

Evaluation of Financial Management of Santri Pondok Pesantren API Syubbanul Wathon Tegalrejo Secang Through the SIMKEU Application

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Abstract: The implementation of the SIMKEU application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School has become the primary focus in enhancing institutional financial management. This research aims to evaluate the application's implementation through a qualitative case study approach. The results revealed several issues encountered, such as data entry errors, feature limitations, and a lack of system updates. Thematic analysis methods were used to identify key themes emerging from interview data, observation, and document analysis. These findings provide insight into the challenges and solutions associated with implementing SIMKEU in educational settings. Recommendations for improvement include intensive user training, more frequent system updates, and the development of new features to enhance the efficiency and effectiveness of financial management in Islamic boarding schools. With the implementation of these recommendations is expected to improve the quality of financial management and educational services at API Syubbanul Wathon Islamic Boarding School.

Keywords: Islamic Boarding School, SIMKEU, Financial Management, Evaluation

Effective and efficient financial management is a key element in ensuring the sustainability and development of an educational institution, including Islamic boarding schools (Nahdliyah & Haqqi, 2023). API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School is one of the religious educational institutions that strives to improve the quality of its financial management. In practice, financial management in Islamic boarding schools often faces various challenges, such as inaccurate record keeping, slow reporting processes, and lack of transparency and accountability.

These issues not only affect the daily operations of Islamic boarding schools, but also on the trust of students, guardians, and interested parties. Inaccuracies in financial records can result in errors in fund management, while slow reporting can hinder timely decision making (Hasmi et al., 2023). Lack of transparency and accountability is often a leads to mistrust and potential conflict within Islamic boarding schools (Sholeh, 2023).

The importance of this research lies in its efforts to evaluate the use of Financial Management Information System (SIMKEU) applications as a solution to overcome these challenges. By utilizing information technology, it is hoped that financial management in Islamic boarding schools can be more accurate, fast, transparent, and accountable (Ardiansyah et al., 2023). This research is not only relevant for API Syubbanul Wathon Islamic Boarding School, but also for other Islamic boarding schools that face similar challenges. The results of this study are expected to provide practical insights and recommendations to improve financial management in other religious educational institutions.

The Financial Management Information System (SIMKEU) application is implemented at API Tegalrejo Secang Islamic Boarding School to improve the quality of financial management. However, in its application there are still various significant problems in its application. Some of these problems include errors in data input, lack of system updates, feature limitations, and the use of logos that do not match the number of existing school units. Additionally, the elimination of incorrect monthly bills must be done manually one by one, and the non-strict rules for guardians create flexibility in the application of bill payments. The bill recapitulation menu requires manual sorting by the admin, and the child's e-pocket menu often exceeds the selected allowance limit, requiring a manual transfer to the guardian savings menu. The data on the attendance and sarpras menus is incomplete, the system has not used Brizzi, and the e-pocket bill menu is not automatically deleted if it is not paid, so the admin must delete them one by one manually. These problem shows that further improvements and developments are still needed in the SIMKEU application to achieve more effective and efficient financial management.

Good financial management is crucial to support the operation and sustainability of educational institutions such as Islamic boarding schools (Syaharani et al., 2024). Without an effective system, various problems such as errors in recording and reporting, non-transparency, and lack of accountability can occur (YUSRIWARTI & SUSANTI, 2022). The implementation of information technology in the form of SIMKEU applications aims to overcome this problem, but suboptimal implementation can actually cause new problems that hinder this goal (HS & Achjari, 2019). Therefore, continuous evaluation and improvement of the SIMKEU application is needed to ensure that the goal of improving the quality of financial management can be achieved.

Several previous studies have explored various aspects of Islamic boarding schools, including financial management, namely Nasution and Yani (2017) examined the role of information technology in managing Islamic boarding school finances, finding that information technology can increase transparency and efficiency (Susilo, 2023). Soleh (2018) developed a special accounting information system model for Islamic boarding schools, with the results of case studies that show increased accountability and financial management (Malia & Faisol, 2022). Ade and Fadlillah (2019) evaluated the implementation of financial information systems in Islamic boarding schools and found that this system increases the effectiveness of financial management (Jamil et al., 2022). Nurjannah and Afandi (2020) analyzed the accounting information system at the Al-Fithrah Islamic boarding school, with the result that this system increases the accuracy and speed of financial management. Arifin and Rahmawati (2021) investigated the use of financial

information systems in Darul Ulum Islamic boarding schools and found that these systems increase financial transparency and accountability (Yakin & Shalehoddin, 2023). These studies provide valuable insights into the use of information technology in financial management in Islamic boarding schools, as well as the challenges faced and solutions that can be applied. This research is the basis for understanding how the SIMKEU application at API Tegalrejo Secang Islamic Boarding School can be optimized and improved to achieve more effective and efficient financial management.

This study aims to fill the research gap in the application of Financial Management Information System (SIMKEU) applications in Islamic boarding schools. Although previous research by Nasution and Yani (2017), Soleh (2018), Ade and Fadlillah (2019), Nurjannah and Afandi (2020), and Arifin and Rahmawati (2021) has explored the use of information technology in financial management in Islamic boarding schools, technical problems such as data input errors, lack of system updates, feature limitations, and data inaccuracies are still challenges that have not been fully resolved. In addition, previous research did not specifically address operational issues such as manual bill elimination, limitations in the e-pocket feature, and incomplete data in the attendance menu and sarpras. Therefore, this study focuses on an in-depth evaluation of the SIMKEU application at API Tegalrejo Secang Islamic Boarding School to identify specific problems that have not been revealed before and provide concrete solution recommendations to improve the quality of financial management effectively and efficiently.

This study aims to evaluate the application of Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. The main objective is to identify and analyze various technical and operational problems that arise in the use of the SIMKEU application and assess the impact of its use on the accuracy of financial records, the speed of the reporting process, and the ease of managing student funds. Additionally, this study aims to evaluate the extent to which the SIMKEU application increases transparency and accountability in the financial management of Islamic boarding schools. From the results of this evaluation, this study will provide recommendations for improvement and development of the SIMKEU application to improve the effectiveness and efficiency of financial management in Islamic boarding schools. This research is also expected to provide a reference for other Islamic boarding schools in implementing information technology for better financial management. By achieving these goals, this research is expected to make a real contribution in improving the quality of financial management in Islamic boarding schools through the use of information technology.

This research contributes by providing in-depth insight into the application of Financial Management Information System (SIMKEU) at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School, especially in identifying and overcoming existing technical and operational problems. In addition, this study assesses the impact of the SIMKEU application on improving accuracy, reporting speed, and ease of managing student funds, and evaluates increased financial transparency and accountability. The resulting recommendations are expected to help Islamic boarding school managers to optimize the use of information technology in their financial management, thereby increasing overall effectiveness and efficiency. This research can also be a valuable reference for other Islamic boarding schools in implementing similar

systems to achieve better financial management.

METHOD

This research uses a qualitative case study method to evaluate the application of the Financial Management Information System (SIMKEU) application at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. The qualitative case study method is a research approach used to deeply understand certain phenomena in a real-life context (Assyakurrohim et al., 2023). In this study, researchers explore one or more cases in detail, using various data sources to gain a comprehensive understanding of the phenomenon under study (Rifa'i, 2023).

Research Design

This research is designed as a qualitative case study, aiming to gain an in-depth understanding of the application and impact of SIMKEU applications. This approach allows researchers to examine in detail various aspects of financial management in Islamic boarding schools, as well as to identify relevant problems and solutions (Kadir, 2024).

Research Subjects

The subjects of this study were financial managers, administrative staff, and students at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. Financial managers and administrative staff were chosen because they were directly involved in using the SIMKEU application, while students were chosen to provide user perspectives.

Research Instruments

The instruments used in this study include in-depth interviews, observation, and document analysis. In-depth interviews were conducted with financial managers and administrative staff to understand their experiences and challenges in using the SIMKEU application. Observations were made to directly observe the process of financial management and application use. Document analysis involves examining financial statements, transaction records, and other relevant documents.

Data Collection Procedure

Data is collected through several stages as follows. First, in-depth interviews were conducted with financial managers and administrative staff using pre-conceived interview guides. Each interview was recorded and transcribed for further analysis. Second, researchers made direct observations on the process of financial management and the use of the SIMKEU application in Islamic boarding schools. Field notes are created to document observational findings. Third, relevant financial and administrative documents were collected and analyzed to obtain additional data and substantiate findings from interviews and observations.

Data Analysis

The data obtained were analyzed using thematic analysis techniques. Thematic analysis techniques are methods used in qualitative research to identify, analyze, and report patterns (themes) in data (Indriati et al., 2023). This technique helps researchers understand the data deeply by finding key recurring themes

in the data set. The analysis process involves several steps. First, recorded interviews are transcribed and data from observations and documents are systematically organized. Second, the data that has been transcribed and organized is then encoded to identify the main themes. Third, the main themes emerging from the data are classified and further analyzed to understand the problems and solutions associated with implementing the SIMKEU application. Finally, the themes that have been identified are interpreted in the context of financial management in Islamic boarding schools, taking into account the relevant literature and existing theories. The results of the analysis are then used to compile recommendations for improvement and development of the SIMKEU application, as well as to conclude the impact of this application on financial management at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School.

RESULTS AND DISCUSSION

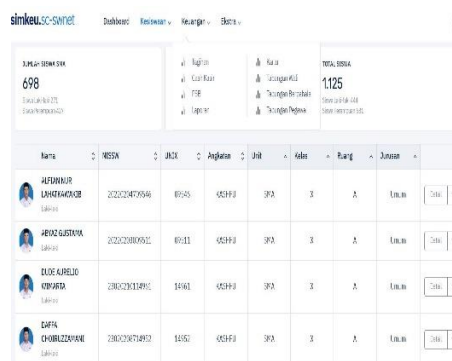
RESULTS

The implementation of the Financial Management Information System (SIMKEU) application at API Pondok Pesantren Syubbanul Wathon Tegalrejo Secang 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 web-based financial applications (Syukron, 2020). This application is designed to help institutions such as pesantren manage their finances more efficiently and transparently (Masruri et al., 2021) With a web-based basis, SIMKEU can be accessed from various devices connected to the internet, allowing 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, create 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 simplifying 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 (Melinda et al., 2023).



(a)



(b)

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

This picture shows the SIMKEU application interface used in the Syubbanul Wathon Tegalrejo Secang Islamic Boarding School API. 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 transaction management evidence, designed to improve efficiency and accuracy in pesantren financial management.

Table 1. Table of Findings from In-Depth Interviews with Financial Managers and Administration Staff

No.	Key Findings	Description
1	Data Input Error	Financial managers often experience errors in inputting financial data into the SIMKEU application. This is due to the less intuitive user interface and the lack of training provided to users.
2	Lack of System Updates	The SIMKEU application is rarely updated, so many features are outdated and do not meet daily operational needs.
3	Feature limitations	Some features needed for efficient financial management, such as automatic bill removal and more efficient data recapitulation, are not yet available in the application.
4	Logo Issues	The application still uses the logo of one school unit, even though there are two school units (SMA/SMK), which causes confusion among users.
5	Manual Billing Removal	Elimination of incorrect monthly bills has to be done manually one by one, which is time-consuming and prone to errors.
6	Non-Restrictive Financial Policy	Admins tend to be too friendly and ignore rules that should be applied, such as requests to remove pocket money bills that should be paid in full every month.
7	Exceeded E-Pocket Limit	Many children experience e-pockets exceeding the set limit, which must be manually transferred to the guardian savings menu.
8	Incomplete Attendance and Sarpras Data	The attendance menu and infrastructure facilities (sarpras) in the application do not yet have complete data, thus hampering an efficient administration process.
9	Haven't Worn Brizzi	The app has not been integrated with Brizzi, which could

		improve the ease of electronic payments.
10	Manual E-Pocket Bill Removal	If the e-pocket bill is not paid every month, the bill is not deleted automatically, so the admin must delete them one by one manually.
11	Difficulties in Data Recapitulation	Admins have to sort billing data individually for parts of the space, which if not done carefully can cause data to fall apart.

The table above illustrates the main results of in-depth interviews conducted with financial managers and administrative staff. These findings provide an overview of the main problems in the use of the SIMKEU application at the API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School, and are the basis for the improvement recommendations proposed in this study.



Figure 2. Direct Observation of the Use of the SIMKEU Application

Researchers made direct observations on the process of financial management and the use of the SIMKEU application at the API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. These observations identified several key problems in the use of the application. Data input errors are common, caused by an unintuitive user interface and lack of training for staff. The application system is rarely updated, so it does not always meet daily operational needs. Important features such as automatic billing write-off and efficient data recapitulation are not available, resulting in the elimination of monthly bills having to be done manually one at a time, time-consuming and increasing the risk of errors.

In addition, observations show that financial policy is less restrictive. Teller officers are often too friendly and flexible, ignoring rules that should be applied, such as removing pocket money bills at the request of guardians. The data recapitulation process also looks chaotic because admins have to sort billing data one by one. Many children have e-pockets that exceed the set limit, so the balance transfer must be done manually. The attendance menu and infrastructure facilities (sarpras) in the application have not been

filled completely, hampering an efficient administration process. In addition, the application has not been integrated with Brizzi, which can improve the ease of electronic payments, and unpaid e-pocket bills must be deleted one by one manually by the admin.

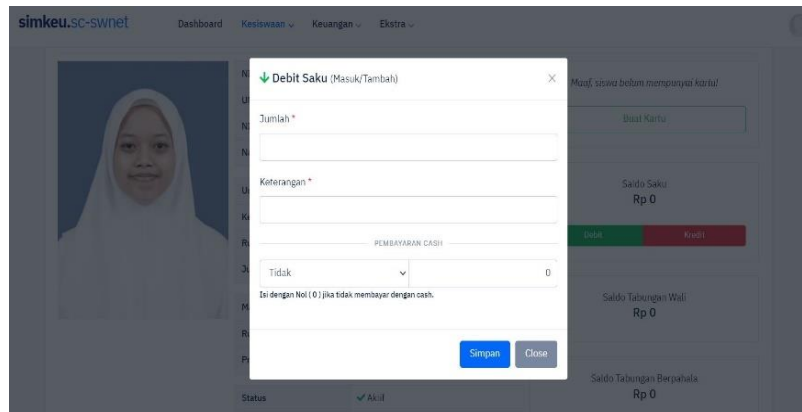


Figure 3. Data Input Process to SIMKEU Application at Islamic Boarding School

The picture above shows the activities of financial managers or administrative staff in the process of inputting financial transaction data into the SIMKEU application. This image illustrates the use of the application interface to enter information such as bills, payments, or other transactions. This highlights the way financial management is carried out digitally in Islamic boarding schools, with a focus on efficiency and accuracy in financial recording and reporting.

Table 2. Key Findings of Thematic Analysis in the Use of SIMKEU Application at API Subbanul Wathon Tegalrejo Secang Islamic Boarding School

No.	Main Theme	Theme Description
1	Data Input Error	An error occurred in data input due to an unintuitive user interface.
2	Lack of System Updates	Application systems are rarely updated, not always meeting daily operational needs.
3	Feature limitations	Important features such as automatic billing removal and data recapitulation are not available.
4	Less Strict Financial Policy	Policies that are less strict in financial management, often too friendly and flexible.
5	Slow Administration Process	Slow administration process, a lot of time is spent on manual tasks.
6	Not Integrated with Brizzi	It has not been integrated with Brizzi, hampering the ease of electronic payments.
7	Problems with the E-Pocket Menu	Many children have e-pockets that exceed the set limit, requiring manual transfer.
8	Incomplete Data in	Attendance data and infrastructure facilities (sarpras) have

	Attendance Menu	not been filled in completely, hampering the administrative process.
9	Non-Automatic Erased E-Pocket Bill	Unpaid e-pocket bills are not automatically erased, requiring manual deletion.

These key themes are identified through thematic analysis that includes in-depth interviews, direct observation, and document analysis. The results of this analysis are used to compile recommendations for improvement and development of the SIMKEU application and to conclude the impact of this application on financial management at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School. The interpretation of the themes also takes into account relevant literature and existing theories in the context of financial management in Islamic boarding schools.

DISCUSSION

The discussion of the results of this study includes an in-depth analysis of the main findings revealed in the financial management of API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School through the SIMKEU application.

Data Input Error

The main finding of this study is an error in the process of inputting data into the SIMKEU application. Contributing factors include a less intuitive user interface and lack of training for financial managers in using the application. This data input error has the potential to affect the accuracy of financial statements and financial planning of Islamic boarding schools. To solve this problem, it is recommended to improve user training of the SIMKEU application. Intensive training can help users in understanding the functions of the application better, so that data input errors can be minimized.

Lack of System Updates

The SIMKEU application is rarely updated, resulting in a lack of adjustment to daily operational needs. This hinders efficiency in financial management, especially in terms of adding new features that support the function of the application. The recommendation is to increase the frequency of system updates to accommodate changes in regulation, technology, and user needs. Regular system updates will ensure that the application remains relevant and can better support the daily operations of Islamic boarding schools.

Feature limitations

The SIMKEU application has feature limitations, such as the inability to clear bills automatically and difficulties in data recapitulation. These limitations hinder the efficiency of financial administration processes, forcing users to perform manual tasks that can be automated. Improvement recommendations include the development of new features such as billing write-off automation and improved data recapitulation functionality. Thus, the process of financial administration can be significantly improved.

Less Strict Financial Policy

Financial management in Islamic boarding schools is sometimes carried out with less strict policies, causing delays in payments or fulfillment of financial obligations. This lack of restrictive policies can

disrupt cash flow management and reduce control over spending. The proposed recommendation is to tighten the implementation of more disciplined financial policies to ensure compliance with the rules and more efficient management. With a strict policy, it is hoped that Islamic boarding schools can manage finances better and minimize the risk of late payments.

Slow Administration Process

The findings point to a slow administrative process, where a lot of time is spent on inefficient manual tasks such as manually sorting data and adjusting bills. This indicates the need to increase the efficiency of administrative processes by using more advanced technology and providing better training to administrative staff. By improving administrative processes, it is expected that operational efficiency can be improved and the use of resources can be optimized.

These findings show that the SIMKEU application has provided significant benefits in financial management at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School, but there are still some challenges that need to be overcome. Intensive training, system updates, feature additions, tighter financial policies, and optimization of administrative processes are some of the recommended steps to overcome such challenges. Thus, Islamic boarding schools can maximize the benefits of the SIMKEU application and increase efficiency and transparency in their financial management.

The discussion on the application of SIMKEU at API Syubbanul Wathon Tegalrejo Secang Islamic Boarding School is supported by several relevant literature studies. For example, research by Seethamraju (2016) shows that intensive training for information system users is essential to improve efficiency and performance in managing financial data (Aryanti, 2020). This is in line with the findings of this study which highlights the importance of training to reduce data input errors. In addition, Zaman (2018) suggests that regular application system updates are needed to maintain relevance and support evolving operational needs (Hajizah, 2024). The limitations of features in the SIMKEU application are also in accordance with the findings of Li (2017), who emphasized the importance of developing application features that can make it easier for users to manage and analyze financial data to improve operational efficiency (Teuku et al., 2023). Alamyar & Nurmiati (2022) emphasized that strong management support is very important in the successful implementation of information technology in organizations, which is also seen in the context of API Syubbanul Wathon Islamic Boarding School (Senduk et al., 2021). Finally, the information technology infrastructure problems faced by Islamic boarding schools are in accordance with Handraini & Frinaldi's (2024) research, which shows that unstable internet connections can hinder the adoption of financial applications in organizations (Ngamal & Perajaka, 2022). These studies provide a strong theoretical framework to understand the challenges and solutions in implementing the SIMKEU application in Islamic boarding schools.

CONCLUSION AND SUGGESTION

CONCLUSION

This research shows that the implementation of the SIMKEU application at the API Syubbanul

Wathon Tegalorejo Secang Islamic Boarding School has a significant positive impact on financial management. This application helps improve efficiency and accuracy in financial administration processes, although there are still some challenges that need to be overcome. Intensive training for financial managers and administrative staff has proven essential to reduce data input errors and improve understanding of the system. In addition, regular system updates and the development of new features such as billing write-off automation and improved data recapitulation functionality are needed to meet operational needs and ensure applications remain relevant. Tighter implementation of financial policies is also needed to better manage cash flow and reduce the risk of late payments. Optimization of administrative processes with advanced technology and better training for administrative staff will help improve overall operational efficiency. By overcoming these challenges, API Syubbanul Wathon Islamic Boarding School can maximize the benefits of the SIMKEU application, ensuring more effective and transparent financial management. This research contributes by providing practical recommendations for improving the SIMKEU application and providing insights for other educational institutions in adopting financial technology to improve the efficiency and transparency of their financial management.

SUGGESTION

For future researchers, it is recommended to expand the scope of research by involving more Islamic boarding schools as objects of study so that the results are more generalizable. In-depth research into the influence of organizational culture on the acceptance and use of financial applications also needs to be conducted to provide a more holistic understanding. In addition, further studies can explore the direct effect of various types of training on the effectiveness of using the SIMKEU application. Further researchers are also expected to develop a performance evaluation model of technology-based financial applications in educational institutions, as well as examine the long-term impact of using these applications on the transparency and accountability of Islamic boarding school financial management.

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