader theoretical framework of Islamic accountability and maqasid al-shariah. Accordingly, this study aims to describe and analyze how Islamic values are integrated into budget planning practices in Islamic boarding schools and how such integration supports accountable financial governance. By doing so, this research seeks to enrich Islamic accountability theory and offer a contextualized model of value-based budgeting for Islamic educational institutions.

This research not only contributes to the development of theories regarding Islamic accountability in educational institutions, but also provides practical recommendations for Islamic boarding schools in building a budget planning system that is aligned between the principles of managerial professionalism and Islamic values. This research is also expected to enrich the literature in education management, especially in education financing planning.

2 Method

The purpose of this research focuses on the description of how to apply Islamic principles in the technical practice of budgeting in Islamic boarding schools. To answer this question and gain a better understanding of budgeting in Islamic boarding schools, this study applies a qualitative methodological approach based on multiple case study approaches [20]. The study used more than one case to add support to the findings of the small-scale study, allowing researchers to more clearly identify common themes and patterns that might be considered relevant. Combining multiple cases with an analysis based on a grounded theory approach allows for better identification of the categories of interest [21]. As is typical of qualitative research, each study is unique in terms of contextual factors [22], so this study focuses on efforts to gain better understanding and insight rather than hypothesis testing, and is more likely to describe a particular context in depth rather than looking for generalizations of a context.

This study used Islamic boarding schools leaders, school principals, and the finance department of three Islamic boarding schools in Deli Serdang Regency as research informants. In qualitative research, there is no standard rule for sample size [23], where decisions on how many samples to take depend on the richness of the data collected, the depth and detail of the analysis, the budget, and the timeliness. In other words, the quality of the data is more important than the quantity of data in qualitative research [23], [24]. Therefore, in qualitative research, only a small sample is used [25].

Semi-structured interviews with open-ended questions were used to collect data from the participants. This method allows participants to speak freely about their own perceptions and respond in depth, providing an opportunity for a more thorough exploration of the points that arise. At the same time, the semi-structured nature of the interview allows analysis using the categories that emerge, since the information can be compared among the participants. The interview questions were designed to obtain in-depth information and focus discussions on what informants thought was the most dominant and important in preparing the Islamic boarding schools budget.

To ensure the validity of the data, this study applied member checking techniques, as well as peer debriefing. Member checking is done by asking the informants to review the summary of the interview results to ensure they fit their experience. Peer discussions are carried out by ensuring that the results while the research is discussed with academic colleagues to obtain input and minimize researcher bias.

During the research, the ethical aspects of research are strictly maintained. All informants were given an explanation of the purpose of the research and their right to participate voluntarily. The identity of the informant is kept confidential by using codes or pseudonyms in transcripts and research reports. The research process is also carried out by maintaining a respectful attitude towards the norms and religious values that apply in the Islamic boarding schools environment.

This research method is expected to be able to produce a comprehensive understanding of how Islamic values are internalized in each stage of Islamic boarding schools budget planning. Through an interpretive approach, this research not only focuses on the technical aspects of budgeting, but also highlights the moral and spiritual dimensions that support the accountability of Islamic boarding school financial governance. The main questions asked to the participants were:

1. How has the process of preparing the Islamic boarding schools budget been carried out so far?
2. How is the integration of Islamic values in the process of preparing a budget in Islamic boarding schools?
3. How does the integration of Islamic values in budget preparation support the accountability of Islamic boarding school financial governance?

Based on the guidance of the three main questions, the interview will develop according to the direction of the research so that sufficient data is obtained to be analyzed so that the research goals can be achieved. Data analysis and interpretation is an important stage in research as part of the complex process of summarizing what is in the data collected to give meaning [26]. The analysis was carried out by following three repeated steps, namely reading, describing what happened and classifying [27]. The data is examined and re-examined to look for themes that emerge through organizing, categorization, analysis and interpreting in a meaningful, structured and logical way [26]. Through this careful reading and analysis, categories were identified that could be grouped to represent topics of interest to the participants. The process of analyzing and interpreting this data ultimately seeks to identify relationships, find, understand, and describe the integration of Islamic values in budget planning in Islamic boarding schools.

3 Results and Discussion

To make it easier to prepare interview transcripts, the researcher gave a code for the informants, namely PI, P2, P3 are the leaders of the Islamic boarding schools, then P4, P5, P6 are the principals, and P7, P8, P9 are the financial manager of the Islamic boarding schools. The results of the study show that budget planning in Islamic boarding schools has developed towards a more structured system and is oriented towards the principle of accountability. Through in-depth interviews with Islamic boarding schools leaders, school principals, and finance departments in three Islamic boarding schools in Deli Serdang Regency, it was found that four main values consistently emerged and shaped the Islamic boarding schools's financial governance system, namely *amanah*, *ihsan*, *'adala* (justice), and *mashlahat ummat*. The following table summarizes the results of the interview findings

Table 1. Result of the Interview findings

Islamic Value	Key Budgeting Practice	Illustrative Interview Evidence	Governance Implication
Amanah	Layered verification and documentation	“Every rupiah must be accountable before Allah.”	Minimizing moral hazard
Ihsan	Meticulous and sincere budgeting work	“We work beyond procedures as an act of worship.”	Strengthening professionalism
Adala	Deliberative and proportional allocation	“Fairness means prioritizing real needs.”	Enhancing participatory justice
Mashlahat ummat	Priority on student and teacher welfare	“Budgets must bring real benefits to students.”	Outcome-oriented accountability

These four values are not only moral slogans, but are actually operationalized in real practice, both in the planning, implementation, and budget evaluation stages. Each value works as a normative and ethical foundation that guides the behavior of Islamic boarding schools managers in balancing professional responsibility and spiritual responsibility to Allah Azza wa Jalla.

The value of *amanah* emerged as the main principle that animates the entire process of preparing and implementing the Islamic boarding schools budget. In the perspective of the leaders of the Islamic boarding school, the funds managed are not just institutional money, but the trust of Allah which is channeled through the ummah for the benefit of Islamic education. The leader of the first Islamic boarding schools (PI) said, "We always emphasize to all parties that the money that enters the Islamic boarding schools is not our money, but a mandate from Allah that must be maintained. If we misuse it, it's not only an administrative error, but also a sin."

The statement illustrates that trust in the context of budgeting is not only managerial ethics, but moral obligations oriented towards ukhrawi accountability [28]. In the process of preparing the budget, the value of the trust is realized through a transparent system, open deliberation, and traceable recordings. The financial manager (P8) added, "Every rupiah that comes out of the Islamic boarding schools treasury must be able to explain what and who is responsible. We keep all proof of transactions neatly, as this is not personal money. If even one piece of evidence is missing, we consider it to have violated the mandate."

The implementation of the mandate is also seen in the *cross-check* mechanism between units. Every budget submission from school units, dormitories, or religious activities must be verified in layers. This is done to ensure that there is no misuse or allocation that is not in accordance with the purpose of da'wah and education. The principal (P4) explained, "If we apply for activity funds, the details must be clear. The finance department will ask again: what is it for, how many students are involved, and how are the benefits. The procedure was strict, but we were happy to be more careful and feel watched."

Conceptually, the value of trust here serves as *Moral Governance Framework* [29]. The management of the Islamic boarding schools is not only subject to accounting regulations, but also to the principles of honesty and accountability to Allah. Trust is a fortress that prevents moral hazard and abuse of financial power [30].

The second value is *ihsan*. In the context of Islamic boarding schools management and financial governance, ihsan can be interpreted as a standard of spiritual excellence in work, namely working with full awareness of Allah's supervision, thoroughness, honesty, and the spirit of providing the best for the institution. Ihsan encourages one to go beyond formal adherence to administrative rules, towards practices that are accompanied by high moral values, sincerity, and a sense of spiritual responsibility. *Ihsan* not only means doing work with sincere intentions, but also doing it to the best of our ability because we realize that Allah is always watching [31]. This principle is reflected in the way the managers of the Islamic boarding schools organize every financial activity in a serious, neat, and oriented manner to the highest moral quality. The principal (P5) explained, "We always try to do our best in every task. Including in making a budget, we intend to worship and try our best because we feel that Allah sees what we are doing."

The value of *ihsan* encourages managers to work beyond formal obligations. They not only meet administrative targets, but also try to bring blessings in every financial decision. The finance department (P7) said "Sometimes there are small things that are not written in the procedure, but if it brings good to the students, we still do it. That's part of doing ihsan, working not because of rules, but because you want to provide benefits."

Thus, *ihsan* functions as a principle of spiritual quality in Islamic boarding schools financial management. Each activity is designed with a spirit of excellence and sincerity. The informants described that working with ihsan means avoiding negligence, cheating, and worldly intentions, and placing work as a form of worship. The leader of the Islamic boarding schools (P2) emphasized, "*Ihsan* is not only kind, but also professional because of Allah. If you feel that you are being watched by Allah, it is impossible to dare to play with the people's money."

In the context of financial governance, the value of *ihsan* gives birth to a work culture that is meticulous, disciplined, and full of responsibility. Every member of the finance team strives to give their best not because of the pressure of the rules, but because of the spiritual drive to achieve God's pleasure. This is what distinguishes the financial system of Islamic boarding schools from secular institutions; The orientation is not merely financial efficiency, but the perfection of charity before Allah.

The value of *'adala* is the third principle found in this study. For the informants, justice is not just about distributing funds equally, but allocating them according to the widest range of needs and benefits. The leader of the Islamic boarding schools (P2) explained straightforwardly, "Fair does not mean that everyone must be equal, but those who need it more must be paid more attention. For example, we prioritize the scholarship program for orphan students. That's part of justice in Islam."

In the process of preparing the budget, *adala* is realized through deliberation involving various parties. Each unit was given the opportunity to submit proposals and explain its urgency. After that, the final decision is taken taking into account the balance between the financial capabilities of the Islamic boarding schools and the social benefits of the program. The financial manager (P9) describes this mechanism: "We get together at the beginning of every school year. All units conveyed plans. Then we calculate our financial capabilities. After that, we make priorities. Sometimes there are units that have to postpone activities due to limited funds. But they understand, because everything is based on deliberation."

The implementation of the 'adala value does not stop at the allocation stage, but also at the reporting and evaluation stage. All withdrawals are checked with the principle of fairness: no party should be unduly profited, and every wrongdoing is publicly recorded for correction. The leader of the Islamic boarding schools (PI) added, "If there is a recording error, we are not looking for who is to blame, but how to fix it so that it does not happen again. It's also a form of justice."

Practically, the application of this value of justice creates a participatory and egalitarian environment. Each party feels that they have the same responsibility in maintaining the finances of the Islamic boarding school. In the context of governance, this value reinforces the principles *of fairness* and *transparency* which are the main pillars of modern accountability.

The fourth value that is an important finding in this study is the *mashlahat ummat*, which in the context of Islamic boarding schools is interpreted as an orientation to mutual benefit in the internal environment of the Islamic boarding schools including students, teachers, and institutional managers. The informants described that every budget decision in the Islamic boarding schools is always measured based on the extent to which the activities or allocations of funds provide benefits for the sustainability of the educational process, the welfare of the Islamic boarding schools residents, and the improvement of the quality of teaching and learning services.

The leader of the Islamic boarding schools (P3) emphasized the meaning of *mashlahat* in the internal scope by saying, "We always ask in every budget meeting whether this program brings direct benefits to students and teachers? If so, we prioritize it. So the mashlahat we mean is not to go out to the community first, but in the Islamic boarding schools itself how students can learn better, teachers are calmer in teaching, and Islamic boarding schools is stronger."

From this statement, it can be seen that the *mashlahat ummah* is not just a normative ideal, but a concrete benchmark in budget decision-making. This value is the basis for selecting each program so that limited funds are used optimally for the internal benefit of the Islamic boarding schools. The finance department (P7) also expressed the same view, "If there are two activities, we will see which one is more useful for the continuity of education in Islamic boarding schools. For example, repairing students' rooms takes precedence over buying new equipment for the office. Because the most important thing is their comfort and education."

The implementation of the value of the *mashlahat ummah* is evident in the fund allocation policy. In budget planning, the primary needs of Islamic boarding schools such as dormitory maintenance, the provision of books, learning tools, student food, and teacher welfare are the top priorities. Meanwhile, additional or secondary needs are only financed if the budget is sufficient. This principle reflects a benefit-based management where every rupiah spent must add value to the blessings and effectiveness of education.

The principal (P5) added a concrete example of the application of this principle, "We often have long discussions about priorities. If funds are limited, we will first direct them to the needs of students such as books, uniforms, and improvements to learning facilities. Ceremonial activities can be postponed. In principle, as long as the benefits are great for the life of the Islamic boarding school, that is what we prioritize." These findings show that *the mashlahat ummat* is not interpreted broadly as the welfare of the general public, but as the collective welfare of the Islamic boarding schools extended family. In this case, mashlahat is an internal orientation that maintains a balance between spiritual and material needs in the Islamic boarding schools environment.

The value of *mashlahat* is also a driver of innovation in the field of fund management. The informants explained that every rupiah must be "alive" and have a chain effect on Islamic boarding schools activities. For example, the management of canteens or Islamic boarding school cooperatives is directed not to seek personal profit, but so that the proceeds can be reused to improve learning facilities or increase scholarships for outstanding students. The financial manager (P9) explained, "Our Islamic boarding school cooperative is not looking for big profits. The small profit is enough, as long as it can help the needs of students and increase cash for learning activities. That's a form of mashlahat as well."

Thus, *mashlahat* in the internal context of Islamic boarding schools serves as a principle of spiritual efficiency, how to maximize the benefits of limited resources with the spirit of togetherness. This principle is also the moral basis in every expenditure, ensuring that there is no waste or use of funds that do not bring direct benefits to the educational process and the welfare of Islamic boarding schools residents. The leader of the Islamic boarding schools (PI) said, "If there are expenses that do not provide real benefits, we consider them redundant. Therefore, it does not bring mashlahat to the Islamic boarding schools. We always evaluate so that each program really gives tangible results."

This approach also shows that the mashlahat of the ummah does not stand apart from the three previous values, namely amanah, ihsan, and 'adala, but becomes the ultimate goal of all. Trust leads to honesty in managing funds; ihsan cultivates spiritual awareness in work; 'Adala ensures fairness in distribution; Meanwhile, Mashlahat ensured that the final result of the entire process really benefited the residents of the Islamic boarding school.

This study found that the value of *mashlahat* also affects the mindset of Islamic boarding schools managers in assessing the effectiveness of budget use. Success indicators are not measured by the amount of funds absorbed, but by how much of a positive impact students and teachers feel. The principal (P6) stated, "We do not pursue budget absorption like in government offices. The important thing is that students can learn better and teachers are more enthusiastic. If that is achieved, it means that our budget has brought mashlahat." Thus, *the mashlahat of the ummah* in the internal context of the Islamic boarding schools functions as a spiritual and pragmatic evaluative principle. He guides every decision to be oriented to real results and directly felt by the internal community of the Islamic boarding schools.

From the perspective of Islamic accountability, this orientation of *mashlahat* also shows a strong form of horizontal accountability, not only to donors and the wider community, but to the community that is at the core of the existence of the Islamic boarding schools itself [32]. In this case, the mashlahat of the ummah teaches that true accountability is not only measured by compliance with procedures, but by the ability of the institution to bring real benefits to the citizens it serves. Thus, the value of *mashlahat ummah* complement the other three values and make Islamic boarding schools budgeting not just an administrative process, but a means of moral and social transformation in the Islamic educational environment. This value ensures that every financial decision has a clear direction in improving the quality of student life, fostering teacher welfare, and strengthening the sustainability of the institution.

The findings of this study are in line with previous research [33], [34], [35] emphasizing the importance of integrating Islamic values into accountability practices in Islamic boarding schools. The findings of this study also support Islamic Accountability Theory, which conceptualizes accountability as a dual responsibility encompassing both spiritual accountability to Allah (*hablum minallah*) and social accountability to stakeholders (*hablum minannas*). The integration of *amanah*, *ihsan*, *'adala*, and *maslahah ummah* into budgeting practices reflects the operationalization of *maqasid syariah*, positioning budget planning as a value-driven governance mechanism. Furthermore, these practices align with Stewardship Theory, indicating that financial managers in Islamic boarding schools act as stewards motivated by trust, moral values, and collective welfare rather than self-interest.

4 Conclusion

This research shows that budgeting in Islamic boarding schools is not only an administrative process, but also a manifestation of living Islamic values and serves as a moral and spiritual guide in financial governance. The results of the study found four main Islamic values that are integrated in the Islamic boarding schools budgeting system, namely *amanah*, *ihsan*, *'adala*, and *mashlahat ummat*. The value *of trust* emphasizes that every rupiah managed is entrusted to Allah which must be maintained with honesty and responsibility. The value of *ihsan* encourages managers to work with seriousness and moral excellence, realizing that God is always watching over their every action. The value *of 'adala* ensures that financial decision-making is carried out proportionately, objectively, and based on considerations of fair benefits for all parties. Meanwhile, the value of *mashlahat ummah* is the ultimate goal of the entire Islamic boarding schools financial system, which is to ensure that every budget decision provides real benefits for the welfare of students, teachers, and Islamic boarding schools managers internally. The integration of these four values makes the Islamic boarding schools budgeting system a tangible form of Islamic accountability, accountability not only to humans, but also to Allah Azza wa jalla who unites managerial professionalism with spiritual awareness.

Theoretical Implications.
This research extends Islamic accountability theory by positioning budget planning as a central arena for value enactment, complementing existing reporting-focused studies.
Practical Implications.
For pesantren managers, the findings offer a concrete framework for embedding Islamic values into financial decision making. For policymakers, particularly the Ministry of Religious Affairs, the study provides insight into developing governance guidelines aligned with pesantren values.

This research has several limitations. First, the number of Islamic boarding schools that are sampled is still limited to three institutions in the Deli Serdang Regency area, so the results cannot be generalized to all Islamic boarding schools in Indonesia that have different characteristics, scales, and governance systems. Second, this research approach emphasizes more on qualitative descriptions through interviews, so that it has not explored quantitative dimensions such as measuring the level of accountability or the effectiveness of the implementation of Islamic values in financial indicators. Therefore, future research is recommended to expand the context of the study by involving Islamic boarding schools in various regions and using a mixed methods approach to combine the depth of qualitative meaning with the power of quantitative analysis. In addition, follow-up studies can also explore the relationship between the integration of Islamic values with financial performance, the level of public trust, and the sustainability of Islamic boarding schools, resulting in a more comprehensive and widely adopted model of Islamic financial governance.

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