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Amanah-Based Financial Governance: Readiness for Digital Accountability among *Pesantren* in the Former Banyumas Residency

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ABSTRACT

Introduction: *Pesantren managed educational fees, philanthropic funds, government assistance, and business-unit revenues with distinct mandates, beneficiaries, and accountability obligations; however, previous studies tended to separate amanah as an ethical principle from digitalisation as a technical issue. This study aimed to explain how amanah was institutionalised in financial governance and how it shaped institutional readiness for digital accountability among four pesantren in the former Banyumas Residency.*

Methods: *The study employed a post-positivist qualitative approach and a collective case-study design. Cases were purposively selected to maximise governance variation. Data were collected through semi-structured interviews, limited observation, and document review, then analysed thematically through within-case, cross-case, and normative-empirical analyses.*

Results: *The findings revealed three governance configurations: centralised leadership, treasurer-based management, and collective governance. Institutional readiness was stronger where fund status and purposes were explicit, authority was clearly allocated, transaction records were traceable, and reporting was integrated; it remained limited where recordkeeping and application use were partial and fragmented.*

Conclusion and suggestion: *The study concluded that readiness for digital accountability depended primarily on institutionalising amanah rather than merely adopting technology. It contributed to Islamic financial governance scholarship by offering an amanah-based analytical framework linking Islamic ethics to the institutional capacities required for digital accountability in pesantren.*

Keywords: *Amanah, Digital Accountability, Financial Governance, Institutional Readiness, Pesantren*

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INTRODUCTION

Pesantren financial governance operates within an institutional ecosystem in which religious formation, education, social welfare, and economic enterprise are organisationally intertwined (Hanif et al., 2023; Nurkhin et al., 2024). Educational payments and donations sustain teaching, residential services, and community programmes, while productive business units generate income for institutional development and social assistance. Financial management is therefore integral to, rather than merely supportive of, the pesantren's religious and social mission (Hanif et al., 2023). This functional convergence subjects the institution to simultaneous expectations of stewardship, service delivery, and financial sustainability, requiring an accountability system that recognises its multidimensional character (Nurkhin et al., 2024). This institutional ecosystem is financed through heterogeneous streams whose mandates and accountability consequences are not interchangeable. Educational payments and business revenues primarily support institutional operations, whereas philanthropic resources-including *zakat*, *waqf*, and voluntary donations-carry donor intentions, beneficiary entitlements, and Sharia-based restrictions; government assistance additionally introduces externally specified programme and reporting obligations (Hanif et al., 2023; Nurkhin et al., 2024; Ramdani et al., 2024). Treating these inflows as an undifferentiated pool can obscure ownership claims, weaken purpose restrictions, and compromise beneficiaries' interests. Source- and purpose-based classification consequently constitutes a substantive governance safeguard for preserving entrusted rights and establishing the basis for authorising, recording, and reporting each use of funds (Ramdani et al., 2024; Handley, 2025).

Governance of these differentiated resources is exercised through a hybrid authority structure rather than a single administrative chain. The *kiai* commonly retains moral and strategic authority, while the *yayasan*, treasurer, school administrators, and business-unit managers translate institutional direction into budgeting, custody, disbursement, recordkeeping, and reporting within their respective domains (Hanif et al., 2023; Nurkhin et al., 2024). Such distributed authority can preserve mission responsiveness while mobilising specialised competence, but it can also produce role ambiguity and discontinuities in accountability. Hybrid-governance research therefore emphasises explicit decision rights, authorisation thresholds, reporting lines, and relational coordination across organisational interfaces (Pache et al., 2024; Handley, 2025). The accountability capacity of this structure nevertheless varies according to the formalisation of records and the coherence of technological use. Manual records, unit-specific applications, and uneven documentation can separate a fund's original mandate from its authorisation, transaction evidence, and consolidated institutional report, thereby weakening source-to-use traceability (Kuruppu et al., 2022; Cordery et al., 2023). Digitalisation does not automatically repair these discontinuities because it reshapes information access, organisational roles, and accountability relations rather than functioning as a neutral administrative upgrade (Argento et al., 2025). Meaningful digital accountability consequently requires standardised data, documented controls, interoperable reporting, and adequate institutional preparedness (Cordery et al., 2023; Argento et al., 2025).

Within this setting, *amanah* and digital technology provide complementary but non-substitutable foundations for financial governance. Amanah frames control over institutional resources as an entrusted obligation before God and affected stakeholders, thereby supplying the normative rationale for prudence, justice, consultation, beneficiary protection, and answerability (Nurkhin et al., 2024; Ramdani et al., 2024). Digital systems can render these commitments administratively visible through contemporaneous records, documented

approvals, traceable transaction trails, and reviewable reports (Cordery et al., 2023; Kuruppu et al., 2022). Their governance value, however, depends on institutional arrangements capable of translating ethical commitments into explicit fund restrictions, attributable authority, continuous evidence, and integrated reporting an unresolved relationship that warrants closer empirical examination in the pesantren context (Argento et al., 2025; Pache et al., 2024).

Despite these advances, an ethical-technical bifurcation persists: studies of pesantren accountability and Islamic governance generally position amanah as a moral value, whereas digital-accountability research examines recording, controls, and information infrastructures as technical mechanisms, leaving the institutional translation between the two under-specified (Nurkhin et al., 2024; Ramdani et al., 2024; Spanò et al., 2026). The associated fund-rights gap arises because pesantren finance is commonly analysed at the aggregate institutional level, without systematically differentiating inflows by ownership status, designated purpose, beneficiary entitlement, and use restrictions, despite evidence from Islamic social finance that governance must preserve rights attached to distinct contractual mandates (Muhamed et al., 2026; Nurkhin et al., 2024). An authority gap likewise persists: studies identify the centrality of the kiai and show key actors formalising interpersonal trust, but do not explain how configurations among the kiai, yayasan, treasurer, school administrators, and business-unit managers shape decision traceability, evidentiary continuity, and cross-unit reporting integration (Buanaputra et al., 2022; Nurkhin et al., 2024; Pache et al., 2024). Research in adjacent Islamic-finance and public-sector settings identifies competence, change commitment, task knowledge, technological resources, process maturity, managerial capability, and organisational culture as preconditions for digital transformation; however, pesantren accountability scholarship has yet to integrate these antecedents into a pre-adoption framework for accountability technologies (Ismail et al., 2024; Michelotto & Joia, 2024a; Nurfadilah et al., 2023; Spanò et al., 2026). Taken together, these gaps require an integrative explanation of how amanah, rights attached to funds, the architecture of authority, and institutional readiness jointly establish the conditions for responsible digital accountability in pesantren.

These gaps are not merely conceptual: digitalisation can encode, scale, and stabilise the very discontinuities it is expected to resolve, because a platform built on undifferentiated funds, ambiguous decision rights, and incomplete evidence chains may accelerate transactions without making decision responsibility attributable or institutional reports reviewable (Cordery et al., 2023; Argento et al., 2025; Spanò et al., 2026). Although evidence from digital zakat management indicates that digital processes and reporting transparency can strengthen institutional accountability (Hadi et al., 2024), research on Indonesian Islamic institutions also shows that technological change entails corresponding transformations in financial routines, organisational arrangements, and ethical commitments (Jaelani, 2022; Masruroh et al., 2026). An amanah-based readiness framework is therefore required prior to technological adoption to align the rights attached to funds with the architecture of authority, preserve documentary continuity, integrate reporting, and subject deviations to authorised review and correction; organisational-readiness research similarly locates digital transformation in configurations of processes, managerial capabilities, task knowledge, and resource availability rather than in technology alone (Ismail et al., 2024; Michelotto & Joia, 2024b).

Building on evidence that pesantren accountability combines responsibility before God with responsibility to social stakeholders and that Islamic governance connects trust with accountability (Nurkhin et al., 2024; Ramdani et al., 2024), this study advances an

analytical framework that reconceptualises amanah not merely as a moral commitment but as an operational and administratively traceable governance capacity. Accordingly, the study asks (1) how amanah is institutionalised in pesantren financial-governance mechanisms and (2) which institutional capacities constitute readiness for digital accountability; through a comparison of four pesantren in the Former Banyumas Residency, it aims to explain the institutionalisation of amanah and analyse the formation of such readiness

LITERATURE REVIEW

In Islamic governance, amanah denotes a non-proprietary form of entrusted stewardship: authority over institutional resources is derivative rather than absolute, and those resources must therefore be administered in accordance with the purposes and restrictions attached to their receipt, with their custodians answerable before Allah and to stakeholders whose rights or interests are affected (Nurkhin et al., 2024; Ramdani et al., 2024). This normative premise produces a dual architecture of answerability in which vertical accountability to Allah coexists with horizontal accountability to fund providers, beneficiaries, governing and operational actors, public authorities, and the surrounding community (Masruki et al., 2022; Baehaqi et al., 2025). Vertical accountability neither substitutes for nor exhausts organisational answerability; rather, it intensifies the ethical obligation to render an account, while horizontal accountability specifies to whom the account is owed, for what conduct and outcomes, and through which information and review mechanisms it must be discharged (Nurkhin et al., 2024; Faiz & Taib, 2026). Amanah thus acquires governance force only when translated from a personal virtue into observable institutional arrangements: differentiated fund classifications, enforceable use restrictions, explicit decision authorisations, continuous documentary evidence, intelligible and reconcilable reporting, and procedures for detecting, reviewing, and correcting deviations (Buanaputra et al., 2022; Kamaruddin & Auzair, 2023; Kamaruddin et al., 2024; Al Mahameed et al., 2026). On this basis, the present study positions amanah simultaneously as a normative principle and an institutional capacity: ex ante, it directs how actors interpret and exercise entrusted authority; ex post, it supplies criteria for evaluating whether the classification, authorisation, use, documentation, reporting, and correction of deviations in pesantren fund governance remain consistent with the underlying mandates (Napitupulu et al., 2024; Faiz & Taib, 2026).

The first institutional implication of this position is that the rights attached to funds must be differentiated according to their sources, ownership status, designated purposes, beneficiary classes, loci of de facto custody, authority for use, applicable restrictions, and corresponding obligations of account-giving (Clerkin & Quinn, 2019; Osman & Agyemang, 2020; Napitupulu et al., 2024). Such differentiation constitutes a substantive control principle rather than merely an accounting taxonomy, because ownership, de facto control, and delegated authority to deploy resources represent analytically distinct relations; maintaining these distinctions prevents managers from construing heterogeneous receipts as an unrestricted pool that may be substituted across purposes (Clerkin & Quinn, 2019; Nofianti et al., 2026). Within pesantren, the allocation and exercise of these fund-specific rights occur through a hybrid architecture of authority in which the kiai's charismatic-religious legitimacy interacts with the yayasan's legal-formal mandate and the administrative remits of treasurers, schools, and business units (Azizah et al., 2021; Buanaputra et al., 2022; Nurkhin et al., 2024). The effectiveness of this arrangement is therefore not reducible to whether financial authority is centralised or dispersed; it depends on whether decision rights, approval thresholds, escalation and reporting routes, and responsibility for review are explicit

and mutually aligned (Nowotny et al., 2022; Kamaruddin et al., 2024). Where these interfaces remain tacit, overlapping, or person-dependent, the accountability chain may fracture between the actor who authorises a decision, the actor who executes the transaction, the evidence documenting the fund's use, and the office or person required to answer for it, thereby weakening both ex ante control and ex post reconstructability (Buanaputra et al., 2022; Kamaruddin & Auzair, 2023; Kamaruddin et al., 2024).

Building on the foregoing account of fund-specific rights and hybrid authority, digital accountability is understood here as an institutional capability to generate financial information that is continuously documented, traceable to its originating mandate and authorisation, integrated across organisational units, and reviewable by actors entitled to scrutinise it (Agostino et al., 2022; Acev et al., 2025; Aquino & Feliciano Lino, 2026). Application adoption is therefore not equivalent to digital accountability: although technology can process and reconfigure information, it cannot by itself establish the legitimate fund classifications, decision rights, evidentiary requirements, or reporting pathways through which an account becomes answerable, all of which depend on corresponding changes in organisational roles, routines, competencies, and governance arrangements (Valentinetti & Rea, 2025; Martins et al., 2026). Institutional readiness cannot accordingly be inferred from application uptake; it resides in the capacity to identify each fund's status and permitted use, authenticate authorisations, preserve documentary continuity, reconcile and integrate unit-level records into institution-wide reports, and detect, investigate, and correct deviations (Kamaruddin & Auzair, 2023; Acev et al., 2025; Aquino & Feliciano Lino, 2026). Where such capacities remain underdeveloped, digitalisation may reproduce rather than resolve administrative disorder by embedding fragmented classifications, propagating classification errors at scale, preserving asymmetric access to information, and generating reports that cannot be reconciled or consolidated (Agostino et al., 2022; Acev et al., 2025; Martins et al., 2026). Amanah and technology should therefore be treated as complementary rather than substitutive governance resources: amanah supplies the normative purpose, direction, and limits of answerability, whereas technology supplies the evidential infrastructure through which mandates, authorisations, transactions, reports, and reviews can be connected; neither strengthens governance unless both are institutionalised through stable rules, assigned responsibilities, and consistently enacted practices (Buanaputra et al., 2022; Faiz & Taib, 2026; Nofianti et al., 2026).

Against this conceptual background, research on pesantren accountability has concentrated on the kiai's leadership, financial transparency, recording and reporting practices, and the interaction of Islamic and local values; however, a recent systematic synthesis still treats these dimensions largely as discrete concerns rather than as constitutive capacities of institutional readiness for digital accountability (Buanaputra et al., 2022; Nurkhin et al., 2024). Research on zakat, waqf, Islamic philanthropy, and Islamic nonprofit organisations similarly foregrounds purpose-bound stewardship, upward and downward accountability, and the protection of donors' and beneficiaries' claims, but generally examines these instruments or entities as separate governance domains, leaving unexplained how heterogeneous rights coexist within the multifunctional institutional ecology of pesantren (Osman & Agyemang, 2020; Himmawan et al., 2025; Faiz & Taib, 2026; Napitupulu et al., 2026). Digital-transformation scholarship, meanwhile, demonstrates that technology can increase informational visibility, traceability, and transparency while also redistributing organisational power, creating new forms of opacity, and embedding existing fragmentation where institutional capacity, interoperability, and role clarity remain underdeveloped (Agostino et al., 2022; Napitupulu et al., 2024; Nurkhin et al., 2024;

Cersosimo & Rubino, 2026; Martins et al., 2026). Read together, these three conversations do not yet furnish an integrated account of amanah, differentiated rights attached to funds, a hybrid architecture of authority, documentary continuity, and reporting integration as mutually dependent preconditions for digital accountability in pesantren (Agostino et al., 2022; Napitupulu et al., 2024; Nurkhin et al., 2024). To address this disjunction, the present study combines five institutional capacities-clarity of the rights attached to funds, demonstrable authorisation, continuity and traceability of evidence, integration of unit-level records into institution-wide reporting, and the review and correction of deviations-within an amanah-based framework of institutional readiness for digital accountability. It accordingly advances the analytical proposition that such readiness is expected to strengthen when all five capacities operate consistently and in mutual reinforcement, regardless of whether a pesantren's governance is centralised around the kiai, administered primarily through the treasurer, or organised through collective decision-making.

METHOD

This study adopted a post-positivist qualitative approach and a collective case-study design to explain contextual variation in pesantren financial governance through systematic comparison across bounded institutional cases (Crowe et al., 2011; Welch et al., 2011; Ponterotto, 2005). Informant names were replaced with alphanumeric codes, potentially identifying details were minimised in the presentation of findings, and the collected data were used exclusively for the purposes of the present study. All four cases were member institutions of Himpunan Ekonomi Bisnis Pesantren (Hebitren) and were selected purposively through a maximum-variation strategy designed to capture contrasts in institutional characteristics and financial-governance configurations; within each case, informants were selected on the basis of their direct involvement in, or substantive knowledge of, financial management (Palinkas et al., 2015; Bouncken et al., 2026). Evidence was collected using a semi-structured interview guide, an open-ended written questionnaire, an observation sheet, and a document-review matrix, thereby assembling complementary evidence on fund sources and the rights attached to them, allocations of authority, recording and reporting practices, business-unit operations, and the use of digital technologies (Kallio et al., 2016; Natow, 2020).

All interview accounts, open-ended questionnaire responses, observation records, and permitted institutional documents were first organised by case and examined through iterative familiarisation. The researcher subsequently conducted thematic analysis through initial coding, the clustering of related codes, theme development, and repeated assessment of the correspondence between the emerging interpretations and the underlying evidence (Kiger & Varpio, 2020). Within-case analysis reconstructed how financial governance operated within each pesantren without detaching particular practices from their institutional contexts, whereas cross-case matrices were used to identify convergent, divergent, and anomalous patterns across the four cases (Gale et al., 2013; Welch et al., 2011). A normative-empirical interpretive layer then examined the empirical patterns against the study's analytical constructs of amanah, the rights attached to funds, the architecture of authority, evidential continuity, reporting integration, and the review of deviations. Rather than treating these constructs as a mechanical compliance checklist, the analysis investigated how normative commitments were translated, negotiated, or left administratively incomplete in everyday financial practices. The consistency of the resulting explanations was

assessed by comparing interview accounts with questionnaire responses, accessible documents, and field observations; convergence strengthened an interpretation, while discrepancies were retained and re-examined rather than being prematurely reconciled (Natow, 2020).

Before each interview or questionnaire administration, the researcher explained the purpose of the study, the procedures involved, the intended use of the data, the voluntary nature of participation, the measures adopted to protect confidentiality, and each informant's right to decline particular questions or discontinue participation without adverse consequences. Each informant subsequently provided informed consent orally. The occurrence of consent was documented with reference to the date of the corresponding questionnaire and/or interview and, where applicable, was corroborated by the informant's textual responses and voluntary return of the completed questionnaire. The oral format was adopted to avoid imposing documentary formality that could inhibit participation in a relationally mediated setting, while retaining the substantive requirements of adequate disclosure, comprehension, voluntariness, and continuing choice (Miller & Boulton, 2007; Macdonald, 2024). Consent was therefore treated as an ongoing process rather than as a single procedural event (Guillemin & Gillam, 2004; Kara et al., 2023). Permission granted by a kiai, yayasan, or other institutional gatekeeper established access to the research site but was not treated as a substitute for the individual consent of each informant. Informant identifiers were replaced with role-based codes, potentially identifying details were minimised in the presentation of findings, and the collected information was restricted to the purposes of the present study (Saunders et al., 2015; Scheytt & Pflüger, 2024).

Formal research correspondence provided administrative entry into the pesantren, but access to sensitive financial information depended upon relational legitimacy developed through personal communication, recognition of the authority of the kiai and other gatekeepers, familiarity with pesantren etiquette, and the gradual cultivation of trust. This distinction was methodologically consequential because financial information was commonly regarded as part of an internal amanah; direct, rigid, or examination-like questioning could therefore be interpreted as interrogative, as casting suspicion upon the integrity of the administrators, or as *sūʾ al-adab*, a breach of proper conduct towards the kiai and the pesantren. The researcher consequently elicited information progressively through contextual conversation, open-ended prompts, and follow-up questions calibrated to the willingness and comfort of each informant. Relational accommodation did not entail uncritical acceptance of informants' accounts: inconsistencies were preserved analytically and examined through comparison with questionnaire responses, documents authorised for access, and field observations. Cultural responsiveness thus functioned not merely as field etiquette but as a methodological condition affecting the depth, credibility, and continuity of access to evidence (Berger, 2015; Peticca-Harris et al., 2016; Kara et al., 2023).

RESULT AND ANALYSIS

Case Characteristics

The four cases represent variations in funding composition, institutional authority, business activity, recordkeeping formalisation, and the use of digital technology. As shown in Table 1, none of the pesantren relied on a single financial stream. Educational receipts were combined, in different proportions, with community contributions, Islamic philanthropic funds, government assistance, and business income. Nevertheless, the institutional status, permitted use, administrative control, and reporting channel of each source were not equally

explicit across the cases. The cases also differed in the distribution of financial authority. Miftahul Huda maintained a leadership-centred arrangement; Darussalam and Al-Ihya' 'Ulumaddin employed treasurer-based structures supported by different functional or foundation arrangements; and Minhajut Tholabah distributed operational authority more collectively among caregivers, foundation officials, treasurers, educational managers, and business-unit administrators. Consequently, business activities occupied different institutional positions and were not uniformly incorporated into pesantren-wide financial reporting.

Table 1. Characteristics of the Four Pesantren Cases

Case and location	Funding portfolio	Financial authority and management	Business and economic units	Recordkeeping and digital support	Governance configuration
C1: Miftahul Huda, Pesawahan, Rawalo, Banyumas	Educational and meal fees, registration fees, building contributions, community support, and business receipts. Formal institutional channels for zakat and waqf were not identified in the available evidence.	Strategic and operational financial authority remained concentrated around the kiai or pengasuh. An appointed treasurer maintained routine records under direct leadership supervision.	Laundry remained operational and was managed directly by the *Ibu Nyai*. Garment production and agricultural activities were also reported. The drinking-water depot faced supply constraints because its water was channelled from a neighbouring village, while catfish cultivation remained a potential rather than a fully established enterprise.	Predominantly simple and functional records, consisting of cashbooks and supporting transaction evidence. Digital support was limited, and no consolidated institution-wide digital audit trail was identified.	Centralised leadership
C2: Darussalam, Dukuhwaluh, Banyumas	Educational receipts, zakat, *infaq*, and *sadaqah* administered through DSBP, alumni and community donations, infrastructure assistance, and	The *Dewan Pengasuh* and yayasan retained strategic authority, whereas treasurers and specialised administrators exercised	Darussalam Mart, Warung Pojok Santri, laundry services, ARWA bottled drinking water, and garment production. Business surpluses were largely retained	Cashbooks, invoices, receipts, transfer confirmations, and activity reports were maintained through function-specific administrative channels. SIPONTREN,	Treasurer-based management

Case and location	Funding portfolio	Financial authority and management	Business and economic units	Recordkeeping and digital support	Governance configuration
	business income managed through DBC.	technical authority through SIPONTREN, DSBP, and DBC.	for enterprise development, although their equivalent contribution to total pesantren income could not be established.	DSBP, and DBC supported different transaction domains, but cross-channel consolidation remained incomplete.	
C3: Al-Ihya' 'Ulumaddin, Kesugihan, Cilacap	Educational fees, grants, ZISWAF receipts, government assistance, operational income, and business revenue. Entrusted zakat and waqf resources were distinguished from unrestricted operational funds.	The *Majelis Pengasuh* or dewan masyayikh established strategic policy, YaBAKII administered institutional operations, and the foundation treasurer prepared financial reports under board supervision.	BSN Al-Ihya, a minimarket, agricultural activities, and other foundation-supervised economic initiatives.	The annual work and budget plan incorporated educational and business activities, while grants, ZISWAF, operational receipts, and business transactions were documented through comparatively systematic reporting procedures. No fully integrated, institution-wide digital accounting platform was verified.	Treasurer-based management
C4: Minhajut Tholabah, Bukateja, Purbalingga	Educational fees, parental contributions for meals, annual activities and infrastructure, emergency liquidity support from the *ndalem* family, alumni and community donations, BOS/BOP assistance, vocational-programme support,	The Dewan Pengasuh and yayasan determined strategic allocations, while the general treasurer, unit treasurers, educational managers, and daily administrators exercised distributed operational	A student shop or cooperative, pesantren-owned agribusiness activities, vocational partnerships, and a community vocational training centre.	The case used general cashbooks, unit-level reports, accountability reports, invoices, receipts, transfer records, and activity reports. e-RKAM supported school or madrasah planning and budgeting but did not constitute an integrated financial system for the entire	Collective governance

Case and location	Funding portfolio	Financial authority and management	Business and economic units	Recordkeeping and digital support	Governance configuration
	infrastructure assistance, and business income.	authority through formal coordination and review forums.		pesantren.	

Source: Authors' Processing of Primary Data Obtained from Semi-Structured Interviews, Open-Ended Questionnaires, Field Observations, and Permitted Institutional Documents, September-December 2025, Supplemented by A Follow-Up Interview on 26 May 2026.

Notes: DSBP (Darussalam Sunan Bonang Peduli); DBC (Darussalam Business Centre); YaBAKII (Yayasan Badan Amal Kesejahteraan Ittihadul Islamiyyah); ZISWAF (zakat, *infaq*, sadaqah, and waqf); BOS/BOP (school and educational operational assistance); e-RKAM (electronic *madrasah* work plan and budget).

The absence of equivalent financial data across the cases precluded a valid comparison of the quantitative contribution of business units. The presence of a digital application was therefore treated as functional digital support rather than evidence of integrated digital accountability. The cross-case comparison reveals three analytically significant forms of institutional variation. First, fund plurality did not automatically produce greater administrative formalisation. The more consequential distinction was whether each funding stream was assigned a discernible institutional status, designated administrator, permitted use, documentary record, and reporting route. Darussalam and Al-Ihya' 'Ulumaddin displayed comparatively differentiated channels for educational, philanthropic, and business funds, whereas Miftahul Huda relied more heavily on direct leadership supervision and simpler functional records. Minhajut Tholabah combined diverse funding sources with distributed unit-level administration, although its documentation remained segmented according to organisational function.

Second, the delegation of routine financial tasks did not displace the religious and strategic authority of the kiai. Even in treasurer-based and collective configurations, the pengasuh, dewan pengasuh, or majelis pengasuh continued to provide institutional legitimacy, determine major priorities, and authorise significant allocations. Treasurers and unit managers primarily translated these decisions into transactions, records, and reports. The empirical distinction among the cases therefore concerned not the presence or absence of kiai authority, but the extent to which decision rights, execution responsibilities, documentary obligations, and review functions were differentiated within the architecture of authority. Third, digitalisation remained partial and function-specific. SIPONTREN, DSBP, DBC, and e-RKAM supported particular administrative domains, but these applications did not automatically connect educational receipts, philanthropic funds, government assistance, and business transactions within a unified evidential chain. Consequently, none of the four cases demonstrated a fully consolidated digital accountability system capable of tracing a transaction from the rights attached to funds and initial authorisation to documentary evidence, institutional reporting, and subsequent review. This finding is consistent with previous research showing that pesantren accountability develops through the interaction between religious-cultural legitimacy and formal administrative mechanisms rather than through procedural formalisation alone (Buanaputra et al., 2022; Nurkhin et al., 2024). These case characteristics provide the empirical foundation for the subsequent analysis of fund-rights differentiation, governance configurations, and institutional readiness for digital accountability.

Financial Governance Configurations across the Cases

Building on the institutional variations presented in Table 1, the cross-case analysis identified three configurations of financial governance: centralised leadership, treasurer-based management, and collective governance. These configurations describe how strategic authority, expenditure authorisation, transaction execution, record production, and subsequent review were distributed within each pesantren. They should not be interpreted as sequential stages of organisational development or as a normative ranking of institutional performance. Rather, each configuration represents a distinct arrangement through which the normative authority of the kiai or pengasuh was connected to the administrative functions performed by the yayasan, treasurers, educational managers, and business-unit administrators.

Table 2. Cross-Case Configurations of Financial Governance and Authority Allocation

Case	Dominant governance configuration	Distribution of strategic and operational authority	Reported coordination and documentation practices
C1 – Miftahul Huda Pesawahan/Rawalo	Centralised leadership	The kiai or caretaker retains policy-setting and final approval authority, whereas the treasurer performs technical execution and routine administration.	Financial supervision operates through direct relationships with the caretaker; approval remains concentrated at the leadership level, while administrative documentation is undergoing further formalisation.
C2 – Darussalam Dukuhwaluh	Treasurer-based management through channel-based functional delegation	The caretaker and foundation retain strategic oversight, while the treasurer and designated managers administer transactions across educational, social and business channels.	Functional channels differentiate institutional and business transactions; however, the available evidence does not establish complete consolidation of reports across those channels.
C3 – Al-Ihya' 'Ulumaddin Kesugihan/YaBAKII	Collective governance	Senior religious leaders and the foundation deliberate on strategic decisions, while foundation and unit treasurers implement budgets and administer routine financial activities.	Budgeting, divided responsibilities and foundation reporting coexist with differentiated records for operational, zakat, waqf, foundation and personal assets.
C4 – Minhajut Tholabah Bukateja	Collective governance	Senior religious leaders, foundation boards and treasurers coordinate decisions through institutional forums, while general and unit-level treasurers undertake routine administration.	Unit reports, Buku Kas Umum (BKU), Laporan Pertanggungjawaban (LPJ) and e-RKAM support programme-specific accountability, with separate records for relevant externally sourced funds.

Source: Authors' Cross-Case Analysis of Interviews, Open-Ended Questionnaires, Permitted Institutional Documents and Field Observations, 2025–2026.

Note: The configurations represent dominant coordination patterns rather than mutually exclusive institutional identities. "Channel-based functional delegation" is positioned within treasurer-based management because routine administration is delegated through the treasurer and designated functional managers, while strategic oversight remains with the caretaker or foundation. These configurations do not constitute developmental stages, ethical rankings or direct measures of digital-accountability readiness.

The centralised-leadership configuration, observed at Miftahul Huda (C1), positioned the kiai or *pengasuh* as the principal holder of authority over financial policy, allocation priorities, and the authorisation of fund utilisation. The appointed treasurer performed supporting administrative functions by receiving payments, executing authorised expenditures, and maintaining routine records, but did not possess autonomous decision rights over substantial allocations. Financial control was therefore exercised through a compressed authority structure in which policy determination, authorisation, and substantive review converged around the pengasuh. This configuration preserved close alignment between expenditure decisions and the leadership's interpretation of institutional needs and amanah. However, the continuity of documentary evidence and the reproducibility of financial review remained dependent on the consistency with which leadership-supervised routines were recorded. Centralisation should not, therefore, be equated with an absence of accountability; it represents a relational form of accountability in which personal trust, religious legitimacy, and direct supervision carry a substantial part of the control function. Previous research similarly indicates that accountability mechanisms in pesantren develop through adjustments to existing relations of trust and legitimacy rather than through the wholesale displacement of religious authority by formal procedures (Buanaputra et al., 2022; Nurkhin et al., 2024).

The treasurer-based management configuration, identified at Darussalam (C2) and Al-Ihya' 'Ulumaddin (C3), delegated routine financial administration to designated treasurers while retaining strategic supervision within the pengasuh, governing council, or yayasan. At Darussalam, the Dewan Pengasuh and yayasan determined major financial priorities, whereas transaction administration was differentiated among the pesantren treasurer and function-specific channels, including SIPONTREN for student-related transactions, DSBP for Islamic philanthropic funds, and DBC for business activities. At Al-Ihya' 'Ulumaddin, the Majelis Pengasuh or *dewan masyayikh* maintained strategic authority, YaBAKII administered institutional operations, and the foundation treasurer compiled financial information under governing-board supervision. In both cases, delegation created a clearer functional distinction between policy formation, transaction execution, recordkeeping, and reporting. Nevertheless, treasurer-based management did not transfer ultimate accountability away from the religious and institutional leadership; treasurer authority remained nested within priorities and limits established by the pengasuh or yayasan. The configuration strengthened traceability within individual administrative channels, although pesantren-wide accountability still depended on whether classifications, reporting periods, and reconciliation procedures were aligned across those channels. This finding reflects the broader accountability challenge of hybrid organisations, in which multiple actors and institutional logics require explicit coordination among authority, information, and reporting functions (Grossi et al., 2022).

The collective-governance configuration, represented by Minhajut Tholabah (C4), distributed financial authority through musyawarah, functional differentiation, and coordination among the Dewan Pengasuh, yayasan, general treasurer, unit treasurers, educational managers, and business-unit administrators. Strategic allocations and institutionally consequential expenditures were discussed within collective forums, while routine transactions were administered by the officials or units closest to the relevant activities. Unit-level records and accountability reports were subsequently transmitted to the general treasurer or reviewed through designated coordination mechanisms. This arrangement widened participation in financial decision-making and allowed operational knowledge from different units to inform resource allocation. It also generated multiple points

at which financial decisions and their supporting evidence could be examined. Its effectiveness, however, depended on the explicit assignment of decision rights, authorisation limits, reporting schedules, reconciliation duties, and review responsibilities. Without such specification, distributed authority could produce fragmented evidence or imbalanced answerability, particularly when one actor exercised decision rights while another actor carried the documentary burden. Research on horizontal accountability in hybrid organisations similarly demonstrates that collective arrangements may become structurally imbalanced when accountability obligations are distributed unevenly among participating actors (Rajala & Kokko, 2022).

Across the three configurations, the principal difference was not merely the number of actors involved, but the manner in which authority, action, evidence, and review were institutionally connected. Centralised leadership compressed these functions around the pengasuh; treasurer-based management established vertical delegation while retaining strategic authority at the leadership or foundation level; and collective governance distributed operational authority through interdependent units and deliberative forums. All three configurations retained amanah as their normative foundation, but they translated it into different administrative arrangements. None of the configurations was inherently ready for digital accountability. Such readiness depended on whether an authorised decision could be evidenced, whether documentation remained connected to the transaction and the rights attached to funds, whether unit-level information could be consolidated, and whether deviations could be identified and reviewed. Accordingly, the governance configuration constituted the institutional architecture within which amanah could either acquire traceable administrative expression or remain predominantly dependent on personal and relational assurance.

Institutionalisation of *Amanah* in Financial Governance

The three governance configurations differed not only in the distribution of financial authority but also in the mechanisms through which amanah acquired an observable institutional form. Table 3 shows that the four pesantren institutionalised amanah through varying combinations of musyawarah, prudential judgement, fund segregation, authorisation, documentation, reporting, and review. Across the cases, amanah was consistently understood as a religious responsibility to use institutional resources in accordance with their designated purposes. Its administrative expression, however, ranged from leadership-centred relational assurance to comparatively differentiated procedures capable of linking a financial mandate to an authorised decision, supporting evidence, and an institutional account. This variation confirms that religious accountability does not operate separately from organisational practice; religious commitments shape accountability only insofar as they enter recurring structures of decision-making and answerability (Buanaputra et al., 2022; Owusu & Agyemang, 2026).

Table 3. Institutionalisation of Amanah across the Four Pesantren Cases

Institutional mechanism	C1: Miftahul Huda	C2: Darussalam	C3: Al-Ihya' 'Ulumaddin	C4: Minhajut Tholabah
Musyawarah and policy direction	Consultation was predominantly informal and centred on the pengasuh, who	Strategic matters were considered by the Dewan Pengasuh and yayasan, with	Institutional policies were deliberated within the Majelis Pengasuh or dewan masyayikh and	Strategic allocations were discussed through collective forums involving the Dewan Pengasuh,

Institutional mechanism	C1: Miftahul Huda	C2: Darussalam	C3: Al-Ihya' 'Ulumaddin	C4: Minhajut Tholabah
	retained final decision-making authority.	information supplied by treasurers and functional-unit managers.	operationalised through YaBAKII.	yayasan, treasurers, and relevant unit managers.
Prudential judgement	Prudence was exercised through direct leadership scrutiny of receipts, expenditures, and immediate institutional needs.	Prudential control was applied through leadership approval and differentiated administration across educational, philanthropic, and business channels.	Prudence was embedded in annual planning, foundation supervision, the separation of entrusted funds, and selective acceptance of external assistance.	Prudence was exercised through collective consideration, functional division, unit-level control, and review of programme-related expenditures.
Fund segregation	Fund differentiation remained predominantly functional. Dedicated institutional channels for zakat and waqf were not evidenced in the material reviewed.	Educational receipts, Islamic philanthropic funds administered through DSBP, and business funds managed through DBC were assigned to different administrative channels.	ZISWAF resources, grants, operational income, and business receipts were differentiated; waqf assets were distinguished from foundation and personal assets.	Funds were differentiated according to educational activities, programmes, organisational units, government assistance, and business operations, although institution-wide consolidation remained partial.
Authorisation	Substantive expenditures required direct authorisation from the kiai or pengasuh; the treasurer primarily executed authorised transactions.	The Dewan Pengasuh or yayasan authorised strategic allocations, while treasurers and specialised administrators exercised routine authority within their respective channels.	The Majelis Pengasuh established strategic limits, while YaBAKII and the foundation treasurer exercised operational authority within approved plans.	Authority was distributed according to deliberative decisions, functional responsibility, expenditure significance, and the organisational level of the relevant unit.
Documentation	Documentation consisted primarily of simple cashbooks and available transaction evidence maintained under leadership supervision.	Channel-specific cashbooks, receipts, invoices, transfer confirmations, and activity records were maintained through SIPONTREN, DSBP, and DBC.	The RKAT and comparatively systematic records covered educational activities, grants, ZISWAF, operations, and business transactions.	General cashbooks, unit records, invoices, receipts, transfer evidence, activity reports, and accountability reports were maintained by the responsible administrators.
Reporting and	Reporting was	Financial	The foundation	Unit-level reports

Institutional mechanism	C1: Miftahul Huda	C2: Darussalam	C3: Al-Ihya' 'Ulumaddin	C4: Minhajut Tholabah
review	predominantly internal and directed to the pengasuh; formal consolidation and independent review were limited.	information was reported within each functional channel and reviewed by the leadership, but cross-channel consolidation remained incomplete.	treasurer reported under governing-board supervision through comparatively structured institutional procedures; a fully integrated digital platform was not identified.	were transmitted to the general treasurer or reviewed through coordination forums. e-RKAM supported school-level reporting but did not cover the entire pesantren.
Predominant expression of amanah	Relational assurance grounded in personal trust and direct leadership supervision.	Functionally differentiated accountability organised through specialised financial channels.	Foundation-mediated accountability supported by planning, fund separation, and systematic reporting.	Distributed answerability supported by musyawarah, functional division, and multilevel review.

Source: Authors' Processing of Primary Data Obtained from Semi-Structured Interviews, Open-Ended Questionnaires, Field Observations, and Permitted Institutional Documents, September-December 2025, Supplemented by A Follow-Up Interview On 26 May 2026.
Notes: DSBP = Darussalam Sunan Bonang Peduli; DBC (Darussalam Business Centre); YaBAKII (Yayasan Badan Amal Kesejahteraan Ittihadul Islamiyyah); ZISWAF (zakat, infaq, sadaqah, and waqf); RKAT (annual work and budget plan); e-RKAM (electronic madrasah work plan and budget). The categories identify observable governance practices rather than rank the religious commitment or moral integrity of the cases.

Musyawarah functioned as the first mechanism through which amanah was translated from an individual moral orientation into an institutionally legitimate decision. Its form nevertheless followed the prevailing architecture of authority. At Miftahul Huda, consultation remained closely attached to the pengasuh, and the final decision was personally authorised by the leadership. At Darussalam and Al-Ihya' 'Ulumaddin, deliberation supplied strategic direction to treasurers and foundation administrators without transferring ultimate authority away from the pengasuh or governing body. Minhajut Tholabah displayed a more distributed form in which strategic allocations were considered through forums connecting leadership, foundation officials, treasurers, and unit managers. In none of the cases did musyawarah eliminate hierarchical authority. Instead, it provided a mechanism for introducing operational information, collective consideration, and religious legitimacy before financial authority was exercised. Prudential judgement complemented this process by limiting commitments according to available resources, institutional priorities, funding restrictions, and perceived operational risks.

Fund segregation and authorisation provided the clearest administrative expression of the rights attached to funds. Miftahul Huda relied largely on functional differentiation and direct leadership control, whereas Darussalam separated educational, philanthropic, and business transactions through SIPONTREN, DSBP, and DBC. Al-Ihya' 'Ulumaddin distinguished ZISWAF and waqf-related resources from unrestricted operational and business funds, while Minhajut Tholabah differentiated funds according to programmes, organisational units, and externally prescribed reporting requirements. These arrangements indicate that segregation was not merely a technical bookkeeping practice. It established

institutional boundaries preventing funds entrusted for a particular purpose or beneficiary from being treated as freely interchangeable resources. Authorisation reinforced those boundaries by identifying who could approve, execute, and subsequently account for a transaction. This finding corresponds with recent Islamic financial-governance research showing that the protection of stakeholder rights requires contractual clarity, structured financial management, and identifiable monitoring responsibilities (Muhamed et al., 2026).

Documentation and reporting transformed authorised conduct into reviewable evidence, but their formalisation varied substantially. At Miftahul Huda, simple cashbooks and supporting documents primarily served direct internal supervision. Darussalam produced more differentiated records within its educational, philanthropic, and business channels, although these records were not yet fully consolidated. Al-Ihya' 'Ulumaddin connected annual planning with comparatively systematic reporting on operational, philanthropic, grant-funded, and business activities. Minhajut Tholabah generated documentation through general and unit-level cashbooks, transaction evidence, accountability reports, and school-specific e-RKAM procedures. These practices demonstrate that documentation alone did not constitute comprehensive accountability. Its evidential value depended on whether records could preserve the relationship among the source and purpose of a fund, the relevant authorisation, the executed transaction, and the report submitted for review. This interpretation is consistent with evidence from Islamic social enterprises showing that financial planning, disclosure, and performance information strengthen accountability primarily when mediated by effective internal control (Kamaruddin & Auzair, 2023).

Taken together, the findings locate the institutionalisation of amanah on a continuum between relational assurance and procedurally demonstrable accountability. This continuum does not rank the moral quality of the cases: a more elaborate procedure cannot by itself prove a stronger commitment to amanah, just as a relational arrangement cannot automatically be classified as unaccountable. The analytically consequential distinction concerns the observability, reproducibility, and organisational continuity of that commitment. In less formalised arrangements, compliance with amanah remained strongly dependent on personal trust, leadership presence, and direct supervision. In more differentiated arrangements, it was increasingly embedded in fund classifications, decision rights, documentary requirements, reporting routes, and review forums. Religious commitment could therefore motivate holistic accountability, but its institutional durability depended on administrative mechanisms capable of preserving that commitment beyond a particular actor or transaction (Nurkhin et al., 2024; Owusu & Agyemang, 2026). These differences become decisive in assessing whether the four pesantren possess the institutional capacities required for digital accountability.

Institutional Readiness for Digital Accountability

Building on the institutionalisation of amanah described in Table 3, Table 4 organises the reported financial-governance arrangements around five interdependent capacities: clarity of fund status and designated use, demonstrable authorisation, documentary traceability, reporting integration, and review of deviations. The cross-case synthesis suggests that these capacities provide a more credible foundation for digital accountability when they operate coherently across organisational units. However, the available case summaries establish the existence of administrative responsibilities and reporting channels more clearly than they establish transaction-level approval trails, reconciled institutional accounts, or documented corrective action. Readiness is therefore interpreted as an

institutional capacity requiring evidential substantiation, rather than as the number of applications adopted or a demonstrated improvement in post-adoption performance. This distinction accords with research showing that digitalisation reshapes accountability relationships without necessarily resolving ambiguity in responsibilities, information quality, or organisational boundaries (Agostino et al., 2022).

Table 4. Reported Foundations and Evidential Limits of Institutional Readiness for Digital Accountability

Readiness capacity	Pattern reported in the case summaries	Evidential boundary
Clarity of fund status and designated use	C2 differentiated educational, philanthropic, and business channels; C3 reported distinctions among entrusted funds, operational resources, and business receipts. C4 differentiated programme- and unit-related funds, while C1 employed simpler functional arrangements.	Separate administrative channels indicate fund differentiation but do not independently establish the ownership status, restrictions, or classification accuracy of every transaction.
Demonstrable authorisation	C1 concentrated substantive authority in the pengasuh; C2-C3 delegated routine administration to treasurers under strategic supervision; C4 distributed authority through collective and functional arrangements.	Identifiable decision-makers do not, by themselves, establish a retrievable approval trail. Transaction-specific records of approval were not demonstrated in the available summaries.
Documentary traceability	Cashbooks, receipts, transfer evidence, and financial or activity reports were described with differing levels of administrative detail and organisational coverage.	The existence of documents does not establish an uninterrupted connection between a funding mandate, approval, transaction, and reported balance. End-to-end traceability requires transaction-level verification.
Reporting integration	C2 maintained function-specific reporting channels; C3 described foundation-coordinated planning and reporting; C4 used unit-level and school-specific reports; C1 relied on simpler internal reporting.	Coordinated planning or multiple reports cannot be equated with reconciled institution-wide accounts. Complete cross-unit integration was not established by the available material.
Review of deviations	Direct leadership supervision, foundation oversight, and collective review forums were described across the governance configurations.	Oversight arrangements identify potential reviewers but do not establish documented identification, investigation, correction, and follow-up of particular deviations.

Source: Analytical synthesis of the reported case arrangements summarised in Tables 1 and 3.
Notes: C1 = Miftahul Huda; C2 = Darussalam; C3 = Al-Ihya' 'Ulumaddin; C4 = Minhajut Tholabah. The matrix distinguishes reported arrangements from transaction-level verification; it assigns neither numerical scores nor ordinal rankings. An evidential gap does not establish that a practice is absent.

The reported differentiation of funds provided a potential administrative foundation for preserving the rights attached to resources within a digital system. At Darussalam, specialised educational, philanthropic, and business channels offered identifiable domains for classification and reporting; at Al-Ihya' 'Ulumaddin, foundation-mediated administration

provided an organisational basis for distinguishing entrusted resources from operational funds. Nevertheless, neither arrangement independently demonstrated that restrictions accompanied each transaction throughout its administrative passage. Analytically, clarity of purpose acquires greater accountability value when it remains connected to the person authorising expenditure, the supporting evidence, and the eventual report. Research on Islamic donation-based crowdfunding similarly connects the protection of stakeholder rights with explicit contractual arrangements, financial-management responsibilities, and structured monitoring, although that evidence concerns a different institutional setting (Muhamed et al., 2026).

Reporting integration and review therefore emerged as critical verification points rather than capacities that could be inferred from organisational structure alone. Function-specific applications and unit reports may support local administrative order without demonstrating a reconciled account of the pesantren as a whole. Likewise, an oversight forum does not establish that discrepancies are recorded, investigated, and resolved. These distinctions are consistent with evidence linking accountability in Islamic social enterprises to internal control, rather than to financial disclosure alone (Kamaruddin & Auzair, 2023). Taken together, the synthesis supports a provisional interpretation: stronger digital-accountability readiness rests on continuity among fund mandates, authorised decisions, documentary evidence, integrated reporting, and review. It does not establish that any governance configuration is inherently superior or that technology can compensate for missing institutional connections. Such caution is warranted by recent research documenting the organisational and accountability problems that may persist or emerge during digital transformation (Argento et al., 2025).

Cross-case synthesis

Read alongside Table 4, Figure 1 summarises the cross-case interpretation that readiness for digital accountability rests on the coherence of institutional capacities rather than the isolated presence of records or applications. Across the centralised, treasurer-based and collective governance configurations, the analysis considered how clearly specified fund rights and purposes connected with verifiable authorisation, documentary continuity, integrated reporting and the review of deviations. These connections provided a common analytical basis for assessing whether financial decisions could be related to their mandates, supporting evidence and assigned responsibilities. Within this synthesis, amanah supplied the normative orientation, while coherent administrative arrangements provided the means through which entrusted responsibilities could become traceable and reviewable. This interpretation is consistent with evidence linking internal control and accountability in Islamic social enterprises, although that evidence does not independently validate the relationships proposed for the four pesantren (Kamaruddin & Auzair, 2023).

Conversely, Figure 1 identifies the risk that partial digitisation preserves accountability fragmentation when records remain disconnected from fund restrictions, approval responsibilities, institutional reports or subsequent review. Fragmentation therefore concerns discontinuities between governance functions, rather than manual recording or the use of multiple applications in themselves. The relevant distinction is whether information remains interpretable, attributable and reconcilable across organisational boundaries, a concern consistent with research identifying blurred accountability responsibilities and context-dependent organisational consequences of digitalisation (Agostino et al., 2022; Argento et al., 2025). Institutional coherence consequently emerged as the organising principle of the readiness assessment, without implying that any governance configuration

was inherently superior. Figure 1 should therefore be understood as an analytical synthesis of preparedness and unresolved accountability connections, rather than evidence of complete transaction-to-report traceability or demonstrated improvements following technological adoption.

DISCUSSION

The cross-case synthesis suggests that readiness for digital accountability is better understood through the consistency of institutional mechanisms than inferred from governance configurations or technological availability alone. Centralised, treasurer-based and collective arrangements locate authority differently, but their organisational labels do not establish whether fund mandates, authorisation, transaction evidence, reporting and the review of deviations remain coherently connected. This interpretation complements evidence associating internal control with accountability in Islamic social enterprises (Kamaruddin & Auzair, 2023) and research showing that digital transformation introduces organisational and ethical challenges alongside opportunities for greater transparency (Argento et al., 2025). The implication is not that governance configuration is irrelevant, but that its adequacy must be examined through the responsibilities and information relationships enacted within it. Institutional coherence therefore provides an analytical basis for assessing preparedness, rather than a demonstrated causal predictor of post-adoption performance.

This emphasis on institutional coherence reframes the ethics-technology gap as a problem of translating normative commitments into accountable practice. Within the proposed framework, amanah becomes administratively actionable when entrusted purposes inform spending restrictions, approvals are attributable to authorised actors, and transaction documentation and reporting support explanations of resource use. This interpretation builds on scholarship connecting Shariah contractual arrangements, financial management and structured monitoring to the protection of participating parties' rights (Muhamed et al., 2026). Such formalisation need not displace relational trust: research in an Indonesian pesantren demonstrates how explicit accountability mechanisms can reinforce institutional legitimacy rather than undermine its religious foundations (Buanaputra et al., 2022). The present study extends this relationship by specifying how ethical commitments can inform the institutional capacities through which digital-accountability readiness is assessed. Administrative evidence thus makes the exercise of entrusted responsibility examinable without reducing the ethical meaning of amanah to documentary completeness.

Differentiating funds by status, permitted purpose and intended beneficiaries supplies the substantive boundaries of this institutional translation. The contractual-rights perspective developed for Islamic donation-based crowdfunding establishes a relevant foundation by connecting financial governance with the obligations arising from particular funding arrangements (Muhamed et al., 2026). Applied to the multifunctional pesantren setting, this perspective distinguishes institutional custody from unrestricted spending authority: resources administered within one organisation cannot automatically be treated as interchangeable merely because they share a managerial structure. Recent waqf scholarship similarly places accountability to beneficiaries alongside responsibility to divine authority, reinforcing the importance of evaluating resource management against its substantive purposes (Ayub et al., 2025). On this reading, fund classification acquires governance significance when it guides authorisation, preserves restrictions throughout recording and reporting, and provides criteria for reviewing expenditure. The resulting contribution is a rights-sensitive interpretation of amanah, under which financial accuracy

must be accompanied by an explanation of whether resources served their authorised purposes and intended beneficiaries.

The protection of fund-specific mandates also depends on how decision-making authority is allocated and delegated. The cross-case interpretation therefore directs attention to identifiable decision rights -who may authorise expenditure, within what limits, who executes and records transactions, and who reviews their justification- rather than treating centralisation as a proxy for traceability. Research on hybrid public-service organisations supports this distinction by demonstrating that distributed participation can coexist with uneven accountability obligations and arrangements in which actors effectively assess their own conduct (Rajala & Kokko, 2022). Applied to pesantren, the analytical concern is whether delegation preserves an attributable chain of responsibility across the kiai, foundation, treasurer and operating units. Neither collective deliberation nor concentrated authority should therefore be treated as evidence of traceability unless the resulting decisions, authorisation boundaries and review responsibilities can be reconstructed.

These authority relationships must remain identifiable as transaction records are translated into unit-level and institutional reports. Within the proposed framework, fragmentation becomes an accountability problem when unit reports cannot be reconciled with institutional reporting or supporting evidence loses its connection to the relevant authorisation. This interpretation accords with digital accounting research identifying blurred functional boundaries, contested information responsibilities and the growing importance of data integration and cross-functional collaboration (Arkhipova et al., 2024). Reporting integration consequently requires reconcilable information within an appropriate reporting boundary while preserving each fund's identity, restrictions and evidential history. It does not imply merging restricted resources or requiring every unit to use the same application. The substantive issue is whether information remains connected across mandates, approvals, accounting entries and reported balances; increasing the volume or speed of digital records cannot, by itself, establish those relationships.

Taken together, these interpretations extend the financial-management, reporting and culturally embedded accountability themes identified in pesantren scholarship towards an explicit assessment of digital-accountability readiness (Nurkhin et al., 2024). The contribution lies in specifying how decision rights, documentary continuity and reporting integration connect ethical commitments with the administrative conditions under which technology may support answerability. This interpretation is consistent with evidence associating internal control with accountability in Islamic social enterprises (Kamaruddin & Auzair, 2023). Recent research on public-sector accounting likewise associates organisational readiness and digital governance capabilities with implementation effectiveness, although its artificial-intelligence setting differs from the pesantren context (Al-Hashimy et al., 2026). Administrative readiness and internal control are thus positioned as enabling conditions for anticipated technological benefits, not as stages whose chronological precedence has been established by this study. Digital tools may themselves assist the development of governance routines, making institutional preparation and technological implementation potentially iterative rather than strictly sequential.

On this basis, the study contributes an amanah-based readiness framework through which the institutional enactment of Islamic ethics can be operationally specified, observed and assessed before adopting integrated digital accountability systems. Building on scholarship connecting Shariah contractual rights with financial management and monitoring (Muhamed et al., 2026), the framework integrates fund-rights clarity, verifiable authorisation, documentary continuity, reporting integration and the review of deviations. Its conceptual

contribution lies in examining the connections among these capacities as the administrative expression of entrusted responsibility. This approach makes ethical commitments relevant to readiness assessment without equating procedural completeness with moral integrity. The framework consequently offers an empirically informed diagnostic perspective on governance arrangements, rather than a validated measurement scale or an assessment of individual religiosity.

The collective case design supported contextual explanation through within-case and cross-case comparisons, consistent with case-based theorising that preserves the explanatory significance of institutional context (Welch et al., 2022). Comparing interviews, open-ended questionnaires, accessible documents and observations provided opportunities to examine convergence and inconsistency across accounts, strengthening interpretive credibility without eliminating source-related bias (Lim, 2025). Nevertheless, the four purposively selected cases represent a bounded range of settings, particularly because all belonged to Hebitren and had received financial-management training. Limited observation also constrained verification of whether reported procedures were consistently enacted in routine practice. Transferability therefore depends on explicit comparison of funding arrangements, authority relations and administrative capacities, rather than population-wide inference. Broader case coverage and longitudinal examination of transaction-to-report connections would help assess the framework's applicability and its relationship with subsequent digital-accountability outcomes.

These methodological boundaries favour a proportionate, staged approach to digital expansion. Before scaling up, pesantren should clarify fund classifications and restrictions, specify delegated authority, establish transaction-evidence standards and reconcile unit-level reports within an explicit institutional reporting boundary. Policymakers should align technical assistance and reporting guidance with these capacities, while system developers should translate them into fund-specific data fields, role-based permissions, linked approval records and reviewable reconciliation procedures. These proposed priorities accord with research identifying data governance, integration and cross-functional collaboration as central challenges in digital accounting (Arkhipova et al., 2024) and highlighting the organisational risks associated with incomplete technological integration (Argento et al., 2025). Pilot implementation should examine whether these connections function in practice while preserving fund restrictions and appropriate confidentiality. Administrative routines and technological functionality can thereby be refined together before wider deployment, with expansion guided by demonstrable accountability connections rather than application availability alone.

CONCLUSION

This study concludes that pesantren's readiness for digital accountability is grounded in the institutionalisation of amanah through five interconnected capacities: clear fund rights and purposes, verifiable authorisation, traceable documentation, integrated reporting and the review of deviations. The four-case analysis identifies these capacities as the administrative expression of entrusted responsibility. This interpretation complements scholarship connecting Shariah-based rights and obligations with financial management and monitoring arrangements (Muhamed et al., 2026). Neither centralised leadership, treasurer-based management nor collective governance can, by itself, be treated as sufficient evidence of digital readiness. The cross-case comparison instead directs attention to the consistency of internal controls connecting financial mandates, authorised decisions, supporting evidence

and institutional accounts. This emphasis accords with evidence associating internal control with accountability in Islamic social enterprises (Kamaruddin & Auzair, 2023). Governance configuration therefore provides the organisational setting for accountability, while the coherence of its enacted mechanisms supplies the basis for assessing preparedness. The study contributes an amanah-based framework bridging Islamic ethical commitments, observable institutional capacities and digital accountability. By distinguishing institutional preparedness from application availability, it adds an ethically grounded, pre-adoption perspective to context-sensitive accounts of digital transformation (Argento et al., 2025). Within the boundaries of four qualitative cases, the framework offers an analytical basis for assessing readiness, rather than a validated measurement instrument or evidence of post-adoption causal effects. Its contribution is to make the institutional enactment of amanah examinable while preserving its ethical significance beyond technological compliance.

Practically, the proposed framework directs pesantren to complete fund mapping, an authorisation matrix, documentary standards and arrangements for integrating unit-level reports before selecting and implementing financial applications. These requirements should inform software specifications, access permissions and reconciliation procedures, while staged implementation allows organisational routines and technical configurations to be refined together. This recommendation accords with research emphasising the interdependence of digital technologies, data governance and organisational responsibilities (Arkhipova et al., 2024; Argento et al., 2025). The study's four purposively selected cases and limited observational coverage warrant caution when transferring its interpretations beyond the settings examined, consistent with the contextual basis of qualitative transferability (Lim, 2025). Future research should examine the framework across more diverse regions and institutional configurations, combining sustained observation with longitudinal analysis before, during and after the implementation of integrated financial systems. Such inquiry should distinguish changes in application use from changes in accountability practices, thereby addressing the need for context-sensitive explanations of digital transformation over time (Argento et al., 2025). Pursuing this agenda also requires culturally attentive field engagement. A methodological lesson from this study is that researchers, particularly outsiders, should earn trust before requesting sensitive financial information: disregard for *adab* -locally embedded norms of respectful conduct- may foreclose access at the initial encounter. This implication resonates with research showing that gatekeepers, cultural understanding and interpersonal relationships shape participation and access (Bashir, 2023). Respectful introductions and gradual, participant-paced inquiry should therefore accompany transparent explanations of research purposes, without allowing institutional permission or relational trust to substitute for individual consent, confidentiality or critical scrutiny (Lim, 2025). Cultural sensitivity and methodological rigour are thus complementary obligations in researching amanah-based governance.

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