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Challenges and Adaptation Strategies of Mosque Takmirs in the Transition from Conventional Reporting to Accounting Standards Based on PSAK 45 and PSAK 101

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ABSTRACT

Modernizing mosque financial governance toward accountable accounting standards is a necessity in the era of digital disruption and increasing demands for public transparency. However, the transition process is fraught with complex organizational challenges. This study aims to identify key challenges and formulate effective adaptation strategies for mosque administrators in the transition process from a conventional cash-based reporting system to the implementation of Financial Accounting Standards Statement (PSAK) 45 and PSAK 101. This study uses a qualitative approach with conceptual analysis based on a synthesis of literature on change management, non-profit accounting, and studies of religious organizations, and is analyzed using Lewin's theory of change framework. The results identify three broad categories of interrelated challenges: cultural (worship vs. management paradigm and personal belief-based culture), competency (low accounting literacy among mosque administrators), and structural (lack of change leadership and resource allocation). An in-depth analysis of the interaction of these challenges yields a new finding : a Mosque Governance Adaptation Strategy Framework (SATKAM) . This framework is a three-stage change management model—Unfreeze, Change, and Refreeze—containing a series of practical and replicable strategies. These findings make a significant contribution by offering a managerial roadmap that transforms the discourse from *what to achieve* to *how to achieve it* , thus serving as a guide for administrators and stakeholders in managing the change process in a more structured and effective manner.

1. INTRODUCTION

Mosques, as a central pillar of Muslim life in Indonesia, are at a crossroads between tradition and the demands of modernity(Ilma Ahmad et al., 2024). Traditionally, mosque operations have been based on a foundation of trust (*a trust economy*), where mandates are managed based on the personal integrity of the mosque administrators, and accountability is verbal and communal (Huda et al., 2019). However, the social landscape has changed. The acceleration of information technology and the penetration of social media have created an increasingly critical public that demands transparency from all public institutions, including religious institutions(Sunan et al., 2025). A cash balance announcement on a noticeboard, once considered adequate, is now being questioned for its relevance and completeness by a younger, digitally savvy generation of congregants(Husen & Ahmad, 2023).

This demand is met with the fact that mosques are entities that manage a significant amount of community resources. The estimated turnover of philanthropic funds managed by mosques (excluding formal zakat institutions) reaches tens of trillions of rupiah annually (Center for Islamic Philanthropy Studies, 2024). Managing such substantial funds using conventional cash-based methods not only carries a high risk of inefficiency and misallocation, but is also vulnerable to potential abuse of authority that could harm public trust (Nizar, 2021). Addressing this challenge, the Indonesian Institute of Accountants (IAI) has provided standardized tools through PSAK 45 and PSAK 101. Adopting these standards will transform mosque financial reporting from merely cash records to comprehensive, transparent, and comparable accountability reports(Habibi et al., 2024).

However, the issue is not as simple as issuing a policy. This adoption process is essentially an organizational change initiative . It *requires* mosque administrators to abandon decades-old habits and learn new, more formal and structured ways of working. Existing literature has extensively discussed *the urgency* of accountability (Sulistyo, 2020) or *analyzed* modern mosque financial reports. However, a significant research gap remains in the area of the transition process itself. Studies that specifically examine the dynamics of change management—identifying inhibiting factors, analyzing key success factors, and formulating systematic adaptation strategies in the mosque context—remain very rare.

Research Novelty

This study offers three key innovations to address this gap. First , it decisively shifts the analytical focus from the technical domain of accounting to the domain of organizational change management (Shiddiq et al., 2022). This allows for a more holistic identification of challenges, encompassing cultural, psychological, and structural aspects, rather than just technical ones. Second , it theoretically synthesizes classic change management literature (e.g., Lewin and Kotter's models) with the unique context of volunteer-based, nonprofit religious organizations, an area often overlooked in conventional management studies. Third , and perhaps the most significant contribution, this study goes beyond problem identification and produces a novel, applicable and replicable strategic framework : the Mosque Governance Adaptation Strategy Framework (SATKAM). This framework serves as a practical roadmap for mosque administrators across Indonesia(Umam et al., 2025)

2. METHOD

This research uses a qualitative approach with a conceptual analysis and literature synthesis design . This approach was chosen because it is most appropriate to answer the research question of "how" to manage change, which requires a deep understanding of the process and dynamics, not statistical measurements(Hidayati et al., 2021). The research process involves three main steps: (1) Challenge Identification and Synthesis , namely collecting and categorizing common transition challenges from various relevant literature; (2) Theoretical Analysis , namely using the change management theoretical framework (Lewin and Kotter) as a "lens" to analyze in depth how these challenges operate and thwart the change process;

and (3) Model Formulation , namely building a new strategic framework (research findings) as a prescriptive solution to the analysis that has been done. This approach allows the development of a model that is theoretically rich yet remains practically relevant.

3. RESULTS AND DISCUSSION

An in-depth analysis of the literature and field phenomena identified three broad categories of challenges faced by mosque administrators in the transition to modern accountability(Hidayati et al., 2021).

4.1. Cultural and Psychological Challenges

This is the most fundamental and invisible challenge, rooted in paradigms and habits. It breaks down into several aspects:

- **The 'Ibadah' vs. 'Idarah' (Management) Paradigm:** There is a strong view among takmirs that their task is spiritual devotion (*ibadah). Management activities (idarah*), including accounting and formal reporting, are often viewed as secondary, mundane, bureaucratic, and potentially detracting from sincerity.
- **Oral Accountability Culture:** In many communities, accountability is delivered orally in closed forums or through brief announcements. This culture prioritizes interpersonal trust over documentary evidence. The shift toward detailed written accountability may be perceived as a rigid and unnecessary formality(Nasiruddin & Dimyati, 2022).
- **Generational Barriers:** Senior administrators, often founders or community leaders, tend to be the keepers of tradition and most comfortable with established practices. New ideas from younger generations are often perceived as impatience or a lack of respect for what has been built over time.

4.2. Challenges of Human Resources Competence and Capacity

This challenge is directly related to the readiness and capabilities of human resources.

- **Accounting Analyticalism:** This is the most obvious challenge. The majority of takmir (treasury administrators) are volunteers from various professional backgrounds, but very few have a basic understanding of accounting principles. This creates a psychological barrier of "fear of numbers" and a lack of confidence in getting started.
- **Volunteer Time and Energy Constraints:** The transition process, from training to daily implementation, requires a significant time commitment. For caretakers who also work full-time elsewhere, allocating time to learn and implement a new system can be a difficult luxury to afford(Shiddiq et al., 2022).

4.3. Structural and Resource Challenges

This challenge concerns systems and support at the mosque organizational level.

- **Leadership Vacuum for Change:** Major change rarely occurs organically; it must be led. Many mosques experience a leadership vacuum in management. The head of the DKM may be a respected religious scholar, but he may not be a manager capable of articulating a vision for change, building coalitions, and managing resistance.

- **Lack of Resource Allocation:** Mosque budgets are almost always prioritized for community programs and physical maintenance. It's rare to find a specific budget line item for "governance capacity building," such as training costs, purchasing accounting software, or even honoraria for part-time administrative staff. Without resources, change initiatives remain mere talk.

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5. In-depth Discussion and Analysis: Dynamics and Strategies of Change

An analysis of the three layers of challenges above using Lewin's (1947) framework and enriched with Kotter's (1996) insights reveals why many modernization efforts fail and how the process should be managed(Habibi et al., 2024).

Analysis of Change Process Failure

Transition failures can be categorized into three phases. In the ***Unfreezing* phase** , **cultural challenges** become the primary stumbling block. The 'worship vs. idarah' paradigm and a culture of personal belief create complacency with the status quo. Without **change leadership** (a structural challenge) capable of creating urgency (Kotter's first step), the organization will remain frozen. In the ***Changing* phase** , even if there is a slight desire for change, **competency and resource challenges** will take over. Untrained and under-resourced Takmir (executive directors) will quickly become frustrated and give up. The implementation process will stall. Finally, in the ***Refreezing* phase** , even if a new system is successfully implemented temporarily, without **structural formalization** (e.g., inclusion in the Articles of Association), when the key individuals who initiated the change move or are no longer active, the organization will easily revert to its old ways of working.

New Findings: The Framework for Adapting Mosque Governance Strategies (SATKAM)

This in-depth analysis culminated in a new finding: a strategic model we call **the Mosque Governance Adaptation Strategy Framework (SATKAM)** . It is a prescriptive framework designed to directly address the challenges identified in each phase of change(Syahni et al., 2023).

Chart 1. Framework for Mosque Governance Adaptation Strategy (SATKAM)

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| STAGE 1: SEARCH (UNFREEZING) |

| Purpose: Creating Climate & The Need for Change |

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| > Strategy 1.1: Advocacy & Leadership Commitment |

| - The DKM Chair must be a 'champion' of change, actively and visibly |

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| promote a vision of professional governance as part of |
| trust. This is the foundation of the 'guiding coalition' (Kotter, 1996). |
| > Strategy 1.2: Create Urgency & Socialize Benefits |
| - Frame change not as a bureaucratic demand, but as |
| ways to increase public trust, attract more donors |
| big, and make the program more impactful. |
| > Strategy 1.3: Benchmarking & Comparative Studies |
| - Invite key administrators (especially those who are resistant) to visit the mosque |
| that has been successful. Real evidence is often stronger than arguments.|
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| STAGE 2: CHANGE ( CHANGING) |
| Objective: Implement New Systems & Practices |
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| > Strategy 2.1: Form a Transition Team ( Change Agent) |
| - Form a small team consisting of progressive management elements, |
| respected seniors, and a tech-savvy younger generation. |
| > Strategy 2.2: Gradual Training & Competency Improvement |
| - Start with basic training (e.g. distinguishing between cash & assets), not |
| Directly address complex PSAK. Create 'short-term wins' |
| ( Kotter, 1996) to build self-confidence. |
| > Strategy 2.3: External Technical Assistance |
| - Establish partnerships with university economics/accounting faculties |
| closest to mentoring programs by students or lecturers. |
| > Strategy 2.4: Adopt Appropriate Technology |
| - Don't jump straight into complex software. Start with an Excel template |
| which was specifically designed for mosques, only then evolved. |
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| STAGE 3: REFREEZING |

| Goal: Institutionalize & Cultivate Change |

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| > Strategy 3.1: Formalization in Organizational Rules (AD/ ART) |

| - Make the obligation to prepare standard financial statements a rule |

| official organization, no longer a personal initiative. |

| > Strategy 3.2: Integration into the Management Cycle |

| - Use financial reports as a basis for the Annual Working Meeting |

| for performance evaluation and future program planning. |

| > Strategy 3.3: Create a Competency-Based Succession System |

| - Start introducing the basic understanding requirements of financial management as |

| one of the criteria (besides integrity) for the position of treasurer/ chairman.|

In-depth Analysis of Intervention Strategies within the SATKAM Framework

Stage 1: Interventions in the Unfreezing Phase. This phase is the most crucial and aims to dismantle underlying assumptions that hinder change. Strategies in this phase are designed to create cognitive dissonance and psychological safety(Z. I. Ahmad, 2025).

- **Leadership Advocacy & Commitment:** This is more than just agreement. Leaders must actively **reframe** the narrative of change. Instead of "imitating corporate practices," an effective narrative is "raising our level of trust before God and the community." Leaders here function as creators of **psychological safety** , ensuring that these changes are not about finding fault with the previous management, but rather about preparing the mosque for future challenges. This directly addresses *Identity Threat* (Azhar et al., 2025).
- **Create Urgency & Socialize Benefits:** This strategy aims to disrupt complacency with the status quo. Data and stories about crises of trust in other mosques, or, conversely, transparent mosque success stories, can be powerful triggers. This aligns with Kotter's (1996) first step, which is creating urgency.
- **Benchmarking & Comparative Studies:** This is an experiential intervention. Seeing firsthand how modern mosques operate can dismantle assumptions that new

systems are "complicated" or "unsuitable for mosques." This creates a powerful proof of concept.

Stage 2: Intervention in the Changing Phase Once psychological and cultural defenses begin to open, interventions shift to building capabilities and managing the implementation process(Ilma Ahmad et al., 2024).

- **Gradual Training & Competency Improvement:** The key to this strategy is "gradual." Starting with small steps (for example, separating alms and zakat records in separate books) can build **self-efficacy** among the takmir (Bandura, 1997). These small wins *will* build momentum and reduce fear of more complex tasks later on.
- **External Technical Assistance:** This is a strategy to address internal resource constraints. Partnerships with universities are not only about knowledge transfer but also about legitimacy. The involvement of neutral external parties can reduce internal politicization and provide validation for the change process.
- **Adopt Appropriate Technology:** Technology interventions must be user *-centric* . Forcing complex software will backfire. Starting with a well-designed spreadsheet template is often a much more effective technology bridge.

Stage 3: Intervention in the Refreezing Phase Successful change is lasting change. This phase aims to institutionalize new practices into the organization's DNA(Habibi et al., 2024).

- **Formalization in Organizational Rules:** This is a strategy for moving change from the personal (initiator-dependent) domain to the structural domain. When standardized reporting becomes part of the official Articles of Association and Accountability Reports (LPJ), it becomes "the way we work around here," not "So-and-So's idea."
- **Integration into the Management Cycle:** This ensures that the new accounting system isn't just a window dressing. When data from the financial statements is actively used as the basis for developing the mosque's budget plan for the following year, the mosque administrators will see the real value of their administrative work. This transforms accounting from a burden into a tool(Putro et al., 2022).
- **Create a Competency-Based Succession System:** This is a long-term strategy for sustainability. By including a basic understanding of management as one of the criteria—alongside integrity and religious understanding—for strategic management positions, mosques are proactively building their organizational capacity for the future(Z. I. et. a. Ahmad, 2025).

CONCLUSION

The transition from conventional reporting to PSAK-based accounting standards in mosques is a complex change management process, not simply a technical adoption. This research has identified and analyzed in depth three general categories of challenges that hinder this process: cultural, competency, and structural .

The main contribution and novel finding of this research is the formulation of the Mosque Governance Adaptation Strategy Framework (SATKAM) . This three-stage framework, based on Lewin's change model, provides a set of practical, structured, and replicable strategies for managing the transition. The findings confirm that the adoption of accounting standards in mosques is highly dependent on effective change management, driven by strong leadership, supported by human resource capacity building, and institutionalized through structural formalization to ensure sustainability.

The implication is that SATKAM can serve as a managerial guide for mosque administrators. Organizations such as the Indonesian Mosque Council (DMI) or the Ministry of Religious Affairs can adopt this model as guidance to accelerate the modernization of mosque governance nationally. Future research is recommended to empirically test the SATKAM framework through longitudinal studies of mosques undergoing transition to validate and refine the proposed strategies.

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