

Readiness Analysis and Cloud-Based AIS Design for ISAK 35-Based Mosque Financial Management at Darul Falah Mosque, Sleman

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Abstract

This study aims to analyze the readiness and propose a cloud-based Accounting Information System (AIS) design for ISAK 35 compliance at Darul Falah Mosque, Sleman. Given the rapid growth of religious entities managing public funds, standardized financial governance is critical, yet many mosques struggle with conventional reporting. This descriptive qualitative study evaluates the existing financial framework and designs a modernized AIS utilizing the System Development Life Cycle (SDLC) method. Data were collected through direct observations, document analysis, and in depth interviews with five key informants, including the Head of Takmir, Treasurer, and congregation representatives. Data credibility was ensured through source triangulation and analyzed using NVivo 12 thematic coding. The findings reveal that the mosque's current reporting lacks standardized account classifications. Transitioning to ISAK 35 requires a comprehensive restructuring into five primary components. Consequently, a cloud based AIS architecture encompassing database, process, and interface design was proposed. This proposed framework is expected to improve real time transparency, internal control, and accountability of congregational funds compared to traditional manual methods. Ultimately, this study contributes by theoretically and practically integrating Indonesia's latest non-profit accounting standards (ISAK 35) with cloud computing architecture, providing a scalable blueprint for mosque financial digitalization.

KEYWORDS

cloud-based accounting information systems; ISAK 35; mosque financial governance; non-profit accountability; system development life cycle.

Introduction

As places of worship and centers of Muslim activity, religious facilities in Indonesia continue to grow rapidly (Central Statistics Agency (BPS), 2025). According to the Ministry of Religious Affairs' Mosque Information System (SIMAS) portal (Ministry of Religious Affairs of the Republic of Indonesia, 2024), the number of mosques has now exceeded 299,000, and even exceeds 740,000 when including prayer rooms. This massive proliferation of religious entities demands better-organized administrative management for the welfare of the community (Triutami et al., 2024). However, managing the substantial public funds entrusted to these institutions presents significant accountability challenges. Many local mosques, such as the Darul Falah Mosque in Sleman, still rely on conventional financial reporting that lacks transparency and standardized account classifications. Consequently, there is an urgent need for these public sector entities to modernize their financial governance by adopting digitalized systems and recognized accounting standards to ensure the trustworthy management of congregational resources.

In the broader context of organizational governance, public sector and non-profit organizations face unique accountability demands compared to private entities. Because

their resources are primarily derived from public contributions, these organizations are bound by a strict mandate to demonstrate openness and transparency (Connolly & Dhanani, 2014; Irvine & Ryan, 2019). Financial accountability in this sector goes beyond mere bookkeeping; it requires a systematic recording of cash receipts and disbursements guided by established accounting standards to ensure the information is intelligible and reliable for all stakeholders (Crawford & others, 2017; Widhawati & others, 2023).

As a central community institution in Islam, a mosque functions as a quintessential non-profit organization. Its operational sustainability relies heavily on voluntary public contributions in the form of *zakat*, *infaq*, and *shadaqah* (alms and donations). Given that its primary source of income is congregational funds, the mosque is morally and legally obligated to uphold high standards of public interest accountability (Juardi et al., 2025). Collective oversight and transparent, regular reporting by mosque administrators (*Takmir*) are crucial to prevent administrative weaknesses that could lead to the mismanagement or loss of mosque assets (Ekaviana et al., 2025; Suharsono et al., 2025).

To actualize this level of transparency, mosques must align their accounting practices with the latest authoritative guidelines. In Indonesia, non-profit financial governance is currently regulated by ISAK 35 (Presentation of Financial Statements for Non-Profit Entities), which replaced the obsolete PSAK 45. This standard mandates a transition from simple cash flow recording to a comprehensive multi-component financial statement, thereby standardizing accountability to the congregation (Octisari et al., 2021). Furthermore, adapting to these rigorous standards requires the support of modernized Accounting Information Systems (AIS). The integration of cloud-based AIS offers a technological solution to enhance internal controls, providing real-time data accessibility, operational scalability, and transparent cash management (Fawwas & Firdaus, 2025; Nikita & others, 2024; Rahman & Siregar, 2023; Satria & others, 2021).

Despite the established importance of ISAK 35 and digital transformation, existing literature primarily treats them as isolated subjects. Previous studies have extensively evaluated ISAK 35 compliance in religious entities (e.g., Muthaheer & Trisnawati, 2022; Octisari et al., 2021) or explored general AIS adoption in non-profits (Qorih, 2025; Rahman & Siregar, 2023). However, there is a notable scarcity of research that empirically integrates ISAK 35 financial reporting requirements with a customized, cloud-based AIS architecture evaluated through a structured System Development Life Cycle (SDLC) approach in the context of mosque governance. This study addresses this scholarly gap by moving beyond normative compliance assessments to offer a practical, technology-driven framework.

Therefore, this study establishes three explicit research objectives: (1) to evaluate the existing financial reporting practices at Darul Falah Mosque against ISAK 35 standards, (2) to analyze the management's readiness for digital transformation, and (3) to design a proposed cloud-based AIS architecture that automatically accommodates the five core components of ISAK 35. By doing so, this research provides a scalable blueprint that bridges the theoretical requirements of non-profit accounting standards with practical cloud computing implementations.

Theoretical Basis

Mosque Financial Management

Financial management can be described as an administrative activity that includes recording various sources of cash receipts, cash disbursements, and accountability for the use of these sources. Mosques, as public sector non-profit

organizations, play a role in managing funds sourced from the community in the form of *zakat*, *infaq*, and *shadaqah*. Considering that these sources of cash receipts are a mandate from the congregation, administrators are required to manage cash optimally and transparently. Collective oversight and transparency of information reported regularly by these administrators are crucial to avoid weaknesses in recording that can result in the loss of mosque assets (Dirani & others, 2024). Therefore, the financial accountability process must be based on applicable accounting standards so that it can be clearly understood by all users of the information (Widhawati & others, 2023).

Mosque Financial Accountability and ISAK 35 Implementation

Financial management in a mosque context transcends basic administrative bookkeeping; it is deeply rooted in the concept of public accountability and transparency. Mosques manage resources derived primarily from voluntary community contributions, such as *zakat*, *infaq*, *shadaqah*, and *waqf*. Because these funds are a public mandate, administrators (*Takmir*) are obligated to demonstrate trustworthy governance (Dirani & others, 2024; Widhawati & others, 2023). However, achieving true accountability requires a shift from conventional cash-basis recording to standardized financial reporting that complies with recognized theoretical frameworks of non-profit accounting (Irvine & Ryan, 2019).

In Indonesia, this framework is officially governed by the Interpretation of Financial Accounting Standards (ISAK) 35. Officially issued by the Indonesian Institute of Accountants (IAI) (2020), ISAK 35 provides the definitive and legally recognized guideline for the presentation of financial statements for non-profit-oriented entities, replacing the revoked PSAK 45. The implementation of ISAK 35 requires mosques to move beyond simple cash inflows and outflows by structuring their reports into five main components: Statement of Financial Position, Statement of Comprehensive Income, Statement of Changes in Net Assets, Statement of Cash Flows, and Notes to the Financial Statements (Octisari et al., 2021; Rasyid et al., 2025). Crucially, ISAK 35 mandates the classification of net assets based on donor restrictions. For instance, mosque accountants must clearly distinguish between unrestricted net assets (e.g., general *infaq* for daily operations) and restricted net assets (e.g., *zakat* distributed to specific *asnaf* or *waqf* for physical construction). Aligning mosque accounts with these specific ISAK 35 classifications has been empirically shown to enhance public trust and financial reliability (Muthaheer & Trisnawati, 2022).

Integrating Cloud-Based AIS with Mosque Financial Workflows

While ISAK 35 provides the accounting framework, realizing this standard in practice requires robust technological infrastructure. An Accounting Information System (AIS) is traditionally defined as a collection of resources designed to transform financial data into usable information (Putra & Sartika, 2025; Romney et al., 2020). However, in the context of modern mosque governance, the conceptual design of an AIS must be specifically tailored to the unique workflows of non-profit entities. This involves translating AIS concepts into practical mosque modules, such as automated donation receipt recording, multi-level expenditure authorization protocols, transparent asset disclosure, and comprehensive audit trails (Gao & others, 2020).

To address the limitations of conventional desktop-based systems, this study focuses on the architecture of a cloud-based AIS. Cloud computing technology offers operational scalability and eliminates the vulnerabilities associated with local hardware storage (Rahman & Siregar, 2023). In a mosque setting, a cloud-based AIS facilitates role-based access control (RBAC), allowing multiple administrators such as the treasurer and internal supervisors to securely input and verify transaction

data in real-time from various locations (Al-Hattami, 2023). By integrating ISAK 35 reporting requirements directly into the cloud-based AIS database and processing logic, mosques can automate the generation of the five mandatory financial statements. This theoretical synergy between standardized accounting guidelines and digital innovation serves a dual function: it acts as a transparent reporting instrument for the congregation and an effective internal control strategy against the risks of financial mismanagement (Ula et al., 2021).

Methods

To comprehensively address the research objectives, this study employs a dual-stream methodology. The first stream utilizes a descriptive qualitative case study approach (Rashid et al., 2019) to evaluate the existing financial framework and ISAK 35 readiness. The second stream applies the System Development Life Cycle (SDLC) method to design the proposed cloud-based Accounting Information System (AIS) based on the qualitative findings.

Qualitative Case Study Design and Data Collection

The qualitative phase of this research focuses on the financial management practices at Darul Falah Mosque, Sleman. The fieldwork and data collection were conducted over a specific period, from June to July 2026. Data were collected through a combination of in-depth interviews, direct observations, and documentation. Using a purposive sampling technique, the study selected five key informants who possess direct authority and knowledge regarding the mosque's financial administration. The informants consisted of the Head of the Takmir (1), the Treasurer (1), the Internal Supervisor (1), and active congregation representatives (2).

Semi-structured interviews were conducted individually, lasting approximately 45–60 minutes per session, to explore current reporting practices, technical constraints, and digital readiness. To ensure procedural transparency and ethical compliance, all informants provided informed consent and granted explicit permission for the interview sessions to be

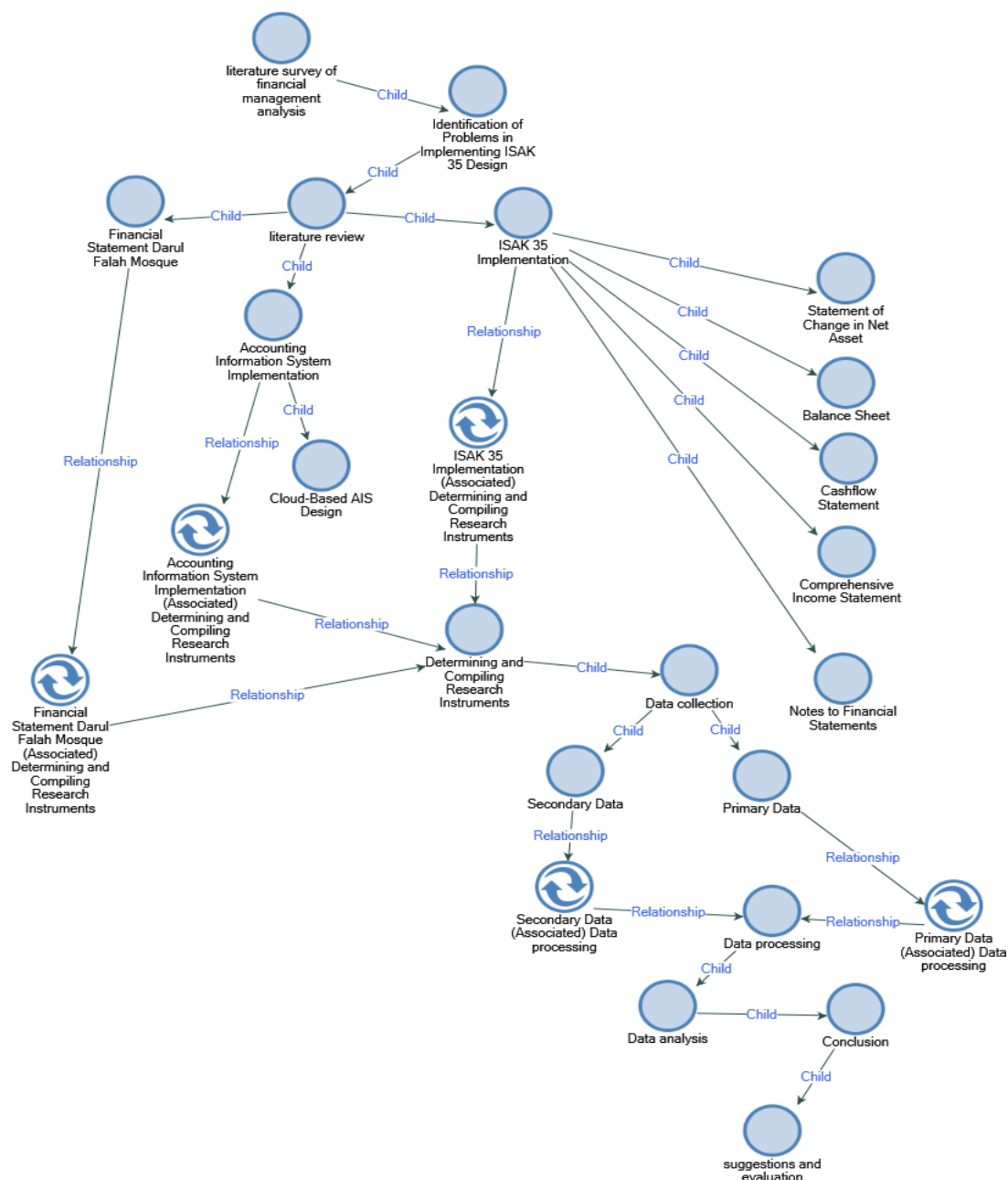


Figure 1. Mind Map using Nvivo

audio-recorded prior to data collection. Furthermore, strict confidentiality was maintained; the specific identities of the congregation representatives were anonymized, and all collected data were solely restricted for academic purposes. Direct observations were focused on the mosque's daily administrative activities and financial recording workflows. Furthermore, document analysis was performed by examining the mosque's historical transaction records, donation receipts, and monthly balance reports to identify discrepancies against ISAK 35 requirements.

Data Analysis and Trustworthiness

The qualitative data collected from interviews and documents were systematically analyzed using NVivo 12 software (Woods et al., 2016). To ensure analytical reliability, the initial coding was performed by the primary researcher and subsequently subjected to a rigorous peer-checking procedure by the co-authors, who independently reviewed the generated codebook to resolve any interpretative discrepancies. The analytical procedure involved three coding stages: open coding, axial coding, and selective coding. For instance, as a concrete coding framework example, raw interview evidence stating, *"Income from donation boxes and donors is merely recorded in a daily cash-in book"* was initially assigned the open code 'single-entry cash recording.' During the axial coding stage, this was grouped into the broader thematic node 'absence of standardized account classifications,' which ultimately synthesized into the selective core theme of 'Conventional Reporting Limitations.'

To ensure methodological rigor, this study applied the four dimensions of trustworthiness originally established by Lincoln & Guba (1985) and widely adopted in contemporary qualitative research (Fadli, 2021). *Credibility* was established through source triangulation, cross-verifying interview statements with physical financial documents and observation notes. *Transferability* was addressed by providing a thick description of the mosque's context. *Dependability* and *confirmability* were maintained through a rigorous audit trail of the NVivo coding process, ensuring the findings objectively reflect the informants' realities rather than the researcher's biases.

System Development Life Cycle (SDLC) Design

The findings derived from the qualitative NVivo analysis served as the foundational requirements for the subsequent system design phase. To design the modernized cloud-based AIS, this study utilized the analysis and design stages of the SDLC framework. The system requirements were systematically analyzed using the PIECES framework (Performance, Information, Economy, Control, Efficiency, and Services). Subsequently, the architectural design was modeled using Entity Relationship Diagrams (ERD) to structure the cloud database, alongside the development of user interface mockups specifically tailored to automate the

generation of the five mandatory ISAK 35 financial statements.

The overall qualitative research framework and data structuring process are visually mapped in Figure 1. The NVivo mind map illustrates the logical relationships between the foundational literature review, the identification of ISAK 35 implementation problems, and the data collection strategy. As shown in the diagram, the empirical evidence is systematically divided into primary data (derived from informant interviews) and secondary data (derived from historical financial statements). These data streams are synthesized to evaluate the current financial statements of the Darul Falah Mosque and formulate the necessary cloud-based AIS design. In this research, the author uses the following framework of thought:

Result and Discussion

Evaluation of Existing Financial Reporting Practices Based on the thematic analysis using NVivo 12, the financial reporting at Darul Falah Pasekan Mosque exhibits significant limitations. The qualitative coding process identified a primary thematic node labeled *"Conventional Reporting,"* which is characterized by single-entry cash recording and an absence of standardized account classifications. The current financial reports are highly simplified, focusing solely on monthly cash inflows and outflows. This finding is corroborated by the statement from the Mosque Treasurer during the in-depth interview:

"So far, our recording process has been very simple. Income from donation boxes and donors is merely recorded in a daily cash-in book, and expenses for electricity or activities in a cash-out book. We do not yet have a specific ledger that strictly separates restricted and unrestricted funds, let alone incorporating the value of fixed assets like waqf land into a standardized report." (Interview, Mosque Treasurer).

This internal administrative limitation directly impacts communication with external stakeholders. While the management acknowledges the technical shortcomings of their manual bookkeeping, the congregation simultaneously expresses a strong desire for modernized and accessible financial disclosures to maintain public trust. The need to bridge this gap between conventional practices and public accountability is evident, as emphasized by a congregation representative:

"As a congregation, we deeply trust the committee, but it would be highly beneficial if the financial reports could be accessed more transparently, in detail, and in real-time. If the mosque had an organized online system, we would know exactly how the community funds are allocated, which would certainly increase our confidence and enthusiasm for donating." (Interview, Congregation Representative).

Furthermore, document analysis of the mosque's historical archives confirms this qualitative finding. The current monthly balance report fails to disclose fixed assets (such as the 200

Table 1. Gap Analysis of Darul Falah Mosque's Financial Reporting vs. ISAK 35

ISAK 35 Components	Mandatory	Current Reporting Practice at Darul Falah Mosque	Gap Identification / Required Action
Statement of Financial Position	Financial	Only reports liquid cash ending balances.	Needs disclosure of all assets (cash, fixed assets, waqf land) and liabilities.
Statement of Comprehensive Income	Comprehensive	Simple list of monthly income and expenses.	Needs strict classification of revenues and expenses based on donor restrictions.
Statement of Changes in Net Assets	Changes in Net Assets	Not available.	Must be created to show fluctuations in restricted and unrestricted net assets.
Statement of Cash Flows	Cash Flows	Mixed within the monthly income/expense notes.	Needs separation into operating, investing, and financing cash flows.
Notes to the Financial Statements	Financial	Not available.	Must be created to provide accounting policies and detailed narrative disclosures.

(Source: Primary Data Analysis, 2026)

m2 of waqf land acquired in 1995) and does not categorize restricted funds. This operational bottleneck aligns with the NVivo node "Undisclosed Assets" and reflects a common transparency constraint in developing non-profit entities (Maraye & others, 2023).

ISAK 35 Readiness and Gap Analysis

To achieve transparent accountability (Wardoyo et al., 2022), the mosque's reporting framework must be comprehensively reconstructed. The qualitative evaluation reveals a significant readiness gap between the mosque's current practices and the legally recognized ISAK 35 guidelines. Table 1 illustrates the gap analysis comparing the existing conventional reports against the five mandatory components of ISAK 35.

Adjusting the mosque's financial administration to bridge these gaps has been empirically proven to increase information reliability and public accountability in religious entities (Yudhanti & Margarita, 2024).

To visualize the required operational transition outlined in the gap analysis, Figure 2 maps the relationship between the mosque's existing financial documents and the target ISAK 35 standards. The right side of the node cluster represents the conventional outputs currently produced by the mosque, such as end of month balance reports, spending reports, and manual donation receipts. The model dictates that these fragmented manual inputs must be structurally reallocated to generate the five mandatory nodes on the left side: Balance Sheet (Statement of Financial Position), Comprehensive Income Statement, Cashflow Statement, Statement of Changes in Net Assets, and Notes to Financial Statements. Cloud-Based Accounting Information System (AIS) Design

Requirements

To address the operational gaps identified in Table 1, the NVivo analysis generated secondary nodes clustered under "Technological Design Needs." The informants expressed a critical need for a digital system that automates account categorization and secures administrative data. As emphasized by a congregation representative:

"In this digital era, we hope the mosque can transition to a computerized system. If there were an online platform that could automatically categorize our donations and make the reports transparently accessible, it would definitely boost the congregation's trust and enthusiasm in contributing funds." (Interview, Congregation Representative).

Consequently, the proposed operational modernization requires transitioning from a conventional manual or single-desktop application to a cloud-based Accounting Information System (AIS) or web platform (Gracya & Purwanti, 2026; Sukya & Nurfarida, 2024). The qualitative findings indicate that a cloud infrastructure will enable role-based access, allowing the Treasurer to input data and the Supervisor to verify transactions remotely in real-time. This accessibility advantage eliminates the dependency on local hardware, serves as an effective internal control strategy against fraud risks (Ula et al., 2021), and ensures that financial archives are sustainably secured to foster donor trust (Widianto & Widiati, 2023).

The specific technological design requirements extracted from the informant interviews were coded into a comprehensive system design matrix, as visualized in Figure 3.

The NVivo output demonstrates how the qualitative needs are translated into the PIECES analysis framework (Performance, Information, Economy, Control, Efficiency, and Services). These analytical nodes directly inform the

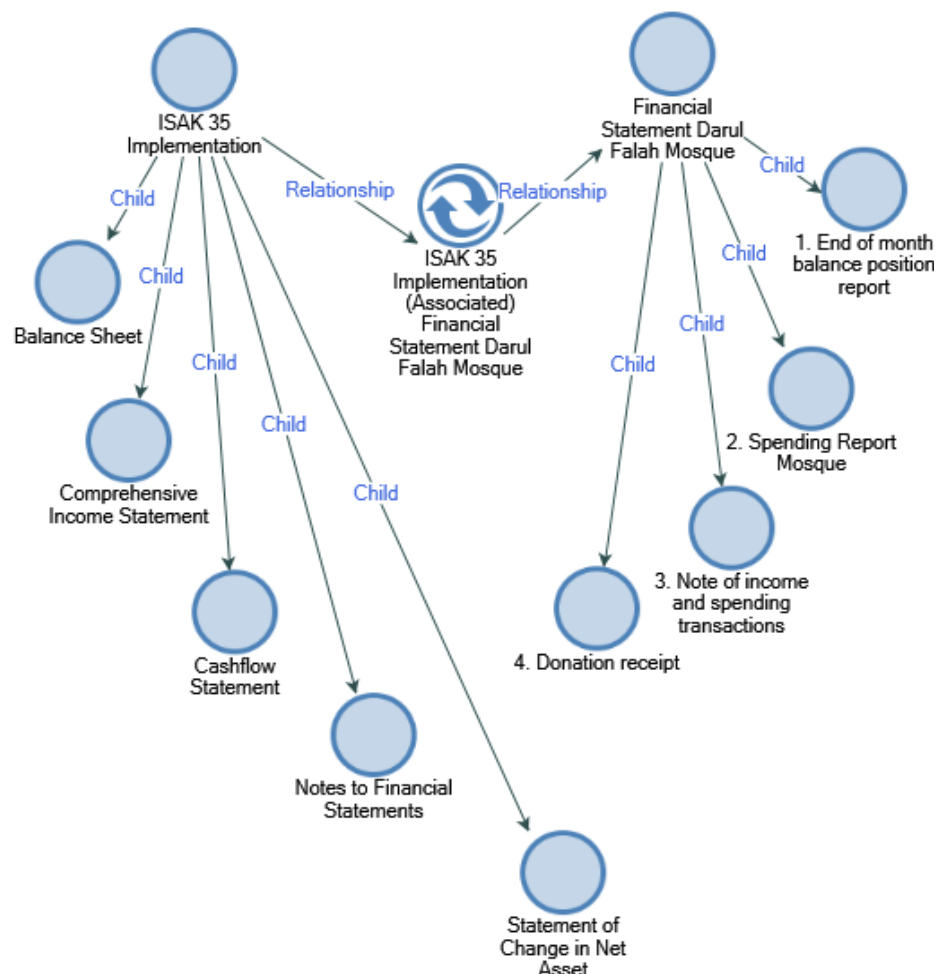


Figure 2. Implementation of ISAK 35 Darul Falah Mosque

Unlike previous studies that solely diagnose ISAK 35 compliance gaps (Octisari et al., 2021) or generally evaluate non-profit digitalization (Nikita & others, 2024), this study bridges the gap by translating qualitative compliance deficiencies into a concrete technological architecture. The qualitative findings from Darul Falah Mosque highlight a systemic reliance on manual bookkeeping. To resolve this, a modern Accounting Information System (AIS) must be conceptually designed and operationalized through the System Development Life Cycle (SDLC) framework. The following sections detail how the SDLC phases are specifically adapted to address the mosque's actual governance challenges.

The system analysis phase evaluates the qualitative constraints using the PIECES framework, directly

- **Performance & Efficiency:** The current manual single-entry method is highly susceptible to calculation bottlenecks. The proposed cloud system automates journaling, ensuring real-time data processing.
- **Information:** To address the lack of asset disclosure identified in the gap analysis, the system is strictly coded to map transactions into ISAK 35's five mandatory components.
- **Economy:** A cloud-based architecture (SaaS) eliminates the need for the mosque to purchase and maintain expensive local servers.
- **Control & Services:** The absence of restricted fund tracking is mitigated by a Role-Based Access Control (RBAC) matrix, allowing the Treasurer to input data while the Supervisor verifies it, thereby increasing accountability to the congregation.

The design stage moves beyond conceptual proposals to provide the verifiable technical and accounting logic required for ISAK 35 compliance. To ensure the proposed



Table 2. System Architecture, Access Rights, and ISAK 35 Journaling Mapping Matrix

Transaction Input	User Role & Access Right	Database Entity	Automated Journal Posting Logic	ISAK 35 Output Mapping
General Donation (Infaq)	Treasurer: Data Entry	tb_cash_in	Dr. Cash / Bank	- Statement of Comprehensive Income - Statement of Cash Flows (Operating)
	Supervisor: Read/Verify	tb_donor	Cr. Unrestricted Revenues	
Restricted Zakat/Waqf	Treasurer: Data Entry	tb_cash_in	Dr. Cash / Bank	- Statement of Changes in Net Assets - Statement of Comprehensive Income
	Supervisor: Read/Verify	tb_restricted	Cr. Restricted Revenues	
Asset Acquisition (e.g., Land/Building)	Treasurer: Entry & Upload Proof	tb_assets	Dr. Fixed Assets	- Statement of Financial Position (Balance Sheet) - Notes to Financial Statements
	Head Takmir: Authorize	tb_cash_out	Cr. Cash / Bank	
Operational Expenses (Electricity, etc.)	Treasurer: Data Entry	tb_expenses	Dr. Operational Expenses	- Statement of Comprehensive Income. - Statement of Cash Flows (Operating)
	Supervisor: Approve/Reject	tb_cash_out	Cr. Cash / Bank	
End-of-Period Closing	System Admin: Auto-execute at month-end	tb_ledger	Dr. Revenues	Statement of Changes in Net Assets
		tb_net_assets	Cr. Expenses	Notes to Financial Statements
		Cr/Dr. Net Assets		

(Source: System Design Output, 2026)

architecture can operationally produce the required outputs, a comprehensive technical design matrix was developed. This matrix (Table 2) explicitly links the end-to-end transaction flows, user-role access rights, database entities, and double-entry journal posting rules directly to the mandatory ISAK 35 statement generation.

By implementing this structured database and journaling logic, the cloud-based AIS effectively prevents the mingling of restricted and unrestricted funds. The Role-Based Access Control (RBAC) ensures segregation of duties, where the Treasurer acts as the maker and the Supervisor/Head of Takmir acts as the checker. Ultimately, this end-to-end relational mapping guarantees that every localized input form structurally cascades into the five standardized ISAK 35 financial statements without requiring manual ledger recalculations (Prasad & Green, 2015).

3. Proposed Implementation and Maintenance Roadmap

As this study focuses on readiness analysis and conceptual design, the subsequent SDLC phases Implementation and Maintenance serve as a strategic roadmap for the mosque's management. The implementation phase requires cloud hosting procurement and system prototyping. Once deployed, the maintenance phase mandates periodic data backups and security monitoring to protect donor privacy.

Tensions and Practical Barriers to Adoption

While the proposed cloud-based AIS offers a robust solution for ISAK 35 compliance, adopting this technology is not without challenges (Ali & Al-Ahmad, 2025). Aligning with broader literature on non-profit digital transformation (Husna & Mayangsari, 2026; Rahman & Siregar, 2023), this study identifies potential implementation barriers at Darul Falah Mosque. Chief among these is the lack of dedicated IT

personnel and the varying levels of digital literacy among the *Takmir* members. Transitioning from a decades-old manual ledger to a cloud-based interface requires a significant cultural shift and capacity-building training. If these human resource constraints are not addressed, even the most technically sound AIS architecture risks becoming an underutilized asset.

Conclusion

This study evaluated the financial reporting readiness of Darul Falah Mosque and proposed a cloud-based Accounting Information System (AIS) architecture to bridge the identified gaps. The qualitative findings reveal that the mosque's current financial administration remains conventional and lacks the standardized account classifications required by ISAK 35, particularly concerning fixed asset disclosure and restricted fund categorization. To address these limitations, a customized cloud-based AIS was designed using the SDLC framework, focusing on role-based access control and automated journal logic to generate the five mandatory components of ISAK 35.

Theoretically, this research contributes to the non-profit accounting literature by integrating ISAK 35 compliance with a practical, technology-driven cloud architecture. Practically, the proposed blueprint offers mosque administrators a scalable framework to enhance transparency and congregational trust. However, this study is not without limitations. The research is confined to a readiness analysis and conceptual design at a single mosque; thus, the proposed system has not been empirically tested for long-term operational performance or user acceptance. Future research should focus on prototyping and deploying the cloud-based AIS, accompanied by empirical evaluations of its effectiveness, error reduction rates, and usability in various non-profit religious settings.

Suggestions

Based on these findings, the management of Darul Falah Mosque is recommended to take two operational steps. First, management should initiate specialized training for the Treasurer and internal supervisors to improve their digital literacy and their understanding of ISAK 35, while simultaneously preparing a standardized Chart of Accounts (CoA) explicitly tailored to the mosque's specific restricted and unrestricted funds. Second, before full implementation, the proposed cloud-based AIS should be piloted, with management testing its role-based access controls and journal automation in parallel with manual recording for a trial period so that any technical constraints can be evaluated and resolved.

Author Contributions

Fahrul Imam Santoso conceptualized the study, formulated the methodology, conducted the field research,

and wrote the original draft. Soegiharto and Nikodemus Hans Setiadi Wijaya supervised the research, validated the data, and critically reviewed the theoretical framework regarding ISAK 35. Nurofik assisted in data processing using NVivo and manuscript editing. All authors have read, reviewed, and approved the final manuscript.

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