

## Analysis of Financial Management System at Darul A'mal Islamic Boarding School, Metro City

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### Abstract

*Islamic boarding schools are non-profit organizations that have an obligation to make financial reports as an accountability to stakeholders. In addition, in managing finances in boarding schools, good financial management skills are needed. Because poor financial management is the main factor causing problems for boarding schools. So this study aims to analyze the financial management system at Darul A'mal Islamic boarding school in Metro City, Lampung Province. This type of research is field research, where researchers conduct research by going directly to the field to find data or information that is more specific, transparent, and in-depth. From the results of data analysis conducted by the author, based on the problems in this study, a conclusion is obtained that the Darul A'mal Metro Lampung Islamic boarding school has a good financial management system. This is proven by the structured and transparent use of funds, having various alternative sources of funds, being able to overcome and consider various financial risks in the future.*

**Keywords:** Financial Management System, Islamic Boarding School

### Abstrak

Pondok pesantren merupakan organisasi nirlaba yang mempunyai kewajiban dalam membuat laporan keuangan sebagai pertanggungjawaban kepada pemangku kepentingan. Selain itu, dalam mengelola keuangan di pondok pesantren, dibutuhkan keterampilan pengelolaan keuangan yang baik. Karena pengelolaan keuangan yang buruk merupakan faktor utama penyebab masalah bagi pondok pesantren. Maka penelitian ini memiliki tujuan untuk menganalisis sistem pengelolaan keuangan di pondok pesantren Darul A'mal Kota Metro Provinsi Lampung. Jenis penelitian ini

adalah penelitian lapangan (*field research*), dimana peneliti melakukan penelitian dengan langsung terjun ke lapangan untuk mencari data atau informasi yang lebih spesifik, transparan, dan mendalam. Dari hasil analisis data yang dilakukan penulis, berdasarkan permasalahan dalam penelitian ini, diperoleh suatu kesimpulan bahwa pondok pesantren Darul A'mal Metro Lampung memiliki sistem pengelolaan keuangan yang baik. Hal ini dibuktikan dengan adanya penggunaan dana yang terstruktur dan transparan, memiliki berbagai sumber dana alternatif, mampu mengatasi dan mempertimbangkan berbagai risiko keuangan kedepannya

*Kata Kunci : Sistem Pengelolaan Keuangan, Pondok Pesantren*

## Introduction

Islamic boarding schools are Islamic educational institutions with a dormitory or pondok system, where the kyai is the central figure, the mosque is the center of activities that inspire it, and Islamic religious teachings under the guidance of the kyai followed by students as its main activity.<sup>1</sup> Islamic boarding schools are non-profit organizations that have an obligation to make financial reports as accountability to stakeholders. The development of regulations in the procedures for preparing reports at Islamic boarding schools which are increasingly complete and complex is evidence that in the economic order it provides an increasingly relevant, adequate, and easy-to-understand influence. In addition, in managing finances at Islamic boarding schools, good financial management skills are needed. Because poor financial management is the main factor causing problems for Islamic boarding schools. If the financial management of Islamic boarding schools does not run well, it will hinder the progress of Islamic boarding schools.

Financial management is generally an activity of managing funds in everyday life carried out by an individual or group who have the goal of achieving financial well-being. In achieving this well-being, good financial management is needed so that money can be used according to needs and not wasted. Therefore, in order to be able to implement a good financial management process, financial responsibility is needed to carry out the process of managing money and other assets in a way that is considered positive.<sup>2</sup>

The financial management process is a very important activity to be implemented in a formal or non-formal educational institution, such as in Islamic boarding schools. As we know, many Islamic boarding schools are constrained by financial problems in carrying out Islamic boarding school activities, both related to budgets, accounting, administrative arrangements, allocations and

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<sup>1</sup> Abdullah Syukri Z, “*Gontor and the Renewal of Islamic Boarding School Education*” (Jakarta: PT. Raja Grafindo, 2005 Persada, 2005), p.4

<sup>2</sup> Made Santiara and Ni Kadek Sinarwati, “The Influence of Financial Literacy on Financial Management of MSMEs in Tajakula District,” *Capital Journal of Economics and Management*. Vol.06 No.02 (Tejakula: March 2023)

development needs of Islamic boarding schools and in the process of daily Islamic boarding school activities. Not a few Islamic boarding schools have human and natural resources that are not neatly organized, and not a few Islamic boarding school education processes run slowly due to errors in financial management arrangements.<sup>3</sup>

Some studies that are relevant to this study are: This study was conducted by Rizandhi Faizzal Afif entitled "Analysis of financial management systems in Islamic boarding schools towards strengthening financial management". The results of this study indicate that it is not designing a recapitulation of Islamic boarding school financial planning, but rather a description thinking or dream and accounting media Which used in reporting accountability for financial management is a report reception cash and expenditure cash. The similarity between previous research and the one the author is studying is that they both analyze the financial management system <sup>4</sup>.

The difference is that the previous research was conducted to understand more deeply about financial planning, while the researcher himself wanted to know the system used in financial management. This research was conducted by Rahayu Budiarti entitled "Analysis of Financial Management at the Darul Aqram Muhammadiyah Balebo Islamic Boarding School, Luwu Utara Regency, South Sulawesi Province". The results of this study indicate that financial management at the Darul Arqam Muhammadiyah Balebo Islamic Boarding School, all needs are centralized into one which is regulated by the treasurer of the Islamic boarding school.

The similarity of previous research with the one the author is studying is that both use qualitative methods and are centralized into one in the treasurer of the pondok. The difference is that the previous research was conducted to find out how to manage the funds it has effectively and efficiently, while the researcher himself wanted to know the system used in financial management.

This research was conducted by Hafiz Arsad entitled "Analysis of Financial Management System at Pondok Bustanul Huda, Pagar Puding Village in Strengthening Financial Management". The results of this study indicate that in the implementation of finance as the caretaker of the Bustanul Huda Islamic Boarding School, he is fully responsible for spending money for the interests of the Islamic Boarding School activities. The similarity of previous research with the one the author is studying is that both analyze the financial management system. The difference is, the research conducted to find out the planning that focuses on financial analysis and management, while the researcher himself wants to know the system used in financial management.

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<sup>3</sup> Miftahol Arifin, "Financial Management of Islamic Boarding Schools." *Fikrotuna Journal of Islamic Education and Management*, (East Java: 2016).

<sup>4</sup> Atika Lusi Tania, "Urgensi Pedoman Akuntansi Pesantren Dalam Pelaporan Keuangan," *Adzkiya : Jurnal Hukum Dan Ekonomi Syariah* 8, no. 02 (2020): 211–32, <https://doi.org/10.32332/adzkiya.v8i02.2388>.

Darul A'mal Islamic boarding school is one of the largest Islamic boarding schools that has thousands of students from various regions in Lampung and even outside Lampung. The large number of students in this Islamic boarding school will certainly affect the readiness of the Islamic boarding school in managing the finances of the Islamic boarding school. The institution that regulates finances in Darul A'mal Islamic boarding school is TPS (Student Payment Place). The following is a table of data on male and female students at Darul A'mal Islamic boarding school in the last five years:

**Table 1.1**  
**Data on Male and Female Students of Darul A'mal Islamic Boarding School in the Last Five Years**

| N<br>o | Information     | Number of Students Per Year |              |              |              |              | Total<br>Amount In 5<br>Years |
|--------|-----------------|-----------------------------|--------------|--------------|--------------|--------------|-------------------------------|
|        |                 | 2019                        | 2020         | 2021         | 2023         | 2024         |                               |
| 1      | Male Students   | 732                         | 780          | 875          | 959          | 774          | 4.120                         |
| 2      | Female Students | 1,350                       | 1,409        | 1,567        | 1,580        | 1.305        | 7.211                         |
|        | <b>Total</b>    | <b>2,082</b>                | <b>2.189</b> | <b>2,442</b> | <b>2,539</b> | <b>2,079</b> | <b>11,331</b>                 |

From the table above, with the progress of Islamic boarding schools and the number of students who enter each year, TPS often has difficulty in determining a suitable system to facilitate the transaction process from guardians to Islamic boarding schools and the automatic data collection process. In this case, TPS often replaces the existing system with a new system, so that staff often have trouble contacting and educating guardians regarding changes to the new system <sup>5</sup>.

The system replacement process was carried out because it was not suitable and inefficient, so TPS continued to try to find a system that was suitable for the Islamic boarding school. The system currently used is GO SISWA. The advantage of using this system is that it makes it easier for guardians to process transactions and see a list of payments and arrears each month. In addition, of course, with this system, it makes it easier for TPS to monitor the automatic recapitulation carried out by the system without having to recap manually <sup>6</sup>.

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<sup>5</sup> Atika Lusitania, "Analisis Kesesuaian Pencatatan Wakaf Terhadap Psak Syariah Nomor 112 Studi Kasus Di Pondok Pesantren Roudhotul Qur'an," 02, 02 (November 2022), <http://journal.um-surabaya.ac.id/index.php/sustainable/index>.

<sup>6</sup> Lusitania.

In relation to the background that has been explained and the problems that exist in the Darul A'mal Islamic boarding school, it is deemed necessary to conduct a study to answer the following research questions: first, how does the Darul A'mal Islamic Boarding School in Metro City manage finances? From the research questions, a goal will be obtained, namely the results of this study are expected to be a basis and financial management models, both in Islamic boarding schools and institutions education formal And non formal something like that.

## METHOD

This type of research is field research, where researchers conduct research by going directly into the field to find more specific, transparent, and in-depth data or information. This research is descriptive qualitative to describe the object or subject being studied in depth, broadly, and in detail.<sup>7</sup> Therefore, this descriptive research is suitable for describing a situation or condition that will be observed in the field. According to Sugiyono, there are many definitions of qualitative research. First, the qualitative method is a method that has only recently become popular, so the qualitative method is also called a new method. Second, this method is also called post-positivistic because it relies on post-positivistic philosophy. Third, the qualitative method also has a less patterned nature so it is often called the artistic method. Fourth, another name for the qualitative method is the *interpretive method*, meaning that the results of the research are more directed at a theoretical view of the data obtained in the field.<sup>8</sup>

According to Strauss and Corbin, research that focuses on the life of a group (such as society), origins (history), behavior, operational institutions (such as organizations or communities), and others of the same kind, is suitable for research using qualitative methods. Likewise, according to Bogdan and Taylor, if a researcher needs descriptive data consisting of language, writing, and the behavior of a person being observed, then they can use qualitative methods.<sup>9</sup>

In qualitative research, in order for the information obtained to be clear and reliable, the determination of the data source must be directed to someone who understands more about the data that the researcher needs.<sup>10</sup> The data sources used in this study are divided into two, namely primary data and secondary data as explained below<sup>11</sup>:

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<sup>7</sup> Lexy J. Moleong, *Qualitative Research Methodology*, (Bandung: PT. Remaja Rosdakarya, 2007), p. 4.

<sup>8</sup> Sugiyono, *Quantitative and Qualitative Research Methods and R&D*, (Bandung: Alfabeta, 2011), p. 7.

<sup>9</sup> Ambarawati, *Qualitative Research Methods (Concepts and Practices in the Field of Islamic Religious Education)*, p. 19.

<sup>10</sup> Sugiyono, *Mixed Research Methods*, (Bandung: Alfabeta, 2012), p. 14

<sup>11</sup> Atika Lusi Tania, Era Yudistira, dan Esty Apridasari, "Portfolio Performance Analysis of The Sharpe Method on The Indonesian Sharia Stock Index," dalam *Proceedings of the International Conference of Islamic Economics and Business (ICONIES)*, vol. 9, 2023, 821–32.

The primary data source in this study was obtained from the research object in the field through interviews with four managers of the financial administration field at the Darul A'mal Islamic boarding school. The secondary data source in this study was obtained from the attached LPJ and receipt documents as a reinforcement of the primary data obtained by the researcher.

### Data collection technique

In data collection by observation, researchers visit the research location and record and document events related to the research theme found in the field. Observations conducted by researchers are direct and covert observations. In this direct observation, researchers visit the location and ask permission from the informant to conduct observations so that this activity is known to the informant. In addition, researchers also conduct covert observations where the data is difficult to obtain, so researchers disguise their identities.<sup>12</sup>

The next technique used in this study is an interview, in which the researcher used a semi-structured interview technique with four informants who were managers of financial administration at the Darul A'mal Islamic boarding school . This semi-structured interview was conducted by first asking permission from the informant and preparing a list of questions related to the Islamic boarding school's financial management system. The reason the researcher used a semi-structured interview was so that communication would run in two directions between the informant and the researcher, and the informant could be more open in answering the questions asked. The following is a list of interview subjects in this study :



*Interview with Mr. Ridho Alfansuri , M.Pd.  
Risk Management Informant*

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<sup>12</sup> Nani Widiawati, *Research Methodology of Islamic Communication and Broadcasting* , (West Java:: Edu Publisher, 2020), pp. 129-136.

Documentation collected in this study is in the form of written documents, images, audio, and in electronic form. Documentation is used as a complement to data that has not been collected through observation and interviews. Therefore, this method can provide significant things with the research obtained, in the form of photos, archives, and related information related to supporting research at the Darul A'mal Metro Lampung Islamic Boarding School <sup>13</sup>.

The Miles and Huberman model is a data analysis method used in this study, the stages are data reduction, data presentation, and data verification as explained below:<sup>14</sup>

Data reduction is a data collection technique through observation, interviews, and documentation. In addition, researchers also look for things that are considered important from each aspect of research findings. After the data is collected, it then enters the data simplification stage according to needs, such as very important, less important, and unimportant data. So that later the data will be simpler and clearer. Data presentation is a data processing technique that has been reduced, then presented through tables, graphs, or charts. The goal is to make it easier to understand. Verification is drawing overall conclusions from the research results. After being reduced and then grouped, researchers can draw conclusions from the overall results of the research. The analysis that has been carried out during the data collection process and after data collection can be used as a reference in drawing a conclusion so that it will find patterns regarding the events that occur. Data verification or drawing conclusions from this study is made in an inductive model because this study uses a qualitative research type.

## RESULTS AND DISCUSSION

### Financial Management System at Darul A'mal Islamic Boarding School, Metro City

As we know, analysis is an activity in which there is a process of sorting, breaking down, and differentiating something to be classified according to certain criteria so that it can connect the parts into a whole unit, or in other words, analysis is an activity that starts from searching for data to making a conclusion from the data so that the data obtained can be easily understood both for oneself

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<sup>13</sup> Hanapi Tri Risky dan Atika Lusi Tania, "The Influence of Accountability and Transparency of Zakat Management on Muzakki's Interest in Paying Zakat," *Indonesian Financial Accounting Journal (IFAC)* 1, no. 01 (9 September 2024): 1–14.

<sup>14</sup> Mardaani, *Practical Qualitative Research: Basic Theory and Data Analysis in a Qualitative Perspective*, (Yogyakarta: CV Budi Utama, 2020), pp. 65-71.

and for others. <sup>15</sup>While the system is a unit consisting of components or elements that interact with each other, are interrelated, or are interdependent to form a complex whole.

In analyzing the financial management system at the Darul A'mal Islamic boarding school in Metro city, the author uses four indicators of financial management measurement tools according to the book Kasmir by Horne, namely; use of funds, determination of funding sources, risk management, and future planning. <sup>16</sup> As an interview conducted by the researcher with four managers of financial administration at the Darul A'mal Islamic boarding school, with the aim of analyzing how the financial management system is in the Darul A'mal Islamic boarding school in Metro city, Lampung province, the following results were obtained:

**Table 1.4**  
**Name of Source, (Personal Document, 2024)**

| No | Name            | Address                   | TTL                              | Position                                       | Measuring instrument             |
|----|-----------------|---------------------------|----------------------------------|------------------------------------------------|----------------------------------|
| 1. | The Greatest    | Mulyosari, Metro City     | Natar, April 18, 1988            | Chairman of the Foundation (Resource Person 1) | Use of Funds                     |
| 2. | Ridho Alfansuri | Bantul, Metro City        | South Lampung 30 October 1990    | Chief Treasurer (Source Person 2)              | Determination of Funding Sources |
| 3. | Mukhtar Fauzi   | Wates, Central Lampung    | Tirta Kenvcana February 22, 1994 | Staff (Resource Person 3)                      | Risk Management                  |
| 4. | Mr. Zakaria     | Trimurjo, Central Lampung | Good morning,                    | Staff (Resource Person 4)                      | Future Planning                  |

<sup>15</sup>Aditya Nurkholiq , Oyon Saryono , and Iwan Setiawan, “ *Quality Control Analysis ( Quality Control ) in Improving Product Quality ,*” Journal of Management Science. Vol.6 No.2 (Ciamis: October 2019).

<sup>16</sup>Elok Ferina Yuan Azzuhro , Dwi Perwitasari Wiryaningtyas and Ida Subaida, “ *Financial Literacy and Financial Behavior That Influence Investment Decisions Through Financial Management as an Intervening Variable in KIP Recipient Students at Abdurachman Saleh University Situbondo Class of 2020 ,*” Jurnal Mahasiswa Entrepreneur (JME), Vol. 2, No. 5 (Situbondo, 2023): 1031.

|  |             |  |                       |  |  |
|--|-------------|--|-----------------------|--|--|
|  | Mahmu<br>di |  | Septembe<br>r 1, 1994 |  |  |
|--|-------------|--|-----------------------|--|--|

In Horne's book *Kasmir*, it is explained that how to allocate funds is a matter of being able to meet needs correctly and appropriately, from whatever source of funds are obtained and owned. Funds are allocated must be based on a priority scale. The priority scale is seen according to the most needed needs, but the percentage of fund allocation must still be considered so that the use of funds is not all used for daily consumption.

A'mal Islamic boarding school, regarding the use of funds, one resource person explained that the Darul A'mal Islamic boarding school has several institutional units, namely Madrasah Diniyah, Madrasah Tsanawiyah (MTs), Madrasah Aliyah (MA), Vocational High School (SMK), and Darul A'mal Islamic Institute (IAIDA). Every 20th to 28th of the month, each institution must immediately submit a proposal for its needs in one unit at the service center unit (financial administration center) or commonly called the Student Payment Place (TPS). So that all salary, accommodation and event procurement needs, no later than three days before the implementation of the activity, the proposal has been entered into the Student Payment Place (TPS). This is as stated by one of the resource persons, the chairman of the Islamic boarding school foundation, that:

*" It should be noted that PPDA has several institutional units, namely Islamic madrasahs, Islamic junior high schools, and Islamic junior high schools. ma smk and iaida, so every month starting from the 20th to the 28th each unit must immediately submit their needs proposal. Because in ppda the financial system is a single door in the center service unit (financial administration center). So all salary needs, accommodation and others. And when holding an activity, no later than three days before the implementation of the activity, the proposal has been entered at the TPS ".<sup>17</sup>*

Islamic boarding schools are also transparent in the use of funds to related parties, such as students, parents, and donors. Usually in one moment of meeting with guardians or in a monthly event, the head of the Islamic boarding school conveys how transparent the use of funds is, the progress that has been made, and also the improvement of facilities and infrastructure that has been done. So to anticipate a lack of funds, Islamic boarding schools also cooperate with third parties, with an estimate of the ability that the Islamic boarding school has to return the funds, and even then not in a long period of time.

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<sup>17</sup> Interview with Resource Person I on 2 -- 07 October 2024

And for accountability of the use of funds at the Darul A'mal Islamic boarding school, an application is currently being used, namely the Brajasoft application. A complete financial application, starting from receipts, estimated income per year, and also recording of Islamic boarding school financial expenditures.<sup>18</sup> This is as explained by the chairman of the Islamic boarding school foundation that:

*"For accountability of fund usage in PPDA, an application has been used, namely the Brajasoft application, this is a complete financial application, from receipts, estimated income per year and also recording of expenses, all of which are in the Brajasoft application."*<sup>19</sup>

### **Determination of Funding Sources**

Horne's Kasmir book, it is explained that sources of funds can come from parents, scholarships, or donors. In addition, individuals can determine the source of funds obtained from where, by being able to determine the source of funds, a person can know how to find other alternative sources of funds as income to be managed.

A'mal Islamic boarding school, regarding the determination of funding sources, the second resource person explained that the main funding source in the Islamic boarding school comes from monthly mandatory contributions from guardians and BOS funds in each formal school unit. In the process of collecting funds, guardians pay mandatory contributions every month and every year until the 8th of each month, because there are monthly fees and annual fees charged for each new school year. In addition, the Islamic boarding school has also anticipated preparing reserve funds, either in the form of a portfolio or in the form of savings.

In managing the use of funds, Islamic boarding schools already have their respective posts, both from salaries, construction, food, and others, according to the RAB that is deposited every month. In addition, Islamic boarding schools also receive assistance from the city government and the central government, in the form of buildings such as biogas, flats, bathrooms, and renovation of offices in each institutional unit.<sup>20</sup> This is as explained by the central treasurer of the Islamic boarding school foundation that:

*"The main source is still the monthly mandatory contribution from the guardians, while the other is from the boss at the formal school unit. And in PPDA, the fundraising system is mandatory payment every month, and every year, because there are monthly fees and annual fees that are charged*

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<sup>18</sup>Interview with Source I on October 27, 2024

<sup>19</sup> *Ibid.*

<sup>20</sup>Interview with Source II on 03 November 2024

*for each new school year, and for the monthly fees, the target is to be paid by the 8th of each month. And also in PPDA, they have received assistance from the city government and the central government in the form of buildings such as biogas, flats , bathrooms, and renovation of offices in the Institution unit."*<sup>21</sup>

## **Risk Management**

Horne's Kasmir book , it is explained that a person must have good protection in order to anticipate unexpected events such as urgent needs, illness and so on. Usually a person does protection by taking out insurance. What is meant by risk management is the management of possible risks that will be faced.

A'mal Islamic boarding school , related to risk management, the third resource person explained that, because the source of funds for the Islamic boarding school comes from monthly mandatory payments from guardians , when the payments from guardians are less than optimal , such as not paying or paying late, the risk will disrupt the financial stability of the Islamic boarding school. Therefore, to overcome this, the TPS manager holds an evaluation meeting every month with all treasurers of the institutional units to urge guardians to make payments on time, in addition , the TPS also provides notifications in the form of bills that have not been settled to the guardians . And in the next stage when there are still guardians who have not completed their obligations in paying, the TPS will summon the relevant guardians , and in the final stage a home visit will be carried out. visit or come to the house guardian .

In identifying financial risks that may arise, with the existence of financial records, both income and expenses, it has been identified from the beginning by a special TPS team that collaborates with the treasurer of each institutional unit, even before carrying out an activity, namely from the requested RAB, the financial administration makes a margin of error of 20% - 30%, so that from the total income of around 70% and the risk of non-compliance with payments of 30% has been assumed at the beginning of the activity, so that financial risks and future planning can be overcome.<sup>22</sup> This is in accordance with what was conveyed by the treasurer staff of the Islamic boarding school foundation that:

*" With the financial records, both income and expenses have been identified from the beginning, even before carrying out an activity, namely from the RAB requested from the financial administration, making the margin of error 20% - 30%, so that from the total income of around 70% and the risk of non-compliance with the payment of 30% has been assumed at the beginning of*

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<sup>21</sup> *Ibid.*

<sup>22</sup> Interview with Source III on date November 10, 2024

*the activity. When this mandatory contribution is not smooth, it greatly affects the financial stability of the Islamic boarding school. So the TPS holds an evaluation meeting every month with all the treasurers of the institutional units and it is conveyed that the homeroom teachers must always remind the guardians to make payments and also the TPS provides notifications in the form of bills that have not been settled to the guardians. And in the next stage when there are still guardians who have not completed their obligations to pay, the TPS will summon the relevant guardians, and until the final stage a home visit will be carried out or visit the guardian's house " .*

### **Future Planning**

In the book Kasmir by Horne, it is explained that future planning is very necessary because this will be aimed at by each individual. With this planning, it can analyze the possible needs that are needed in the future, by preparing investments from now on.

Meanwhile, at the Darul A'mal Islamic boarding school, regarding future planning, the fourth resource person explained that the long-term vision and mission of the Islamic boarding school in terms of finance is to have a *safety* fund . (safe funds) of approximately 15M - 20M to add infrastructure such as buildings, classes, and others. The preparation of Islamic boarding schools to face economic challenges in the future is by opening a business unit, one of which has been running since 2022, namely Mulyojati Berkah Makmur (MBM) which is engaged in the economic sector. In addition, in improving the quality of education and teaching staff services, Islamic boarding schools urge each institutional unit, with the proposals that have been given, to maximize what has become their task, then the TPS will also provide funds according to the proposals submitted by each institutional unit.<sup>23</sup> This is also in accordance with what was conveyed by another Islamic boarding school foundation treasurer staff that:

*" We has a safety fund of approximately 15M - 20M. And add classes, buildings, other facilities and infrastructure . In addition, we also have to open a business unit, one of which has also been running since 2022, namely Mulyojati Berkah Makmur (MBM), which is a business unit in the economic sector owned by PPDA .<sup>24</sup>*

### **CONCLUSION**

From the results of the data analysis conducted by the author, based on the problems in this study, a conclusion was obtained that the Darul A'mal Metro

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<sup>23</sup>Interview with Resource Person IV on November 24, 2024

<sup>24</sup> *Ibid*

Lampung Islamic boarding school has a good financial management system. This is evidenced by the use of structured and transparent funds, having various alternative sources of funds, being able to overcome and consider various future financial risks, and having good financial future planning in accordance with the measuring instrument of four financial indicators according to the book Kasmir by Horne. Additionally, the financial management system implemented by the boarding school also reflects strong accountability, which builds trust among stakeholders, including students, parents, donors, and the broader community. The financial reporting system is not only detailed and clear but also accessible to relevant parties, ensuring a culture of transparency and credibility. Moreover, the boarding school has demonstrated resilience in adapting to economic changes and challenges, such as inflation or fluctuations in donor contributions, through strategic financial diversification. This includes income from independent economic activities, such as business units and partnerships, which further solidify its financial independence. Overall, Darul A'mal Islamic boarding school serves as a role model for other educational institutions by proving that a well-planned, transparent, and adaptive financial management system can sustain and support the achievement of educational goals while ensuring long-term financial stability.

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