Jurnal Akuntansi, Keuangan, dan Manajemen (JAKMAN)
ISSN2716-0807, Vol 7, No 2, 2026, 187-200 https://doi.org/10.35912/jakman.v7i2.5520

Enhancing Mosque Financial Transparency through a Mobile System under ISAK 35

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Article History:
Received 17 September 2025
1st Revision 22 September 2025
2nd Revision 30 September 2025
3rd Revision 15 October 2025
Accepted on 21 October 2025

Abstract
Purpose: This study develops a mobile-based financial reporting system for mosques under ISAK 35 to improve the reporting quality and donor trust through real-time updates.
Methodology/approach: Using the Rapid Application Development (RAD) method, this study covers system requirement analysis, design, implementation, and testing. Data were collected through observations, Focus Group Discussions (FGDs) with mosque administrators, and literature reviews. Usability was tested using black-box and task-based evaluations.
Results: The system generates ISAK 35–compliant reports, including statements of financial position, comprehensive income, cash flow, and changes in net assets. This enables real-time recording and reporting, thereby improving transparency and efficiency. Usability testing showed that administrators found the system to be intuitive and useful, although some struggled with adjustment entries. The system also improves financial literacy and donor confidence.
Conclusions: The ISAK 35–based mobile system strengthens mosque financial reporting and offers a practical and replicable model for nonprofit entities.
Limitations: The system is limited by database capacity (200 MB, 500 rows), lacks integration with digital payment tools (e.g., QRIS), and does not fully support multi-user or multi-entity functions. Limited accounting knowledge among administrators also affects usage.
Contributions: This study presents a digital financial management prototype that integrates ISAK 35 with mobile technology to build donor trust and improve responsible reporting. The model can be adapted for other nonprofits, such as churches, foundations, and NGOs.

Keywords: *Accounting Information System, Financial Transparency, ISAK 35, Mobile Platform, Mosque Financial Statements*

How to Cite: Anan, E., Zoniarti., Wijanarko, A. (2026). Enhancing Mosque Financial Transparency through a Mobile System under ISAK 35. *Jurnal Akuntansi, Keuangan, dan Manajemen,* 7(2) 187-200.

1. Introduction

By July 2021, the worldwide count of smartphone users exceeded 5.3 billion, constituting 67% of the total population. In Indonesia, 89% of the population used smartphones, reflecting a 3.6% growth by 2022, as well as a rise in the number of internet users, which totaled 204.7 million at the beginning of 2022. The increase in smartphone usage has been linked to the expansion of mobile-based information systems (Adisty, 2022) rfastest growinge fastest-growing sectors in the information systems market. De Reuver, Sørensen, and Basole (2018) observed that the introduction of mobile platforms has transformed the information systems environment by enhancing flexibility and accessibility, especially in developing regions.

These systems, known as Accounting Information Systems (AIS) in the accounting domain, supervise both financial and non-financial processes. AIS is essential for enhancing the management and regulation of financial transactions. They contend that AIS is essential for producing high-quality financial statements and enhancing organizational responsibility. Tinkelman (2023) contends that a robust AIS framework is essential for successful internal control, delivering fast, accurate, and trustworthy financial reporting that aids organizations in attaining their objectives.

Interpretation of Accounting Standards (ISAK) 35 is applicable exclusively to nonprofit entities. ISAK 35 explains that nonprofit organizations obtain donations and resources from benefactors who do not anticipate reimbursement or any economic advantage commensurate with the resources they contribute. These entities comprise foundations, mosques, Non-Governmental Organizations (NGOs), and churches. The standard establishes criteria for nonprofit organizations to administer their financial resources with transparency and efficacy.

Many mosques in Indonesia face considerable difficulties in adopting contemporary AIS. Ula, Halim, and Nastiti (2021) note that most mosques continue to use conventional accounting procedures, which impede efficient financial administration. The prevalent challenges include the absence of double-entry bookkeeping, a lack of trustworthy and timely information, and the general inadequacy of accounting skills among mosque administrators. These constraints lead to insufficient financial transparency and impede compliance with the accountability standards specified in ISAK 35 (Hardana, 2024; Rezkiana & Basuki, 2024).

Financial openness and accountability are crucial for nonprofit organizations, particularly mosques, which depend significantly on donations and grants for their operations. Efficient financial management techniques are essential for strengthening donor trust and organizational sustainability (Fitri, 2024; Hadi, Syafina, & Hasibuan, 2024; Salsabila & Priantilianingtiasari, 2023). This issue is consistent with previous findings that many religious nonprofit organizations still face transparency and accountability challenges due to manual reporting systems and weak governance structures. Similar accountability problems are also found in other nonprofit environments, where weak monitoring contributes to financial irregularities (Suryani, Setiaji, Retnaningsih, & Alfianto, 2025). Adopting standards such as ISAK 35 improves the quality of financial reporting in nonprofit entities, including mosques (Andriani, Elfaradayanti, Fadhillah, & Budiman, 2022).

Recent studies highlight that digital transformation plays a strategic role in improving accountability and organisational performance through integrated technology systems (Malut, Baso, & Timuneno, 2025). However, research on mobile-based applications of ISAK 35 remains limited, particularly for nonprofit entities such as the mosques. Technological solutions, such as Accounting Information Systems, have been proven to enhance reporting accuracy and transparency in various organizational settings. This gap highlights the need for a digital reporting model that ensures real-time access, reliability, and accountability (Djumiyati & Munandar, 2025). This study is among the first to operationalize ISAK 35 using a mobile accounting prototype specifically designed for mosques. By integrating accounting standards with mobile technology, an innovative framework for digital nonprofit financial management is introduced.

2. Literature Review

2.1. Accounting Information Systems

Information is defined as the process of obtaining, collecting, processing, and analyzing data to provide meaning and enhance decision-making processes. An Accounting Information System (AIS) gathers, saves, and processes financial data to convert it into valuable information for decision-makers. This system is essential for improving internal control and facilitating efficient financial administration. AIS is an essential instrument for processing financial and non-financial data, yielding insights that enhance operational efficiency and match organizational resources with strategic objectives. Tinkelman (2023) emphasizes that AIS ensures accurate and timely reporting, which supports the integrity of the organization.

Further elucidating the function of AIS in organizations, it highlights its capacity to (1) Enhance Value: AIS can improve the quality and decrease the costs of services or goods, enable the dissemination of experience and knowledge, increase efficiency and effectiveness within the supply chain, strengthen internal control systems, and augment decision-making processes. (2) AIS strengthens company strategy by improving decision-making, projecting future events, optimizing expenses, and anticipating future requirements. (3) Optimizing the Value Chain: AIS facilitates efficient and successful operations in critical domains, including production, marketing, product and service delivery, and post-delivery support. The incorporation of AIS into organisational frameworks can markedly improve financial reporting and operational efficiencies, as evidenced by (Auliah, Manalu, Irwansyah, & Nabila, 2025).

2.2. Mosque Entities and ISAK 35

In accounting, establishing a clear separation between business units and their proprietors is crucial for transparent financial reporting. Dethier, Delcourt, and Dessart (2024) assert that nonprofit organizations, including mosques, must maintain financial openness and accountability, especially because of their dependence on donations and mission-oriented goals. Donors expect dependable and prompt financial information to understand the use of their gifts. Mosques serve their congregations primarily by providing religious services and community support, typically without profit motives. They contend that mosques are essential for religious instruction and community empowerment, necessitating effective financial management for sustainability.

Educational initiatives in mosques, encompassing religious instruction and lectures, promote communal cohesion and are fundamental components of their mission. Ula et al. (2021) assert that implementing effective accounting systems in religious organizations, such as mosques, enhances donor confidence by ensuring the administration of financial resources in line with the organization's mission and ideals. ISAK 35 provides accounting guidance for non-profit entities to ensure standardized, transparent, and ethical financial reporting. In the context of Islamic organizations, financial accountability must also adhere to Sharia-based principles governing zakat, *infaq*, and *sedekah*. It establishes guidelines on Islamic accounting and the management of social funds, emphasizing accuracy, trustworthiness, and compliance with Sharia principles. Thus, the integration of ISAK 35 with DSN–MUI guidelines ensures that mosque financial reporting is not only technically compliant but also ethically and religiously accountable to the Muslim community.

Dethier et al. (2024) emphasize that accountability is fundamental to nonprofit organizations, guaranteeing that financial disclosures align with stakeholders' expectations and exhibit prudent resource management. ISAK 35, promulgated by the Financial Accounting Requirements Board of the Indonesian Institute of Accountants, delineates the requirements for nonprofit organizations. Hyndman and McConville (2018) elucidate that nonprofit accounting norms diverge from those employed in profit-oriented enterprises, particularly regarding resource management and acquisition. Donors generally furnish resources to nonprofit organizations without anticipating equivalent returns, highlighting the essential significance of transparency and accountability.

Nonprofit entities include foundations, mosques, Non-Governmental Organizations (NGOs), and churches. Financial reports compliant with ISAK 35 must encompass comprehensive income statements, statements of financial position, changes in net assets, cash flow statements, and accompanying comments on the financial statements. Dethier et al. (2024) underscore that specific standards for charities allow these organizations to provide precise financial reports that authentically represent their distinct operations and funding sources, thus effectively addressing stakeholders' requirements.

2.3. Rapid Application Development (RAD)

The Rapid Application Development (RAD) methodology is a well-established framework within the System Development Life Cycle (SDLC). Dennis, Wixom, and Roth (2008) assert that SDLC models, such as RAD, facilitate the structuring and organization of intricate software development processes by segmenting them into manageable phases. RAD is an object-oriented software development process designed to reduce the time required for system design and implementation. Sen, Patel, and Sharma

(2021) assert that RAD depends on iterative cycles and prototypes, facilitating ongoing feedback from stakeholders throughout the development process.

In contrast to conventional approaches, such as the waterfall model, Rapid Application Development (RAD) expedites the development process by facilitating the reuse of pre-existing components, thus minimizing redundancy and enhancing delivery speed. Sen et al. (2021) asserted that RAD facilitates expedited delivery by reducing redundant processes and encouraging the reutilization of system components. Kendall (2019) delineate the RAD process into three phases: system needs planning, system design and drawing, and system implementation. RAD, as shown in Figure 1.

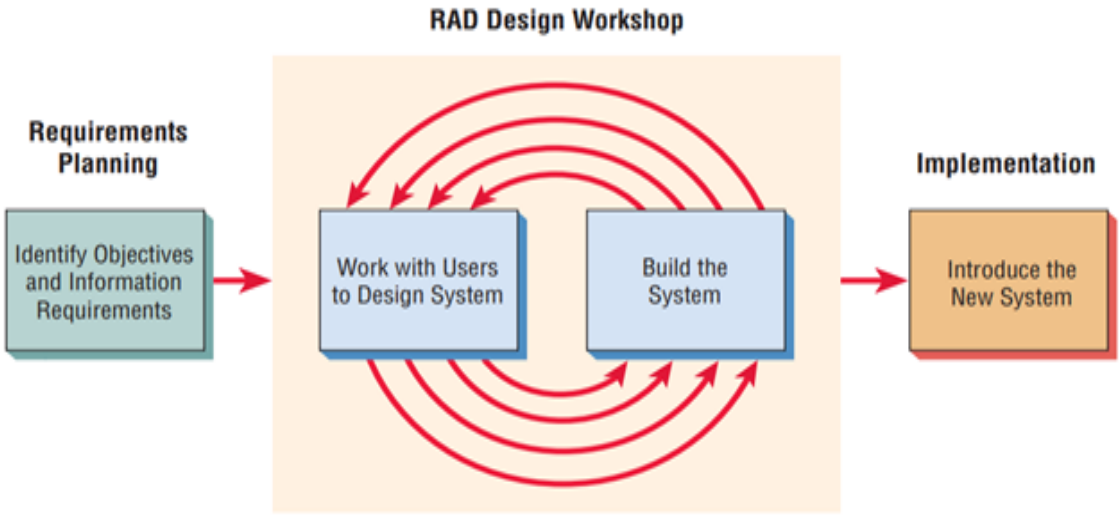

Figure 1. Rapid application development

2.4. AIS, Transparency, and Accountability

Transparency and accountability are fundamental principles of nonprofit financial management. According to Dethier et al. (2024), transparency ensures that stakeholders can access and evaluate an organization's financial activities, while accountability ensures that managers use resources responsibly in line with donors' expectations. The AIS acts as a technological enabler that connects both elements. By systematically recording transactions and generating real-time reports, AIS strengthens transparency and enforces accountability through standardized reporting processes. Tinkelman (2023) emphasizes that effective AIS implementation in nonprofits helps prevent the misuse of funds and builds long-term donor confidence. In the context of ISAK 35, AIS provides the tools to operationalize nonprofit accounting standards in a digital environment, ensuring that each financial activity is traceable, verifiable and compliant. The integration of AIS, transparency, and accountability forms the theoretical foundation of this study.

2.5. Conceptual Framework

Based on the reviewed literature, this study proposes a conceptual framework that explains how the implementation of AIS (through a mobile-based system) can strengthen transparency and ultimately promote accountability in mosque financial management following the principles of ISAK 35. The three components interact sequentially.

1. Accounting Information System (AIS): provides the infrastructure for accurate data collection and processing.
2. Transparency: Ensures that financial information is accessible, clear, and traceable.
3. Accountability: Ensures responsible financial reporting and compliance with ISAK 35.

Figure 2. Relationship between AIS, Transparency, and Accountability

3. Research Method

3.1. Research Design and Model Selection

The system design and planning phase includes data modelling and prototype development. According to Dennis et al. (2008), system design uses an iterative method and visual tools such as Use Case Diagrams, Activity Diagrams, and Sequence Diagrams to describe system behaviour and data flow. The design process integrates online contribution management technology (Wisandiko & Indarwati, 2020). This integration simplifies the donation process and ensures transparency and real-time tracking, which are crucial for maintaining donor trust and complying with ISAK 35.

The system also includes zakat and infaq management features, which are essential for mosque financial operations and management. Novansyah, Sunardi, and Ramadhan (2015) highlight that managing zakat and infaq in mosque information systems helps ensure accurate and transparent fund administration. An application builder combines the design results and ensures that the prototype contains all the required features. The design process includes three key modelling stages:

1. Use Case Diagram: Shows user interactions with the system.
2. Activity Diagram: Describes the workflows within the system.
3. Sequence Diagram: Displays interactions among system components in time order.

Subsequently, the database, system architecture, and user interface were designed. Sen et al. (2021) stated that database and architecture design are essential for managing data processing and storage efficiently. The researcher identified user data needs to ensure that the database meets both functional and performance goals. The database is connected to Google Sheets through the Glideapps platform for interface design. The use of proven technologies, such as Google Sheets, improves data management, enables real-time updates, and enhances the user experience.

3.2. System Implementation And Testing

At this juncture, we evaluated the system's usability using black-box testing methodologies. Setiawan, Arofah, and Amelia (2023) elucidated that black-box testing assesses system functionality by examining inputs and outputs, independent of knowledge of the underlying mechanisms. This methodology guarantees that the system functions as anticipated from the user's perspective. We performed testing by direct observation and Focus Group Discussions (FGD) with prospective consumers. The significance of user-centered testing methodologies, such as focus group discussions, for obtaining qualitative insights regarding system usability and functionality. Engaging users directly enables developers to enhance the system based on empirical feedback.
The evaluation examines the following facets:

1. Learnability: The ease with which new users can navigate and utilize the system.
2. Efficiency: The rapidity and precision with which users accomplish their tasks.
3. Memorability: The ease with which users can remember system functions following a period of inactivity.
4. Errors: The frequency and intensity of user errors and the system's efficacy in facilitating user recovery from these errors.
5. Satisfaction: User satisfaction with the system interface and performance.

Benyon (2019) emphasized that these usability measures are crucial for assessing a system's effectiveness in fulfilling user requirements. The objective of system testing is to evaluate usability by engaging with mosque administrators. By concentrating on these critical factors, we can enhance the system incrementally to satisfy both functional requirements and user experience expectations.

3.3. System Design Workflow

The main aim of this project is to develop a mobile-based financial statement system for mosques in compliance with ISAK 35. This technology is designed to aid mosque administrators in generating financial reports that comply with relevant accounting requirements. This study asserts that the architecture of Accounting Information Systems (AIS) must adhere to financial reporting requirements to improve accountability and transparency in nonprofit organizations such as mosques.

The system design workflow for the At-Taqwa Mosque adheres to multiple essential stages to achieve compliance with ISAK 35. This technology enables administrators to document and produce financial reports instantaneously in accordance with ISAK 35 rules. Furthermore, the approach incorporates input from mosque administrators to ensure that the system addresses their specific operational requirements (Permana, Karamoy, & Datu, 2023).

System processes to integrate user feedback at every level to guarantee that the system fulfils operational requirements. The design workflow includes the following steps:

1. Requirement Analysis: Determining the essential financial reporting requirements for mosque administrators.
2. System Architecture Design: Creation of a mobile-compatible architecture that facilitates the integration of accounting standards. Creating a functional prototype for mosque administrators to evaluate and provide input on system usability.
3. Incorporation of User Feedback: Enhancing the system in accordance with ISAK 35 compliance.
4. System Testing and Implementation: Executing usability testing to verify the system's functionality and its alignment with the mosque's accounting and reporting requirements.

3.4. Research Propositions and Expected Outcomes

Because this study focuses on system development rather than hypothesis testing, it formulates research propositions to guide system evaluation and usability testing. These propositions indicate the expected outcomes and serve as success criteria for the proposed system.

The research propositions are as follows.

1. Proposition 1: The developed mobile-based financial reporting system enables mosque administrators to generate ISAK 35–compliant reports accurately and efficiently.
2. Proposition 2: The system improves administrators' understanding of financial management and reporting.
3. Proposition 3: The system increases donor trust by improving access to real-time, transparent, and standardized financial information.
4. Proposition 4: The system meets usability standards with an average task completion rate of ≥80% and positive user satisfaction feedback.

These propositions provide a structured framework for evaluating the success of the system. The outcomes will be measured during usability testing, which includes learnability, efficiency, and satisfaction (Benyon, 2019).

3.5. Usability Testing Procedures

Usability testing was conducted to evaluate the functionality, efficiency, and user satisfaction of the system. The testing involved four mosque administrators with different levels of accounting experience. Each participant was asked to complete several tasks, such as entering transactions, generating reports, and reviewing financial statements, using the developed mobile system. Testing was conducted over a two-week period, during which the participants interacted with the prototype in real-time operational settings. To ensure methodological validity, three success criteria were established.

1. Learnability: Users can complete the assigned tasks without external assistance.
2. Efficiency: At least 80% of tasks are completed successfully within the expected timeframe.
3. Satisfaction: Users reported positive experiences with the system's interface, features, and reliability (average satisfaction score ≥80%).

The evaluation employed black-box testing for system functionality and task-based usability testing for user performance and satisfaction. The combination of these methods provides both technical validation and practical usability evidence for the proposed system.

4. Results and Discussions

4.1. Research Context: At-Taqwa Mosque

The At-Taqwa Mosque congregation comprises over 400 members, and its administration is overseen by a coordinating committee. The mosque's principal financing streams comprise donations, contributions, grants, and endowments, with donations representing the most substantial annual revenue. Islamiyah (2019) asserts that external contributions, particularly donations, are essential for the sustainability of religious organizations such as mosques, which depend significantly on this money to meet operational and developmental expenses.

The mosque designates its financial outlays for diverse requirements, including sanitation and upkeep, office materials, refreshments for gatherings and events, honoraria for speakers and educational initiatives. Dethier et al. (2024) assert that effective financial management in nonprofit organizations is crucial for transparent expenditure allocation, fostering confidence among contributors and the community. The mosque currently uses Microsoft Excel to document financial activities, classifying them as cash inflows or outflows. The treasurer retains transaction receipts, allocates unique identification numbers to transactions, and displays financial summaries on public bulletin boards. It emphasizes that numerous religious groups, including mosques, depend on rudimentary manual accounting systems that, despite their simplicity, ensure essential openness.

The At-Taqwa Mosque uses a single-entry, cash-based financial recording and reporting framework. The cash flow statement, which includes initial cash balances, cash inflows, outflows, and concluding balances, is the principal financial report. Ula et al. (2021) proposed that shifting from conventional accounting practices to standards such as ISAK 35 can augment transparency and elevate the quality of financial reporting in mosques.

4.2. System Requirements Analysis

We identified the At-Taqwa Mosque system requirements through a Focus Group Discussion (FGD). The chairman, treasurer, and two members of the mosque administration attended the FGD. The mosque's profile, structure, fundraising, expenditures, transaction records, and financial statements were also discussed. FGDs help developers create systems that meet an organization's operational demands by revealing user needs and system requirements.

We identified mosque managers' financial reporting needs through a Focus Group Discussion (FGD). Funding, costs, and ISAK 35 compliance, which governs nonprofit financial reporting for mosques, are important (Diviana et al., 2020). This system promotes openness to preserve donations and operational

performance (Islamiyah, 2019). Mosques need customized financial management solutions to manage zakat and infaq (Novansyah et al., 2015).

4.3. FGD Outcomes

User: The system will primarily serve mosque officials and congregation members. System access requires an email address. Required Input: Analyzed mosque activities and conditions to determine the data inputs. The transaction date, description, debit, credit, quantities, and financing types are input data for funding sources, expenses, and ISAK 35 rules.

System Processes: ISAK 35-compliant financial reports are generated from the data input. The ledgers and financial reports that it produces include comprehensive income statements, statements of financial position, net asset changes, cash flow statements and monthly cash reports. User Interface Design: The user interface design is predicated on user behavior, enabling users to choose from menus that align with the tasks they must execute. The menu comprises options such as login, home, transactions, ledger, monthly cash report, comprehensive income report, net asset change report, financial position report, cash flow report, and profile. To streamline the input procedure, the debit and credit columns were designated as "allocated to" and "funds from.".

4.4. System Design and Planning

We converted the findings from the focus group discussion into a use case diagram, which then facilitated the creation of an activity diagram. This diagram illustrates the user-system interactions, whereas a sequence diagram delineates the order of interactions and feedback between the users and the system. Dennis et al. (2008) emphasize the significance of these diagrams in system development, as they provide a systematic perspective on system interactions, enhancing the efficiency and user-centricity of the design process.

4.5. Use Case Diagram

Figure 3. shows two different categories of users in this system: the mosque treasurer and the general public. The actions taken by the mosque treasurer are very different from those of the general public: the treasurer can monitor transactions, but the public cannot. This system encompasses 11 functional activity features, specifically:

1. Managing transactions
2. Transactions
3. Report of monthly cash
4. The general ledger
5. The Statement of Comprehensive Income
6. The statements of changes net assets
7. Statement of financial position
8. Statement of cash flow
9. Home
10. Login
11. Logout

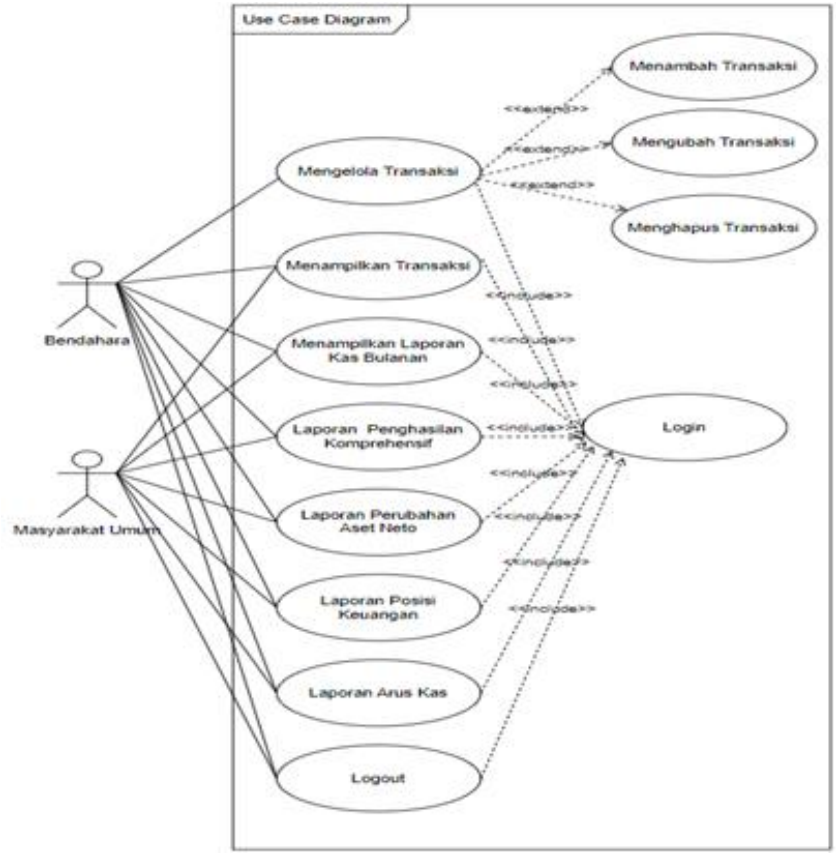

Figure 3. Use case diagram

4.6. User Interface

Interface Login & Home

Figure 4. Interface login and home

4.7. System Implementation and Testing

Usability testing is an essential component of system implementation and testing. The importance of usability testing in evaluating user interaction with the system, concentrating on critical characteristics such as learnability, efficiency, memorability, mistake rate, and overall satisfaction, was highlighted. The primary objective was to assess the user's capacity to understand financial scenarios and operations using the system's features. Usability tests indicated that mosque administrators perceived the system as intuitive, while certain modifications were necessary to master key features, especially financial adjustments. Setiawan et al. (2023) asserted that usability testing is essential for enhancing system learnability and facilitating ease of use for novice users.

The administrators' feedback informed system enhancements, aligning the system more closely with the ISAK 35 criteria (Budiman, 2023). The administrators commended the real-time financial reporting features for enhancing operational efficiency, corroborating the conclusions of Adriansyah and As-Salafiyah (2025) regarding the necessity of mitigating financial irregularities in religious organisations. We performed the evaluation using a task-oriented methodology, where users interacted with various system functionalities. Benyon (2019) proposed that task-based testing enables researchers to assess the efficacy of the system in facilitating users' task completion, a factor of particular significance for financial systems. This round selected four members of the mosque's management team, who also took part in the focus group discussion, for the testing. Prior to the testing period, we briefed the participants on the procedure and encouraged them to ask questions.

4.8. Testing Results

We evaluated the system's functionalities through tasks that produced the following outcomes:
Learnability: Mosque managers find it difficult to document adjustment transactions. Setiawan et al. (2023) assert that learnability is an essential criterion in usability assessment, particularly for non-expert users, such as mosque administrators. Further training or refinement may be required to improve its usability.

Efficiency: The mosque administrators asserted that the system is exceptionally effective in facilitating transaction documentation and reporting. Weichbroth (2024) noted a direct correlation between system performance and user satisfaction, particularly when systems provide real-time financial data, a critical aspect for mosque administrators. The activity-based menu design improves users' ability to understand and record transactions. The streamlined design facilitates the memorability of the system's menus, which aligns with previous studies demonstrating that Accounting Information Systems can significantly enhance reporting efficiency and minimize human error (Djumiyati & Munandar, 2025). The significance of memorability in enabling users to run the system effectively after a hiatus in usage.

Errors: The lack of comprehensive accounting knowledge among mosque administrators increases the likelihood of inaccuracies, particularly in documenting adjustment entries. Benyon (2019) underscored the necessity of systems to reduce errors and offer explicit feedback mechanisms to assist users in rectifying mistakes.

4.9. User Satisfaction and Impact

Users were satisfied with the system, especially with real-time financial record-keeping and reporting. This approach substantially decreases the time required for these operations and mitigates the likelihood of computational errors. User happiness is a crucial metric of system success. The enhanced financial literacy of mosque managers, demonstrated by their superior comprehension of financial reporting, indicates that the system's usability has had a positive effect. Administrators observed that the system significantly facilitated the generation of real-time financial reports, which were available from any location. This functionality has enhanced financial literacy within the mosque's administration, especially in recording, reporting, and understanding financial statements in compliance with ISAK 35.

4.10. Usability Testing Results

Usability testing was conducted to assess the system performance before and after the refinements. The testing focused on learnability, efficiency, and user satisfaction. Four mosque administrators participated in the study over a two-week period.

Table 1. Comparative usability results (Pre-Test vs Post-Test)

Usability Dimension	Pre-Test (%)	Post-Test (%)	Improvement
Learnability	72	88	+16
Efficiency	70	90	+20
Satisfaction	74	89	+15
Average Score	72	89	+17

Table 1 shows the usability improvements (average +17%), demonstrating the system's effectiveness in simplifying financial management tasks while maintaining ISAK 35 compliance. Beyond technical success, the system contributes to the broader goals of organizational transparency and accountability in nonprofit settings. Thus, the mobile-based system fulfills the dual function of a technological innovation and a compliance tool for implementing ISAK 35 principles in religious nonprofit organizations.

4.11. Discussion

The ISAK 35–compliant mobile-based financial reporting system significantly improved At-Taqwa Mosque's financial transparency and accountability. The transition from manual bookkeeping to a digital platform enables mosque administrators to provide real-time and accurate financial information to the congregation to ensure transparency. This shift aligns with Fitri (2024), who highlights the urgent need to modernize nonprofit accounting practices, addressing similar transparency challenges previously observed in religious nonprofit institutions that relied on manual reporting systems (Hardana 2024). Similarly, Islamiyah (2019) and Hasanah and Farid (2024) emphasize that digital reporting enhances donor confidence and institutional transparency, ensuring the long-term sustainability of religious charities.

According to ISAK 35, nonprofit entities must present transparent, reliable, and comparable financial information to demonstrate their accountability. The user-centered design adopted in this study ensured that the developed system addressed the operational needs of mosque administrators while complying with the ISAK 35 standards. This is consistent with Dethier et al. (2024), who state that transparent financial reporting strengthens donor trust and supports charitable institutions'sustainability. Furthermore, the system's use improved financial literacy among administrators, enabling better resource management and accountability toward the community, which ultimately reinforces donor confidence, consistent with prior research emphasizing that accountability is central to sustaining public trust in nonprofit financial governance (Rezkiana & Basuki, 2024).

The system's compliance with nonprofit accounting standards and its intuitive interface facilitate easy access to financial data, simplify administrative workflows, and support the evidence that digital platforms integrated with accounting standards improve the reliability and quality of financial reporting (Hadi et al., 2024). As noted by Islamiyah (2019), modern financial systems in religious organizations improve reporting accuracy and disclosure quality, which are two core components of transparency. The system developed in this study provides real-time reporting, donor tracking, and financial technology integration, thereby ensuring efficiency and accountability.

In addition, the donation management feature based on Wisandiko and Indarwati (2020) allows for real-time updates and reporting, representing a significant advancement in nonprofit financial systems. This functionality not only enhances transparency but also streamlines administrative processes and reflects current trends in nonprofit financial technologies. The inclusion of zakat and infaq management modules supports ISAK 35's accountability principle by precisely capturing, tracking, and reporting fund flows. Permana et al. (2023); Setiawan et al. (2023) argue that transparent zakat and infaq reporting is essential for maintaining public trust and ensuring compliance with religious financial obligations.

These findings align with the conceptual framework of AIS, transparency, and accountability proposed in this study. The Accounting Information System (AIS) acts as a technological enabler, supporting ISAK 35 implementation by providing timely and reliable data. Improved transparency through accurate, real-time reporting leads directly to stronger accountability, as mosque administrators can now demonstrate responsible stewardship of funds. Thus, the developed system does not merely automate financial processes but operationalizes the theoretical linkage between AIS, transparency, and accountability within the ISAK 35 framework.

5. Conclusions

5.1 Conclusion

This study concludes that the ISAK 35 based mobile financial reporting system developed for mosques effectively enhances financial management practices by improving transparency, accountability, and trust in donors. The transition from manual to mobile-based reporting enables real-time transaction recording, standardized financial statements, and improved data accessibility. These improvements ensure compliance with ISAK 35 and support the digital transformation of nonprofit organizations' financial reporting.

The findings demonstrate that integrating Accounting Information Systems (AIS) with accounting standards strengthens organizational credibility and governance. The mobile system not only simplifies administrative processes but also promotes ethical and responsible management of resources. By operationalizing ISAK 35 within a mobile platform, this study contributes to AIS and nonprofit accounting literature by showing how digital tools can function as mechanisms for financial accountability, transparency, and long-term sustainability in religious nonprofit institutions.

5.2 Research Limitations

This study had several limitations. First, the system was implemented and evaluated within mosque institutions only, which may limit the generalizability of the findings to other nonprofit organizations. Second, the study primarily used a qualitative and developmental approach without a comprehensive quantitative measurement of system effectiveness, user satisfaction, or financial performance impact. Third, the system's technical architecture remains relatively basic, as it does not incorporate cloud-based infrastructure or integrated digital payment features. These limitations suggest that the results should be interpreted within the specific context of small-to-medium-sized religious nonprofit organizations.

5.3 Suggestions and Directions for Future Research

Future research should expand the system's technical capabilities by integrating cloud-based databases to enhance its scalability, data security, and multi-user access. The incorporation of digital payment systems, such as QRIS or other electronic donation platforms, could further improve financial traceability and reporting accuracy. Subsequent studies should employ quantitative or mixed-method approaches to evaluate system performance, user acceptance, and financial governance outcomes more rigorously. Researchers may also test the system in broader nonprofit settings, such as foundations, educational institutions, or humanitarian organizations, to assess adaptability and scalability. Additionally, future research could explore factors influencing technology adoption, including digital literacy, behavioral intention, and organizational readiness, to deepen the understanding of mobile AIS implementation in nonprofit environments.

Author Contributions

EA conceptualized the study, designed the research framework, supervised the system development process, and provided critical revisions of the manuscript. Z conducted the data collection, system implementation, and preliminary analysis. AW contributed to data analysis, technical development of the mobile application, and manuscript drafting. All authors reviewed, refined, and approved the final version of the manuscript and took full responsibility for its intellectual content.

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