

Financial Report Design Based on ISAK 35 with Microsoft Excel

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Abstract

This research aims to produce a report preparation application utilizing Microsoft Excel in accordance with the Financial Accounting Standards Interpretation (ISAK) 35. The research object is an orphanage named Panti Peduli Yatim Dhuafa Salamiyah Al-Azis located in Bandung, Indonesia. This orphanage has not been able to prepare financial reports according to standards due to the limitations of accounting knowledge. This research uses a qualitative method of applied research type. Data were collected through interviews, observations, and document reviews. The designed application was then tested with the provided data, i.e., the transaction in May 2020. The results of this study successfully designed a financial report preparation application according to the requirements set by ISAK 35.

Keyword

ISAK 35, Microsoft Excel, Financial Report excel based, Financial Report

1. Introduction

In general, organizations can be divided into two: profit and non-profit organizations. One of the non-profit organizations is an orphanage. Usually, the legal entity of an orphanage is a foundation. According to *Kompas.id* it is estimated that there are about 5,000 orphanages in Indonesia.

The funding source for orphanages generally comes from donations. However, sometimes these donations are not sufficient for operational needs. Thus, orphanages have to adjust their needs with the donations received (Angin & Nusanto, 2020). This, of course, will have an impact on the activities of the orphanage residents (Haryanti & Nur, 2020).

Effective governance is crucial to meeting the demands of receipt management. It not only fulfills the needs of the organization but also promotes transparency in income and expenditure management. Financial reporting plays a vital role in preventing the misuse of donation funds, as demonstrated by the unfortunate occurrence in Indonesia. A report by *kompas.com* revealed that Aksi Cepat Tanggap deducted 30 percent of donation funds, amounting to 450 billion Rupiah, highlighting the importance of financial accountability.

The preparation of financial reports can be done manually or computer-based (Hidayat, 2018). There are quite a lot of accounting computer applications available on the market. However, often their use is not one hundred percent the same as the company's conditions. Another alternative is to use Microsoft Excel.

Although MS Excel is a spreadsheet application, it is widely used in various organizations. The advantage of Excel is that it has many functions such as statistics, finance, mathematics, and so on. Excel is also relatively familiar and easy to use. By using various existing functions, Excel can build an application to automate the business process of an organization.

The specific problem at Panti Peduli Yatim Duafa (PPYD) Salamiyah Al-Aziz, i.e., the object of this research, is that recording is still done manually. They only record cash receipts and expenditures. This happens due to the lack of knowledge of existing personnel about accounting standards and understanding of the importance of financial reporting.

Based on the description above, this research is titled "Financial Report Design Based on ISAK 35 with Microsoft Excel."

1.1 Objective

The purpose of this research is to find out how the recording process at the Salamiyah Orphanage and how to design financial reports in accordance with ISAK 35 using MS Excel.

2. Literature Reviews

Financial reporting involves a series of processes aimed at recording accounting transactions. The primary purpose of financial reports is to assess and measure a company's performance. By summarizing the financial position, business outcomes, and changes in financial position, these reports provide a comprehensive overview. Given that financial reports are informative, they must be presented with efficiency and precision.

2.1 Financial Report

Accounting is also referred to as the language of business because every organization uses it for communication when doing business, such as when there is an exchange of goods for a certain amount of money (Mardi, 2016). Sutanto (2017) stated that the processing of transaction data into information in the form of financial reports is carried out through an accounting information system. Meanwhile, Kasmir (2014) stated that a financial report is a report that shows the financial condition of a company at the present time or in a certain period.

The process of preparing financial reports usually follows a sequence called the accounting cycle. This process starts from recording transactions into a journal, and posting to the ledger until a financial report is produced.

2.2 Financial Report Standard

Financial reports must adhere to certain standards, which are regulated by the Indonesian Accountants Association (IAI) in Indonesia. For non-profit organizations, the Interpretation of Financial Accounting Standards used is ISAK 35. Specific guidelines are needed, such as the restriction of assets for certain interests, and ISAK 35 provides such guidelines. The term "non-laba" is used instead of "non-profit" because even though the orientation is not profit-seeking, it still generates profit.

2.3 Implementation of ISAK 35

According to a recent study by Afifah & Faturrahman (2021), non-profit organizations such as foundations have yet to prepare financial reports in compliance with ISAK 35. This finding is in line with another research that explored the implementation of ISAK 35 in the preparation of financial reports for the Mesjid Al-Muslimun in Tulungagung (Ahda et al., 2022).

Research has been conducted on the application of ISAK 35 in orphanages, specifically in Medan. Despite the orphanage's inability to produce a financial report, a successful financial report was prepared in accordance with ISAK 35 through this research (Purba et al., 2022). Additionally, research has been conducted to implement ISAK 35 using MS Excel to aid reporting at a mosque and comply with ISAK 35 requirements (Purwidiyanti et al., 2021).

3. Method

The research object of this study is PPYD Salamiyah, located on Jalan Rereng Wulung, Bandung. A research object is an attribute or value of a person, object, or activity that has certain variations determined by the research to be studied and then conclusions are drawn (Sugiyono, 2022).

In this study, a qualitative approach was employed, as outlined by Sugiyono (2022). Qualitative research is considered to be more exploratory, interpretive, interactive, and constructive. Research is typically categorized into two types: applied research and basic research, as noted by Mulyatiningsih (2011). Additionally, Mulyatiningsih (2011) describes three research methods that fall under applied research, namely action research, experiment, evaluation, and research and development. Sugiyono (2022) further explains that the research and development method is utilized for producing a specific product.

The data sources used in this research are primary and secondary data. Primary data is collected through interviews and observations. Secondary data is collected through document review and records used for transaction processing. In qualitative research, the methods usually utilized are interviews, observations, and document utilization (Moleong, 2018).

Key informants knowledgeable in the process of transaction recording will be interviewed. The interviews will cover individuals who record transactions using MS Excel as well as those who record transactions manually. Observations will be conducted to gain insight into the transaction recording process. The interview and observation phase took place during March and April of 2023.

Through the analysis of interviews, observations, and document reviews, researchers can utilize triangulation to better understand the compatibility between the three sources of information. While the purpose of triangulation is not to uncover an absolute truth, it does serve to enhance the researcher's comprehension of the phenomena at hand (Sugiyono, 2022).

Upon successfully collecting the data, the subsequent step is to engage in data analysis. As Sugiyono (2017) explains, this process involves methodically organizing and sifting through the data gathered from interviews, field notes, and documentation to arrive at comprehensive and comprehensible conclusions. The data analysis technique employed in this research entails data reduction, data presentation, and conclusion drawing.

During the data reduction stage, irrelevant information gathered from interviews and observations is discarded. The remaining data is then organized into groups for streamlined recording, conforming to ISAK 35 guidelines for financial

reporting. The focus of this data pertains to the creation of a chart of accounts, which serves as the foundation for accounting records. Furthermore, the data is carefully sorted for efficient processing in a general journal.

The interpretation of collected and reduced data is presented during the data presentation stage. Feedback and data suitability will be sought from orphanage management. The data will be presented in the form of a table chart of accounts, and a MS Excel application will be designed for preparing financial reports in compliance with ISAK 35. In essence, this data is a comparison of the recording process versus the use of the MS Excel application.

The solution to the research problem lies in drawing conclusions from the presented data. The current objective is to determine if the recording process conducted at the Orphanage can be transformed into a financial report designer utilizing ISAK 35 and MS Excel.

The process of designing with MS Excel involves three key stages: analysis, design, and testing. During the analysis stage, data is collected, reduced, presented, and conclusions are drawn. Additionally, this stage determines the necessary hardware and software requirements. Surprisingly, sophisticated hardware specifications are not necessary to run MS Excel. An i-3 processor or equivalent with 256 GB of storage and 8 MB of RAM will suffice. To use the software, it must be installed with at least Windows 10 and the MS Office application.

At this stage, researchers are moving forward to the testing phase. While using the transaction data provided by the orphanage in May 2020 and inputting them into the application. The resulting transactions will be presented to the orphanage for review. Our aim is to ensure that the output aligns with the requirements and meets their expectations.

4. Data Collection

After conducting interviews, observations, and document reviews, it has been determined that the orphanage has yet to meet the financial reporting requirements outlined in ISAK 35. Specifically, financial position reports, comprehensive income reports, cash flow reports, changes in net asset reports, and notes on financial statements have not been created. The only existing notes pertain to cash receipts and expenditures. Additionally, profit is calculated by deducting incurred expenses, resulting in income reports when available. Calculating assets is complicated due to donations from the owner without clear separation. The format for cash expenditure records is as follows.

Tanggal	No. Bon	Keterangan	Pengeluaran	Total
29 Mei 2020		Ongkos	Rp 75.000	
		Parkir	Rp 14.000	Rp 89.000
29 Mei 2020		Keranjang sampah (4bh)	Rp 24.000	
		Lap Piring (2bh)	Rp 10.000	
		Karpet	Rp 20.000	Rp 54.000
29 Mei 2020		Jam Dinding Palembang (3bh)	Rp 105.000	Rp 105.000
29 Mei 2020		Tempat Beras Maspion 38kg	Rp 340.000	Rp 340.000
29 Mei 2020		Kesed (4bh)	Rp 80.000	
		Sendok	Rp 20.000	
		Pisau	Rp 10.000	
		Jepitan Jemuran (2bh)	Rp 30.000	

Figure 1: Cash Expenditure Record

The orphanage is currently unaware of the matter involving ISAK 35 as the accounting staff is currently unavailable. Furthermore, there has been no decision made by management to provide a financial position report, nor have any depreciation methods or policies been established. Additionally, the transactions have yet to be classified into accounts, rendering the creation of journals impossible. To address this, the authors have compiled a table that organizes the transactions based on the data collected.

Account Name	Description
Cash	To record receipts from donations and cash expenditures.
Bank	To record receipts from donations and cash expenditures that come from the orphanage's bank account.
Supplies	To record supplies such as office stationery that are not directly expensed.
Other Current Assets	To record prepaid expenses such as prepaid rent.
Account Payables	To record liabilities that are due in less than one year, such as activity debts.
Income	To record receipts from donations, grants, and others that constitute the orphanage's income.
Beban	To record the orphanage's operational expenses such as rent expenses.

Table 1: Categorization of Account

5. Result and Discussion

Based on the data obtained, the authors designed an Excel application to be able to produce financial reports based on ISAK 35. The steps are as follows.

5.1 Chart of Account Preparation

The Chart of Accounts (COA) serves as a crucial component for journal entries and as a repository for recording beginning balances. It features designated columns for account number, account type, account name, debit, and credit. The account type column is designed to enable the easy classification of accounts for financial reporting purposes.

5.2 General Journal Design

The purpose of the general journal is to accurately record all transactions that occur. The COA sheet provides a drop-down menu for selecting an account number, so there's no need to input it manually. Additionally, a filter is available in this journal to enable easy transaction searches. The type column is included to indicate whether a transaction is restricted or unrestricted.

5.2 General Ledger Design

The ledger serves as a repository for organizing and consolidating transactions that have been entered into the journal. With this application, transactions will be automatically sorted into the ledger based on their respective accounts, allowing users to conveniently locate desired information with ease. The application will even display the beginning balances and end balances of the chosen account. Additionally, a filter function is available for accessing transactions by either date or value.

5.3 Design of Trial Balance

The trial balance serves as a valuable tool for ensuring the accuracy of ledger balances. In the event that an imbalance is detected, it indicates an error in either ledger posting or journaling, allowing for prompt correction prior to financial report preparation. This design features 6 columns, including beginning balance, mutation, and ending balance, each with corresponding debit and credit columns.

5.4 The Design of Statement of Financial Position

Once the trial balance has been compiled, the subsequent task is to devise a financial report. This segment outlines the process of crafting a display for the statement of financial position. The numbers on this sheet are sourced from the trial balance. This section establishes a filter to ascertain the period that will be showcased. To simplify matters for users of this financial position report section, several periods are generated, enabling users to scrutinize fluctuations in balances. Please refer to the accompanying image for a visual representation of the display.

PT. POKOK BUNDA (PBYD) Salimayah Al-Aziz		Laporan Posisi Keuangan Per Tanggal 31 May 2020		Periode Keanggotaan 01 May 2020 - 31 May 2020	
		30 Apr 2020		31 May 2020	
ASSET					
ASSET LIABILITIES					
1-1000	KAS	Rp	-	Rp	-
1-1001	Kas Tunai	Rp	100.000	Rp	97.979.000
1-1002	Kas Rekening	Rp	-	Rp	-
1-1003	Kas Lainnya	Rp	-	Rp	-
Total KAS		Rp	100.000	Rp	97.979.000
1-2000	Stok	Rp	-	Rp	-
1-2001	Stok Bahan	Rp	10.000.000	Rp	10.000.000
1-2002	Stok BPA	Rp	-	Rp	-
1-2003	Stok Bahan Garam	Rp	0.000.000	Rp	0.000.000
1-2004	Stok BPA	Rp	-	Rp	-
Total Stok		Rp	10.000.000	Rp	10.000.000
1-3000	PERAKSIKSIAN	Rp	-	Rp	-
1-3001	Perakisian Perangapian	Rp	-	Rp	-
1-3002	Perakisian ATK	Rp	-	Rp	-
1-3003	Perakisian Lainnya	Rp	-	Rp	-
Total Perakisian		Rp	-	Rp	-
1-4000	PIHANG	Rp	-	Rp	-
1-4001	PIHANG Jangka Pendek	Rp	-	Rp	-
1-4002	PIHANG Jangka Panjang	Rp	-	Rp	-
1-4003	PIHANG Lainnya	Rp	-	Rp	-
1-4004	PIHANG Rekening	Rp	-	Rp	-
1-4005	PIHANG Lainnya	Rp	-	Rp	-
1-4006	PIHANG Lainnya	Rp	-	Rp	-
Total PIHANG		Rp	0.000.000	Rp	0.000.000
1-5000	ASSET LIABILITIES LAINNYA	Rp	-	Rp	-
1-5001	Perangapian	Rp	-	Rp	-
1-5002	Rekening Perangapian	Rp	-	Rp	-
1-5003	Rekening Lainnya	Rp	-	Rp	-
1-5004	Perangapian Lainnya	Rp	-	Rp	-
1-5005	Rekening Lainnya Lainnya	Rp	-	Rp	-
Total ASSET LIABILITIES LAINNYA		Rp	-	Rp	-
Total ASSET LIABILITIES		Rp	10.000.000	Rp	10.000.000

Figure 2: Statement of Financial Position

5.5 Comprehensive Income Statement

The following report is categorized into two sections: restricted and unrestricted. The data is sourced from the general journal, while the account codes are extracted from the COA sheet. To provide an overview of the overall value, a total column is included, which displays information on income and expenses for a specific timeframe. Please refer to the accompanying image for a visual representation.

Panti Peduli Yatim Duafa (PPYD) Salamiyah Al-Aziz Laporan Penghasilan Komprehensif Periode Kepengurusan 01 May 2020 - 31 May 2020					
31 May 2020					
		Tanpa Pembatasan dari Pemberi Sumber Daya	Dengan Pembatasan dari Pemberi Sumber Daya		Jumlah
PENDAPATAN					
4-101	Pendapatan Sumbangan	Rp	1.500.000	Rp	500.000
4-102	Pendapatan Cakupan	Rp	60.000.000	Rp	-
4-103	Pendapatan Hibah	Rp	500.000	Rp	-
4-104	Pendapatan Lainnya	Rp	-	Rp	-
TOTAL PENDAPATAN		Rp	62.000.000	Rp	500.000
BIAYA					
5-101	Biaya Saluran Asuk	Rp	-	Rp	-
5-102	Biaya Gaji	Rp	-	Rp	-
5-103	Biaya Sewa Gedung	Rp	-	Rp	-
5-104	Biaya Listrik	Rp	-	Rp	-
5-105	Biaya ATK	Rp	-	Rp	-
5-106	Biaya Telepon	Rp	-	Rp	-
5-107	Biaya Internet	Rp	-	Rp	-
5-108	Biaya Transport	Rp	-	Rp	88.000
5-109	Biaya Makan	Rp	-	Rp	-
5-110	Biaya Kebutuhan	Rp	-	Rp	-
5-111	Biaya Keamanan & Kebersihan	Rp	-	Rp	-
5-112	Biaya Administrasi Lain-lain	Rp	-	Rp	-
TOTAL BIAYA		Rp	-	Rp	88.000
TOTAL PENGHASILAN KOMPREHENSIF		Rp	62.000.000	Rp	411.000

Figure 3: Comprehensive Income Statement

5.6 Statement of Change in Net Asset

This is a mandatory report for ISAK 35 that includes the beginning balance of net assets, surplus, and deficit. It is important to distinguish assets with restrictions from those without. The beginning balance is obtained from the COA sheet's initial balance column, while the comprehensive report provides surplus and deficit figures. The ending balance is calculated by adding the initial balance, and surplus, and subtracting the deficit. The report is presented as follows.

Panti Peduli Yatim Duafa (PPYD) Salamiyah Al-Aziz Laporan Perubahan Aset Neto Periode Kepengurusan 01 May 2020 - 31 May 2020			
31 May 2020			
ASET NETO TANPA PEMBATASAN PEMBERI SUMBER DAYA			
Saldo Awal	Rp	100.000	
Surplus (Defisit) Periode Lalu	Rp	-	
Surplus (Defisit) Periode Berjalan	Rp	62.000.000	
SALDO AKHIR	Rp	62.100.000	lay
ASET NETO DENGAN PEMBATASAN PEMBERI SUMBER DAYA			
Saldo Awal	Rp	-	
Surplus (Defisit) Periode Lalu	Rp	-	
Surplus (Defisit) Periode Berjalan	Rp	411.000	
SALDO AKHIR	Rp	411.000	

5.7 Statement of Cashflow

In this report, the values are taken from the balance sheet and categorized into operating, investing, and financing activities in accordance with ISAK 35.

5.8 Notes of Financial Statement

This report is divided into two sections: the first provides general company information, including vision, mission, and accounting policies. This information is manually created based on extensive research and is generally consistent over time. The second section explains the balances in the financial statements, utilizing the "+" formula to extract them.

6. Conclusion

The Salamiyah Al-aziz Orphanage has yet to complete financial reports in accordance with ISAK 35, a common issue among nonprofit organizations in Indonesia. According to Zakiah & Meirini (2022), Madrasah Ibtidaiyah Sunan Ampel only record cash inflows and outflows, a finding supported by Hasanah et al.'s (2022) research on the Darush Shibyan Orphanage. Similarly, the Amal Shaleh Foundation, Tempurejo, only generates income reports based on cash inflow and outflow records (Diningsih et al., 2023). However, the Hati Gembira Foundation, as noted by Amelia & Bharata (2022), has successfully implemented ISAK 35 in their financial reporting practices.

The primary obstacle preventing the production of financial reports that adhere to ISAK 35 is the lack of personnel possessing adequate knowledge of accounting and ISAK 35. According to Haq & Akbar (2022), employees of nonprofit organizations in Surabaya are currently deficient in the necessary competencies to generate high-quality financial reports. Consequently, it is imperative to promote awareness of the implementation of ISAK 35 in order to enhance donor confidence.

While there is no accounting application currently available that fully aligns with ISAK 35, utilizing MS Excel can serve as a viable alternative for preparing financial reports. In fact, research conducted by Jusoh & Ahmad (2019) revealed that 85% of surveyed companies rely on MS Excel for compiling their financial reports. Additionally, Purwidiyanti et al. (2021) conducted training for mosque administrators in the Banyumas district, enabling them to prepare Excel-based financial reports in accordance with ISAK 35.

Through extensive research, an application has been designed utilizing MS Excel to create financial reports in compliance with ISAK 35. The application offers the ability to generate the necessary financial reports as required by ISAK 35, including the statement of financial position, comprehensive income statement, cash flow statement, statement of changes in net assets, and notes to the financial statements. Furthermore, this user-friendly application boasts a dashboard that provides management with a concise overview of vital information, such as cash expenditure graphs and real-time cash balances. The authors aspire for it to serve as a foundation for the development of future financial reporting applications that adhere to ISAK 35 standards.

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