



Enhancing Accountability and Governance in Local Communities through ISAK 335 Financial Systems

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Article History:

Received: Aug 15th 2025

Revised: Sept 12th 2025

Accepted: Nov 30th 2025

Keywords: *Accountability, Good Governance, ISAK 335, Digital Financial System, Community-Based Research, Public Sector.*

Abstract: *This study explores the application of digital financial systems grounded in ISAK 335 to enhance accountability and governance within the RW 02 community in Kelurahan Kalisari, Surabaya. The program employed a Community-Based Research (CBR) methodology to rectify inefficiencies in manual financial reporting by implementing a digitalized system, concurrently including stakeholders in a participatory framework. The project produced substantial results, such as heightened community trust, improved decision-making via precise financial reporting, and augmented donor confidence in fund management. Nonetheless, obstacles such as disparate digital literacy levels and the maintenance of prolonged involvement surfaced, underscoring the necessity for intuitive solutions and specialized capacity-building initiatives. By incorporating lessons learned into academic curricula and utilizing participatory monitoring and evaluation, the initiative connected theory with practice. This effort provides critical insights for policymakers and practitioners, highlighting the significance of transparency, community empowerment, and scalable solutions in financial governance. Subsequent study must concentrate on guaranteeing sustainability and investigating the applicability of analogous systems in various circumstances. The project produced substantial results, such as heightened community trust, refined decision-making via precise financial reporting, and augmented donor confidence in fund administration.*



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Introduction

Financial transparency in third sector organizations is essential for accountability and stakeholder confidence. Research indicates that numerous organizations face challenges in transparent reporting, with 71.8% of Brazilian philanthropic institutions failing to consistently provide financial reports to the public ¹. Organizations assisting marginalized populations in underprivileged regions are more prone to obtain public support and encounter heightened scrutiny ². The effective transmission of transparency practices using digital media, such as websites and social networks, is crucial yet frequently underutilized ³. Research demonstrates a favorable correlation between the extent of transparency and the money acquired by third sector groups ⁴. To enhance transparency, these institutions must furnish comprehensive information regarding the utilization of financial resources, daily activities, and decision-making processes to stakeholders. This strategy not only meets ethical responsibilities but also improves public endorsement and organizational efficiency in tackling social challenges.

RW 02 of Kalisari Village, located in the urban fringe of Surabaya, Indonesia, represents a rapidly transforming peri-urban community. With a population of approximately 1,200 residents, the area has traditionally been composed of lower-middle-income households, many of whom are engaged in informal economic activities such as street vending and home-based enterprises. In recent years, however, the socio-demographic landscape of RW 02 has shifted significantly due to the development of several nearby higher education institutions and commercial centers. This has led to an influx of new residents particularly university students and young workers resulting in many local homes being converted into rental accommodations or boarding houses (rumah kos). While these changes have stimulated local economic activity, they have also introduced new governance challenges, including increased administrative complexity, higher community mobility, and growing demands for transparent financial and infrastructural management. These dynamics underscore the urgency for a structured and participatory financial governance system, such as the digital ISAK 335-based model, to strengthen accountability, accommodate demographic shifts, and foster inclusive decision-making in an evolving urban community.

The management and governance of community organizations as third sector organization such as RT (Rukun Tetangga) and RW (Rukun Warga) play a critical role in

¹ M. A. Milani Filho et al., "Bolsas de Valores Dos BRICS: Uma Análise Das Informações Financeiras Baseada Na Lei de Benford," *Contabilidade Vista & Revista* (2016).

² Clifford Geertz, "Religion as a Cultural System," in *Anthropological Approaches to the Study of Religion*, 2013.

³ F Ortiz-Rodríguez et al., *Reshaping the Economy with AI*, 2025,

<https://www.scopus.com/inward/record.uri?eid=2-s2.0-105004864687&doi=10.4018%2F979-8-3693-8714-6&partnerID=40&md5=f05e8f089561cad882a487591c54726b>.

⁴ Ivana Campos Oliveira and Ione Vasques-Menezes, "Literature Review: The Concept of School Management," *Cadernos de Pesquisa* (2018).

fostering grassroots-level development and realizing effective public service delivery ⁵. In the context of Surabaya, the city's vision of establishing *Kampung Madani* emphasizes good governance, community empowerment, and citizen participation ⁶. However, based on preliminary interviews and observations, several priority issues have been identified that hamper the realization of these goals. These issues revolve around a lack of digital information systems and financial transparency challenges. Addressing these challenges is essential to improve the accountability, efficiency, and effectiveness of RT/RW governance in Surabaya.

Another significant challenge highlighted in the preliminary findings is the absence of digital information systems that can facilitate transparency in public service delivery and program management at the RT/RW level ⁷. Transparency is a cornerstone of good governance, as it ensures that stakeholders, including community members, have access to relevant information and are able to participate meaningfully in local decision-making processes. However, many RT/RW organizations in Surabaya operate without an efficient digital system to disseminate information, communicate program activities, and report financial performance ⁸. The absence of digital platforms impedes the ability of residents to monitor the progress and effectiveness of community programs, resulting in reduced citizen engagement and participation ⁹. Residents often rely on traditional communication methods such as face-to-face meetings or printed notices, which may not effectively reach all stakeholders. This limited access to information restricts citizens' understanding of ongoing programs, their objectives, and the financial resources allocated to them. Furthermore, without proper information systems, community leaders face challenges in maintaining timely and accurate records of program activities, which can further reduce transparency and accountability.

To bridge this gap, the implementation of digital information systems tailored to the needs of RT/RW organizations is crucial. A digitalized platform can serve as a central hub for sharing information related to program planning, financial management, and

⁵ A Husain et al., "Rancangan Sistem Administrasi Keuangan RT 004 RW 013 Desa Waringin Jaya Bojonggede," *Pixel: Jurnal Ilmiah Komputer Grafis* 14, no. 2 (2021), <https://doi.org/10.51903/pixel.v14i2.591>.

⁶ Riyadiyanto and Istiqomah, "Community Empowerment Through the Kampung Pangan Madani Social Innovation Program," *Prospect: Jurnal Pemberdayaan Masyarakat* 2, no. 3 (2023), <https://doi.org/10.55381/jpm.v2i3.178>.

⁷ P R Prayana and I Yuhertiana, "Pemanfaatan Layanan Digitalisasi Pada KNG (Klompok New Generation) Dalam Pengoptimalan Pelayanan Publik Untuk Mewujudkan Good Governance Di Kelurahan Gunung Anyar," *Economics And Business Management Journal (EBMJ)* 3, no. 02 (2024): 322–328; N A Zuraida, I M Hendrati, and W Wardaya, "Digitalisasi Pelayanan Publik Melalui Program Kalimasada Di Kelurahan Keputih, Kota Surabaya," *JAPI (Jurnal Akses Pengabdian Indonesia)* 8, no. 2 (2023), <https://doi.org/10.33366/japi.v8i2.4909>.

⁸ Husain et al., "Rancangan Sistem Administrasi Keuangan RT 004 RW 013 Desa Waringin Jaya Bojonggede"; Santi Hikmawati and Sutrisno Sutrisno, "Risk Management and Banking Performance With Corporate Governance as Moderating Variable," *Buletin Studi Ekonomi* (2021): 276.

⁹ V Marino and L Lo Presti, "From Citizens to Partners: The Role of Social Media Content in Fostering Citizen Engagement," *Transforming Government: People, Process and Policy* 12, no. 1 (2018): 39–60, <https://doi.org/10.1108/TG-07-2017-0041>.

community activities¹⁰. By providing residents with easy access to information, digital platforms can foster greater transparency, enhance citizen engagement, and improve the overall effectiveness of community governance. Moreover, integrating such systems with financial reporting tools can enable real-time tracking of funds, reducing the risk of errors and increasing accountability¹¹. Digital platforms can include websites, mobile applications, or integrated dashboards that present essential data, including budget allocations, program progress, and financial transactions. These tools can also support notifications for upcoming community meetings, events, or policy changes, ensuring timely communication between RT/RW administrators and residents. By adopting digital information systems, RT/RW organizations can build trust and engagement with community members, fostering collective ownership of local governance efforts.

Financial transparency and accountability are fundamental to achieving good governance¹², particularly in organizations that manage public funds. However, preliminary findings indicate that many RT/RW organizations face significant challenges in preparing transparent and user-friendly financial reports¹³. The absence of standardized financial reporting mechanisms often results in incomplete, inaccurate, or delayed financial information, which hampers stakeholders' ability to evaluate the use of funds effectively.

The lack of a structured financial system poses several risks, including errors in recording transactions, misallocation of funds, and reduced confidence among community members¹⁴. Without clear and transparent financial reports, residents may be unable to hold community leaders accountable for their decisions regarding fund management¹⁵. This lack of accountability undermines trust and creates a perception of inefficiency or mismanagement within RT/RW organizations. Additionally, community leaders who lack financial literacy may struggle to adopt systematic approaches to

¹⁰ A Littlejohn, H Beetham, and L McGill, "Learning at the Digital Frontier: A Review of Digital Literacies in Theory and Practice," *Journal of Computer Assisted Learning* 28, no. 6 (2012), <https://doi.org/10.1111/j.1365-2729.2011.00474.x>; Prayana and Yuhertiana, "Pemanfaatan Layanan Digitalisasi Pada KNG (Klampid New Generation) Dalam Pengoptimalan Pelayanan Publik Untuk Mewujudkan Good Governance Di Kelurahan Gunung Anyar"; Meithiana Indrasari et al., "THE DIGITALIZATION POLICY IN THE EDUCATION SECTOR: INNOVATION AND ADAPTATION," *Journal of Social Political Sciences* 5, no. 3 (2024): 236–251.

¹¹ Maria Lusiana Yulianti and T M H A N W D A., "Capacity Building for Ubi Cilembu Roasted Sweet Potato Small and Medium Enterprises (SMEs) Community at Warung Salapan, Bandung, Through Accounting Information System 'SI APIK' and 'Green Accounting' to Support Sustainable Business," *Engagement* 8, no. 1 (2024): 204–208, <https://doi.org/10.32670/coopetition.v10i2.41>.

¹² N Hartanti and I Yuhertiana, "Transparency, Accountability and Responsibility in an Indonesia Village Financial Management," *Public Policy And Administration Research* 8, no. 3 (2018): 71–77.

¹³ M L Iznillah and Y M Basri, "Analysis of Transparency and Accountability of Village Fund Management in Bengkalis Sub-District," *Journal of Economics, Business, and Government Challenges* 1, no. 02 (2018): 135–142, <https://doi.org/10.33005/ebgc.v1i2.13>.

¹⁴ Banco Mundial, *From Transparency to Accountability through Citizen Engagement. Spotlight 11 En Governance and the Law*, 2017.

¹⁵ S A Fadairo, R Williams, and E Maggio, "Accountability, Transparency and Citizen Engagement in Government Financial Reporting," *Journal of Government Financial Management* 64, no. 1 (2015).

budgeting, financial documentation, and reporting.

The adoption of financial systems based on ISAK 335, which is designed to align with public sector accounting standards, can provide a solution to these challenges¹⁶. ISAK 335 offers a simplified yet comprehensive framework for financial reporting¹⁷, enabling RT/RW leaders to prepare transparent and accountable financial statements. By integrating ISAK 335 principles with user-friendly digital tools, community organizations can improve the accuracy, accessibility, and timeliness of financial reports. This approach not only enhances financial transparency but also empowers residents to monitor and evaluate the use of public funds effectively.

Furthermore, a digital financial reporting system can streamline the process of documenting transactions, generating reports, and sharing financial information with residents¹⁸. Such systems allow for real-time data entry and monitoring, ensuring that financial records are accurate, up-to-date, and easily accessible. For example, mobile applications or online platforms can provide dashboards displaying financial summaries, expense breakdowns, and fund allocation details. This level of transparency empowers residents to actively participate in overseeing fund usage and holding RT/RW leaders accountable. Ultimately, addressing the challenges of financial transparency requires a combination of capacity-building, standardized reporting frameworks, and digital tools. By adopting ISAK 335-based financial systems and leveraging digital platforms, RT/RW organizations can enhance accountability, rebuild trust with community members, and improve governance practices at the grassroots level.

The challenges identified in the preliminary findings highlight the need for a holistic and collaborative approach to improving governance, transparency, and financial management in RT/RW organizations¹⁹. Addressing these challenges requires a combination of capacity-building initiatives, digital transformation, and participatory governance mechanisms. By focusing on implementing digital information systems and promoting financial transparency, RT/RW organizations can create a foundation for good governance at the grassroots level.

The implementation of ISAK 335-based financial systems, supported by digital tools, can serve as a key solution to the challenges of financial management and

¹⁶ V Yulianti and D S Wulandari, "Accountability and Transparency as the Implementation of Financial Accounting Standards Interpretation (ISAK) 35 (Study on Non-Profit Entities)," *East Asian Journal* (2023), <https://journal.formosapublisher.org/index.php/eajmr/article/view/5000>.

¹⁷ L Anthoni, Y Yusuf, and A Suherman, "The Role of Information Technology and Internal Control Systems in Realizing Accountability and Transparency Based on ISAK 35 and Its Impact on Perceptions of," *ProBisnis: Jurnal* (2023), <http://www.ejournal.joninstitute.org/index.php/ProBisnis/article/view/199>.

¹⁸ "Hastutik, S. (2021). Digital Transformation of Service Business SME Financial Report.," n.d.

¹⁹ H Bachtiar, E S Marsiani, and A Fitriansyah, "Perancangan Aplikasi Tata Kelola Pelayanan Kependudukan Pada RT 01 RW 07 Desa Raga Jaya Bojonggede Bogor," *Jurnal Riset Dan Aplikasi Mahasiswa Informatika (JRAMI)* 4, no. 03 (2023), <https://doi.org/10.30998/jrami.v4i03.5390>; S Sutrisno et al., "Pelatihan Pelaporan Keuangan Berbasis Aplikasi Di Lingkup Antar RT Dalam RW Kelurahan Kauman Kecamatan Klojen Malang," *JAST: Jurnal Aplikasi Sains Dan Teknologi* 4, no. 1 (2020), <https://doi.org/10.33366/jast.v4i1.1593>.

transparency²⁰. ISAK 335 provides a structured framework for preparing financial reports that align with public sector accounting standards, making it easier for community leaders to manage funds and report financial performance accurately. By integrating these systems with digital platforms, RT/RW organizations can improve accessibility to financial information, reduce errors, and enhance accountability.

Furthermore, adopting a community-based participatory approach is essential to fostering citizen engagement and building trust between community leaders and residents²¹. By involving stakeholders in the planning, implementation, and evaluation of governance initiatives, RT/RW organizations can ensure that their programs reflect the needs and priorities of the community. This participatory approach not only strengthens governance but also promotes a sense of ownership and collective responsibility among residents.

In conclusion, the challenges faced by RT/RW organizations in Surabaya underscore the importance of good governance, financial transparency, and citizen participation in achieving sustainable community development. Addressing these challenges requires a multi-faceted approach that combines capacity-building, digital transformation, and participatory governance. By implementing ISAK 335-based financial systems, fostering transparency through digital platforms, and empowering residents to take an active role in local governance²², RT/RW organizations can contribute to the realization of *Kampung Madani* and strengthen the foundations of good

²⁰ A Afridayani and A P Pratiwi, "Implementasi ISAK 35 Pada Pelaporan Keuangan SDIT Permata Gemilang," *KUAT: Keuangan* (2022), <https://jurnal.pknstan.ac.id/index.php/KUAT/article/view/1498>; A Andriani, E Elfaradayanti, and R Fadhillah, "Implementation of ISAK 35 to Increase the Accountability of Mosque Financial Report," in *3rd Annual*, 2022, <https://www.atlantis-press.com/proceedings/ambec-21/125977834>; A N Fadhillah and E A Cahyaningtyas, "Analisis Penerapan ISAK 35 Pada Laporan Keuangan RSUD Kota Yogyakarta," *Musyitari: Neraca* (2023), [https://ejournal.warunayama.org/index.php/musytarineraca/article/view/1350](https://ejournal.warunayama.org/index.php/musyitarineraca/article/view/1350); S Hidayat and S A N Ratna, "The Financial Report Design Based on ISAK 35 with Microsoft Excel," in *Adpebi Science Series*, 2023, <http://adpebipublishing.com/index.php/icemat/article/view/306>; Y Oktavia, "Penyusunan Laporan Keuangan Berdasarkan ISAK 35 Pada Kelompok Tani Mekar Sari," *Jurnal Akuntansi Syariah (JAKSyA)* (2021), <http://ejournal.uinmybatusangkar.ac.id/ojs/index.php/jaksya/article/view/4510>; M A Permana and H Karamoy, "Design of Isak-Based Financial Report Preparation System for the Jami' Miftahussalam Mosque 35," *Formosa Journal of* (2023), <https://journal.formosapublisher.org/index.php/fjas/article/view/6410>; V U P Sianturi and S Purba, "Implementasi ISAK 35 Mengenai Laporan Keuangan Organisasi Nirlaba Pada Gereja HKBP Aloban," *Pengabdian Kepada Masyarakat* (2024), <https://jurnal.seaninstitute.or.id/index.php/abdimas/article/view/315>; N Susanto and A F Alamsyah, "Evaluation and Design of Mosque Financial Statements Based on ISAK 35," *Gorontalo Accounting Journal* (2025), <https://jurnal.unigo.ac.id/index.php/gaj/article/view/3627>; I D Ula, M Halim, and A S Nastiti, "Penerapan ISAK 35 Pada Masjid Baitul Hidayah Puger Jember," *Progress: Jurnal* (2021), <https://ejournal.lppm-unbaja.ac.id/index.php/progress/article/view/1286>.

²¹ Y Farida et al., "Economic Empowerment of Housewives Based on OPOR (One Product in One RT) in Pojok Village of Magetan Regency, Using the Asset-Based Community-Driven Development (ABCD) Approach," *Engagement: Jurnal Pengabdian Kepada Masyarakat* 6, no. 1 (2022), <https://doi.org/10.29062/engagement.v6i1.1161>.

²² Iznillah and Basri, "Analysis of Transparency and Accountability of Village Fund Management in Bengkalis Sub-District."

governance at the grassroots level.

Method

Community service activities were executed at RT inside RW 02 Bhaskara, Kalisari Village, Mulyorejo District, Surabaya. This region, as one of the initial residential projects in East Surabaya, has now evolved into a burgeoning economic center. The region's economic activities have experienced substantial growth, as demonstrated by the creation of commercial spaces and a rising number of educational institutions, including newly constructed schools and universities. The development has resulted in significant alterations to the socio-economic landscape, providing opportunities for residents and the wider community to participate in several areas of the local economy.

This program involves a multidisciplinary team of lecturers and students from the fields of accounting, public administration, and information systems. This community services program also used to develop the curriculum for the national defense accounting and accounting design courses.

This study employs a Community-Based Research (CBR) methodology to address the challenges of digital transparency and financial accountability in RT/RW governance. Community-Based Research (CBR) is a collaborative approach that engages researchers, practitioners, and community members to address complex social issues and promote positive change ²³. CBR differs from traditional academic research by emphasizing community involvement and having an explicit goal of improving lives through social, economic, or environmental justice ²⁴. CBR often involves community-university partnerships, integrating student coursework with community research needs ²⁵. This approach provides valuable resources to community groups while offering students practical experience ²⁶. Key principles of CBR include collaborative design and conduct of research, building community capacity, and negotiating ethical considerations and researcher control (Caine & Mill, 2020a). CBR's potential for enriching discipline-based learning makes it a valuable pedagogical tool in higher education ²⁷. The methodology consists of the following key stages at table 1.

²³ V Caine and J Mill, "From Theory to Practice," in *Essentials of Community-Based Research*, 2020, <https://doi.org/10.4324/9781315545004-8>.

²⁴ K J Strand, "Community-Based Research as Pedagogy," *Michigan Journal of Community Service Learning* 7 (2000).

²⁵ B Savan and D Sider, "Contrasting Approaches to Community-Based Research and a Case Study of Community Sustainability in Toronto, Canada," *Local Environment* 8, no. 3 (2003), <https://doi.org/10.1080/13549830306657>.

²⁶ Ibid.

²⁷ Strand, "Community-Based Research as Pedagogy."

Table 1. CBR Activities

STAGE	ACTIVITIES	PERSON INVOLVE
1. Needs Assessment and Stakeholder Engagement	The research began with a comprehensive needs assessment ensured that the voices of all stakeholders were included in defining the problems and co-developing solutions.	RT/RW leaders, administrator, treasurers, residents, expert, IT
2. Development system	Develop ISAK 335 financial reporting application	expert, IT and RT/RW leaders
3. Implementation	The study adopted a participatory monitoring and evaluation (PME) framework, allowing community members to provide ongoing feedback on the digital platform and financial reporting process.	RT/RW leaders, administrator, treasurers, residents, expert, IT
4. Participatory Monitoring and Evaluation	The study adopted a participatory monitoring and evaluation (PME) framework, allowing community members to provide ongoing feedback on the digital platform and financial reporting process.	expert, IT and RT/RW leaders



Figure 1. Activities Flowchart

The flowchart illustrates the structured stages of a community service program conducted in RW 02 Bhaskara, Surabaya. It begins with preliminary coordination with local leadership, followed by collaborative planning to align objectives with community needs. A needs assessment phase identifies existing governance practices and technological requirements, forming the basis for the intervention design. During implementation, the team provides targeted capacity-building support to RT and RW officials, involving experts from public administration, information systems, and accounting. The program concludes with a satisfaction survey and reflective evaluation to assess impact and gather insights, which inform future community service initiatives and knowledge dissemination.

Result

The implementation of ISAK 335 financial systems in a community is essential for enhancing accountability and governance ²⁸. By following standardized financial reporting principles, the community has improved its capacity to transparently manage resources and convey financial performance. This method guarantees adherence to regulatory standards while fostering confidence among stakeholders. The findings illustrate how organized financial systems can enhance local government, foster democratic decision-making, and bolster financial resilience use CBR methodology.

Needs Assessment and Stakeholder Engagement

The initial stage of the project focused on conducting a comprehensive needs assessment to understand the unique requirements of the community. This phase was critical in ensuring inclusivity, as it involved active engagement with various stakeholders, including RT/RW leaders, administrators, treasurers, residents, experts, and IT professionals. Through collaborative discussions, the team identified the core issues and co-developed solutions, laying a strong foundation for the subsequent stages. The participatory approach during this phase highlighted the commitment to addressing community-specific challenges while fostering ownership among the stakeholders



Figure 2. Neighborhood meeting

During the preliminary stage of the community-based research, the researcher and the community leader convened an informal meeting to encourage open dialogue and establish a collaborative environment. The gathering occurred in a community space

²⁸ Andriani, Elfaradayanti, and Fadhillah, "Implementation of ISAK 35 to Increase the Accountability of Mosque Financial Report"; J Apriliani, L Karlina, and F N Sayekti, "Analysis Of The Application Of The Principle Of Accountability In The Preparation Of The Financial Statements Of Political Parties Based On ISAK 35," in *Conference on Economic*, 2023, <https://jurnal.widyagama.ac.id/index.php/cebi/article/view/318>.

where locals convened informally, exemplifying the project's inclusive and participatory ethos. The researcher commenced the discussion by outlining the research objectives and emphasizing the significance of comprehending the community's financial management difficulties. This method prompted residents and local leaders to express their viewpoints and experiences, establishing a basis of trust and reciprocal respect. In this stage, the leadership of RW 02 Bhaskara demonstrated strong engagement by actively participating in a needs assessment and governance mapping. Their feedback revealed key challenges in financial administration, especially in generating transparent reports aligned with ISAK 335. In response, the project team co-designed a digital financial system tailored to these local conditions.

Residents frequently lack awareness regarding employment opportunities and service information. This is a contributing factor to the absence of community engagement²⁹, rendering it seemingly apathetic. Moreover, people frequently exhibit disinterest in RT activities due to apprehensions over the necessary budget. According to data from RT 09 and RT 08, citizen engagement remains suboptimal, necessitating management to consolidate resources to facilitate the smooth operation of activities, including compensating security officers and waste collectors. The constrained human resources have led to the inadequate distribution of RT financial information to the population. Financial recording remains challenging and burdensome. The financial recording process remains rudimentary, hindering the thorough presentation of financial information related to RT activities.

The casual atmosphere of the gathering fostered active engagement, allowing residents to share their experiences and express their concerns over the current financial procedures. Their contributions not only confirmed the necessity for a digital financial management system but also offered a detailed comprehension of the practical obstacles they face. This collaborative involvement throughout the needs assessment phase guaranteed that the next stages of the research were grounded in the community's lived experiences, matching the project's aims with their priorities and cultivating a feeling of ownership among all stakeholders.

Development of the ISAK 335 Financial Reporting Application (March – May 2024)

The development process of the digitalized accounting system for the community employed a collaborative method, as depicted in Figure 2. The process commenced with an assessment of the current manual reporting method. This step entailed recognizing the inefficiencies and obstacles encountered by community treasurers and administrators in the management of financial data. The depiction of manual records underscores problems including susceptible calculations and labor-intensive procedures.

²⁹ D Arwati and D Verdania Latif, "Public Trust and Financial Transparency of E-Government Implementation in Bandung City," ... (2019), <https://lokadata.beritagar.id/chart/preview/jumlah-anggota-dpr-yang-patuh-lhkpn-berdasarkan->.

This evaluation elucidated the areas requiring enhancement, establishing the foundation for the shift to a more effective system.

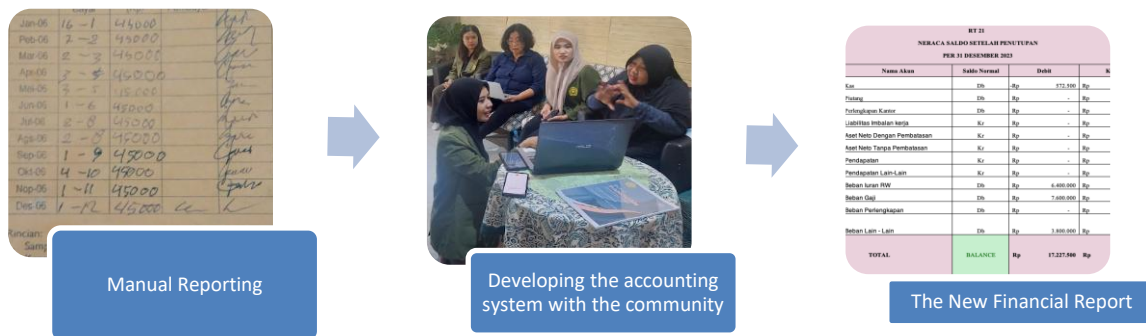


Figure 3. The Process of Developing Digitalized Accounting System

The subsequent phase was the collaborative development of the accounting system, with active involvement from community members, as depicted in the central graphic. Researchers, IT specialists, and community stakeholders collaborated to develop an accessible and effective solution. Workshops and conversations were held to collect feedback, ensuring the system addressed the particular requirements of the community. This phase's participatory aspect empowered the community and ensured the system aligned with their financial management methods.

Implementation and Capacity-Building (June – August 2024)

The implementation of Community-Based Research (CBR) to establish a digitalized accounting system commenced with training workshops on financial reporting. There are 20 participants involved in this training. This phase highlighted the significance of comprehending novel financial instruments and reporting techniques, equipping the community for impending transformations. Participants were acquainted with fundamental principles and the practical implementation of the system through interactive workshops

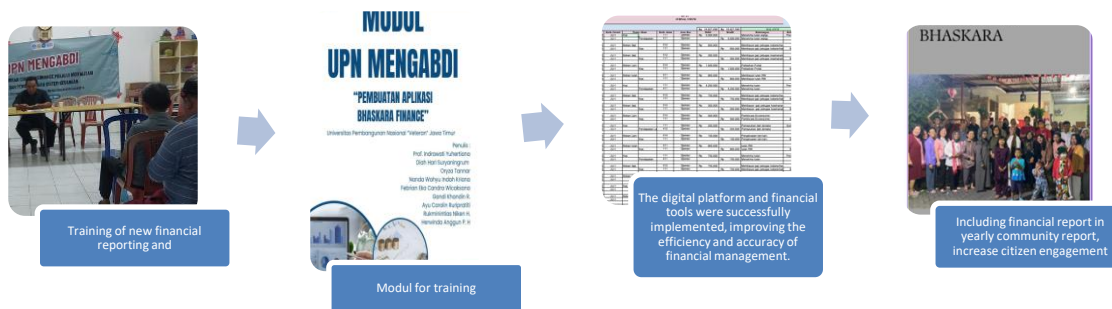


Figure 4. The Implementation process of CBR

A customized module, dubbed "UPN Mengabdi: Penerapan Aplikasi Keuangan Publik," was designed to enhance the training process. This module functioned as a manual for the training sessions, including comprehensive instructions and illustrations on the appropriate utilization of the digital platform. It also guaranteed that the educational process was organized, uniform, and tailored to the particular requirements of the community. The module consolidated the knowledge imparted during training and emerged as a significant resource for future consultation ³⁰.

When implementation began, initial resistance emerged, particularly among RT and RW officers with limited digital literacy. This challenge was met with intensive mentoring sessions, including step-by-step tutorials and hands-on practice. The simplified user interface of the system significantly helped ease the learning curve one RT secretary specifically mentioned a reduction in errors and time taken for monthly reports

The digital platform and financial tools were effectively deployed inside the community, supported by the necessary training and resources ³¹. The new technology automated computations, enhanced the precision of financial reports, and guaranteed transparency in financial management. The shift from manual reporting to a digital system was a crucial advancement in improving the efficiency of the neighborhood's financial operations. The community adopted the new platform, valuing its capacity to optimize operations and minimize errors.

³⁰ B A Pribadi and R Susilana, "The Use of Mind Mapping Approach to Facilitate Students' Distance Learning in Writing Modular Based on Printed Learning Materials," *European Journal of Educational Research* 10, no. 2 (2021), <https://doi.org/10.12973/EU-JER.10.2.907>.

³¹ W Utari et al., "Effect Of Work Training, Competency and Job Satisfaction on Employee Productivity: A Case Study Indonesia," *Review of International Geographical Education Online* 11, no. 4 (2021), <https://doi.org/10.33403/rigeo.8006783>.

Participatory Monitoring and Evaluation (September – October 2024)

The table demonstrates the beneficial effects of adopting a digital financial reporting system and its related processes on different stakeholders within a community. The initiative markedly improved community involvement at the resident level. The enhanced transparency and precision of financial management directly resulted in increased trust in the RT leadership and higher engagement from community members, both materially and non-materially. By engaging people in the financial reporting process, the community cultivated a feeling of shared accountability and common ownership ³².

Table 2. The Community Service Program Impact

No Party	Positive Impact	Indicator/Measure
1 Residents	Increased engagement	- Increased trust in the RT community (neighborhood leader) - Increased participation from residents, both in material and non-material forms.
2 RT-RW Administrators	Improved quality of decision-making due to the accuracy of financial reports	Fewer errors or discrepancies found in financial data.
3 Treasurer	Ease of inputting transactions and preparing accurate and timely financial reports	Surveys and discussions with indicators: - Reduced errors in financial transaction inputs.
4 Donors	Increased trust that donations are being managed effectively	- Donors expect transparency in financial reporting. - Accurate financial reports provide assurance to donors that their funds are being managed properly.
5 Implementation Team	Improved teaching quality at the originating institution	Improvements in syllabi (RPS) and assignments for courses on State Defense Accounting (Akuntansi Bela Negara), Accounting Design, and Public Policy.

³² A Cordner et al., "Combining Social Science and Environmental Health Research for Community Engagement," *International Journal of Environmental Research and Public Health* 16, no. 18 (2019), <https://doi.org/10.3390/ijerph16183483>; S O’Sullivan, E Desmond, and M Buckley, "The Ethics of Engagement and Representation in Community-Based Participatory Research," *Ethics and Social Welfare* 17, no. 2 (2023), <https://doi.org/10.1080/17496535.2023.2211756>.

The digitalized system offered a dependable basis for decision-making for the RT-RW administrators. The precision of financial data reduced errors and contradictions that had previously obstructed effective governance³³. Enhanced access to accurate financial records will enable administrators to make more educated decisions, leading to improved resource allocation and community development results. This enhancement underscores the essential need of precise data in augmenting organizational efficacy.

The treasurer observed substantial enhancements in their workflow. The technology optimized the procedure for entering transactions and producing prompt and precise financial reporting. Metrics such as diminished errors in transaction entries and favorable responses from surveys and discussions illustrate the system's tangible advantages. The user-friendly nature enabled treasurers to concentrate on strategic financial management instead of mundane administrative duties, thus enhancing their overall efficiency and productivity³⁴.

The improved financial transparency fostered increased confidence among donors regarding the administration of their contributions³⁵. Precise and prompt financial reports instilled confidence in donors regarding the responsible and effective management of their contributions. This heightened trust is essential for cultivating enduring connections with contributors and promoting future contributions. The synchronization of donor expectations with transparent reporting procedures highlights the significance of accountability in financial management.

The implementation team gained from the experience by improving the quality of teaching and research at their institution. The insights gained from the study were integrated into enhancements of syllabi (RPS) and assignments for courses including State Defense Accounting, Accounting Design, and Public Policy. The feedback loop between community practice and academic advancement enhanced educational content and illustrated the wider significance and applicability of community-based research in tackling real-world issues.

Discussion

The adoption of ISAK 335-based financial systems in a community signifies a revolutionary method for enhancing accountability and governance³⁶. This discourse

³³ Fadairo, Williams, and Maggio, "Accountability, Transparency and Citizen Engagement in Government Financial Reporting."

³⁴ Y Sunesti et al., "Women and Digital Literacy at the Grassroots Level: Enhancing the Role of Mothers in Anti-Hoax Campaign in Families and Communities," *ENGAGEMENT Jurnal Pengabdian kepada Masyarakat* (2023), <https://www.kominfo.go.id/content/detail/30653/dirjen->

³⁵ Yulianti and Wulandari, "Accountability and Transparency as the Implementation of Financial Accounting Standards Interpretation (ISAK) 35 (Study on Non-Profit Entities.)"

³⁶ Andriani, Elfaradayanti, and Fadhillah, "Implementation of ISAK 35 to Increase the Accountability of Mosque Financial Report"; Fadhillah and Cahyaningtyas, "Analisis Penerapan ISAK 35 Pada Laporan Keuangan RSUD

rigorously assesses the project's results, contextualizing the findings within the larger framework of community development and fiscal transparency. The effort aimed to tackle financial management difficulties through the integration of participatory methods, hence fostering trust and empowering stakeholders.

The installation of the ISAK 335 financial system significantly improved accountability and openness in the neighborhood's financial³⁷. Before the intervention, the community depended on manual financial reporting techniques that were susceptible to inaccuracies and inefficiencies. The implementation of a computerized financial system optimized operations, minimized discrepancies, and afforded stakeholders immediate access to financial information.

By including residents, administrators, and treasurers in the conception and implementation process, the project fostered a sense of ownership and shared responsibility³⁸. Achieving this level of engagement necessitated overcoming initial resistance, since several community members were doubtful regarding the transfer from manual to digital processes. Consistent communication and training sessions were essential in mitigating these concerns, guaranteeing broad acceptance and involvement.

The ISAK 335 system's focus on uniform financial reporting enhanced the quality of decision-making within the community³⁹. Administrators and leaders gained from access to precise and prompt financial data, facilitating more effective resource allocation and the addressing of community objectives. Donors, essential to sustaining community initiatives, demonstrated heightened confidence in the administration of their contributions. Transparent financial processes instilled confidence in donors over the responsible utilization of their cash, so cultivating a beneficial cycle of trust and ongoing support. Achieving this level of transparency necessitated substantial training and capacity development. Treasurers and administrators needed to acclimate to new tools

Kota Yogyakarta"; Hidayat and Ratna, "The Financial Report Design Based on ISAK 35 with Microsoft Excel"; Permana and Karamoy, "Design of Isak-Based Financial Report Preparation System for the Jami' Miftahussalam Mosque 35"; J O Rengku and J S Lintong, "Accounting Study of Non-Profit Entities Based on SAK ETAP ISAK 35," *Indonesian Journal of Social Science* (2022), <http://www.ijssrjournal.org/index.php/ijssr/article/view/51>; S Setiadi, "Implementasi Isak 35 (Nir Laba) Pada Organisasi Non Laba (Masjid, Sekolah, Kursus)," *Jurnal Bisnis & Akuntansi Unsurya* (2021), <https://journal.universitassuryadarma.ac.id/index.php/jbau/article/view/701>; A Silaban, M Sinurat, and M B L Gaol, "Preparation of Financial Statements HKBP Resort Maranatha Tambun Church Based on ISAK 35," *Journal of* (2023), <http://exsys.iocspublisher.org/index.php/JMAS/article/view/209>; Susanto and Alamsyah, "Evaluation and Design of Mosque Financial Statements Based on ISAK 35."

³⁷ Husain et al., "Rancangan Sistem Administrasi Keuangan RT 004 RW 013 Desa Waringin Jaya Bojonggede"; Sutrisno et al., "Pelatihan Pelaporan Keuangan Berbasis Aplikasi Di Lingkup Antar RT Dalam RW Kelurahan Kauman Kecamatan Klojen Malang."

³⁸ S Huttunen et al., "What about Citizens? A Literature Review of Citizen Engagement in Sustainability Transitions Research," *Energy Research and Social Science* 91 (2022), <https://doi.org/10.1016/j.erss.2022.102714>; Marino and Lo Presti, "From Citizens to Partners: The Role of Social Media Content in Fostering Citizen Engagement."

³⁹ Apriliani, Karlina, and Sayekti, "Analysis Of The Application Of The Principle Of Accountability In The Preparation Of The Financial Statements Of Political Parties Based On ISAK 35."

and processes, highlighting the necessity of continuous technical support and capacity building.

The initiative attained significant results but encountered numerous hurdles, especially during the implementation phase. A primary concern was the varied levels of digital literacy among community members ⁴⁰. Treasurers and administrators lacking technical proficiency necessitated supplementary training and assistance, hence prolonging the project timetable.

A further problem was sustaining uniform participation and engagement throughout the project. While the interactive approach successfully generated early engagement, maintaining ongoing involvement necessitated persistent encouragement and communication. The sustainability of the ISAK 335 system has also become a crucial factor. The system effectively resolved immediate issues; nevertheless, its long-term sustainability relies on ongoing maintenance and regular updates ⁴¹

The results of this initiative have substantial ramifications for policy and practice in community development and financial governance. The efficacy of the ISAK 335 system highlights the necessity of including standardized financial reporting standards inside local governance systems. Policymakers ought to contemplate incentivizing the implementation of such systems to improve openness and accountability at the community level ⁴².

Secondly, the project underscores the significance of participatory methodologies in cultivating trust and collaboration. Community development programs must stress stakeholder engagement from the beginning, ensuring that activities are customized to local needs and goals ⁴³. This project's participatory approach can serve as a model for other initiatives aiming to harmonize technical innovation with community empowerment.

This project not only affects the local community but also enriches the wider dialogue on community-based research and financial governance. By illustrating the practical implementation of ISAK 335 criteria in a grassroots setting ⁴⁴, the program connects academic theory with real-world application. The incorporation of project insights into academic curricula and tasks enhances its influence, enriching the education

⁴⁰ Victor Saha, Praveen Goyal, and Charles Jebarajakirthy, "Value Co-Creation: A Review of Literature and Future Research Agenda," *Journal of Business & Industrial Marketing* 37, no. 3 (2021): 612–628, <http://dx.doi.org/10.1108/jbim-01-2020-0017>.

⁴¹ Rengku and Lintong, "Accounting Study of Non-Profit Entities Based on SAK ETAP ISAK 35."

⁴² Ibid.; B Sundari, A Natalina, and A N Kakiay, "Application of ISAK 35 for Non-Profit Organizations a Study on Foundations in Indonesia," *Jurnal Mantik* (2023), <http://www.iocscience.org/ejournal/index.php/mantik/article/view/3988>.

⁴³ M Chupp, J Hirsch, and M Malone, "Integrating Asset-Based Community Development and Community-Based Research for Social Change: A Beginning," *Gateways* 16, no. 2 (2023), <https://doi.org/10.5130/ijcre.v16i2.8968>.

⁴⁴ Rengku and Lintong, "Accounting Study of Non-Profit Entities Based on SAK ETAP ISAK 35."

of future professionals in disciplines such as accounting and public policy. Furthermore, the project's focus on participatory monitoring and assessment yields significant insights into the iterative characteristics of community-based research. These findings can guide the development of future programs, ensuring they address the evolving needs of communities.

The community engagement initiative in RW 02 Bhaskara was underpinned by the principles of *Community-Based Research (CBR)*, which emphasize collaborative inquiry, mutual learning, and the co-production of knowledge between researchers and community stakeholders⁴⁵. From the outset, community members, particularly RT and RW officials. They were involved as active partners in diagnosing local financial governance issues, including low compliance with ISAK 35 and limited administrative transparency. Through participatory discussions, workshops, and mapping exercises, the community collectively articulated their needs and proposed system improvements. This process exemplifies what recent literature describes as “equitable knowledge partnerships,” where communities engage not only in data collection but also in shaping the research agenda and solutions⁴⁶. The resulting ISAK 335-based digital financial tool was not imposed externally but emerged from locally grounded insights and needs.

The implementation phase demonstrated how CBR fosters adaptability and empowerment in real time. Drawing on recent interpretations of the *Diffusion of Innovation* theory⁴⁷, the team anticipated disparities in digital literacy and responded with targeted mentoring, peer-to-peer learning, and iterative system design based on community feedback. Notably, RT secretaries reported significant time savings and improved accuracy in financial reporting after adopting the digital tool. Rather than relying on external resources, the community initiated a “training-for-trainers” model, where digitally fluent youth volunteers assisted RT and RW officials during regular reporting cycles. This intergenerational collaboration not only addressed skill gaps but also strengthened social cohesion and cross-functional participation. As one RW official expressed:

“Pengabdian ini membantu kami tidak hanya memahami sistem pelaporan keuangan yang lebih rapi, tapi juga memperkuat kerjasama antarwarga.” (This program helped us better understand how to organize financial reports and also improved cooperation among residents)

These examples reflect a key strength of CBR: its capacity to support context-

⁴⁵ S E Collins et al., “Community-Based Participatory Research (CBPR): Towards Equitable Involvement of Community in Psychology Research,” *American Psychologist* 73, no. 7 (2018).

⁴⁶ Ibid.; R Koster, K Baccar, and R H Lemelin, “Moving from Research ON, to Research with and for Indigenous Communities: A Critical Reflection on Community-Based Participatory Research,” *Canadian Geographer* 56, no. 2 (2012), <https://doi.org/10.1111/j.1541-0064.2012.00428.x>.

⁴⁷ Ibrahim M Al-Jabri and M S Sohail, “Mobile Banking Adoption: Application of Diffusion of Innovation Theory,” *Journal of Electronic Commerce Research* 13, no. 4 (2012).

specific innovation through collective agency. Evaluation activities followed an empowerment evaluation approach ⁴⁸ with community actors conducting self-assessments and recommending system scaling to other RWs. The process illustrates how CBR not only enhances technical outcomes but also builds long-term capacity, trust, and resilience in local governance systems.

Conclusion

The adoption of ISAK 335-based financial systems in a community illustrates the transformative capacity of merging standardized reporting frameworks with participatory methods. The effort tackled significant issues in financial governance by promoting accountability, improving decision-making, and cultivating trust among stakeholders, thereby empowering the community. The project underscored the necessity for focused capacity building, ongoing involvement, and enduring assistance to guarantee sustainability. The insights gained from this endeavor establish a significant basis for forthcoming community service programs, presenting practical guidance for policymakers, practitioners, and scholars. Ongoing collaboration and innovation can enhance the effectiveness of comparable programs, fostering greater transparency and accountability in grassroots governance systems.

The implications of these findings extend beyond the immediate context of RW 02 Bhaskara. Similar urban and semi-urban communities facing challenges in financial management, digital literacy, or governance transparency may benefit from adopting a CBR-informed approach. The training-of-trainers model and participatory evaluation offer a transferable set of practices that can be adapted to diverse sociocultural and institutional contexts. Furthermore, this study contributes to the growing body of literature advocating for community-engaged scholarship by evidencing how locally driven solutions can yield sustainable governance outcomes. Future initiatives may build upon this model to foster inclusive digital transformation and financial resilience across broader regions, reinforcing the role of CBR as both a research strategy and a vehicle for social change.

Acknowledgement

The author would like to thank the Institute for Research and Community Service of the Universitas Pembangunan Nasional Veteran Jawa Timur (LPPM UPNVJT) for providing financial support in this community service activity in the UPN Mengabdi

⁴⁸ S I Donaldson, "Empowerment Evaluation: An Approach That Has Literally Altered the Landscape of Evaluation," *Evaluation and Program Planning* 63 (2017), <https://doi.org/10.1016/j.evalprogplan.2016.10.002>; Muh Barid Nizarudin Wajdi et al., "Asset-Based Community Development," *Engagement: Jurnal Pengabdian Kepada Masyarakat* 8, no. 1 (2024): 308–325.

Scheme, SPP

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