THE IMPLEMENTATION OF PSAK 45 IN THE FINANCIAL STATEMENT DISPOSITION EMPLOYING SANGO APPLICATION: THE CASE OF AN INDONESIAN ISLAMIC BOARDING SCHOOL

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ABSTRACT

Islamic boarding schools as educational institutions and non-profit organizations in the form of foundations must have good financial governance. The reality on the ground is that not all Islamic boarding schools are able to produce financial statements in accordance with the regulations set out in PSAK No. 45. Research with this Participatory Action Research aims to help financial managers of Al Karomah Islamic Boarding School in Malang, Indonesia, in preparing financial statements in accordance with applicable accounting standards using the SANGO application. Data collection was done by interview, observation, and documentation. Data analysis was performed interactively and continuously until global pictures of the researched objects were obtained. The results showed that (1) procedures imposed in each transaction process both cash receipts and cash disbursements at Al Karomah Islamic Boarding School in Malang can be considered good, albeit it is still not in accordance with the provisions applicable to non-profit organizations, (2) Al Karomah Islamic Boarding School Malang prepares financial statements using the SANGO application. This can be construed that the Al Karomah Islamic boarding school in Malang has tried to implement PSAK 45 in preparing its financial statements.

Keywords: Financial statement, PSAK 45, SANGO Application

INTRODUCTION

Islamic boarding schools in Indonesia, locally known as Pesantren, are definite from the word "santri" are get prefix "pe" and suffix "an" which shows the place, then the meaning is the place of the students. Sometimes also boarding schools are considered as a combination of the word "santri" (good man) with the syllable "tra" (helpful). So, the word pesantren can be interpreted as a place of education for good humans (Zarkasy, 1998: 106).

While Madjid (1997: 19-20) peels the origin of the words of the students, he argues "Santri is derived from the words "Sastri" a word from Sanskrit, which means literacy, is connoted with literary classes for Javanese people caused by knowledge they talk about religion through books written in language Arab. Then it is assumed that santri means people who know about religion through Arabic books and or at least santri can reading the Koran, so that it leads to a more serious attitude in look at religion. Also the words of the students come from the Javanese language "cantrik" which means people who always follow the teacher where the teacher goes to stay (term puppet) of course with the aim to be able to learn from it regarding certain expertise. Currently quite large in number and scattered in rural areas, making this institution a strategic position in carrying out the roles of educational and socio-economic development for the surrounding community (Nur et al., 2016). In 2013, the number of Islamic boarding schools in East Java, part of Indonesia, reached 6,561 with 950,899 students and 89,492 religious teachers (General Data of Islamic Boarding Schools in East Java Province in 2013). From these data, we can infer that the number of Islamic boarding schools in East Java is quite large and is supported by the number of students that almost touch 1 million people.

Islamic boarding schools as educational institutions and non-profit organizations in the form of foundations must have good financial statement. One effort to create excellent report is to create good accountability by carrying out accounting practices. However, not all non-profit organizations are able to produce financial statements in accordance with the regulations set out in PSAK No. 45. Oftentimes, the lack of knowledge of the accounting cycle, PSAK 45, and the preparation of financial reports makes nonprofit organizations unable to create the financial statements which are in accordance with the Financial Accounting Standards (Sari & Dewi, 2018).

One of the characteristics of an advanced Islamic boarding school is the quality of good management and supports the creation of good governance. The ability to manage the process of recording and reporting financial transactions is the most fundamental aspect in the process of improving governance. To realize good governance, accountability is one of the key principles of all good governance (Firdaus & Widyasastrena, 2017). More broadly, this will increase the trust of all stakeholders who are expected to support the development of the Islamic boarding school program in the long run. Good management of Islamic boarding school finances is actually also part of efforts to protect management personnel (clerics, clerics or other managers) against unfavorable views from outside the school (Solikhah et al., 2019).

Among the pesantren's problems are, the weak management of human resources, lack of operational funds, financial misuse, burdens financing to students, financial reporting that is full of manipulation and speculation, improper financial spending. It is undeniable that most boarding schools have limited human resources in financial management. This is compounded with no training on financial management. This matter which causes boarding schools difficulties in making and analyzing the RAPB and realizing it according to the RAPB, and the difficulty of making it financial statements of pondok pesantren which are acute and transparent. (Arifin, 2015).

The main problems that often occurs in Islamic boarding school is financial management. Thus, an effort to empower the Islamic boarding school management is needed. Efforts to provide education for Islamic boarding school managers by providing knowledge and assistance on good governance are necessary, in terms of financial management using standards that have been designed by the government through a cooperation program between Bank Indonesia and the Indonesian Institute of
Accountants. These standards are set forth in the Islamic Boarding School Accounting Guidelines. In this guideline, the Islamic boarding school is still positioned as non-profit institutions (BUSINESS INFO, 2017).

In 2016, there were 28,984 Islamic Boarding Schools in Indonesia and 4,290,626 students (pendis.kemenag.go.id). Of these, 23,329 Islamic boarding schools exist on Java. Of these, 23,329 Islamic boarding schools exist on Java. There are approximately 7,000 pesantren in East Java and more than 600 pesantren in Malang (jatimemenag.go.id)

Al Karomah Islamic Boarding School in a Pesantren at Malang Regency. Al Karomah, for instance, is a boarding school that has been incorporated as a foundation having 150 male students and 200 female students. It has two residential facilities for male and female students, two classrooms for MADIN, mosque, one hall and two office spaces. The results of our preliminary observations show that this Islamic boarding school carries out financial records manually and makes financial statements simpler although the report is not in accordance with generally accepted accounting standards (PSAK No. 45). Therefore, this study aims to assist the financial management of Al Karomah Islamic Boarding School in Malang in compiling financial statements in accordance with applicable accounting standards using the SANGO (Software Accounting for Non-Government Organization) application.

LITERATURE REVIEW

1. Technology Acceptance Model

Technology Acceptance Model (TAM) is the development of Theory of Reasoned Action (TRA) to describe the behavior of one's technology acceptance. The purpose of TAM is to examine the attitudes and beliefs of users influencing their acceptance or rejection of technology (Elkaseh, 2016). TAM theory is information systems theory designed to explain how users understand and use an information technology. TAM was developed by Davis who offers a theory as a basis for learning and understanding user behavior in receiving and using information systems (Hanadyani, 2007). This model has the objective to explain the key factors of information technology user behavior towards the adoption of information technology adoption (Ferda, 2011).

TAM believes that the use of information systems can improve the performance of a person or organization, and facilitate its use in completing work (Dasgupta, 2002). The development of the business world is not immune from the presence of increasingly advanced technology that presents the need to continue the study of the use of information technology, and TAM is one model that can be used to investigate this (Mohd, 2011). The TAM theory is a development of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975) with the premise that a person's reaction and perception of an aspect will influence the person's attitude and behavior. TAM is a model that is widely quoted in research on the acceptance of a technology and TAM has undergone several revisions since it was first formulated. TAM theory can be chosen in the following figure 1.

![Technology Acceptance Model](figure1.png)

Figure 1. Technology Acceptance Model (Dasgupta, 2002)

2. Accounting System

The system is a procedure that is interrelated and forms a function that aims to achieve a goal. An accounting system is an organization of forms, records and reports that are coordinated in such a way as to provide financial information needed by management in management (Mulyadi, 2016). According to Widjayanto (2010), the accounting system is a tool for organizing or compiling, collecting, and summarizing information concerning all company transactions, where employees, company activities, materials and machines can be integrated in such a way that supervision can run as well as possible.

3. Sharia Accounting

Islamic accounting is an element that must be able to realize an Islamic economic system that must be fairer, more honest, and wealth does not accumulate on one side only, does not damage the nature, creeds, and provisions stipulated by Allah SWT (Harahap, 2011). On the other hand Islamic accounting is accounting in accordance with Islamic sharia principles which originate in the Qur'an and place more emphasis on the values of truth and justice (Susyanti, 2015). Because accounting is mu'amalah's business, development is left to human affairs. Al-Qur'an and Assunah only equip with a number of value systems such as the foundation of ethics, morals, truth, justice, honesty, trustworthy, and responsibility. In addition, accounting must be able to create a fair economy and Islam that is rahmatan lil'alaamiin. In reporting Islamic accounting is not only responsible to stakeholders but also responsibility to Allah SWT. This is in line with the opinion of Harahap (2011) that Islamic accounting functions specifically to provide information as well as accountability to realize the goals outlined by Allah SWT. From this we
can formulate Islamic accounting postulates and principles and ultimately accounting (technical) standards which will become guidelines for the preparation of Islamic financial statements.

4. Islamic boarding school Accounting Guidelines

The Indonesian Institute of Accountants (IAI) in collaboration with Bank Indonesia (BI) has issued Pesantren Accounting Guidelines. This guideline was made as a form of IAI and BI's partiality in Pesantren's economic empowerment, in order to be able to prepare financial statements in accordance with generally accepted financial accounting standards in Indonesia. The SAK used as a reference in the preparation of Pesantren Accounting Guidelines is the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP). The consideration in choosing a reference to SAK ETAP is based on the relatively large value of the assets managed by the Pesantren, where the majority of Islamic Boarding School assets are permanent Waqf in the form of land. The format of presentation of pesantren financial statements regulated in the Pesantren Accounting Guidelines refers to PSAK 45: Non-profit Entity Financial statement. The Pesantren Accounting Guidelines stipulate that the complete financial statements that must be prepared by the Pesantren are as follows.

a. Financial Position Report

Statements of the financial position of a non-profit entity are made to provide information about assets, liabilities, and net assets, as well as information about the relationship between these elements at a certain time. Information in this report is used together with disclosures and information in other financial statements to help donors, members of the organization, creditors, and other parties to assess the organization's ability to provide services.

b. Activity report.

Activity reports are prepared to provide information about the effects of transactions and other events that change the amount and nature of net assets, the relationship between transactions, and other events, and how resources are used in the implementation of various programs or services.

c. Cash flow statement

The cash flow statement serves as a provider of information about cash receipts and disbursements in a period. In its presentation, the cash flow statement of the non-profit organization is presented in accordance with PSAK No. 2 concerning the Cash Flow Statement (IAI, 2004). Statements of cash flows must report cash flows for a certain period and are classified according to operating, investing and financing activities.

d. Notes to financial statements

Notes to the financial statements are explanations that are attached together with the financial statements and become an inseparable part of the balance sheet, profit/loss calculation, capital change report, statement of changes in financial position. These pesantren accounting guidelines will be adjusted if there are new PSAK or ISAK that are relevant to boarding school activities.

5. The Drafting of Islamic Boarding School Financial statement

Identifying accounts related to transactions that occur at the Islamic boarding school are in the forms of a) assets in the form of cash, equipment, equipment, vehicles, buildings, land, b) obligations, loans to third parties if any, c) capital of Islamic boarding school owners, d) income in the form of: permanent and incidental donations, grants, and e) costs in the form of electricity, telephone/credit, taxes, teacher salaries, other expenses.

Besides, this process can also be done through 1) keeping a general journal in accordance with transactions that occur systematically and chronological order and its effects on other accounts before being classified to the general ledger, 2) posting all transactions that occur in the ledger, 3) making a trial balance, and 4) making financial statements.

6. SANGO Software

According to Made Aryawan (2007), Accounting Software for Non-Government Organization (SANGO) is a financial recording tool that is available at non-profit specialized institutions and has been adapted to PSAK No. 45 (Statement of Accounting and Financial Standards No. 45) namely regarding financial records at non-profit organizations in Indonesia). SANGO cannot be used in business-oriented or for-profit institutions because the structure and standardization of the system is specific to non-profit organizations.

a. Multi-Database

SANGO can be used using different databases on a single computer, this helps users if they want to separate databases based on activity, year or according to specific donors. SANGO accommodates the creation of new databases without being limited by the amount that can be created by the user.

b. Portabel

SANGO Professional client-based server, however, SANGO can also be used portable or can be moved to other places according to the user's wishes, it is based on that most SANGO users have mobile activities and have a lot of work so that not infrequently office work is brought home.

c. Client Server

In the previous version of SANGO, SANGO was very strong in terms of portability but it was rather slow if it was used based on client server, in this edition SANGO used a purely client server database. In this edition SANGO uses a firebird database.
d. **Program and Project Budgeting**
Non-profit institutions are institutions that are social to the extent that in carrying out their business activities, non-profit organizations are based on programs as the goal of achieving the mission of the institution and projects as a form of activities carried out which are of service nature. In preparing the SANGO program and project budgets free the user in preparing it without being influenced by Chart of Account or other data.

e. **Donator Report**
In funding for the activities of nonprofit organizations it is never free from funding from donors. SANGO can separate reports based on specific donors.

f. **Multi-Currency.**
The latest SANGO accommodates multiple currencies and automatically makes foreign exchange gains. At the end of the period or at the end of the report to get a valid report value on the value of foreign currencies the user can use the exchange closing facility which functions to calculate and adjust the final value of the foreign currency, in this process SANGO will automatically create an adjustment journal.

g. **Down Payment Management**
The latest SANGO is equipped with a down payment management feature from the start of payment up to the accountability of funds or PJUM, which of course is automatically integrated with SANGO reports, besides this feature can be used to find out the balance of advances that exist in staff, divisions or in existing programs in staff, divisions or programs that are running.

**METHOD**

This study employed a qualitative approach with Participatory Action Research (PAR) design. According to Yaumi and Muljono (2014), PAR is a form of research oriented to social problems in the community with an emphasis on research that contributes to the emancipation to make changes in society.

PAR as a type of research that does not stop at the level of describing the findings in research or merely testing theories or previous findings, then this study makes the findings or results of the findings description as an initial step to determine and arrange a follow-up program related to the problems found. Howard & Bruce (2017) explained the spiral stages in PAR research at the Alkaromah Islamic boarding school in Malang City as shown in Figure 1 below.

![Figure 1. PAR Steps (Howard & Bruce, 2017)](image)

The first phase is problem identification. It is the activities of researchers together with research subjects to conduct joint observations to examine and explore the problems that exist at the study site. The research subjects were assisted by researchers to explore what problems were experienced by the research subjects in managing the financial status of the pesantren. Based on observation and identification of problems, it was found that the problems faced by this pesantren were the implementation of manual financial records and simple financial statement. Thus, the report is not in accordance with generally accepted accounting standards (PSAK No. 45).

Stage two collects information to solve problems faced by research subjects. In this second stage the researcher together with the research subjects formulated an action plan that would later be carried out in the next stage. The plan formulated in this stage consists of two things, namely striving to create an accounting system and special financial statements of pesantren by using the SANGO application.

The third stage is data analysis and interpretation. At this stage, researchers and research subjects together understand the information that has been collected. Researchers begin to take action together with research subjects in accordance with planning in the previous stage. In the first stage, the researcher provides knowledge of the accounting system with material on basic accounting equations, accounting cycles & transaction recording, introduction and simulation of account numbers, the effect of accounts on the resulting financial statements, and introducing what is SANGO application. The next step, the researchers conducted financial assistance and the preparation of financial statements for the research subjects. Here the
research subjects are expected to be able to journalize transactions that occur using the SANGO application. The output generated from the SANGO application is financial statements consisting of statements of financial position, activity reports and cash flow statements.

The fourth stage is sharing research findings with research subjects. At this stage, the researchers along with the subject conducted a reflection on the results of the action in the form of the implementation of SANGO in accounting and financial statements at the research location. The findings can be used to improve and take further action. The research location at Al Karomah Islamic Boarding School is located at Jalan Raya Boro Selatan, Kepanjen District, Malang Regency, and East Java. The study was conducted from April to August 2019.

In this study the primary data source is mainly the results of interviews with key informants and observations of actions, the rest is secondary data in the form of pesantren financial records and financial transaction records from treasurers and photographs. The data analysis technique used in this study is the analysis of Miles and Hubberman's model data. Qualitative data analysis is carried out interactively and continues continuously until it is complete, so that the data is already saturated. The data analysis, reduction, display, and conclusion drawing/verification were done following (Miles & Hubberman in Sugiyono, 2009). Data reduction is used to select relevant data and lead to the focus of research. Data reduction takes place continuously throughout the research activities. The data needed will be arranged systematically and concisely for use in the next research step. Presentation of data is done after reducing data. Presentation of data is presented in narrative form and in accordance with the focus of the study. This was done to facilitate and understand what is happening on the ground. Conclusions are drawn after the data has been presented.

RESULTS

Al Karomah Islamic Boarding School was established in 1991. The history of the Al Karomah Islamic Boarding School originated from the children's recitation (santri kalong) that had been initiated since 1977, which at that time was named ‘‘Tarbiyatul Shihiyan” KH. Mudhoffir Murtadlo. Location Al Karomah Islamic Boarding School is located on Jalan Raya Boro Selatan, Kepanjen District, Malang Regency, and East Java. There are 150 male students and 200 female students. Facilities owned by pesantren: The building where male and female students live, a small mosque for male and female students, the Madrasah Diniyah (MADIN) building for boys and girls, 2 office spaces and a hall. The Education Units in the Al Karomah Islamic Boarding School are the following: (1) Al Qur'an Education, (2) Diniyah Madrasah Education, (3) Takhossush Education, Yellow Book Study, and (4) Social Sciences Education.

Based on data from the treasurer of the Al Karomah Islamic Boarding School in Malang, financial records are carried out simply, namely by using cash in and cash out records that are done manually (only in ordinary books). Financial records are divided into two parts, namely, the recording in the men's cottage and women's cottage. The second record is generated limited to the recapitulation of cash in and cash out generated every month, as well as an annual cash report which is the accumulation of monthly reports for one year. From the results of interviews with treasurers and managers of pesantren, researchers can explore and study more closely related to financial statement in Islamic boarding schools.

“Ya kalau laporan keuangan itu hanya dua garis besarnya, antara lain pemasukan dan pengeluran saja. Seperti ini contohnya kalo pengeluran itu dicatat di catatan madin, catatan abumen, kalau pemasukan ya buku pembayaran dari para santri ini” (Mbak Izah, Bendahara).

“Selama ini pencatatan keuangan disini masih manual, istilahnya menulis terus dengan tangan di buku yang disediakan. Mungkin kalau ada aplikasi untuk memprogram pencatatan keuangan yang mudah agar kita cukup terbantu. Tinggal cara pengoperasian bendahara perlu ada yang mengajari dan mendampingi masukan datanya”. (Ustad Irfan, Pengelola).

From the informant's information, it can be seen that the financial statements produced are limited to general cash flow statements. The boarding school manager wants a party who is willing to provide knowledge about financial records with the SANGO application and guides how to infect the data. With hope, the use of the SANGO application will help users (treasurers) in preparing financial statements. In addition, researchers also found that treasurers of Islamic boarding schools have not used PSAK 45 in preparing financial statements. The treasurer still uses a hereditary recording system from his predecessor. It is depicted from the interview:

“Untuk pedoman khusus tidak ada. Perekapan hanya dilakukan berdasarkan tahun-tahun sebelumnya dan minta pengarahan dari bendahara sebelumnya”. (Mbak Izah, Bendahara).

Based on the results of the identification of problems made by researchers, treasurers and managers of Islamic boarding schools, an agreement was found that the problems encountered in relation to financial records by these pesantren were financial recording and reporting that were far from applicable standards and the owner's reluctance to have applications that made it easy for treasurers to make financial statements. Based on the results of the identification of problems in stage one, the activities in the second stage of the researcher together with the boarding school manager and treasurer formulate an action plan to solve the
problems that are being faced by the pesantren. Al Karomah Regency of Malang. Researchers and treasurers agreed to use the SANGO application in the preparation of financial statements at the Al Karomah Islamic Boarding School in Malang.

The expectations of the pesantren manager for the SANGO application make it easier for treasurers to enter data, and will automatically generate financial statements. Financial statements generated by the SANGO application are adapted to PSAK. 45, namely, the statement of financial position, activity and cash flow. For notes to the financial statements are made separately because the application is not provided in the menu.

Activities at this stage, researchers began implementing the SANGO application for the preparation of the Al Karomah Islamic Boarding School financial statements in Malang Regency. The financial statements are prepared based on data on financial transactions and financial documents in the boarding school. After all data is inputted on the SANGO application, the accounting system will automatically compile the financial statements. The financial statements generated by the SANGO application have three types of financial statements as follows.

The statement of financial position is prepared to provide information about assets, liabilities, and net assets and information about the relationship between these elements at a certain time. Information in the financial position statement that is used along with disclosures, and information in other financial statements can help treasurers of the santri board, members of the boarding school, and other parties to assess the ability of non-profit organizations to provide services on an ongoing basis. The results of the preparation of the Financial Position Report can be seen in Figure 2:

![Figure 2. Financial statement of Al Karomah Islamic Boarding School](image)

The activity report was made with the aim of providing information about (a) the effect of transactions and other events that change the amount and nature of net assets, (b) relationships between transactions, and other events, and (c) how to use resources in the implementation of various programs or activity. Information in the activity report, which is used in conjunction with the disclosure of information in other financial statements, can help treasurers and other parties to (a) evaluate performance in a period, (b) the ability, and sustainability of nonprofit organizations and provide services, and (c) assessing the implementation of responsibilities and performance. This report can be used by treasurers of the assembly to present information on cash receipts and disbursements during a period at the pesantren. The results of preparing the activity report can be seen in the following Figure 3:
The cash flow statement serves as a provider of information about cash receipts and disbursements in a period. In its presentation, the cash flow statement for non-profit organizations is presented in accordance with PSAK No. 2 concerning Cash Flow Reports (IAI, 2004). Statements of cash flows must report cash flows for a certain period and are classified according to operating, investing and financing activities. This Cash Flow report can be used by treasurers of the assembly to present information on cash receipts and disbursements in a period at the Al Karomah Islamic Boarding School. The results of the preparation of the cash flow statement can be seen in Figure 4 below.
In the final stage the researcher shares the results of the analysis and interpretation of the problems found. Knowledge sharing activities carried out with treasurers and boarding school managers. With the educational background of the manager and financial treasurer, the sharing process undertaken by researchers with the manager and treasurer went well and no significant obstacles were encountered.

DISCUSSION

Financial statements are an important component of a non-profit organization. Because the financial statements are the responsibility of the non-profit organizations to stakeholders for the donations they have given. Stakeholders use financial statements to assess the performance of financial managers and see the realization of the funds that have been given. Stakeholders who use the report include donors, lenders, members, consumers, and who provide resources for non-profit organizations.
Non-profit organizations engaged in the field of religion such as the boarding school Al Karomah Malang Regency compile financial statements in order to carry out horizontal and vertical accountability. Horizontally the report is addressed to the boarding school management as a monthly report on the activities and activities that occur at the boarding school. Furthermore, the financial statements are also addressed to the students and donors as a report on the funds that have been given. The report shows that the funds that were given were channeled to where and for what purposes.

In general, the boarding school has held horizontal responsibilities. This was realized with the existence of financial statements aimed at managers, students, and donors. A good financial statement will influence donors in their sustainability in making donations. In addition, the financial statements are a form of vertical responsibility of Al Karomah Islamic Boarding School Malang Regency to Allah SWT for the blessings that have been given.

In running a boarding school or foundation, of course good financial management needs to be done. In line with the opinion of Firdaus & Hery (2018) that one of the efforts to create good governance is to create good accountability by carrying out accounting practices. This can be started from structured recording to regular financial statement. Accounting records using technology will help financial managers of boarding schools or foundations that have limited knowledge in the field of accounting, so that the recording and preparation of financial statements will be easier. The SANGO application that is designed according to the needs of non-profit organizations will facilitate the Al Karomah Islamic Boarding School in Malang in preparing financial statements. The accounting system in the SANGO application has adopted PSAK 45. The recording of transactions made using the SANGO application will automatically generate a financial statement. The resulting financial statements consist of statements of financial position, activity reports, and activity reports.

The preparation of financial statements in the Al Karomah Islamic Boarding School in Malang has been successfully implemented. This can be seen from the financial information generated. Before using the application the treasurer of the Al Karomah Islamic Boarding School in Malang still recorded manually. From the recapitulation results, only an incoming and outgoing cash report was produced. After using the SANGO application the treasurer of the Al Karomah Islamic Boarding School in Malang can do a computerized recording. That way the data that has been recorded will automatically be recapitulated and arranged in order. Thus, it can be easier in terms of checking where the funds or nominal came from.

Besides, making it easy to record the SANGO application, it helps the treasurer to compile better financial statements to take responsibility for the boarding school administrators and the students. Moreover, the report is also a form of accountability of the treasurer to Allah SWT that the funds of the people have been managed with trust and honesty. Triyuwono (2010) argues that information given to stakeholders is a form of accountability to God, humans, and the natural environment.

The success can also be seen from the desire of the treasurer of the Al Karomah Islamic Boarding School in Malang in continuing to use the application outside of research activities. This is based on the ease and benefit factors resulting from the accounting system contained in the SANGO application. The conditions prove that the attitude and confidence of users accept technology in the form of SANGO applications on the grounds that the technology is very helpful for their work. This proves the following TAM Theory: The purpose of TAM is to examine the attitudes and beliefs of users influencing their acceptance or rejection of technology (Elkaseh, 2016). On the other hand, Accounting Software for Non-Government Organizations (SANGO) is a financial recording tool that is available at non-profit specialized institutions and has been adapted to PSAK No. 45 (Statement of Accounting and Financial Standards No. 45), this can be interpreted that the Al Karomah Islamic Boarding School in Malang has tried to implement PSAK 45 in preparing its financial statements.

CONCLUSION

This study aims to explore what problems are faced by managers and treasurers of Al Karomah Islamic Boarding School in Malang in managing finances. Then after the problem was discovered researchers with the manager and treasurer of Al Karomah Islamic Boarding School in Malang collaborated together to find solutions and solve problems by taking action in the form of implementing SANGO applications in the preparation of financial statements. Based on the results of the study can be summarized as follows. Procedures that are applied in every transaction process both cash receipts and cash disbursements at the Al Karomah Islamic boarding school in Malang can be said to be quite good, only still not in accordance with the provisions applicable to non-profit organizations. Al Karomah Islamic Boarding School in Malang compiles financial statements using the SANGO application, this can be interpreted that the Al Karomah Islamic Boarding School in Malang has tried to implement PSAK 45 in the preparation of its financial statements, because SANGO is a financial recording tool that is available at nonprofit institutions and has been adjusted with PSAK No. 45.

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