

| RESEARCH ARTICLE**Accountability of Mosque Financial Management: A Case Study of Pangeran Diponegoro Mosque, Yogyakarta, Indonesia****Siti Rochmah Ika^{1,2}✉, Falikhatur³**¹*Doctoral Program in Economics, Faculty of Economics and Business, Universitas Sebelas Maret, Surakarta, Indonesia*²*Department of Accounting, Faculty of Economics and Business, Janabadra University, Yogyakarta, Indonesia*³*Department of Accounting, Faculty of Economics and Business, Universitas Sebelas Maret, Surakarta, Indonesia***Corresponding Author:** Siti Rochmah Ika, **E-mail:** ika@janabadra.ac.id**| ABSTRACT**

This study aims to describe how the Pangeran Diponegoro Mosque instituted open and accountable financial management related to the mosque's activities. Specifically, this study aims to: (1) describe the forms of activity and financial reporting practiced at the mosque; and (2) analyze the extent to which these practices reflect principles of accountability and transparency for non-profit entities; and (3) identify supporting and constraining factors that shape accountability in reporting within a mosque funded by its community. The research employed a qualitative approach with a single-case study design, utilizing in-depth interviews with mosque administrators (takmir) and congregants/donors, in addition to an analysis of financial documents. Data analysis was conducted by adapting accountability and transparency indicators from previous studies. The results indicate that financial reporting is conducted regularly through simple cash reports, which include receipts, expenditures, and balances, along with occasional announcements to the congregation. This practice incorporates elements of accountability and transparency, as evidenced by periodic reports, deliberations, and informal disclosures. However, it lacks support from specific internal regulations, has never undergone third-party auditing, and does not leverage digital media platforms, such as Instagram, for disseminating financial information. Key supporting factors include the management's religious commitment, social closeness with the congregation, and the convenience of cashless donations via transfer/QR. Conversely, inhibiting factors involve the limited accounting skills of mosque committees and the absence of up-to-date operational guidelines from the Ministry of Religious Affairs regarding a practical reporting format for mosque financial management. This research provides input to the Ministry of Religious Affairs regarding the need to develop national guidelines for mosque financial reporting that are simpler, more uniform, and in accordance with Sharia principles. It also highlights the importance of improving basic financial reporting capacity at the mosque committee level to strengthen accountability and transparency across mosques in Indonesia.

| KEYWORDS

Accountability; Financial management; Mosque management; Philanthropic fund; Transparency.

| ARTICLE INFORMATION**ACCEPTED:** 01 January 2026**PUBLISHED:** 24 January 2026**DOI:** 10.32996/jefas.2026.8.2.4**1. Introduction**

Mosques are one of the religious institutions most closely connected to the lives of Muslim communities in Indonesia. Their function is not only as a place for religious worship, but also as a center for education, da'wah, social activities, and economic empowerment of the congregation (Adil et al., 2013). In many communities, mosques serve as crucial hubs connecting the spiritual, social, and cultural dimensions of the community. In this position, mosques effectively manage a significant public trust, whether in the form of trust, participation, or funds raised from the congregation and donors (Pahlevi et al., 2025).

As entities that collect and manage public funds, mosques are essentially non-profit entities that require accountable governance and reporting (Tufani, 2024). Accountability is understood not only as an obligation to prepare financial reports, but also as a process of honest, transparent, and understandable accountability for all mosque activities and use of resources (Afifuddin & Siti-Nabiha, 2010; Islamiyah, 2019). A lack of accountability can raise suspicion, reduce congregational trust, and ultimately weaken participation and support for mosque programs (Basri et al., 2016; Sarif et al., 2018).

Some fraud cases occurred arising from a lack of oversight by mosque administrators. The cases at the Grand Mosque of West Sumatra (DetikNews, 2021), for example, and the Sultan of Pulau Penyengat Mosque in the Riau Islands (BPK, 2019) involved a substantial amount of money and resulted in legal challenges for the perpetrators. These two cases are similar, documenting that one of the mosque administrators was proven to have embezzled mosque alms funds for several years for personal gain. These cases provide a lesson on the importance of accountability in religious organizations. Even in nonprofit organizations, weak accountability can lead to fraud and litigation. Moreover, the cases offer clarity about the role of the administrators, who are responsible for deciding whether financial management is successful or, conversely, fraudulent (Tufani et al., 2022).

In Indonesia, some studies have explored how takmir members manage mosques to ensure accountability to both the ummah and God. Tufani et al. (2022) explored the management practice of one of the four Jami mosques in Yogyakarta; they conclude that the practices are in accordance with stewardship theory. Other studies observed Jogokariyan Mosque, a phenomenal mosque in Yogyakarta that is well-known for enhancing the community's welfare with its innovative fund management (Afif & Anggoro, 2018). These researchers observed management practices using different research focuses. A study looked at how the mosque manages its human resources (Fauzan et al., 2024); another study investigated how the mosque successfully transformed the zakah recipient into the zakah donor (Kurniawati et al., 2025); another study assessed how the mosque serves its congregation and is accountable to them in accordance with Quran surah At-Taubah verse 18 (Ekaviana et al., 2021). According to Sabili et al. (2023), the Jogokariyan Mosque has presented its financial report in a transparent and accountable manner. The financial information is disseminated through information boards, websites, and Eid al-Fitr bulletins so that the funds received and used by the mosque are clearly recorded.

While studies on the accountability of mosque financial management are encouraging, there remains a lack of comprehensive discussion regarding the factors that facilitate and hinder it. Previous studies have mostly looked at how accountability practices fit with certain frameworks (Afif & Anggoro, 2018; Ekaviana et al., 2021; Islamiyah, 2019; Muchlis et al., 2019; Tufani, 2024). They haven't investigated what factors inhibit and promote accountability practices in mosques' financial management. The discussion of these factors is crucial as it shapes accountability. Analyzing these factors is also essential for informing mosque management and policymakers (e.g., the Ministry of Religious Affairs) regarding policies to uphold accountability to both the congregation and the divine. Therefore, this research seeks to address the existing gap in literature.

The objective of this study is to examine how the Pangeran Diponegoro Mosque instituted open and accountable financial management. Specifically, this study addresses three research purposes. First, the current study describes financial reporting practised at the Pangeran Diponegoro Mosque; second, it analyses the extent to which these practices reflect principles of accountability and transparency for nonprofit entities; and third, it identifies supporting and constraining factors that shape accountability.

Practically, this study provides a clear portrait of how the accountability process for reporting activities and finances is carried out at the Pangeran Diponegoro Mosque. These findings help administrators and related parties review existing practices: the extent to which the reporting process reflects the values of trust, transparency, and fairness in a religious organisation. From a policy and programme development perspective, the research results can provide input for the Ministry of Religious Affairs or the Indonesian Mosque Council in designing programmes to strengthen mosque governance and accountability, particularly those that rely on congregational funds like the Pangeran Diponegoro Mosque.

2. Literature Review

Financial management in religious non-profit organizations, such as mosques, is fundamentally different from the business sector because its primary focus is the management of public funds (Zakat, Infaq, Sedekah, and Waqf) for socio-spiritual purposes, rather than for profit (Agyemang et al., 2017). This management requires the implementation of management functions, including planning, organizing, implementing, and monitoring, to ensure that collected funds are not simply idle in the bank account but are effectively distributed for the benefit of the community (Mustafa et al., 2016; Osman & Agyemang, 2020).

In Indonesia, the formal accountability standard applicable to these entities is the Interpretation of Accounting Standards (ISAK) 35, which replaces PSAK 45 (IAI, 2018). This standard requires the presentation of comprehensive financial statements, including statements of financial position, comprehensive income, and cash flows, to ensure transparency to donors and stakeholders, although human resource competency challenges often hamper the full implementation of this standard in practice.

Previous studies have observed the practice of mosque financial reporting and the accountability of mosque financial management. Adil et al. (2013), who explored financial management practices among hundreds of mosques in Sabah and Sarawak, Malaysia, document that accurate and proper documentation of financial activities, together with increased accountability for the chairman and treasurer, is necessary to enhance efficiency and performance efficacy. Basri et al. (2016) highlighted that, based on the modern scholar's view, accounting accountability in religious organizations must present a formal financial report. While, a study conducted in Kuala Terengganu, Malaysia, demonstrated that the mosque administrator, known as the takmir, is proficient in financial reporting. However, it appeared that there aren't any budgetary control procedures in place. This finding suggests that the takmir primarily focuses on financial accounting and pays less attention to financial management, specifically the budgetary control procedures that could increase the risk of embezzlement (Shaharuddin & Sulaiman, 2015). Islamiyah, (2019) explored the financial management practices of a university mosque in Malaysia to assess the accountability. The results revealed that the mosque has implemented four tools to gain accountability namely social auditing, involvement, regulation, and performance evaluation. This study suggested that, to hold the mosque accountable, financial management techniques in place are essential.

Previous studies, specifically in Yogyakarta, mostly utilize the Jogokariyan mosque as the research object, this study scrutinizes the Pangeran Diponegoro Mosque. The mosque is located near the heritage site of Yogyakarta, the Prince Diponegoro Museum. The prince was an iconic hero during the Java War, 1825–1830. The mosque has been the center of religious activities in the Tegalrejo District. Based on the Mosque Information System of the Ministry of Religion (Simas Kemenag, 2022), this mosque was built in 1972 and became a silent witness to the spread of Islam in Tegalrejo region. Therefore, in addition to the literature gap regarding the discussion of supporting and inhibiting factors as explained in the Introduction section, this study takes the Diponegoro Mosque as an object, which as far as the author knows has never been elaborated on by previous research.

This study uses Sharia Enterprise Theory (SET) to understand the accountability of the activities and financial reporting of Pangeran Diponegoro Mosque. In SET, the management of congregational and donor funds is viewed as a trust that must be accounted for first to Allah (vertical accountability), then to the congregation, donors, and the community (horizontal accountability) (Please et al., 2022; Triyuwono, 2015). Therefore, the focus of this study is not only on the administrative neatness of the reports but also on the extent to which the reporting process reflects Sharia values such as trustworthiness, honesty, justice, and welfare in the management of mosque funds and activities (Amalia et al., 2024).

3. Method

3.1 Research Design and Place

This study employs a qualitative methodology with a single case study design at the Pangeran Diponegoro Mosque in Tegalrejo, Yogyakarta. This mosque was purposefully selected because of its unique characteristics as a historic mosque bearing the name of Prince Diponegoro. It is managed by a relatively comprehensive management structure, carries out various worship and social activities, and is entirely funded by the congregation and donors without government budget support. These conditions make it a relevant context for answering the research objectives, namely: (1) describing the financial reporting; (2) analyzing its compliance with the principles of accountability and transparency for non-profit entities; and (3) identifying factors that support and hinder the reporting accountability process at mosques funded by congregations.

3.2 Data Sources and Research Informant

The research data consisted of primary and secondary data. Primary data were obtained through in-depth interviews with the head of the mosque, the administrator, secretary, the treasurer, head of social affairs, and congregants/donors, as parties directly involved in and experiencing the practice of the activity and financial reporting. Informants were selected purposively based on their role, position, and level of knowledge regarding the management of the Pangeran Diponegoro Mosque.

Secondary data were obtained through documentary analysis, including cash books and financial records, minutes of takmir meetings, financial report announcements, planning documents or activity reports if available, and information media used by the mosque such as bulletin boards or digital media. The informant profiles are presented in Table 1.

Table 1. List of Informant

| No | Code | Name | Role | Date of interview |
|----|------|--------|--|--|
| 1 | IF | Mr. F | Chief of Takmir | 14 th November 2025 |
| 2 | IS | Mr. S | Head of Social Affair | 28 th November 2025 |
| 3 | IA | Mrs. A | Treasurer 1 | 15 th November, 2 nd December 2025 |
| 4 | IW | Mr. W | Treasurer 2 | 28 th November 2025 |
| 5 | IE | Mr. E | Secretary 1 | 17 th November, 5 th December 2025 |
| 6 | IY | Mr. Y | Donor | 18 th November 2025 |
| 7 | IJ | Mrs. J | Donor and congregation | 15 th November 2025 |
| 8 | I | Mr. SD | Head of Public Relation and Media Affair | 5 th December 2025 |

3.3 Accountability and Transparency Indicator Framework

To operationalize the concept of accountability, this study employs the accountability framework of (Islamiyah, 2019), which categorizes accountability in managing mosque funds into five primary indicators: 1) Financial statements and disclosures, 2) Performance assessment and evaluation, 3) Participation processes within the organization, 4) Self-regulation, and 5) Social audits. Each of these indicators includes sub indicators that form the foundation for developing the interview guide and analysis categories.

In addition, for the transparency aspect, this study adapts indicators proposed by (Karimah & Baehaqi, 2022), which comprise 1) clear disclosure of information regarding financial conditions, 2) easy access to information, and 3) utilization of mosque-owned information media.

3.4 Data Collection and Data Analysis Technique

Referring to the analytical framework of (Miles et al., 2014), the data collection phase was conducted using two main techniques, in-depth Interviews and documentary analysis. Interviews were conducted face-to-face using a semi-structured guide based on accountability indicators (Islamiyah, 2019) and transparency (Karimah & Baehaqi, 2022). In terms of documentary analysis, researchers collected documents related to activity and financial reporting, such as cash books, periodic financial report records (if any), minutes of management meeting minutes, activity planning documents or reports, and information media (bulletin boards, written announcements, or digital media).

Data analysis was conducted interactively following the steps outlined by (Miles et al., 2014) which include data collection, data reduction, data display, conclusion drawing and verification. Data collection occurred simultaneously with interviews and document collection. Each new piece of data was immediately noted and archived. Data reduction is the process of selecting, reducing, abstracting, and altering data derived from field notes. Data reduction is an analytical process that refines, categorizes, directs, eliminates unneeded information, and arranges data to facilitate conclusions. Data presentation is a compilation of information that may be utilized to deduce conclusions and make decisions. Charts, flowcharts, and brief descriptions are the most common ways that data is presented in qualitative research. Initial conclusions were drawn based on the patterns and themes that emerged from the data reduction. Next, the researcher conducted verification through source triangulation (comparing information between informants) and technical triangulation (comparing interviews with documents). This process was carried out to ensure consistency between the researcher's interpretation and the empirical evidence.

The researcher uses the flow model throughout the interview process. The researcher performed data reduction, data presentation, and conclusion drawing simultaneously throughout each observation session as part of the analysis process. A reduction in information was expected to follow data collection. Analysing, arranging, and compiling data for conclusions is another activity in data reduction.

4. Results and Discussion

4.1 Case in the Context of Pangeran Diponegoro Mosque

Like most mosques, the Pangeran Diponegoro Mosque serves as a place of worship for the Tegalrejo community, offering both obligatory and voluntary prayers. Its strategic location within the Tegalrejo Field complex makes it not only a place for prayer but also a place to learn Pencak Silat (Indonesian martial arts). Prayers are held five times daily. The Pangeran Diponegoro Mosque also holds regular religious studies (Kajian) every Sunday morning, Friday Kliwon evening, and Saturday night. Quranic education

centers (TPA) are held three times a week for both adults and children. The mosque also facilitates youth mentoring for cadre development. Furthermore, the mosque regularly distributes meal on Friday after Jumah prayer and early morning prayer (Subuh) every month. The mosque also distributes 2.5 kg of rice to the congregation and the underprivileged community every two weeks. Therefore, the Pangeran Diponegoro Mosque's organizational structure is robust to accommodate its numerous activities. Figure 1 presents the organizational structure of the Pangeran Diponegoro Mosque Management. The Head of the Takmir (Mr F) made this statement.

"The Pangeran Diponegoro Mosque actively engages in religious outreach activities. The mosque is not only a place of worship and learning for senior citizens but also for children and teenagers. The mosque's organizational structure consists of 13 divisions with 49 mosque administrators, all of whom actively contribute to the mosque's vibrancy. Divisions with significant or important activities can have up to seven administrators, such as the social affairs, equipment, and public relations and media divisions. The social affair division is likely the busiest, as it manages the needs of the mosque priests (imam and marbot), distributes 100 packs of rice every two weeks, and provides care for the sick, poor, orphans, and dead individuals. We also handle formal administration for those wishing to convert to Islam (mualaf) and provide guidance and Islamic learning to converts. Funding for the operation and activities of the Pangeran Diponegoro Mosque comes from the congregation and regular donors. Therefore, we, the mosque administrators, strive to uphold our mandate by actively carrying out activities and reporting on the use of funds transparently and accountably. For us, holding this trust is also a form of worship to Allah".

Financial management at the Pangeran Diponegoro Mosque is well organised, as the mosque's management views this as a reflection of their accountability to both humans and the divine.

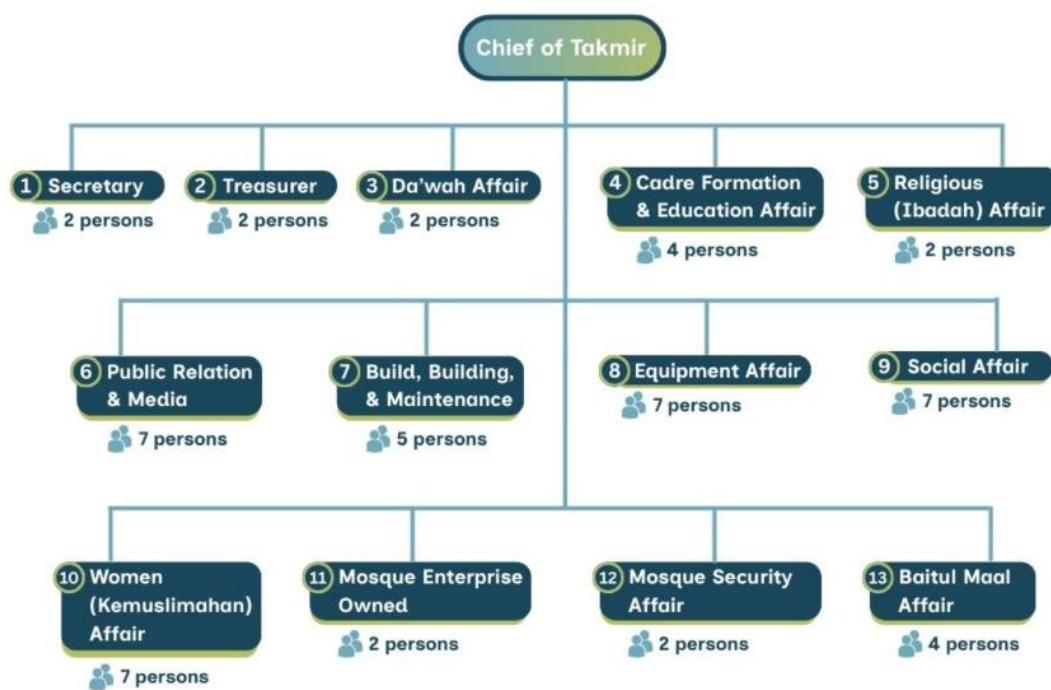


Figure 1. Organisational Structure of Pangeran Diponegoro Mosque Management

4.2 Accountability of the Mosque Financial Management

The mosque's income is generated from its donation box, which is counted after Friday prayers. Additional income comes from regular donors, such as those who consistently cover the mosque's electricity bill. Some donors commit to contributing funds for the distribution of rice and Friday meals for a specified period. The total donations are recorded in the treasurer's cash book and displayed on the mosque's notice board, updated weekly.

The donation box is also counted after regular religious studies, which occur on Sunday mornings and Friday nights *Kliwon*, and the results are documented by the treasurer for inclusion on the notice board the following Friday. The mosque's permanent donation boxes are tailored to meet donor preferences, including categories for infrastructure, food, zakat, and waqf. There is also a QR code above the donation box for direct contributions to the mosque's bank account. Usually, before Friday prayers, an

announcement is made regarding the amount of donations received, expenditures, and the balance from the previous week. Funds from the donation box are then packed in plastic and labelled according to the purpose of money. The money is then recorded in the cash book of the treasurer, and then the rest of the money will be banked by the treasurer. Figure 2 and Figure 3 shows the donation box and fund labelling, respectively.

According to Treasurer 1, Mrs A.,

The design of the donation boxes reflects donor preferences. The permanent donation boxes at Pangeran Diponegoro Mosque are color-coded based on their intended use, such as for mosque construction and infrastructure or food. The Equipment Division is responsible for the key to the donation box lock. Every Friday, the treasurer, assisted by 5-6 administrators, records the income from the donation box in the cash book. Treasurer 2 sorts the money into plastic bags and labels them according to the donation allocation. Funds are first allocated according to their designated purpose, and any shortfalls are supplemented from the donation box collected during Friday prayers and regular religious study sessions. Before the start of Friday prayers, the mosque imam announces the balance from the previous week.

The Pangeran Diponegoro Mosque activity budget is prepared every month. Each division submits a budget to the treasurer based on the program needs for the upcoming month. After the treasurer prepares the budget, it is approved by the head of the secretariat and ratified by the head of mosque management (takmir). The entire proposed budget is typically spent almost 100%. Every month, there is a management meeting to evaluate the previous month's activities and plan activities and finances for the following month. After one year, a Management Working Meeting is held to review the activities and funding from the past year, as well as to plan the activities and budget for the upcoming year. The Secretary 1, Mr E states the following.

We have a WhatsApp group for mosque administrators to remind them of monthly budget submissions. The secretary distributes meeting invitations to review the previous month's activities and approve the following month's budget. These monthly meetings serve as a tool for monitoring and evaluating activities and controlling mosque expenditures. We also hold an Annual Working Meeting. All mosque administrators participate in the Annual Working Meeting. This meeting serves as a forum for reporting and accounting activities and finances for the year, as well as planning activities and budgeting for the coming year.



Figure 2. The donation boxes are categorized according to the donor preferences

Participation is a crucial aspect of accountability, as it ensures that those who are entrusted, namely, the congregation and donors, receive a final report and have the chance to engage, provide feedback, and supervise the decision-making process. This involvement enhances financial transparency.

In the dimension of organizational participation, our observation and interview indicate that participatory accountability at the Pangeran Diponegoro Mosque is achieved through deliberations regarding strategic decisions, particularly for renovations or significant expenditures. *"If we wish to make major renovations, we invite the congregation to deliberations before making a decision,"* said Mr F, the Chief of takmir. Additionally, participation occurs internally through the takmir forum during the development of work programs and budgeting. Mr. S, the Head of the Social Affairs Division, noted, *"In the development of work programs and budgeting, all takmir members are invited to determine the program and the amount of costs to be implemented."* This pattern demonstrates that deliberations serve not only to share information after events but also as a mechanism to control and legitimize social behavior from the planning stage. Consequently, this approach makes decisions regarding financial expenditure more acceptable and enhances the accountability of the mosque's financial management.



Figure 3. Labeling of cash receipts and allocation according to their intended use

In terms of the self-regulation dimension, the Pangeran Diponegoro Mosque appears to lack specific written regulations that would serve as an institutional basis for financial management and reporting, such as articles of association (AD/ART) or formal internal guidelines. The head of the mosque's management committee remarked, *"We don't have specific formal regulations regarding mosque financial management, but we are strongly committed to carrying out activities and financial reporting transparently and accountably... as the mosque's management committee, we are accountable to God and to the congregation who entrust their funds to us"* (Mr F, Chief Mosque's Management Committee). The above scenario reflects that accountability is primarily sustained by trust and religious values (amanah), rather than by formalized written instruments that standardize financial procedures and reporting practices.

While there are no written internal regulations, the management noted that they have adopted general work guidelines, such as the Clean, Pure, Healthy Mosque (MBSS) from the Ministry of Religious Affairs (Badan Litbang dan Diklat Kemenag RI, 2020), as references for certain operational procedures. Informants also mentioned that these guidelines are implemented by relevant departments (e.g., facilities/infrastructure), while financial management continues to be based on practices considered trustworthy and accountable. Therefore, the lack of written internal regulations raises concern within the institution.

Furthermore, in this context, treasurers admitted that they were unfamiliar with accounting reporting for nonprofit entities due to their lack of accounting background: *"We're not accounting people here, so we just record what we can. The important thing is that income and expenses are recorded"* (Mrs A, Treasurer 1). Therefore, recording and reporting are mostly done on a cash basis, according to the management's capabilities. This finding indicates that limited technical competence is not solely an individual issue but also related to the absence of institutional mechanisms that clearly direct the form of reporting that must be prepared, such as internal guidelines that stipulate the format, period, and standards for mosque financial reports.

Regarding the social audit dimension, to date, the Pangeran Diponegoro Mosque has not undergone a financial audit by a third party or professional auditor. The treasurer stated, *"As far as I know, there has never been a third-party audit. But if a member of the congregation wants to see the cash details, we welcome them, and we usually explain it in the mosque's management office or at the mosque"* (Mrs. A, Treasurer 1). This evidence indicates that the oversight mechanism is more open and on-demand and relies on direct communication between the congregation and the management.

Although there is no formal external audit, informal social audit practices exist through the management's openness in submitting reports and providing opportunities for clarification. The head of the management explained that financial reports are read at specific times, such as after Friday prayers or after major fundraising events for renovations, for example, and that members are welcome to ask questions if anything is unclear. Thus, congregational access to clarification and social oversight is part of the social audit mechanism, although it is still based on trust and has not yet been institutionalized in formal audit procedures.

4.3 Transparency of the Mosque Financial Management

In terms of transparency, it appears that the management of the Pangeran Diponegoro Mosque strives to convey financial information in a format that is simple and straightforward for the congregation to understand. Reports are primarily compiled as summaries of income and expenditures, allowing access from various levels of the congregation. The treasurer emphasized that this simplicity was chosen to ensure both ease of preparation and understanding for the congregation: *"The report is simple, just income and expenditures, so it's easy for me to prepare and easy for the congregation to understand"* (Mrs. A, Treasurer 1). From

the perspective of the congregation and donors, the simplicity of the format facilitates understanding because the core information is clearly displayed on the notice board: *"I can understand the report. The notice board has the income and expenditure amounts, their sources, and their purposes* (Mrs. J, donor, and congregant). These findings indicate that the choice of a simple format serves as a transparency strategy to ensure financial messages are understandable without requiring a high level of accounting literacy.

In addition to clarity, transparency is also evident in the consistency of information between oral and written presentations. Donors stated that the content of the information read out was consistent with that published on the noticeboard: *"The information read out on Friday is the same as what's posted on the noticeboard"* (Mr. J, donor). This consistency strengthens congregational trust by reducing the potential for discrepancies and demonstrating the administrators' careful reporting. Thus, transparency lies not only in the existence of reports but also in the consistency of message content when delivered through different channels.

In terms of information access, financial reports are published in strategic locations for easy viewing by congregations. Congregants reported that routine reports are posted on a board near the entrance for everyone to access: *"Every week's report is posted on a board near the entrance, so everyone can see it"* (Mrs. J, congregant). The administrators also provide opportunities for clarification when congregations require additional details: *"If anyone wants more detailed questions, they usually come to the management office, and we'll explain them"* (Mrs. A, Treasurer 1). These findings indicate that barriers to accessing information are relatively low, as basic information is openly available, while detailed information can be obtained through direct requests.

Finally, transparency is also supported by the mosque's efforts to maximize media information in conveying activities and information updates. The management utilizes several channels simultaneously, both verbally and digitally, to reach diverse congregations. The head of the mosque's management explained, *"Every time there is an activity, we announce it from the pulpit, create a digital flyer, and then share it with the congregation's WhatsApp group"* (Mr. F, Chief Mosque Manager). The secretary added that activity updates are also provided quickly through digital channels: *"Every time there is a new activity, the management immediately updates it in the WhatsApp group and posts it on the mosque's Instagram account"* (Mr. E, Secretary). These findings demonstrate a systematic effort to utilize various media, although the portion of financial information remains more dominant through bulletin boards and verbal communication than regular publications on social media.

First, management commitment emerged as a key supporting factor for accountability. The management regards congregational funds as a trust, necessitating consistent reporting, regardless of the straightforward format. The head of the mosque committee emphasised this trust dimension: *"Frankly, we at the mosque committee feel that the incoming funds are entrusted to the congregation and will be held accountable before God, so we always try to communicate them to the congregation so they know what the money is being used for"* (Mr. F, Chief of Takmir). The treasurer also stated that submitting reports provides a sense of peace of mind as a form of fulfilling a mandate: *"We feel more at ease when we submit a report, even a simple one, because it is part of the trust we must fulfil"* (Mrs. A., Treasurer 1). This finding implies that moral-religious motivations, in addition to administrative demands, drive financial accountability and strengthen its consistency.

Second, social closeness and trust between the management and congregation strengthen informal communication and facilitate report clarification. This close relationship creates a space for direct dialogue when the congregation needs clarification regarding activities or finances. The head of the Takmir described this relationship as a familial one: *"The congregation here is like family, so if there is anything, they talk to us directly, not through anyone else"* (Mr. F, Chief of Takmir). Donors also emphasised that trust is built by observing the management's involvement and open communication: *"I trust the committee because I see them active in the mosque and open to conversations about activities and finances"* (Mr. Y, Donor). In this context, trust and social closeness act as "social capital" that supports community-based accountability.

The Pangeran Diponegoro Mosque maintains an active Instagram account (@masjidiponegoro) that shares information about its religious activities; however, financial information has not been disseminated through this platform. Mr. E, Secretary 1, stated, *"Our public relations and media affairs focus on publicising activities and creating digital flyers to distribute in WhatsApp groups, including information about account donations. However, we have indeed neglected to update financial information and create digital flyers. I will bring the issue up in future committee meetings."* On the other hand, Mr. SD, the Head of Public Relations and Media, expressed reluctance to share financial information due to concerns about potential misrepresentation. He mentioned, *"Regarding financial information, congregants or the public are welcome to visit the financial noticeboard or ask the treasurer directly, as I'm afraid of providing incorrect information. However, I agree that transparency is important; this is a beneficial idea."* Figure 4 illustrates an example of information dissemination through public relations and media affairs.

To analyse the findings derived from interviews and documentation, the data were reduced and categorised according to key themes concerning accountability and transparency in financial management at the Pangeran Diponegoro Mosque. **Table A1** in the **Appendix** presents the results of this **data reduction**, illustrating the mosque's financial management in terms of accountability and transparency. Following the data reduction process, Table 2 presents an accountability and transparency checklist that identifies the key elements and indicators implemented at the Pangeran Diponegoro Mosque. The Table summarises the assessment of the accountability and transparency dimensions of financial management in the Pangeran Diponegoro Mosque.

Table 2. Accountability and Transparency Checklist

| No | Code | Element/Dimension | Indicators | Applied |
|----|------|---|---|---------|
| 1 | AC1 | Financial statement and disclosure | The mosque has a periodic financial report. | ✓ |
| | | | The mosque has a periodic financial report. | ✓ |
| | | | Report delivery to the congregation | ✓ |
| 2 | AC2 | Performance assessment and evaluation | Routine program evaluation | ✓ |
| 3 | AC3 | Participation process | Participatory process within the organization | ✓ |
| | | | Participatory process within the organization | ✓ |
| 4 | AC4 | Participatory process within the organization | Formal guideline | - |
| 5 | AC5 | Social audit | Congregation oversight | ✓ |
| | | | The third party audit | - |
| 6 | TR1 | Clear information delivery | Clear information delivery | ✓ |
| | | | Consistency in Oral and Written Messages | ✓ |
| 7 | TR2 | Easy access to information | Reports posted in strategic locations and | ✓ |
| | | | Ease of requesting additional information | ✓ |
| 8 | TR3 | Maximizing information media. | Utilization of various media | ✓ |
| | | | Regular information updates | ✓ |

Source : Authors' compilation

4.4 Supporting and Inhibiting Factors Affecting Accountability.

This section presents the supporting and inhibiting factors for accountability in the financial management of Pangeran Diponegoro Mosque, derived from a thematic synthesis of the findings in Subsections 4.1–4.3 (accountability and transparency). Therefore, these factors are not isolated findings but rather cross-dimensional themes that explain the conditions that strengthen or weaken accountability and transparency practices.

4.4.1 Supporting Factors

First, management commitment emerged as a key supporting factor for accountability. The management regards congregational funds as a trust, necessitating consistent reporting, regardless of the straightforward format. The head of the mosque committee emphasised this trust dimension: *"Frankly, we at the mosque committee feel that the incoming funds are entrusted to the congregation and will be held accountable before God, so we always try to communicate them to the congregation so they know what the money is being used for"* (Mr. F, Chief of Takmir). The treasurer also stated that submitting reports provides a sense of peace of mind as a form of fulfilling a mandate: *"We feel more at ease when we submit a report, even a simple one, because it is part of the trust we must fulfil"* (Mrs. A, Treasurer 1). This finding implies that moral-religious motivations, in addition to administrative demands, drive financial accountability and strengthen its consistency.

Second, social closeness and trust between the management and congregation strengthen informal communication and facilitate report clarification. This close relationship creates a space for direct dialogue when the congregation needs clarification regarding activities or finances. The head of the Takmir described this relationship as a familial one: *"The congregation here is like family, so if there is anything, they talk to us directly, not through anyone else"* (Mr. F, Chief of Takmir). Donors also emphasised that trust is built by observing the management's involvement and open communication: *"I trust the committee because I see*

them active in the mosque and open to conversations about activities and finances" (Mr. Y, Donor). In this context, trust and social closeness act as "social capital" that supports community-based accountability.

Third, the convenience of non-cash donations via transfer/QR serves as an accountability enabler because it creates an audit trail of receipts that is easier to trace and reconcile. The treasurer emphasised the practical benefits: *"Since QR codes have been introduced, it's easier for us to record income because it goes directly into our account and is recorded. This reduces the risk of cash being lost or discrepancies"* (Mrs. A, Treasurer 1). From the donor's perspective, cashless payments also increase a sense of security because they have verifiable proof of the transaction: *"I feel more comfortable donating via transfer/QR because there's proof of the transaction. If there's a report or clarification later, I can check again"* (Mr. Y, Donor). Thus, the digital donation system strengthens the quality of receipt recording, facilitates matching cash records with bank statements, and ultimately increases the credibility of receipt reports.

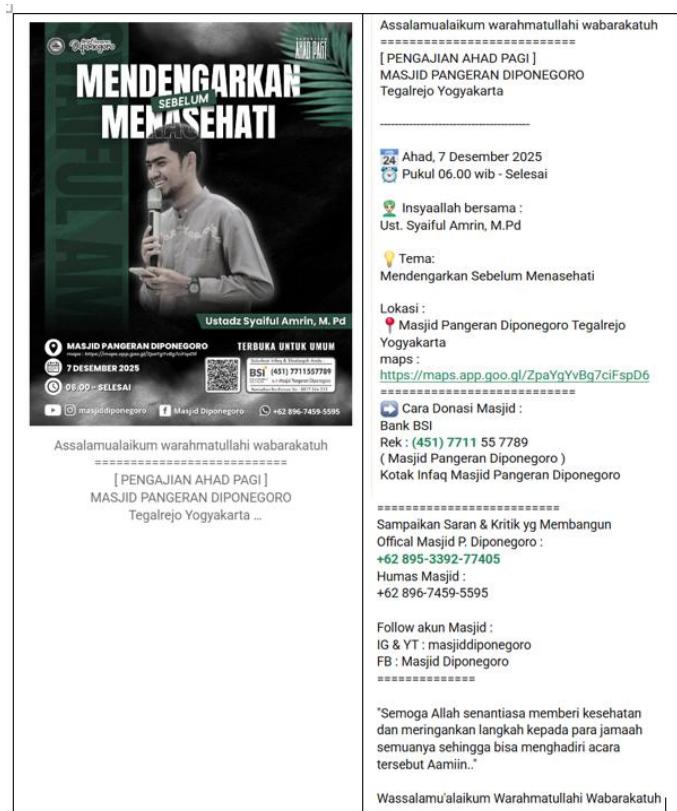


Figure 4. Example of Digital Flyer of the Mosque' s Activity

4.4.2 Inhibiting Factors

On the other hand, the first prominent inhibiting factor is the limited accounting capacity of the management. Recording and reporting are limited because the treasurer lacks an accounting background, so reports tend to be simple and not structured according to nonprofit standards. The treasurer stated, *"We're not from an accounting background here, so we just record what we can. The important thing is that income and expenses are recorded"* (Mrs. A, Treasurer 1). Another treasurer confirmed that preparing more detailed, standards-based reports remains difficult: *"If we are asked to prepare a more detailed report following accounting standards for nonprofit organisations, it's difficult; frankly, we don't understand. The important thing is that there is a record of mosque assets, income, and expenses"* (Mr. W, Treasurer 2). This situation limits the mosque's ability to prepare more detailed and consistent reports, particularly regarding fund classification and a more systematic presentation of net asset information.

A second inhibiting factor is the lack of official guidelines from the Ministry of Religious Affairs specifically governing mosque financial management and reporting formats, forcing administrators to rely more on local customs and examples from other mosques. The chief of Takmir said, *"So far, we've been operating based on customs and examples from other mosques. As far as I*

know, there's no official guideline from the Ministry of Religious Affairs specifically governing the format of mosque financial reports. The only one that exists is the Clean, Healthy, and Sacred Mosque Guidebook (MBSS)." (Mr. F, Chief of Takmir).

The Ministry of Religious Affairs has normatively issued Decree No. DJ.II/802 of 2014 regarding Mosque Management Development Standards, which requires financial administration and management to be incorporated into mosque management (Direktur Jendral Bimbingan Masyarakat Islam, 2014). However, this provision merely highlights the necessity for orderly financial management without detailing how financial reports should be prepared, including the types, structure, and examples of formats. Additionally, a Guide to Mosque Financial Management was published in 2007 (Departemen Agama RI, 2007), offering practical guidance. Nevertheless, this publication is relatively outdated and does not incorporate the latest developments in accounting standards, such as ISAK 35 concerning the Presentation of Financial Statements for Non-Profit Entities. Consequently, mosque administrators often depend more on local practices and examples from other mosques, which leads to a wide variety of financial report formats that are challenging to standardise.

Data reduction regarding supporting and inhibiting factors affecting accountability are presented in **Table A2 in the appendix**. Following the reduction, the illustration of the implemented accountability of financial management at the Pangeran Diponegoro Mosque is presented in Figure 5.

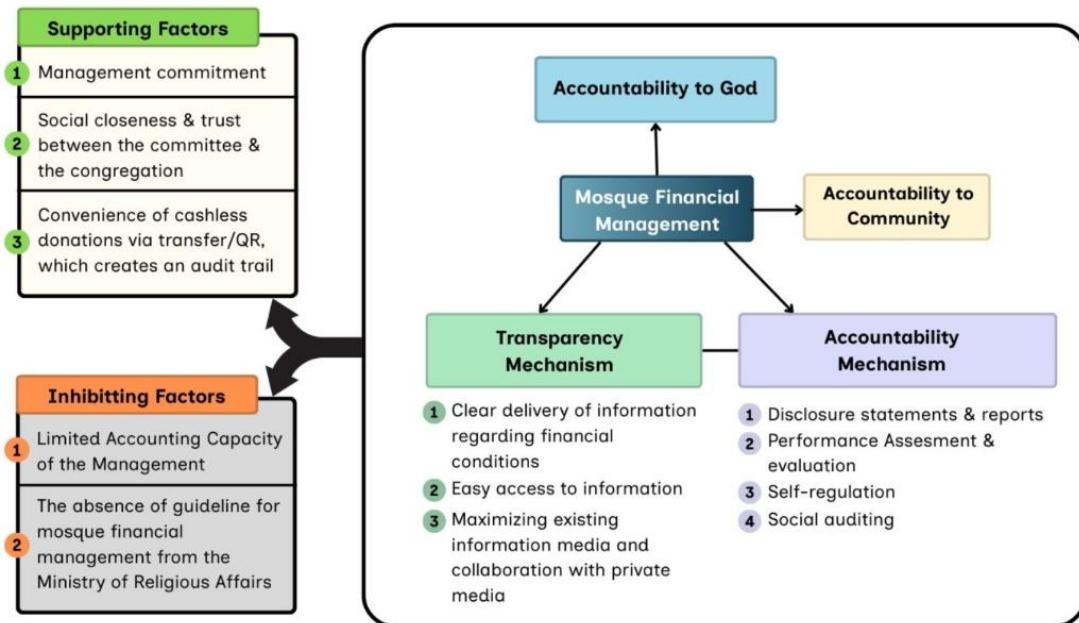


Figure 5. The Implementation of Accountability of Mosque Financial Management at the Pangeran Diponegoro Mosque

4.5 Discussion

The results of this study indicate that financial management at the Pangeran Diponegoro Mosque is carried out based on basic accountability principles, although it is still limited to simple cash reports (receipts and expenditures) submitted periodically. This aligns with findings by previous studies (Afif & Anggoro, 2018; Ekaviana, 2024; Fahmi, 2018; Utama & Basamalah, 2019), who stated that many mosques maintain their financial reports in a simple format, primarily to facilitate congregational understanding. However, despite its simplicity, this reporting practice reflects an intention to maintain transparency and accountability to the congregation (Sabili et al., 2023). This finding also reflects the principles of Sharia Enterprise Theory, which link financial accountability to the value of amanah (trust), where mosque administrators hold responsibility for congregational funds as a trust that must be accounted for vertically to Allah and horizontally to the congregation.

However, although financial management is carried out with a religious commitment, this finding also indicates shortcomings in the structure and format of more detailed reports. Research by Ladiku et al. (2024); Osman & Agyemang (2020) shows that financial management in faith-based non-profit organizations often fails to utilize more systematic financial reporting standards, such as those stipulated in ISAK 35, due to limited technical capacity among administrators and the lack of clear guidelines.

The findings of this study also identified supporting factors that strengthen the accountability of mosque financial management, namely the religious commitment of the administrators and social closeness with the congregation. This religious commitment is reinforced by the social closeness between the administrators and the congregation, which facilitates communication and clarification of financial reports. This aligns with research by Farnese et al. (2022) and Luka & Gofwan (2025), which states that in religious organizations, social trust is a key driver for managers to account for the use of funds transparently, as the congregation trusts administrators who are active and open in their communication. This social trust creates a culture of openness and makes it easier for congregants to request explanations or clarification directly from the management, which strengthens accountability.

Furthermore, the use of a non-cash payment system (QR/transfer), which creates an audit trail or transaction trail, also supports more transparent financial management. Research by Godefroid & Niehaves (2023) and Kasri & Indriani (2022) also highlights that the use of digital payment systems in nonprofit organizations allows for more accurate recording and reduces the risk of recording errors or misuse of funds.

The findings also identified inhibiting factors that reduce the effectiveness of accountability practices in mosques. One key factor is the limited accounting capacity of the management. These limitations result in financial management being limited to very simple reporting formats and the lack of adoption of more comprehensive accounting standards. This aligns with findings from previous research which noted that limited accounting knowledge among mosque administrators often hinders the preparation of more structured financial reports (Ekaviana, 2024; Juniaswati & Murdiansyah, 2022; Sabili et al., 2023; Thalib et al., 2023; Tufani et al., 2022).

Another inhibiting factor is the lack of clear operational guidelines from the Ministry of Religious Affairs regarding mosque financial reporting. This leads to ad-hoc policies that rely on local customs and examples from other mosques. Research by (Pahlevi et al., 2025) shows that the lack of clear guidelines or regulations often results in inconsistent and varied financial reporting practices among mosques, hampering efforts to improve the quality and consistency of financial reporting.

Comparatively, several studies indicate that in Malaysia, some mosques are subject to more detailed financial regulations and guidelines issued by the Department of Islamic Development Malaysia (JAKIM), a government agency that is responsible for Islamic religious affairs in the country (Sarif et al., 2018). JAKIM has released the Guidelines for Harmonizing the Financial Management of Mosques and Suraus Throughout Malaysia (JAKIM, 2021). The guideline serves as a national regulatory reference that helps mosques and surau implement financial management and reporting in an accountable, transparent, and consistent manner (Adil et al., 2013); something that is not yet regulated in such detail in many other countries, including Indonesia, where the Ministry of Religious Affairs' guidelines are still general and have not yet produced a standard format or integrated reporting template.

The findings regarding these supporting and inhibiting factors underscore the novelty of this research. Unlike previous studies that generally focus on assessing levels of accountability and transparency based on specific indicators, this research demonstrates the mechanisms that shape accountability practices at the mosque level. This investigation includes how trust, commitment, social proximity, and support for payment technology strengthen accountability, while limited accounting capacity and the absence of official guidelines weaken it. Thus, increased accountability cannot simply be understood as a normative necessity but rather as the result of the interaction between values, capacity, and institutional support that shapes mosque financial reporting behaviour.

5. Conclusion

This study aims to: (1) describe the financial management and reporting practices at the Pangeran Diponegoro Mosque in Yogyakarta; (2) analyse the accountability and transparency of mosque financial management from the perspective of Sharia Enterprise Theory; and (3) identify the supporting and inhibiting factors that shape these accountability practices. The results indicate that financial management accountability has been implemented through simple periodic cash reporting and open mechanisms that allow congregants to obtain information and request clarification when needed. Transparency is demonstrated through the delivery of easily understood information, consistency between oral and written information, and relatively straightforward access to information through bulletin boards and direct communication with the management. Within the framework of Sharia Enterprise Theory, these findings confirm that the management interprets mosque funds as a trust that is accounted for horizontally by the congregation or donors and vertically by God.

The main contribution of this study is to demonstrate that the quality of accountability is determined not only by the existence of reports but also by the mechanisms that shape them. Supporting factors include the management's commitment to trust, social closeness and trust among the congregants, and the use of non-cash donations (QR/transfers), which enhance the

traceability of receipts. Conversely, inhibiting factors include limited accounting capacity among mosque administrators and the absence of specific operational guidelines for mosque financial reporting, potentially resulting in varying reporting formats and depth across mosques. Practically, these findings indicate the importance of strengthening basic reporting capacity (including the presentation of net asset information) at the mosque management board (takmir) level, accompanied by institutional support in the form of applicable guidelines and training. Hence, the findings provide practical input for the Ministry of Religious Affairs regarding the need for simpler and more uniform guidelines for mosque financial reporting, as well as the importance of increasing the capacity of administrators in accounting and reporting.

This study has several limitations. First, the data were primarily sourced from interviews and available internal documents, so the analysis was influenced by the completeness of the documentation and the openness of the informants. Second, the study did not conduct formal assessments of internal control effectiveness. Further research is recommended to conduct comparative studies across mosques (based on scale, mosque management board structure, and funding source patterns) to test the consistency of the supporting and inhibiting factors identified. Future studies could also enrich the methodology through participant observation, time-series analysis of financial documents, and examining the role of digital transparency in donor trust and the stability of mosque funding receipts.

Funding: This research received no external funding

Conflicts of Interest: The authors declare no conflict of interest.

ORCID iD: Siti Rochmah Ika [0000-0002-0493-2695](https://orcid.org/0000-0002-0493-2695) ; Falikhatun [0000-0001-5909-6818](https://orcid.org/0000-0001-5909-6818)

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Appendix

Table A1. Data Reduction and Interpretation of Accountability and Transparency Indicator

| Code | Indicator and Sub indicator | Informant 1 | Informant 2 | Intepretation |
|---------|--|--|---|---|
| AC1.1 | Financial statements and disclosure: The mosque has a periodic financial report. | <i>We summarize the income and expenses of last week's financial information, which are then read out before the Friday prayers. (Mr F Chief Takmir)</i> | <i>After we counted the money from the donation box, we updated the income number on the bulletin board. The counting process was done after the Friday Prayers and after we had our meal from the Jumat Berkah program. (Mr W, Treasury 2)</i> | The mosque has prepared a periodic financial report and delivered it to the congregation; it follows the requirements for the existence and frequency of reports. |
| AC1.2 | Financial statements and disclosures: The mosque has a periodic financial report. | <i>The report includes details of the donation box, regular donors, as well as electricity, water, and routine activity expenses." Mr W (Treasurer 2)</i> | <i>The bulletin board also presents summary of last week's income, so there 4 weeks of income stated in the bulletin board. Alhamdulillah for this month electricity bill has been paid by the donor. Mrs A Treasurer 1</i> | The report structure separates income and expense types; demonstrating a sufficiently detailed presentation of information. |
| AC2.1 | Performance Assessment and Evaluation: Routine program evaluation | <i>Usually after one month, we evaluate and monitor last month's activities of every division in the takmir meeting.</i> <i>There was an annual evaluation mechanism for the whole program last year, and planning for the one-year-ahead program was discussed in the Takmir yearly work plan meeting. (Mr S, Head of Social Affair)</i> | <i>The secretary is responsible for conducting monthly monitoring and evaluation program meetings, yearly program realization meetings, and meetings for the next year's program working plan. (Mr E, Secretary 1)</i> | An indication of program performance assessment. |
| AC3.1,2 | Participatory process within the organization: Participatory process within the organization | <i>"If we want to make major renovations, we invite the congregation to a deliberation before making a decision.". (Mr F, Chief Takmir)</i> | <i>In the process of formulating work programs and setting budgets, all takmir members are invited to determine the programs and the amount of costs to be implemented. (Mr S, Head of Social Affair Division)</i> | Important decisions involve the congregation and participatory accountability is realized through deliberation. |
| AC4. 1 | Participatory process within the organization; formal guideline | <i>We do not yet have specific formal regulations regarding mosque financial management, but we are strongly committed to carrying out activities and financial reporting transparently and accountably. Essentially, we carry out all activities from the perspective of the ummah (community) and for the community's benefit.</i> | <i>We do not yet have Articles of Association (AD) or Bylaws, but we have adopted the Clean, Pure, and Healthy Mosque Management Guidelines (MBSS) from the Ministry of Religious Affairs for mosque work procedures, which are implemented by the Equipment Affair Division. To date, as far as I know, there has never been a third-party audit of the mosque's</i> | There is no written regulations which act as the institutional basis for financial management. However, the takmir has already implemented a good practical of financial management as the implementation of amanah . |

| Code | Indicator and Sub indicator | Informant 1 | Informant 2 | Intepretation |
|-----------|---|--|--|--|
| | | <i>As the takmir, we are responsible to Allah for fulfilling the amanah and to the ummah that entrusted their money to us. (Mr F, Chief Takmir)</i> | finances. However, if any congregation member wants to see the cash details, we welcome them, and we usually explain this in the mosque committee office or in the mosque. | |
| AC5.1 | Social audit: Congregation oversight or the third party audit | <i>To date, as far as I know, there has never been a third-party audit of the mosque's finances. However, if any congregation member wants to see the cash details, we welcome them, and we usually explain this in the Takmir office or in the mosque. (Mrs A. Treasurer 1)</i> | <i>If you mean by social audit, the congregation's inspection or oversight of mosque management, it's actually already underway here, but it's more informal. We've never invited an external professional auditor, but we always read every financial report we prepare to the congregation at specific times, such as after Friday prayers or after major events like Ramadan. After reading, we invite the congregation to ask questions or criticize if anything is unclear.</i> | The congregation has access to control and request clarification hence it is included in the informal social audit practices. |
| TR1.1 | Clear information delivery: Clear information delivery | <i>The report is simple, only income and expenses, so it's easy for me to prepare and it's easy also the congregation to understand (Mrs A. Treasurer 1)</i> | <i>I easily can understand the report. As stated in the bulletin board, the amount of income and expenses is there, from what and for whom is there. (Mrs J, donor and congregation)</i> | The report format is deliberately kept simple, supports clarity of information for the congregation. |
| TR 1.2 | Clear information delivery: Consistency in Oral and Written Messages | <i>What is read before Friday is the same as what is posted on the notice board. (Mr J, donor)</i> | <i>The Takmir administrator reads out the donation receipts and posts them on the bulletin board, and the amounts are consistent.</i> | Consistency between verbal and written information supports congregational trust. |
| TR 2. 1,2 | Easy access to information. Reports posted in strategic locations and Ease of requesting additional information | <i>Every report from last week is posted on a board near the entrance, so everyone can see it. (Mrs J, congregation)</i> | <i>If anyone wants more detailed questions, they usually come to the mosque management office, and we explain. (Mrs A, Treasurer 1)</i> | The location of the posting facilitates easy access to information for the congregation. There are no significant obstacles for the congregation to obtain additional information. |
| TR 3 1,2 | Maximizing information media. Utilization of various media and Regular information updates. | <i>For every event, we announce them from the pulpit, we made digital flyer, and posted to the congregation's WhatsApp group. (Mr F, Chief Takmir</i> | <i>Every time there is a new activity, the management immediately updates it in the WhatsApp group, and posted to the mosque Instagram Account. (Mr E, Secretary 1)</i> | The mosque utilizes multiple media simultaneously, demonstrating an effort to maximize information channels. |

Table A2. Data Reduction of Supporting and Inhibiting Factors Affecting Accountability

| No | Category | Factors | Informant 1 | Informant 2 | Impact to the Accountability |
|----|------------|---|---|---|---|
| 1 | Supporting | Management commitment | <i>Frankly, we at the mosque committee feel that the incoming funds are entrusted to the congregation and will be held accountable before God, so we always try to communicate them to the congregation so they know what the money is being used for. (Mr F Chief of Takmir)</i> | <i>We feel more at ease when we submit a report, even a simple one, because it is part of the trust we must fulfill. (Mrs A Treasurer 1)</i> | Encourages the submission of reports, even in a simple format. |
| 2 | Supporting | Social closeness and trust between the committee and the congregation | <i>The congregation here is like family, so if there is anything they talk to us directly, not through anyone else. Mr F (Chief of Takmir),</i> | <i>I trust the committee because I see them active in the mosque and open to conversations about activities and finances. (Mr Y. Donor)</i> | Facilitates informal communication and report clarification. |
| 3 | Supporting | Convenience of cashless donations via transfer/QR, which creates an audit trail | <i>Since QR codes have been introduced, it's easier for us to record income because it goes directly into our account and is recorded. This reduces the risk of cash being lost or discrepancies. Mrs A (Treasurer 1)</i> | <i>I feel more comfortable donating via transfer/QR because there's proof of the transaction. If there's a report or clarification later, I can check again."</i> | This improves the record-keeping process, makes it easier to match cash records with bank statements, lowers the chances of cash errors, and boosts the trustworthiness of revenue reports, which in turn enhances financial responsibility and openness. |
| 4 | Inhibiting | Limited Accounting Capacity of the Management | <i>We're not from accounting background here, so we just record what we can. The important thing is that income and expenses are recorded. (Mrs. A, Treasurer 1)</i> | <i>If we are asked to prepare a more detailed report following accounting standards for non-profit organizations, it's difficult, frankly, we don't understand. The important thing is that there is a record of mosque assets, income, and expenses. (Mr W, Treasurer 2)</i> | Limits the preparation of more detailed/structured reports. |
| 5 | Inhibiting | The absence of an official guideline or manual for mosque financial | <i>So far, we've been operating based on customs and examples from other mosques. As far as I know, there's no official guideline from the</i> | <i>If there were standard guidelines from the Ministry of Religious Affairs on how to prepare mosque financial</i> | The absence of official guidelines from the Ministry of Religious Affairs forces administrators to rely on local customs, without |

| No | Category | Factors | Informant 1 | Informant 2 | Impact to the Accountability |
|----|----------|--|---|---|---|
| | | management and reporting from the Ministry of Religious Affairs. | <i>Ministry of Religious Affairs specifically governing the format of mosque financial reports. The only one that exists is the Clean, Healthy, and Sacred Mosque Guidebook (MBSS). (Mr F, Chief of Takmir)</i> | <i>reports, and training on this, it would be easier for us to adapt, and the reports could be more uniform across mosques. (Mr W, Treasurer 2)</i> | clear reference standards, resulting in diverse and inconsistent formats for mosque financial reports |