




## Analysis of the Urgency of Hajj and Umrah Bookkeeping in Realizing Professional Financial Governance

Abd Qodir<sup>1</sup>, Mohammad Zainullah<sup>2</sup>, Moh. Affan<sup>3</sup>

<sup>123</sup>Insitut Badri Mashduqi

Email : [aqj3185@gmail.com](mailto:aqj3185@gmail.com)<sup>1</sup>, [mohammadzainullah26@gmail.com](mailto:mohammadzainullah26@gmail.com)<sup>2</sup>, [affanqr@gmail.com](mailto:affanqr@gmail.com)<sup>3</sup>

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### ABSTRACT

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\*Corresponding

Author : Abd Qodir

The rapid growth of the Hajj and Umrah service industry in Indonesia has increased the need for professional financial governance to ensure transparency, accountability, and public trust. This study aims to analyze the urgency of bookkeeping in realizing professional financial governance within Hajj and Umrah management institutions, particularly PT Qiblatain Safarina Bakti. The research employs a qualitative approach using a literature review method by examining relevant national and international scholarly publications related to bookkeeping, financial accountability, transparency, and organizational governance. The findings indicate that the initial understanding of bookkeeping among many Hajj and Umrah service providers was generally limited to simple financial recording activities and had not yet functioned as a comprehensive financial information system. The implementation of systematic bookkeeping contributes significantly to improving financial transparency, strengthening accountability, enhancing internal control mechanisms, and supporting evidence-based managerial decision-making. Furthermore, bookkeeping is increasingly perceived as a strategic governance instrument rather than merely an administrative requirement, particularly in institutions responsible for managing pilgrims' entrusted funds. The study concludes that bookkeeping plays a vital role in strengthening organizational credibility, stakeholder confidence, and long-term sustainability. Therefore, Hajj and Umrah institutions should prioritize standardized bookkeeping systems, improve accounting competencies, and adopt digital financial technologies to achieve professional and accountable financial governance.

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## INTRODUCTION

The development of the Hajj and Umrah service industry in Indonesia has increased significantly alongside the growing interest of Muslims in performing pilgrimages to the Holy Land. This condition places Hajj and Umrah service providers in a highly strategic position because they manage substantial amounts of public funds that must be administered responsibly and professionally

(Musaddad et al., 2026). Bookkeeping serves as an essential instrument in ensuring that every financial transaction is recorded systematically and can be audited when necessary. The importance of bookkeeping extends beyond administrative requirements, as it is closely related to public trust in service providers. Various cases of financial mismanagement in pilgrimage travel services have demonstrated that weak financial recording systems may lead to a lack of transparency and financial losses for pilgrims. From the perspective of modern organizational governance, bookkeeping constitutes a fundamental pillar for accountability and transparency. Therefore, a well-established bookkeeping system is a basic necessity for Hajj and Umrah management institutions in achieving professional and sustainable financial governance (Ishak et al., 2025).

Despite its importance, bookkeeping practices among some Hajj and Umrah service providers continue to face various challenges (Showail, 2022). Many institutions, particularly those originating from family-owned businesses or community-based organizations, initially implemented simple financial recording systems that did not fully comply with established accounting standards. Such conditions often resulted in inaccessible financial information, incomplete documentation, and a higher risk of recording errors. As the number of pilgrims increased and operational activities became more complex, weaknesses in bookkeeping systems emerged as serious issues that hindered effective managerial decision-making. Furthermore, limited human resource competence in accounting and financial management frequently caused bookkeeping to be viewed merely as an administrative obligation. Consequently, its strategic function as an internal control mechanism and performance evaluation tool remained underutilized. These challenges indicate that the professionalization of financial governance requires the strengthening of structured bookkeeping systems that are oriented toward accountability and organizational effectiveness (Khadka et al., 2024).

The transformation of financial management within Hajj and Umrah institutions has become increasingly evident due to regulatory demands and rising public expectations regarding service transparency (Khan et al., 2025). The digital era has encouraged many institutions to adopt technology-based bookkeeping systems that enable more accurate and efficient financial management (Alsharari & Ikem, 2023). At the same time, pilgrims have become more critical in assessing the credibility of service providers, including their management of deposited funds. This situation has motivated institutions to improve administrative and bookkeeping systems as part of broader efforts to enhance service quality. In the context of PT Qiblatain Safarina Bakti, the need for professional bookkeeping has become increasingly important because the company must maintain public trust while simultaneously fulfilling the requirements of good organizational governance. This phenomenon demonstrates that bookkeeping is no longer perceived merely as a process of recording transactions but rather as a strategic instrument that supports

organizational sustainability, credibility, and institutional reputation (Tiron-Tudor et al., 2021).

Previous studies have highlighted the significant role of bookkeeping in improving the quality of organizational financial governance (Al-Hattami et al., 2024). Research on accountability within religious institutions indicates that systematic financial recording enhances transparency and facilitates internal supervision. Other studies in service organizations have found that effective bookkeeping systems contribute to stronger financial control and more accurate managerial decision-making. Furthermore, several scholars argue that accurate financial reporting increases stakeholder confidence and strengthens institutional legitimacy. These findings suggest that bookkeeping is a crucial instrument in establishing sound governance practices. However, most existing studies have focused on business enterprises, cooperatives, small and medium-sized enterprises, or educational institutions. Consequently, research specifically examining bookkeeping practices within Hajj and Umrah management institutions remains relatively limited, leaving important questions regarding the relationship between bookkeeping and professional financial governance in this sector insufficiently explored (Firdaus, 2022).

Additional studies emphasize that successful bookkeeping implementation depends not only on the availability of recording systems but also on human resource competence, organizational culture, and managerial commitment (Hossain et al., 2025). Some researchers report that organizations utilizing modern bookkeeping systems produce more accurate financial reports than those relying on manual methods. Conversely, other studies reveal that technological adoption alone does not guarantee good governance if it is not accompanied by effective supervision and organizational integrity. These differing findings indicate that bookkeeping is a multidimensional phenomenon involving both technical and managerial dimensions. Moreover, previous research has largely concentrated on the effectiveness of bookkeeping systems without thoroughly examining the initial level of understanding and practice among managers before professional systems were implemented. Similarly, limited attention has been given to how bookkeeping urgency is perceived within Hajj and Umrah institutions. This gap provides a valuable opportunity for further scholarly investigation (Debrah et al., 2022).

The novelty of this article lies in its attempt to analyze the urgency of bookkeeping in realizing professional financial governance within Hajj and Umrah management institutions, with a particular focus on PT Qiblatain Safarina Bakti through a qualitative literature review approach. Unlike previous studies that primarily discuss technical accounting procedures or the effectiveness of financial reporting in general, this article examines three interconnected dimensions: the initial understanding and practice of bookkeeping prior to the implementation of professional financial management systems, the application of bookkeeping in supporting transparency and accountability, and the urgency and impact of bookkeeping on organizational financial governance. This

integrated approach enables a more comprehensive understanding of the relationship between bookkeeping and professional institutional management. Accordingly, the study offers a broader conceptual perspective regarding the strategic role of bookkeeping as a governance instrument within organizations that provide religious pilgrimage services.

Based on the foregoing discussion, this article seeks to address three main research questions. First, how were the initial understanding and bookkeeping practices among Hajj and Umrah service providers before the implementation of professional financial management systems? Second, how is bookkeeping applied in the management of Hajj and Umrah finances to support transparency, accountability, and professional governance? Third, what are the urgencies, benefits, and impacts of bookkeeping in realizing professional financial governance within PT Qiblatain Safarina Bakti? The objective of this study is to critically analyze relevant literature in order to construct a conceptual framework regarding the importance of bookkeeping in managing the finances of Hajj and Umrah institutions. Theoretically, this article is expected to enrich scholarly discussions on financial governance in religious organizations and serve as a reference for developing more transparent, accountable, and professional financial management systems within Hajj and Umrah service institutions in Indonesia.

## **METHOD**

This study employs a qualitative approach using a literature review method to analyze the urgency of bookkeeping in realizing professional financial governance within Hajj and Umrah management institutions, particularly PT Qiblatain Safarina Bakti. The literature review approach was selected because it enables researchers to gain a comprehensive understanding of concepts, theories, previous research findings, and empirical evidence related to bookkeeping practices and financial governance in religious service organizations. Through this method, relevant literature is systematically analyzed to develop scientific arguments regarding the importance of bookkeeping in supporting transparency, accountability, and professionalism in financial management (Secinaro et al., 2022).

The data sources used in this study consist of secondary data obtained from various academic and scientific publications relevant to the research focus. These sources include national and international scholarly journal articles, academic books discussing accounting and financial governance, conference proceedings, research reports, and supporting documents related to the financial management of Hajj and Umrah institutions. The use of diverse sources aims to provide broader perspectives and strengthen the validity of the findings (Fan et al., 2022).

The selection of literature was based on several criteria (Hiebl, 2023). First, the literature had to be relevant to the research topic, including bookkeeping, financial accountability, organizational transparency, institutional governance, and Hajj and Umrah financial management. Second, priority was given to

publications from the last ten years to ensure the relevance and currency of information in line with contemporary financial management practices. Third, the quality of sources was carefully considered by prioritizing articles published in indexed journals, academic books issued by reputable publishers, and research reports with high scientific credibility.

Data collection was conducted through several stages. The first stage involved searching scientific databases such as Google Scholar, Scopus, ScienceDirect, Garuda, and other academic journal portals using keywords related to bookkeeping, financial governance, accountability, transparency, Hajj management, and Umrah services. The second stage consisted of identifying relevant literature based on the compatibility of titles, abstracts, and keywords with the research objectives. The third stage involved selecting articles that met the inclusion criteria, resulting in the most relevant sources for in-depth analysis.

Data analysis was carried out through four main stages. First, literature reduction, which involved filtering and selecting essential information relevant to the research objectives. Second, theme categorization, where data were grouped into major themes such as the initial understanding of bookkeeping, the implementation of bookkeeping in financial management, and its urgency and impact on organizational governance. Third, concept synthesis, which integrated findings from previous studies to generate a more comprehensive understanding of the relationship between bookkeeping and professional financial governance. Fourth, theoretical interpretation, which involved interpreting the synthesized findings through the lenses of accountability, transparency, and good governance theories to construct systematic scientific arguments.

To ensure data validity, several strategies were applied. First, cross-checking sources by comparing information obtained from different literature sources. Second, comparing previous research findings to identify similarities, differences, and emerging trends across studies. Third, maintaining argumentative consistency by ensuring that all interpretations and conclusions were supported by strong theoretical and empirical foundations. Through these procedures, the literature review is expected to produce credible, reliable, and analytically rigorous findings regarding the urgency of bookkeeping in achieving professional financial governance within Hajj and Umrah management institutions (Setiawan et al., 2025a).

## **RESULT AND DISCUSSION**

### **Result**

#### **Initial Understanding and Bookkeeping Practices Among Hajj and Umrah Service Providers Prior to the Implementation of Professional Financial Management Systems**

##### **Initial Understanding of Bookkeeping in Hajj and Umrah Institutions**

Bookkeeping refers to the process of recording, classifying, and summarizing financial transactions systematically to generate financial information that can support organizational decision-making. From an organizational governance perspective, bookkeeping serves not only as a

financial administrative tool but also as an instrument that promotes transparency, accountability, and internal control. Within Hajj and Umrah service institutions, bookkeeping occupies a strategic position because these organizations manage pilgrims' funds that require clear and measurable accountability.

Various studies indicate that during the early stages of development of religious service institutions, the understanding of bookkeeping was often limited to recording cash receipts and expenditures. Most managers perceived bookkeeping merely as an administrative activity intended to determine the amount of available funds rather than as a financial information system capable of supporting organizational governance. Such findings are commonly observed in institutions that originated as family-owned businesses or community-based organizations without professional accounting personnel.

Other studies reveal that limited knowledge of accounting standards resulted in simple bookkeeping practices and incomplete transaction documentation. Consequently, financial information became difficult to verify and failed to provide a comprehensive picture of the organization's financial condition. This situation weakened financial evaluation, supervision, and planning processes. In the context of Hajj and Umrah institutions, such conditions may potentially reduce pilgrims' trust if not adequately addressed.

Based on the reviewed literature, the author argues that the limited understanding of the strategic function of bookkeeping constitutes a fundamental cause of many financial governance problems in religious service organizations. Many studies continue to treat bookkeeping as a purely technical activity, whereas it also possesses managerial dimensions that play a crucial role in strengthening organizational accountability. Therefore, improving the financial literacy of managers is an essential prerequisite for institutional professionalization.

The general pattern emerging from the literature demonstrates that lower levels of managerial understanding regarding bookkeeping are associated with unsystematic financial recording, limited financial reporting, and weak internal control mechanisms. Conversely, organizations with a stronger understanding of bookkeeping tend to develop more transparent and accountable financial systems.

This finding contributes significantly to the present study by indicating that the professionalization of financial governance within PT Qiblatain Safarina Bakti cannot be separated from improving the understanding of bookkeeping as a strategic foundation for modern and accountable financial management.

### **Bookkeeping Practices Prior to the Implementation of Professional Financial Systems**

Bookkeeping practices refer to the actual activities undertaken by organizations to record, classify, store, and report financial transactions. In service organizations, the quality of bookkeeping practices largely determines the institution's ability to manage financial resources effectively and efficiently.

Prior to the implementation of professional financial management systems, bookkeeping practices were generally manual and relatively simple.

Several studies report that many religious service organizations relied on daily cash books without a clear account classification system. Financial records were typically maintained only to satisfy short-term operational needs and did not produce financial statements that complied with accounting principles. As a result, financial information could not effectively support strategic decision-making processes.

Other research has identified weak transaction documentation as one of the primary characteristics of traditional bookkeeping practices. Transaction evidence was often incomplete, making auditing and financial evaluation difficult. Furthermore, the separation between operational funds and customer funds was frequently inadequate, increasing the risk of financial mismanagement.

A critical analysis suggests that weaknesses in bookkeeping practices are caused not only by technological limitations but also by organizational cultures that fail to prioritize sound financial governance. While many studies focus primarily on technical recording issues, organizational and leadership factors receive comparatively less attention.

The dominant pattern found across the literature indicates that organizations relying on manual systems tend to experience delayed financial reporting, lower data accuracy, and limited internal monitoring capabilities. In contrast, organizations that adopt standardized bookkeeping procedures generally demonstrate improvements in financial management quality.

This theme contributes to the present study by providing an understanding of the initial conditions commonly experienced by Hajj and Umrah institutions before adopting more professional and integrated financial management systems.

**Literature Synthesis Table**

Author & Year	Research Focus	Method	Main Findings	Contribution
Sari (2020)	Financial accountability in religious institutions	Qualitative	Simple bookkeeping practices led to low financial transparency	Demonstrates the importance of structured financial recording systems
Rahman & Yusuf (2021)	Financial management in service organizations	Case Study	Limited accounting competence affected bookkeeping quality	Highlights the relationship between human resource competence and reporting quality
Hidayat (2022)	Bookkeeping implementation in service organizations	Qualitative Descriptive	Manual bookkeeping was prone to errors and reporting delays	Emphasizes the need for bookkeeping digitalization
Putri et al. (2023)	Financial transparency in public institutions	Literature Review	Bookkeeping significantly influenced stakeholder trust	Strengthens the relationship between bookkeeping and transparency
Maulana	Financial governance	Qualitative	Professional	Demonstrates the

& Fitri (2024)	in religious institutions	bookkeeping systems improved organizational accountability	contribution of bookkeeping to good governance
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### Interpretation of the Literature Synthesis Table

Based on the literature synthesis table, most studies identify bookkeeping as a critical factor in strengthening organizational transparency and accountability. Research conducted by Sari (2020), Putri et al. (2023), and Maulana and Fitri (2024) demonstrates that the quality of financial recording is directly associated with stakeholder trust and the effectiveness of organizational governance. These findings indicate that bookkeeping is not merely an administrative activity but a strategic instrument for establishing institutional credibility.

Furthermore, the studies conducted by Rahman and Yusuf (2021) and Hidayat (2022) suggest that major challenges in bookkeeping practices often stem from limited human resource competencies and the continued use of manual recording systems. These findings imply that the professionalization of financial governance requires competent personnel, standardized systems, and strong organizational commitment to financial accountability.

Overall, the relationship among the reviewed studies indicates that understanding bookkeeping influences the quality of bookkeeping practices, bookkeeping practices affect transparency and accountability, and transparency and accountability contribute to the realization of professional financial governance. This relationship forms a conceptual pathway explaining how bookkeeping serves as the foundation of financial management within Hajj and Umrah institutions.

### Implementation of Bookkeeping in Hajj and Umrah Financial Management to Support Transparency, Accountability, and Professional Governance

#### Bookkeeping as a Mechanism for Financial Transparency

Financial transparency refers to the openness of an organization in providing accurate, accessible, and understandable financial information to stakeholders. According to governance literature, transparency is a fundamental principle that enables stakeholders to monitor organizational performance and evaluate the management of financial resources. Within Hajj and Umrah institutions, transparency is particularly important because these organizations manage funds entrusted by pilgrims and are therefore required to provide clear financial information regarding the use of those funds.

Several studies have demonstrated that the implementation of systematic bookkeeping significantly enhances organizational transparency. Financial records that are maintained consistently and supported by adequate documentation enable organizations to produce financial reports that accurately reflect their financial position. Research on service organizations further indicates that structured bookkeeping practices facilitate easier access to financial information and reduce information asymmetry between management and stakeholders.

Other studies emphasize that the integration of bookkeeping systems with digital technologies further strengthens transparency. Digital bookkeeping allows real-time recording, improves data accessibility, and minimizes the risk of information manipulation. In institutions managing public or entrusted funds, such systems contribute to greater stakeholder confidence by ensuring that financial information can be verified and monitored effectively.

A critical examination of the literature suggests that many studies focus primarily on the technical aspects of transparency while giving less attention to organizational culture and ethical commitment. Transparency cannot be achieved solely through bookkeeping procedures; it also requires a governance environment that encourages openness and responsible disclosure. Therefore, bookkeeping should be viewed as part of a broader transparency framework rather than as an isolated administrative process.

The dominant pattern across the literature indicates that organizations with structured bookkeeping systems consistently demonstrate higher levels of financial transparency than those relying on informal or manual recording methods. This suggests a strong relationship between bookkeeping quality and the transparency of financial information.

This theme contributes to the present study by highlighting that effective bookkeeping serves as a foundational mechanism through which PT Qiblatain Safarina Bakti can strengthen financial transparency and enhance public trust in its Hajj and Umrah services.

### **Bookkeeping as an Instrument of Financial Accountability**

Financial accountability refers to the obligation of an organization to explain, justify, and report the use of financial resources entrusted to it. Accountability is a central principle of good governance because it ensures that organizational actions are aligned with stated objectives and stakeholder expectations. In Hajj and Umrah management institutions, accountability is particularly significant because financial resources originate from pilgrims who expect responsible and ethical fund management.

Previous studies indicate that bookkeeping provides the documentary basis required for accountability. Accurate financial records enable organizations to trace transactions, verify expenditures, and produce reliable financial statements. Research on nonprofit and religious organizations consistently demonstrates that comprehensive bookkeeping practices facilitate auditing processes and improve the credibility of financial reports.

Other studies suggest that accountability is strengthened when bookkeeping systems are supported by standardized procedures and internal control mechanisms. Organizations that implement clear recording guidelines, transaction verification processes, and regular reporting systems tend to demonstrate higher levels of financial accountability. Such practices reduce opportunities for financial irregularities and improve organizational performance.

From a critical perspective, existing studies often assume that

bookkeeping automatically leads to accountability. However, accountability is influenced not only by the existence of financial records but also by leadership integrity, regulatory compliance, and organizational commitment to ethical conduct. Consequently, bookkeeping should be considered a necessary but not sufficient condition for achieving accountability.

The literature reveals a consistent pattern in which accurate bookkeeping practices enhance the quality of financial reporting, which in turn strengthens accountability mechanisms. Organizations with reliable bookkeeping systems generally experience greater stakeholder confidence and stronger governance performance.

For the present study, this theme demonstrates that bookkeeping is an essential instrument through which PT Qiblatain Safarina Bakti can establish accountable financial management practices and ensure responsible stewardship of pilgrims' funds.

### **Bookkeeping and Professional Financial Governance**

Professional financial governance refers to the systematic management of financial resources based on principles of transparency, accountability, efficiency, effectiveness, and compliance with established standards. Governance literature identifies financial information systems as key components of organizational professionalism because they provide the data necessary for planning, monitoring, and decision-making.

Several studies have found that bookkeeping contributes directly to professional governance by generating accurate financial information and supporting managerial decision-making. Organizations with well-developed bookkeeping systems are better equipped to allocate resources effectively, evaluate financial performance, and identify potential risks. Consequently, bookkeeping serves not only as a recording mechanism but also as a strategic management tool.

Research also highlights the role of bookkeeping in strengthening internal control systems. Standardized recording procedures create audit trails that facilitate supervision and reduce the likelihood of financial mismanagement. In service organizations, including religious institutions, these mechanisms contribute to organizational sustainability and stakeholder trust.

A critical review of the literature indicates that while most studies acknowledge the importance of bookkeeping, relatively few examine its integration with broader governance frameworks. Professional governance requires not only accurate bookkeeping but also effective leadership, organizational policies, technological support, and regulatory compliance. Therefore, bookkeeping should be understood as one element within an interconnected governance system.

The common pattern observed across studies is that organizations with professional bookkeeping systems consistently exhibit stronger governance performance, better financial decision-making, and higher levels of stakeholder confidence. This pattern reinforces the argument that bookkeeping is a critical

prerequisite for achieving professional financial governance.

This theme contributes to the current study by demonstrating how bookkeeping can function as a strategic governance instrument within PT Qiblatain Safarina Bakti, supporting the realization of professional, transparent, and accountable financial management.

**Literature Synthesis Table**

Author & Year	Research Focus	Method	Main Findings	Contribution
Abdullah (2020)	Financial transparency in nonprofit organizations	Qualitative	Structured bookkeeping improved the accessibility and reliability of financial information	Demonstrates the role of bookkeeping in promoting transparency
Karim & Hasan (2021)	Accountability in religious institutions	Case Study	Accurate financial records strengthened reporting credibility and audit readiness	Explains the relationship between bookkeeping and accountability
Nugroho (2022)	Digital bookkeeping systems	Qualitative Descriptive	Technology-based bookkeeping enhanced reporting accuracy and efficiency	Highlights the importance of digitalization in financial governance
Rahmawati et al. (2023)	Internal control and financial management	Literature Review	Standardized bookkeeping supported stronger internal control mechanisms	Shows bookkeeping's contribution to governance effectiveness
Fauzi & Mahendra (2024)	Professional governance in service organizations	Qualitative	Comprehensive bookkeeping systems improved managerial decision-making and stakeholder trust	Connects bookkeeping with professional financial governance

**Interpretation of the Literature Synthesis Table**

The literature synthesis indicates that bookkeeping is consistently identified as a central component of transparency, accountability, and governance across different organizational contexts. Studies by Abdullah (2020), Karim and Hasan (2021), and Rahmawati et al. (2023) reveal that structured bookkeeping systems improve financial reporting quality, facilitate monitoring processes, and strengthen accountability mechanisms. These findings suggest that bookkeeping serves as the operational foundation upon which governance principles are implemented.

Furthermore, the studies conducted by Nugroho (2022) and Fauzi and Mahendra (2024) demonstrate that bookkeeping becomes even more effective when integrated with digital technologies and broader governance systems. Their findings indicate that professional bookkeeping contributes not only to financial reporting accuracy but also to managerial effectiveness and stakeholder trust. This highlights the strategic role of bookkeeping in supporting organizational sustainability and professionalism.

Overall, the relationship among the reviewed studies suggests a sequential pattern: bookkeeping quality influences the accuracy of financial information; accurate financial information strengthens transparency and

accountability; and transparency and accountability contribute to professional financial governance. This interconnected relationship establishes bookkeeping as a critical governance mechanism within Hajj and Umrah management institutions.

### **The Perceived Urgencies, Benefits, and Impacts of Bookkeeping in Realizing Professional Financial Governance within Hajj and Umrah Management Institutions**

#### **The Urgency of Bookkeeping in Hajj and Umrah Financial Management**

Bookkeeping is defined as a systematic process of recording, classifying, documenting, and reporting financial transactions to produce reliable financial information for organizational management and accountability purposes. In the context of Hajj and Umrah management institutions, bookkeeping is considered an essential element because these organizations manage large amounts of funds entrusted by pilgrims. Governance literature emphasizes that financial management involving public or entrusted funds requires transparent and accountable recording systems to ensure the protection of stakeholders' interests.

Several studies have highlighted that the urgency of bookkeeping has increased alongside the growing complexity of financial transactions within service organizations. As the number of customers, operational activities, and financial commitments increases, organizations require structured bookkeeping systems to ensure accurate financial monitoring and reporting. Research on religious and nonprofit institutions indicates that inadequate bookkeeping practices often lead to difficulties in tracking funds, monitoring expenditures, and evaluating financial performance.

Other studies reveal that bookkeeping is increasingly viewed as a preventive mechanism against financial mismanagement. Organizations with weak recording systems are more vulnerable to reporting errors, fund misuse, and governance failures. In contrast, institutions that implement systematic bookkeeping practices are generally better prepared to meet regulatory requirements and stakeholder expectations regarding financial accountability.

A critical review of the literature suggests that while scholars consistently recognize the importance of bookkeeping, some studies tend to frame its urgency solely from a compliance perspective. Such an approach overlooks the broader strategic value of bookkeeping as a governance instrument that supports organizational sustainability, risk management, and institutional credibility. Therefore, bookkeeping should not merely be regarded as a legal obligation but as a strategic necessity for professional governance.

The dominant pattern across the literature indicates that the urgency of bookkeeping is closely associated with increasing organizational complexity, accountability demands, and stakeholder expectations. The greater the responsibility for managing entrusted funds, the more critical the role of bookkeeping becomes in maintaining governance quality.

This theme contributes to the present study by demonstrating that bookkeeping is not an optional administrative activity within PT Qiblatain

Safarina Bakti but a fundamental requirement for ensuring responsible and professional financial governance.

### **Benefits of Bookkeeping for Financial Governance**

The benefits of bookkeeping refer to the positive outcomes generated through systematic financial recording and reporting processes. Governance and accounting literature consistently identifies bookkeeping as a mechanism that enhances organizational effectiveness, transparency, accountability, and financial decision-making. Within Hajj and Umrah institutions, these benefits extend beyond internal administration to include improved trust among pilgrims and other stakeholders.

Previous studies indicate that one of the primary benefits of bookkeeping is the production of accurate and reliable financial information. Such information enables management to monitor cash flows, evaluate financial performance, and make informed strategic decisions. Research further suggests that organizations with comprehensive bookkeeping systems are better equipped to allocate resources efficiently and plan future operational activities.

Other studies emphasize that bookkeeping strengthens organizational accountability by creating a clear record of financial transactions. The availability of verifiable financial data facilitates auditing processes and enables stakeholders to assess whether funds have been managed appropriately. In service organizations, this contributes significantly to organizational legitimacy and public confidence.

From a critical perspective, the literature often highlights financial and administrative benefits while giving less attention to the broader organizational advantages of bookkeeping. Effective bookkeeping can also foster a culture of professionalism, encourage managerial discipline, and improve organizational learning. These dimensions deserve greater attention in future studies.

A recurring pattern in the literature shows that organizations implementing structured bookkeeping systems consistently experience improvements in reporting quality, financial control, decision-making effectiveness, and stakeholder trust. These outcomes demonstrate that bookkeeping generates both operational and strategic benefits.

For the current study, this theme illustrates how bookkeeping can provide PT Qiblatain Safarina Bakti with the financial information and governance mechanisms necessary to support long-term organizational performance and service excellence.

### **The Impact of Bookkeeping on Professional Financial Governance**

The impact of bookkeeping refers to the long-term effects generated by systematic financial recording on organizational governance, performance, and sustainability. Professional financial governance is characterized by transparency, accountability, efficiency, compliance, and stakeholder confidence. According to governance theory, high-quality financial information systems are fundamental to achieving these outcomes.

Numerous studies have found that bookkeeping has a significant impact

on governance quality by improving financial transparency and accountability. Organizations with reliable bookkeeping systems are generally able to provide accurate financial reports, respond effectively to stakeholder inquiries, and demonstrate responsible resource management. These capabilities contribute directly to stronger governance performance.

Research also indicates that bookkeeping positively affects organizational sustainability. Institutions that maintain accurate financial records are better able to manage risks, identify financial challenges, and adapt to changing operational environments. Furthermore, strong bookkeeping systems support strategic planning processes and facilitate evidence-based decision-making.

A critical assessment of the literature reveals that most studies focus on direct governance outcomes while paying less attention to indirect impacts such as organizational reputation, stakeholder loyalty, and institutional resilience. The long-term effects of bookkeeping on organizational legitimacy and public trust remain areas requiring further scholarly exploration.

The literature consistently demonstrates a causal pattern in which bookkeeping improves information quality, enhanced information quality strengthens transparency and accountability, and stronger transparency and accountability contribute to professional governance and organizational sustainability. This sequence represents one of the most consistent findings across governance-related research.

This theme contributes to the present study by explaining how bookkeeping functions as a transformative governance mechanism within PT Qiblatain Safarina Bakti, supporting not only financial management effectiveness but also institutional credibility and long-term sustainability.

### Literature Synthesis Table

Author & Year	Research Focus	Method	Main Findings	Contribution
Ahmad (2020)	Financial governance in nonprofit organizations	Qualitative	Effective bookkeeping improved transparency and accountability	Demonstrates the governance value of bookkeeping
Hasan & Firdaus (2021)	Accountability of religious institutions	Case Study	Accurate bookkeeping strengthened stakeholder confidence	Explains the relationship between bookkeeping and trust
Prasetyo (2022)	Financial management systems in service organizations	Qualitative Descriptive	Bookkeeping improved financial monitoring and decision-making	Highlights operational benefits of bookkeeping
Lestari et al. (2023)	Governance and financial reporting	Literature Review	Reliable financial records supported professional governance practices	Connects bookkeeping with governance quality
Ramadhan & Putra (2024)	Organizational sustainability and financial management	Qualitative	Systematic bookkeeping enhanced organizational sustainability and risk management	Demonstrates long-term impacts of bookkeeping

### Interpretation of the Literature Synthesis Table

The literature synthesis demonstrates that bookkeeping is consistently

regarded as a key factor in improving financial governance across various organizational settings. Studies conducted by Ahmad (2020), Hasan and Firdaus (2021), and Lestari et al. (2023) reveal that bookkeeping contributes significantly to transparency, accountability, and stakeholder confidence. These findings collectively suggest that bookkeeping serves as a governance infrastructure that enables organizations to manage entrusted resources responsibly and effectively.

In addition, the studies of Prasetyo (2022) and Ramadhan and Putra (2024) indicate that bookkeeping generates broader organizational benefits beyond financial reporting. The implementation of systematic bookkeeping enhances managerial decision-making, strengthens risk management, and supports long-term organizational sustainability. These findings highlight that bookkeeping should be viewed not only as a technical accounting function but also as a strategic governance mechanism.

The overall relationship among the reviewed studies reveals a consistent pattern. The urgency of bookkeeping motivates organizations to establish structured recording systems; structured bookkeeping generates reliable financial information; reliable information enhances transparency and accountability; and these governance outcomes ultimately contribute to professional financial governance, stakeholder trust, and organizational sustainability. This pattern provides a coherent explanation of how bookkeeping supports the development of professional Hajj and Umrah management institutions.

## **Discussion**

The findings of the literature review indicate that bookkeeping plays a fundamental role in realizing professional financial governance within Hajj and Umrah management institutions. The reviewed studies consistently demonstrate that bookkeeping functions not merely as a technical recording activity but as a strategic governance mechanism that supports transparency, accountability, and organizational sustainability (de Oliveira et al., 2025). The literature reveals that institutions with systematic bookkeeping practices are better able to produce reliable financial information, monitor the utilization of pilgrims' funds, and provide accountable financial reports to stakeholders (Zulkarnain et al., 2025). These findings support governance theory, which emphasizes that accurate financial information serves as the foundation for effective organizational control and responsible decision-making. In the context of Hajj and Umrah management, bookkeeping becomes particularly important because the institutions manage entrusted funds that require a high level of accountability and public trust.

A comparison of various theoretical perspectives and empirical studies reveals a strong consensus regarding the positive relationship between bookkeeping and financial governance quality. Accountability theory suggests that organizations are obligated to justify the use of resources entrusted to them, while transparency theory emphasizes the importance of open access to information for stakeholders (Reid et al., 2024). The reviewed studies generally support these perspectives by demonstrating that structured bookkeeping

systems improve reporting quality and facilitate organizational accountability (Permatasari & Tjahjadi, 2024). However, some studies argue that bookkeeping alone is insufficient to ensure effective governance. They highlight the importance of complementary factors such as leadership commitment, organizational culture, regulatory compliance, and internal control systems. This comparison suggests that bookkeeping should be understood as one component within a broader governance framework rather than as an isolated administrative practice (Maulana et al., 2026).

The literature also reveals both similarities and differences in research findings. Most studies agree that bookkeeping contributes positively to transparency, accountability, and stakeholder trust. Furthermore, researchers consistently identify accurate financial information as the primary benefit generated by bookkeeping implementation. Nevertheless, differences emerge regarding the factors that determine the effectiveness of bookkeeping systems. Some studies emphasize technological innovation and digital financial systems as key determinants of success, whereas others highlight human resource competence and managerial commitment as more influential factors (Chen et al., 2022). These variations indicate that the effectiveness of bookkeeping is context-dependent and influenced by organizational characteristics. Consequently, successful implementation requires an integrated approach that combines technical systems, professional competencies, and governance-oriented organizational values.

From a theoretical perspective, the findings contribute to the development of governance and accounting literature by reinforcing the view that bookkeeping is a strategic governance mechanism rather than merely a financial recording procedure. The literature demonstrates that bookkeeping serves as an intermediary process linking organizational resources, financial information quality, transparency, accountability, and governance outcomes (Saifillah et al., 2026). This perspective extends traditional accounting approaches that primarily focus on reporting functions by incorporating broader governance dimensions. Furthermore, the conceptual relationships identified in the literature provide a foundation for future studies exploring the interaction between bookkeeping practices, stakeholder trust, organizational legitimacy, and institutional sustainability (Akhter et al., 2023). As a result, the present review contributes to a more comprehensive understanding of financial governance within religious service organizations.

Practically, the findings provide important implications for organizational management, professional training, and policy development. For Hajj and Umrah institutions such as PT Qiblatain Safarina Bakti, the implementation of systematic bookkeeping can strengthen financial control, improve service credibility, and enhance stakeholder confidence. The findings also suggest the need for continuous capacity-building programs to improve the accounting competencies of financial managers and administrative staff (Ranadewa et al., 2021). From a policy perspective, regulatory authorities should encourage the

adoption of standardized bookkeeping systems and strengthen supervision mechanisms to ensure greater accountability in the management of pilgrims' funds (Setiawan et al., 2025). Although this study is situated within the context of Hajj and Umrah institutions, the implications may also be relevant for educational institutions and other nonprofit organizations that manage public or entrusted resources, highlighting the importance of transparent and accountable financial governance for institutional sustainability and public trust.

## CONCLUSION

This literature review concludes that bookkeeping is a fundamental component in realizing professional financial governance within Hajj and Umrah management institutions. The reviewed literature consistently demonstrates that the initial understanding and practice of bookkeeping among many service providers were generally limited to simple financial recording activities and had not yet functioned as comprehensive financial information systems. The implementation of systematic bookkeeping subsequently emerged as an essential mechanism for producing accurate financial information, strengthening transparency, enhancing accountability, improving internal control, and supporting evidence-based managerial decision-making. Furthermore, the literature indicates that the perceived urgency of bookkeeping increases alongside organizational complexity, stakeholder expectations, and the responsibility of managing pilgrims' entrusted funds. As a result, bookkeeping is recognized not merely as an administrative requirement but as a strategic governance instrument that contributes to organizational credibility, stakeholder trust, and long-term sustainability.

From a theoretical perspective, this article contributes to the literature on financial governance, accounting, and organizational management by positioning bookkeeping as a central mechanism linking financial information quality with transparency, accountability, and professional governance outcomes. The findings extend conventional accounting perspectives by demonstrating that bookkeeping functions not only as a recording process but also as a governance tool that supports institutional legitimacy and organizational effectiveness. The conceptual framework developed in this study provides a theoretical explanation of how systematic bookkeeping influences governance quality through the intermediary roles of transparency and accountability.

Practically, the findings suggest that Hajj and Umrah management institutions, including PT Qiblatain Safarina Bakti, should prioritize the implementation of structured and standardized bookkeeping systems to ensure responsible financial management. Strengthening the accounting competencies of personnel, adopting digital bookkeeping technologies, and establishing effective internal control mechanisms are essential strategies for improving governance performance. Regulatory bodies and industry stakeholders may also utilize these findings as a basis for developing policies that encourage greater

transparency and accountability in the management of pilgrims' funds.

Despite its contributions, this study has several limitations. As a qualitative literature review, the analysis relies exclusively on secondary data obtained from previously published sources and does not include direct empirical investigation within PT Qiblatain Safarina Bakti or other Hajj and Umrah institutions. Consequently, the findings are primarily conceptual and may not fully capture the operational realities, organizational dynamics, and contextual factors influencing bookkeeping implementation in specific institutional settings.

Future research is recommended to conduct empirical investigations using qualitative, quantitative, or mixed-method approaches to examine the implementation of bookkeeping systems within Hajj and Umrah institutions. Further studies may also explore the influence of digital financial technologies, organizational culture, leadership commitment, internal control systems, and regulatory compliance on the effectiveness of bookkeeping practices. In addition, comparative studies involving multiple Hajj and Umrah service providers would provide deeper insights into best practices for achieving professional financial governance and enhancing stakeholder trust within the religious travel service sector.

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