EVALUATION OF PESANTREN FINANCIAL MANAGEMENT THROUGH THE IMPLEMENTATION OF THE SIMKEU APPLICATION AT API SYUBBANUL WATHON TEGALREJO SECANG ISLAMIC BOARDING SCHOOL

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Kata-kata kunci: manajemen keuangan, aplikasi SIMKEU, pesantren, transparansi, efisiensi.
**ABSTRACT**

*Abstract:* This study aims to evaluate the financial management of API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School through the implementation of the Financial Management Information System (SIMKEU) application. The background of this research is that the challenges in financial recording that are still done manually, prone to errors, and take a long time. The research method used uses a case study approach with a qualitative approach. Data was collected through in-depth interviews with pesantren leaders and administrative staff, direct observation of the financial management process, and analysis of documents related to pesantren finance. The research was carried out at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School over a certain period. The results showed that the implementation of SIMKEU succeeded in increasing efficiency in recording and financial management by reducing the time required for the transaction recording process and improving the accuracy of financial statements. However, the study also identified several challenges, such as issues with information and communication technology infrastructure that need to be improvement, and the initial adaptation phase requiring extra time and effort from pesantren staff. Based on the study’s results, it is recommended to enhance information and communication technology infrastructure, and increase training for pesantren staff to maximize the benefits of SIMKEU implementation in the future. In conclusion, the implementation of SIMKEU at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School has made a significant contribution in improving the efficiency and transparency of Islamic boarding school financial management. This study provides practical guidance for other pesantren that want to adopt similar technologies in an effort to improve financial management effectively and efficiently.

*Keywords:* financial management, SIMKEU application, pesantren, transparency, efficiency.

**INTRODUCTION**

API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School is one of the Islamic educational institutions in Indonesia that has an important role in the education and development of the younger generation. API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School is a non-profit organization that obtains funds through increasing surpluses, as well as receiving donations or donations from individuals and community groups. This pesantren has a business institution that is a legal entity, and its financial recording and reporting are carried out in accordance with applicable standards (Yanuar, 2019). Like many other pesantren, API Syubbanul Wathon faces challenges in effective and efficient financial management. Currently, the financial management of pesantren is still carried out manually, which is prone to errors, slow in reporting, and lacking in transparency. This condition not only affects the speed of making strategic decisions but can also reduce trust from donors and the wider community.

This research is important because good financial management is the key to maintaining...
operational sustainability and growth of pesantren (Ompusunggu & Irenetia, 2023). By applying information technology such as the Financial Management Information System (SIMKEU) application, Islamic boarding schools can optimize the process of recording, reporting, and making financial decisions (Hajizah, 2024). This will increase efficiency, accuracy, and transparency in the financial management of pesantren, as well as strengthen relationships with stakeholders such as donors and the surrounding community (Priyandaru et al., 2023).

Manual management of pesantren finances at API Syubbanul Wathon Islamic Boarding School faces several main problems, including errors in recording transactions, slow and non-real-time reporting processes, and lack of transparency and accountability. In addition, pesantren administrative staff are not yet familiar with information technology used in financial management, so it requires intensive training. Limited technological infrastructure and skilled human resources in information technology are also obstacles in the implementation of SIMKEU (Rijal et al., 2023).

Several previous studies have explored the implementation of information technology in pesantren financial management. Muhammad (2018) examined the implementation of financial information systems in Al-Hidayah Modern Islamic Boarding School and found that technology can improve the efficiency of financial management, despite challenges in adaptation by pesantren staff (Ardiansyah et al., 2023). Siti Aminah (2019) studied the use of web-based financial applications at Nurul Islam Islamic Boarding School and found that these applications can increase transparency and accuracy in financial records, but require large investments and training (Susilo, 2023). Ali Akbar (2020) discussed the implementation of accounting software in Darussalam Islamic Boarding School and found significant improvements in accountability and speed of financial reporting, despite facing technical obstacles and staff resistance (Pebriani, 2019). Rizky Pratama (2021) examined the use of management information systems at Al-Mukmin Islamic Boarding School and found that the system can reduce recording errors and speed up reporting, but requires strong management support (Isnain et al., 2022). Nurhayati (2022) investigated mobile applications for financial management at Al-Falah Islamic Boarding School and found that these applications can improve operational efficiency and access to financial information, but also face challenges related to data security and system integration (Febriani et al., 2024).

Although there have been many studies evaluating the implementation of information technology in financial management in various Islamic boarding schools, there are several research gaps that have not been answered comprehensively. Previous research, such as those...
conducted by Muhammad (2018), Siti Aminah (2019), Ali Akbar (2020), Rizky Pratama (2021), and Nurhayati (2022), has shown significant benefits from the use of technology in improving the efficiency, accuracy, and transparency of financial management (Kustiwi et al., 2024). However, such studies often focus on certain aspects without providing a holistic picture of the process of technology implementation and adaptation in the pesantren environment.

One of the major research gaps is the lack of in-depth analysis of resistance to change among pesantren administrative staff and how this can be addressed through effective training and mentoring strategies (Cahyono et al., 2024). Many studies place more emphasis on the end result without exploring the challenges faced during the transition process from manual to digital systems. In addition, aspects of technological infrastructure and the readiness of human resources in supporting the implementation of financial applications have not been discussed in much detail. This is important considering that the success of technology implementation depends heavily on technical readiness and user competence (Nugroho & Purbokusumo, 2020).

Furthermore, previous research often did not highlight the long-term impact of implementing technology-based financial applications on the accountability and transparency of pesantren finances in relation to external stakeholders such as donors and surrounding communities (Hidayatulloh & Nugraha, 2023). A deeper understanding of how technology can strengthen relationships with stakeholders and increase public trust in pesantren financial management is an area that needs further research (Vinuri et al., 2024).

Thus, this study aims to fill these gaps by conducting a comprehensive evaluation of the implementation of the SIMKEU application at the API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. This research will not only measure increased efficiency and transparency but will also examine the process of technology adaptation by administrative staff, infrastructure readiness, and long-term impact on stakeholder relationships. It is hoped that the results of this study can provide new and practical insights for other pesantren who want to adopt similar technology in their financial management.

This study aims to evaluate the implementation of the Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School with several main objectives. First, this study seeks to improve efficiency in recording financial transactions, managing budgets, and financial reporting processes in Islamic boarding schools. Second, this study aims to improve accuracy and transparency in the financial management of pesantren, both internally and externally, to provide a clearer picture to related parties such as donors and the general public. Third, this
study will analyze the response and adaptation of administrative staff to the use of new technologies, as well as evaluate the success of the training provided to them. It is hoped that the results of this study can provide practical recommendations for other pesantren who want to adopt similar technology to improve the effectiveness and efficiency of their financial management.

By considering the importance of this study, the problems faced by API Syubbanul Wathon Islamic Boarding School, and findings from previous research, this study seeks to evaluate the effectiveness of the SIMKEU application in improving pesantren financial management. This research is expected to make a real contribution to the development of technology-based financial management in religious educational institutions, especially pesantren. By evaluating the implementation of the Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School, this research will provide a deeper understanding of how technology can improve efficiency, accuracy, and transparency in financial management (Abdurrahman et al., 2024). The results of this study are expected to be a practical guide for other pesantren that want to adopt similar technology, as well as provide useful insights for religious education financial management policies in Indonesia.

RESEARCH METHODS

This research employs a case study approach with a qualitative methodology approach to evaluate the implementation of the Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Secang Islamic Boarding School. The case study approach was chosen because it is suitable for describing and analyzing in depth the implementation of information technology in the specific context of pesantren (Tabibuddin et al., 2024). Providing a focused research method to understand a phenomenon in a real context (Assyakurrohim et al., 2023). A qualitative approach is used in this study because it has flexible, dynamic, and exploratory properties. This approach allows for rich and in-depth data collection, as well as provides more comprehensive insights into the topic being researched (Syarifah et al., 2021). This approach allows researchers to investigate the phenomenon comprehensively, taking into account various factors that influence the phenomenon (Baharuddin et al., 2024). The research was conducted at API Syubbanul Wathon Secang Islamic Boarding School, which is located at Jl. Grabag-Pucang, Rice Field / Garden Area, Girikulon, Secang District, Magelang Regency, Central Java 56195.

The research procedure consists of collecting data through several methods. First,
conducting in-depth interviews with Islamic boarding school leaders and administrative staff to understand the SIMKEU implementation process, the challenges faced, and the benefits derived from using this technology. Second, performing direct observation of the financial recording and the use of the SIMKEU application in Islamic boarding schools. Third, conducting document analysis is carried out by collecting and analyzing finance-related documents, such as financial statements, transaction records, and other documents before and after the implementation of SIMKEU.

Data collection techniques include conducting in-depth interviews using structured interview guides, performing direct observation of the financial management process, and analyzing documents related to pesantren finance. The collected data is then analyzed using thematic analysis to identify key themes emerging from the interviews and observations (Soesanto et al., 2023). Data triangulation is conducted by comparing and verifying data from interviews, observations, and document analysis to ensure the validity and reliability of results (Cahya et al., 2021). The presentation of data was carried out in a descriptive manner, using tables of results from in-depth interviews with pesantren leaders and administrative staff to support the findings.

This research also pays attention to the ethical principles of research, such as obtaining approval from pesantren and maintaining the confidentiality of sensitive information (Asmara & Hamidah, 2022). Limitations of the study include its focus on one pesantren, which cannot be widely generalized, as well as limited time and resources in collecting more in-depth data. With this method, this study is expected to provide a comprehensive picture of the implementation of SIMKEU at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School, as well as provide useful recommendations for other Islamic boarding schools who want to adopt similar technology in their financial management.

RESULTS AND DISCUSSION

Results

The implementation of the Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School showed significant results in several aspects of financial management. Data collected through in-depth interviews, direct observation, and document analysis showed increased efficiency, accuracy, and transparency in pesantren financial management.

SIMKEU includes a web-based financial application. This application is designed to assist institutions such as pesantren in managing their finances more efficiently and
transparently (Masruri et al., 2021). With a web-based basis, SIMKEU can be accessed from various internet-connected devices, enabling real-time access to financial information and facilitating the recording and reporting of financial transactions (Fitriani, 2021). With SIMKEU, administrative staff can easily record financial transactions, generate monthly financial reports automatically, and manage proof of transactions in a more structured manner (Aprianti, 2019). In addition, SIMKEU also increases transparency in financial management by facilitating the audit process and complying with applicable financial regulations more effectively (Andhayani, 2020). With the existence of SIMKEU, API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School has undergone a positive transformation in financial management, improving operational efficiency and optimizing the use of financial resources more effectively.

![Figure 1. (a) and (b) display the interface of the SIMKEU application, including the main page and key features used for financial management of pesantren.](image)

This picture shows the interface of the SIMKEU application used in the API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. Figure 1 (a) displays the main page with a dashboard that presents financial menus such as cash balances, student menus, and extras. Figure 1 (b) shows the main features of the application, including transaction recording, financial report generation, and proof of transaction management, designed to improve efficiency and accuracy in pesantren financial management.
Table 1. Results of In-depth Interviews with Islamic Boarding School Leaders and Administrative Staff

<table>
<thead>
<tr>
<th>No.</th>
<th>Topic</th>
<th>Question</th>
<th>Answer from the head of the pesantren</th>
<th>Pesantren Staff Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Views on SIMKEU</td>
<td>What is your view on SIMKEU?</td>
<td>SIMKEU helps us be more organized and faster in managing finances.</td>
<td>This application makes recording transactions easier.</td>
</tr>
<tr>
<td>2.</td>
<td>Perceived benefits</td>
<td>What are the main benefits you feel?</td>
<td>Financial statements are more accurate and transparent.</td>
<td>Recording errors are reduced and work is faster.</td>
</tr>
<tr>
<td>3.</td>
<td>Challenges in implementation</td>
<td>What are the biggest challenges in implementation?</td>
<td>Early adaptation and intensive staff training.</td>
<td>It takes time to get used to and understand all the features.</td>
</tr>
<tr>
<td>4.</td>
<td>Infrastructure readiness</td>
<td>How is the readiness of pesantren infrastructure?</td>
<td>Internet connection is sometimes unstable and needs improvement</td>
<td>Computers and networks are adequate, but need increased connections.</td>
</tr>
<tr>
<td>5.</td>
<td>Support from management</td>
<td>Is there any support from management?</td>
<td>The management is very supportive and ready to help in every stage</td>
<td>Management support is helpful in this transition.</td>
</tr>
</tbody>
</table>

The results of the interview with the Head of the Islamic Boarding School, Mr. Nurrochim Mu'in and administrative staff, Mrs. Ulfiatha, provided an overview of the views, benefits, challenges, infrastructure readiness, and management support in the implementation of SIMKEU at the API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. These findings show that despite some challenges, the SIMKEU application provides great benefits in improving the efficiency and transparency of pesantren financial management.
Direct observation at API Syubbanul Wathon Islamic Boarding School shows that before using SIMKEU, manual financial recording takes a long time and errors often occur. After the implementation of SIMKEU, recording becomes faster, more efficient, and more accurate, reducing errors and increasing transparency.

![Figure 1. (a) and (b) manual recording of finances prior to implementation of the SIMKEU application](image)

This picture shows manual financial recording at API Syubbanul Wathon Islamic Boarding School before using the SIMKEU application. Manual recording takes a long time and is prone to errors, and hinders the transparency and accuracy of financial statements (Limbu et al., 2024).

Table 2. Results of Financial Document Analysis Before and After SIMKEU Implementation

<table>
<thead>
<tr>
<th>Category</th>
<th>Before SIMKEU Implementation</th>
<th>After SIMKEU Implementation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recording Time</td>
<td>Long and takes a lot of time</td>
<td>Fast and more efficient</td>
</tr>
<tr>
<td>Logging Error Rate</td>
<td>High, frequent errors occur</td>
<td>Low, significantly reduced errors</td>
</tr>
<tr>
<td>Transparency</td>
<td>Low, difficult to audit</td>
<td>High, easy to access and audit</td>
</tr>
<tr>
<td>Accuracy of Financial Statements</td>
<td>Often inaccurate and requires re-checking</td>
<td>Accurate, well-recorded data</td>
</tr>
<tr>
<td>Staff Engagement</td>
<td>High, requires a lot of energy</td>
<td>Low, less power required</td>
</tr>
</tbody>
</table>
Stakeholder Satisfaction

Low, frequent complaints | High, more trustworthy financial statements

This table presents a comparison of the results of financial document analysis before and after the implementation of the SIMKEU application at the Syubbanul Wathon API Islamic Boarding School. Before implementation, manual logging took a lot of time and errors were frequent, with low transparency and accuracy. After the implementation of SIMKEU, the recording process became faster and more efficient, with significantly reduced errors, and increased transparency and accuracy. Stakeholder satisfaction also increases with the use of this application.

Table 3. Thematic Analysis Results from Interviews and Observations

<table>
<thead>
<tr>
<th>Main Theme</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased Efficiency</td>
<td>The use of SIMKEU speeds up the process of recording and managing finances.</td>
</tr>
<tr>
<td>Reduction of Logging Errors</td>
<td>Errors in manual logging are significantly reduced after the implementation of SIMKEU.</td>
</tr>
<tr>
<td>Transparency and Accuracy</td>
<td>Financial data is becoming more transparent and accurate, easily accessible and auditable.</td>
</tr>
<tr>
<td>Staff Adaptation and Training</td>
<td>Intensive training is required to help staff adapt to SIMKEU.</td>
</tr>
<tr>
<td>Infrastructure Challenges</td>
<td>Internet connection that is sometimes unstable is still an obstacle.</td>
</tr>
<tr>
<td>Management Support</td>
<td>Full support from management helps to overcome resistance to change.</td>
</tr>
<tr>
<td>Stakeholder Satisfaction</td>
<td>Stakeholders, including donors, have more confidence in the financial statements produced by SIMKEU.</td>
</tr>
</tbody>
</table>

This table presents the main themes identified from thematic analysis of data collected through interviews and observations at API Syubbanul Wathon Islamic Boarding School. Each theme describes an important aspect of the research output, from efficiency improvement and reduction of recording errors to infrastructure challenges and management support. This
finding shows that the implementation of SIMKEU has brought significant positive changes in the financial management of pesantren.

The results of data triangulation show the consistency and validity of findings from interviews, observations, and document analysis in this study (Izzah & Azizah, 2019). Interviews with Islamic boarding school leaders and administrative staff, as well as direct observations of the financial management process, revealed that the implementation of the SIMKEU application significantly improved recording efficiency and reduced errors. Analysis of financial documents before and after the implementation of SIMKEU also reinforces these findings by showing improvements in transparency and accuracy of financial statements. The presentation of the data was carried out in a descriptive manner, using tables of results from in-depth interviews with pesantren leaders and administrative staff to support findings that showed significant improvements in pesantren financial management after the adoption of SIMKEU.

Overall, the results of this study confirm that the implementation of SIMKEU in API Syubbanul Wathon Islamic Boarding School has succeeded in increasing efficiency, transparency, and trust in Islamic boarding school financial management, although there are still some challenges that need to be overcome, such as infrastructure problems and early adaptation.

**Discussion**

The implementation of the SIMKEU application at API Syubbanul Wathon Islamic Boarding School showed significant results in increasing efficiency, transparency, and trust in Islamic boarding school financial management. One of the main results of this study is increased efficiency in recording and financial management. The SIMKEU application speeds up the process of recording financial transactions, reduces the time needed to manage pesantren finances, and reduces the error rate of recording (Lailla & Tarmizi, 2022). This can be seen from interviews with Islamic boarding school leaders and administrative staff who stated that SIMKEU makes the recording process faster, structured, and accurate.

Furthermore, the implementation of SIMKEU also increases the transparency and accuracy of Islamic boarding school financial statements (Apriliani, 2024). With this application, financial statements become more accessible, monitored, and audited. Analysis of financial documents before and after implementation showed a significant improvement in the quality and reliability of financial data. This allows the audit process to be smoother and more reliable, as well as increases stakeholder confidence in the finances of the pesantren. Strong
Management support has proven crucial in the successful implementation of SIMKEU. Pesantren leaders provided significant support in overcoming initial adaptation challenges and facilitating needed training for administrative staff. This reflects the importance of proactive leadership in introducing technological change in organizations.

On the other hand, this study also identifies several challenges faced in the implementation of SIMKEU. Infrastructure problems, such as unstable internet connections, are the main obstacles that affect optimal use of applications. In addition, the initial adaptation of the administrative staff requires extra time and effort to understand and use the application effectively. Feedback from stakeholders, including donors, shows higher satisfaction with the transparency and reliability of financial statements presented by SIMKEU. This confirms that the app not only helps improve operational efficiency, but also supports positive relationships with external parties.

Overall, the implementation of SIMKEU at API Syubbanul Wathon Islamic Boarding School has brought significant changes in financial management. However, the challenges identified show that there is still room for further improvement, especially in addressing infrastructure issues and ensuring smoother adaptation of all pesantren staff. Solutions to these challenges could include improvements to information and communication technology infrastructure, as well as more intensive training to maximize the benefits of future SIMKEU implementation.

The implementation of the SIMKEU application at API Syubbanul Wathon Islamic Boarding School has brought significant positive changes in financial management, according to the findings of related literature studies. Previous research has shown that the use of information technology, such as financial applications, can increase efficiency and transparency in the financial management of educational and non-profit institutions (Sa'baini & Amsari, 2023). Strong management support from pesantren leaders has proven important in overcoming initial adaptation challenges and facilitating the use of applications by pesantren staff, in line with the findings that management support plays a crucial role in the successful implementation of information technology in organizations (Alamyar &; Nurmiati, 2022). However, information technology infrastructure challenges, such as unstable internet connections, are also identified as obstacles in the implementation of SIMKEU, in accordance with previous research showing that information technology infrastructure problems can hinder the adoption of financial applications in organizations (Handraini &; Frinaldi, 2024). To maximize the benefits of future SIMKEU implementation, infrastructure improvements and improved training for pesantren staff need to be considered.
CLOSING

The implementation of the SIMKEU application at API Syubbanul Wathon Islamic Boarding School has brought significant positive changes in financial management. This research shows that SIMKEU has succeeded in improving the efficiency of recording and managing Islamic boarding school finances, increasing transparency and accuracy of financial statements, and supporting positive relationships with stakeholders. However, there are still some challenges, such as infrastructure issues and early adaptation, that need further attention. Overall, the implementation of SIMKEU contributes positively in improving the financial management of pesantren and improving the overall financial management process. This research makes an important contribution in the context of pesantren financial management through the implementation of the SIMKEU application. The results showed that SIMKEU succeeded in increasing efficiency in recording and managing Islamic boarding school finances, reducing the time required for the transaction recording process and increasing the accuracy of financial statements. In addition, this study also identifies challenges faced, such as information and communication technology infrastructure problems, which provide valuable input for future improvements. This contribution is expected to provide practical guidance for other pesantren who want to implement similar technologies to increase transparency and efficiency in their financial management.

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