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The Influence of Accountability and Transparency on the Quality of Financial Reports at the Jelutung Branch of the Islamic Pawnshop in Jambi City

Suprapti[1], Youdhi Prayogo[2], Khairiyani[3]

[123]Sharia Accounting Study Program Universitas Islam Negeri Sultan Thaha Saifuddin Jambi

Abstract

The growth of the Islamic financial sector and the increase in digital transactions require financial institutions to present quality, transparent, and accountable financial reports in accordance with sharia principles. This study aims to analyze the effect of accountability and transparency on the quality of financial reports at the Jelutung Branch of Pegadaian Syariah, Jambi City for the 2023-2025 period. The study used a quantitative approach with a survey method. The study population was all 35 employees of the Jelutung Branch of Pegadaian Syariah, Jambi City, using a total sampling technique so that the entire population was sampled. Primary data were obtained through interviews and Likert-scale questionnaires. Data analysis was performed using Structural Equation Modeling (SEM) based on SmartPLS version 4.1.1.6 through outer model testing, inner model testing, and hypothesis testing. The results showed that accountability had a positive and significant effect on the quality of financial reports with a coefficient value of 0.570, a t-value of 4.202, and a p-value of 0.000. Transparency also has a positive and significant effect on the quality of financial reports, with a coefficient value of 0.366, a t-value of 2.361, and a p-value of 0.018. The conclusion of this study is that increased accountability and transparency can improve the quality of financial reports and strengthen public trust in Pegadaian Syariah.

Keywords:Accountability, Financial Reporting Quality, Good Governance, Islamic Financial Institutions, Transparency

INTRODUCTION

Financial statements are a crucial instrument for presenting reliable, relevant, and understandable financial information to illustrate an entity's financial position over a

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specific period, as defined by the American Institute of Certified Public Accountants (AICPA) (Surachman et al., 2024). Globally, the Islamic finance sector is experiencing rapid growth, with assets reaching over USD 4 trillion in 2023, driven by demand for transparent and accountable reporting in accordance with Islamic principles such as honesty and openness (Putri et al., 2024). In Indonesia, this development is reflected in the 14.7% increase in Islamic banking assets in 2023-2024, which demands improved financial reporting quality to support supervision by the Financial Services Authority (OJK) and stakeholder trust (Aryanti & Masyhuri, 2025).

Furthermore, national trends show a surge in digital transactions in Islamic financial institutions, including Islamic pawnshops, reflecting the complexity of financial management amid fluctuating pawn asset prices (Wahyuni, 2025). Sharia principles emphasize accurate, evidence-based record-keeping, with report quality measured not only by general accounting standards but also by transparency and accountability aligned with the maqasid of sharia (Anggadini et al., 2021; Muchlis et al., 2024).

Previous research has explored the quality of Islamic financial reports, with a case study of Bank Syariah Indonesia finding that the implementation of Islamic Financial Accounting Standards (SAK Syariah) improved the relevance and verifiability of information (Putri et al., 2024). Similarly, an analysis of Islamic microfinance institutions confirmed the role of Islamic accounting principles in strengthening transparency and sustainability (Azra Media, 2024).

However, there are inconsistencies between studies; for example, an evaluation of the transparency of Pegadaian Syariah's reporting indicates that the implementation of PSAK 407 on gold rahn products has improved accountability, but challenges remain in complex disclosures such as auctions of unsecured goods (Misbahussururi & Lidyah, 2025; UIN SGD conference, 2025). Methodological limitations in previous studies, such as a focus on Islamic banks in general without empirical data on specific Pegadaian branches, and a lack of longitudinal analysis post-2023, leave gaps in understanding the impact of digital transaction trends on reporting quality (Wahyuni, 2025).

An explicit research gap lies in the lack of empirical studies integrating transaction data from the Jelutung Jambi Branch of Pegadaian Syariah from 2023 to June 2025—with an increase in offline transactions from 15,663 to 19,593 and digital transactions to 17,832—to examine the impact of accountability and transparency on the quality of sharia financial reports, particularly amidst the issue of pawned goods auctions (Hatta, 2021; Edowai et al., 2021). This problem statement is acute because the increase in revenue

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(Rp 31.8 billion in 2023 to Rp 42.1 billion in 2024) has not been matched by in-depth analysis of sharia compliance in reporting, potentially eroding public trust.

This study aims to analyze the influence of accountability and transparency on the financial report quality of the Jelutung Jambi Branch of Pegadaian Syariah for the 2023-2025 period, with high urgency given the post-pandemic growth of the sharia sector in Indonesia, which demands good governance (Prayogo et al., 2023). The novelty lies in the branch-specific empirical approach with the latest data, filling the dominant literature gap on commercial banks, thus providing a theoretical contribution in the form of an integrative model of sharia accountability based on digital data, as well as practical contributions through recommendations for improving reporting for the Financial Services Authority (OJK) and Pegadaian management (Wajdi & Andryan, 2022).

LITERATURE REVIEW

Stewardship Theory

Stewardship theory is based on a philosophical foundation regarding human nature, namely being trustworthy, having integrity and honesty towards others, and being able to take full responsibility in actions (Agus Wahyudi Salasa Gama and Ni Wayan Eka Mitariani, 2024, pp. 39-42). The term stewardship itself comes from Old English, namely "Steward" which means a manager or caretaker. Stewardship theory is one perspective on leadership that emphasizes the role of leaders and managers as managers or caretakers who are responsible for the success of the organization and pay attention to the interests of its stakeholders. The concept of stewardship has been an important part of the development of human history, especially in the context of religion and morality, where maintaining shared wealth and success is seen as an ethical responsibility (Agus Wahyudi Salasa Gama and Ni Wayan Eka Mitariani, 2024).

Agency Theory

Agency theory is a concept that explains the relationship between a principal (owner or trustee) and an agent (the party entrusted with the trust), where the agent is authorized by the principal to make decisions and manage the organization's assets. However, this assumption opens up the possibility of conflicts of interest, as agents may make decisions that benefit themselves, rather than the principal's (I. Wayan Widnyana and Ida Bagus Anom Purbawangsa, 2024).

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Quality of Financial Reports

According to PSAK 201 concerning the presentation of financial statements, quality financial statements are characterized by a complete and structured presentation (Indonesian Institute of Accountants, 2025). Typically, these statements include a balance sheet, profit and loss statement, equity statement, cash flow statement, and notes to the financial statements. Quality financial statements are defined as financial information that is systematically prepared and accurately reflects the actual conditions within an entity, thus providing transparency that can be used as a basis for decision-making (Winwin Yadiati and Abdulloh Mubarok, 2017).

Accountability

Accountability in English, namely accountability, is defined as a state of being accountable (Muhajir R. Hakim, 2024). Accountability is responsibility for the tasks, functions, and missions of an organization, as well as the obligations of individuals or groups to organizational units. In other words, accountability is the obligation of the agent (the party entrusted with the mandate) to provide accountability and inform the principal (the party granting the mandate) of all activities and actions as a form of obligation for the authority granted (Mikael Edowai, Herminawaty Abubakar, and Miah Said, n.d.).

Transparency

Transparency is a key principle of good governance. It is the honest and open presentation of information to the public regarding the management of entrusted resources and compliance with applicable regulations. Transparency is defined as the freedom of access to information provided by an organization for understanding and monitoring. Transparency can help reduce corruption and other fraud within an organization. Therefore, all processes and results of operational activities must be visible.

Sharia Pawnshop Products

The large number of people using Pegadaian services has led Pegadaian to introduce Sharia-based products, both pawn and non-pawn products, marketed through Pegadaian Syariah branches to capitalize on previously unreached marketing opportunities, particularly among community groups that adhere to the principle of conducting financial transactions with mechanisms in accordance with Sharia provisions (Hamdan Firmansyah, 2023). The Sharia Pegadaian products are:

1. The Influence of Accountability on the Quality of Financial Reports

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Accountability in financial reporting reflects an entity's obligation to provide honest, transparent, and accountable information to users in accordance with accounting standards and Sharia principles. Accountability makes financial reporting more credible and relevant to stakeholders.

Ha1: Accountability influences the quality of financial reports

2. The Impact of Transparency on the Quality of Financial Reports

Transparency means openness in providing honest, clear, and transparent information to all stakeholders. From a sharia perspective, transparency is a key element in improving the quality of financial reports. Previous research, such as that conducted by Badewin (2025), found that e-Government has a positive effect on the quality of financial reports.

Ha2: Transparency affects the quality of financial reports.

Conceptual Framework

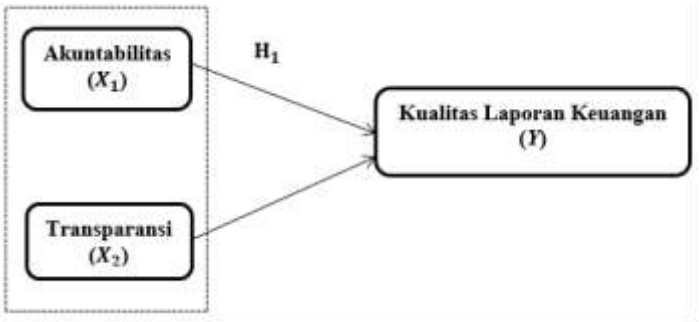


Figure 1 Thinking Framework

METHOD

This research was designed based on a quantitative approach. This study used a population consisting of all 35 employees of the Jelutung Branch of Pegadaian Syariah, Jambi City. The total sampling method was used to take the research sample, namely the sample determined was the entire population. Primary data in this study were collected through interviews and questionnaires filled out by employees of the Jelutung Branch of Pegadaian Syariah, Jambi City. This research questionnaire used a Likert Scale with 5 answer options, namely: Strongly Disagree (STS), Disagree (TS), Disagree (KS), Agree (S), and Strongly Agree (SS).

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The data obtained were analyzed using SEM (structural equation modeling) or structural equation models that will be analyzed through Smart PLS v.4.1.1.6 software. The sequence of data analysis in this study includes: Measurement Model Planning (Outer Model), Structural Model Planning (Inner Model), and Hypothesis Testing.

RESULTS AND DISCUSSION

Outer Model Test Results

When using SmartPLS data analysis techniques, there are three criteria used to evaluate the outer model: convergent validity, discriminant validity, and composite reliability. The following is a schematic of the SmartPLS program model with the outer model assessment:

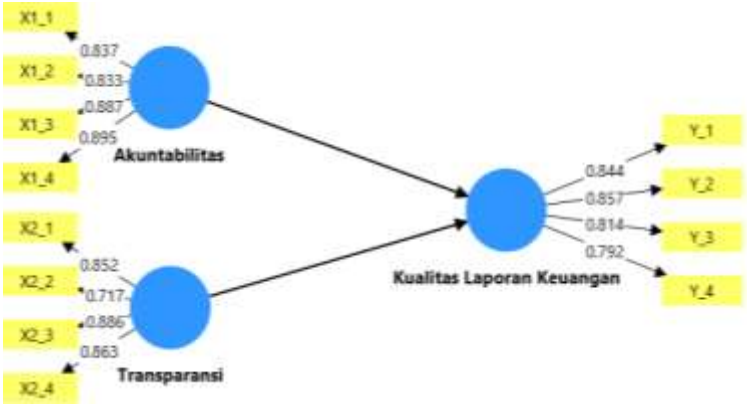


Figure 2 Outer Model Schematic

The research results obtained are as follows:

Table 1 Outer Model Test Result Data

Variables	*Composite Reliability*	*Average Variance Extracted*(AVE)
Accountability (X1)	0.892	0.745
Transparency (X2)	0.847	0.684
Financial Report Quality (Y)	0.865	0.692

Based on Table 1, the composite reliability values for all variables exceeded the 0.70 limit. Furthermore, the Average Variance Extracted (AVE) values for all variables

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were also greater than 0.50. Therefore, it can be concluded that this research data meets the validity and reliability criteria.

Validity Test with Convergent Validity

Table 2 Data Results of Convergent Validity Testing Using Outer Loading

Variable Indicator	Accountability (X1)	Transparency (X2)	Financial Report Quality (Y)
X1. 1	0.837		
X1. 2	0.833		
X1. 3	0.887		
X1. 4	0.895		
X2. 1		0.852	
X2. 2		0.717	
X2. 3		0.886	
X2. 4		0.863	
Y.1			0.844
Y.2			0.857
Y.3			0.814
Y.4			0.792

Based on Table 2, it can be seen that all indicators have met the outer loading value criteria, namely > 0.50 – 0.60. Thus, the statement is declared valid as a research instrument.

Table 3 Data Results of Convergent Validity Testing Using Average Variance Extracted (AVE)

Variables	*Average Variance Extracted*(AVE)	Information
Accountability (X1)	0.745	Valid
Transparency (X2)	0.692	Valid
Financial Report Quality (Y)	0.684	Valid

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Based on Table 3, the Average Variance Extracted (AVE) value for the accountability variable is 0.745, the transparency variable is 0.692, and the financial report quality variable is 0.684. The AVE value for all three variables is > 0.50, so it can be concluded that the data in this study has met the criteria for convergent validity and can be declared valid. The combined results of the outer loading and AVE tests indicate that the research data is valid because it meets the requirements for further analysis.

Validity Test with Discriminant Validity

The results of the cross loading test using the SmartPLS application in this study are as follows:

Table 4 Data Results of Discriminant Validity Testing Based on Cross Loading

Variable Indicator	Accountability (X1)	Transparency (X2)	Financial Report Quality (Y)
X1. 1	0.837	0.643	0.643
X1. 2	0.833	0.661	0.730
X1. 3	0.887	0.634	0.735
X1. 4	0.895	0.620	0.792
X2. 1	0.572	0.852	0.681
X2. 2	0.532	0.717	0.554
X2. 3	0.751	0.886	0.752
X2. 4	0.583	0.863	0.610
Y.1	0.647	0.630	0.844
Y.2	0.699	0.746	0.857
Y.3	0.737	0.618	0.814
Y.4	0.696	0.604	0.792

Based on Table 4, the cross-loading results show that each indicator in each construct has a higher value compared to the indicators in the other constructs. The next stage was testing using the Fornell-Larcker Criterion to obtain good discriminant validity in the research model. The AVE value for each construct must be greater than the correlation between the construct and the other latent variables.

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Table 5. Data from the Results of Discriminant Validity Testing Based on the Fornell-Larcker Criteria

	Accountability	Transparency	Quality of Financial Reports
Accountability	0.863		
Transparency	0.739	0.832	
Quality of Financial Reports	0.827	0.787	0.841

Based on Table 5, it can be concluded that all variables have higher values in explaining their respective constructs compared to other constructs. One example is the accountability variable, which has a value of 0.832, which is greater than the correlation value of 0.739. Thus, the data model used in this study meets the criteria for discriminant validity.

Reliability Test with Composite Reliability

Table 6 Composite Reliability Test Result Data

Variables	*Cronbach Alpha*	*Composite Reliability*
Accountability (X1)	*0.886*	*0.892*
Transparency (X2)	*0.850*	*0.865*
Financial Report Quality (Y)	*0.846*	*0.847*

Based on Table 6, it can be concluded that all constructs in this study are reliable, both based on composite reliability and Cronbach's alpha, each showing values > 0.70. This indicates that all variables in the research model have a good level of internal consistency. The following table summarizes the results of the validity and reliability tests.

Table 7 Summary of Outer Model Testing Results Data

Variables	Indicator	Outer Loading	Cronbach Alpha	CR	AVE	*Discriminant Validity*
Accountability	X1.1	0.837	0.886	0.892	0.745	VALID
	X1.2	0.833				

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	X1.3	0.887				
	X1.4	0.895				
Transparency	X2.1	0.852	0.850	0.865	0.692	VALID
	X2.2	0.717				
	X2.3	0886				
	X2.4	0.863				
Quality of Financial Reports	Y1.1	0.844	0.846	0.847	0.684	VALID
	Y_1.2	0.857				
	Y_1.3	0.814				
	Y_1.4	0.792				

Structural Model Planning (Inner Model)

The assessment of the structural model using SmartPLS begins by looking at the R-Square value for each endogenous latent variable, namely the influence of accountability and transparency on the quality of financial reports as a measure of the model's predictive power.

Table 8 Inner Model Test Results Data Based on R-Square Values

	R-Square
Quality of Financial Reports	0.767

Based on Table 8, the R-Square value for financial report quality is 0.767, which is considered good. This indicates that 76.7% of the variability in financial report quality can be explained by accountability and transparency variables, while the remaining 23.3% is influenced by factors outside this study.

Hypothesis Testing

Table 9 Hypothesis Test Results Data

	Original Sample(O)	*T-Value*	*P-Value*	Hypothesis
$X_1 \rightarrow$ Y	0.570	4.202	0.000	Accepted
$X_2 \rightarrow$ Y	0.366	2,361	0.018	Accepted

Based on the results of table 9 above, the explanation of the t-test is as follows:

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1. The significant value of the accountability variable (X1) on the quality of financial reports is a partial t-value of 4.202 > 1.96 and a p-value of 0.000 < 0.05. Thus, it is rejected and accepted. This indicates that partially, accountability has a positive effect on the quality of financial reports.$H_{O1}H_{a1}$
2. The significant value of the transparency variable (X2) on the quality of financial reports is a partial t-value of 2.361 > 1.96 and a p-value of 0.018 < 0.05. Thus, it is rejected and accepted. This means that partially, transparency has a positive effect on the quality of financial reports.$H_{O2}H_{a2}$

DISCUSSION

1. The Influence of Accountability on the Quality of Financial Reports at the Jelutung Branch of the Islamic Pawnshop in Jambi City

   Based on the results of the partial t-test, the first hypothesis in this study examines the effect of accountability (X1) on the quality of financial reports (Y). The test results show that the partial t-value is 4.202 > 1.96 and the p-value is 0.000 < 0.05. Thus, H01 is rejected and Hα1 is accepted. Therefore, it can be concluded that accountability partially influences the quality of financial reports.

   The results of this study indicate that the higher the level of accountability of the Jelutung branch of Pegadaian Syariah in Jambi City, the higher the quality of the financial reports produced. Conversely, if the level of accountability is low, the quality of the financial reports tends to decline. Thus, the level of accountability implemented by the Jelutung branch of Pegadaian Syariah in Jambi City has a significant influence on the quality of financial reports. Accountability is a form of accountability of an institution to the authorities for the implementation of its activities. Although accountability plays an important role in presenting reliable financial reports, there are still other factors that need to be considered to improve the quality of financial reports (Nurni Arrina Lestari, 2023).

2. The Influence of Transparency on the Quality of Financial Reports at the Jelutung Branch of the Islamic Pawnshop in Jambi City

   Based on the results of the partial t-test, the second hypothesis in this study examines the effect of transparency (X2) on the quality of financial reports (Y). The test results show that the partial t-value is 2.361 > 1.96 and the p-value is 0.018 < 0.05. Thus, H02 is rejected and Hα2 is accepted. Therefore, it can be concluded that transparency partially influences the quality of financial reports.

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The results of this study indicate that the higher the level of transparency applied, the higher the quality of the resulting financial reports. Conversely, a low level of transparency has the potential to reduce the quality of financial reports. This means that the level of transparency of the Jelutung Branch of Pegadaian Syariah, Jambi City, has a significant impact on the quality of financial reports. Transparency is based on the openness of information, where the information submitted is accessible to stakeholders and presented clearly and easily understood. Transparency is also one of the main principles of good governance, so the more transparent the financial reports presented, the higher their quality (Sonang Ramena Sipahutar et al, 2025).

CONCLUSION

This study concludes that accountability and transparency significantly influence the quality of financial reports at Pegadaian Syariah Jelutung Branch, Jambi City for the 2023-2025 period. The results of SEM analysis using SmartPLS show a path coefficient of 0.570 for accountability (t-value 4.202; p=0.000) and 0.366 for transparency (t-value 2.361; p=0.018), with an R-square of 76.7%, confirming Ha1 and Ha2. These findings align with stewardship and agency theory, where accountability as the agent's responsibility to the principal and transparency as information disclosure increase relevance, verifiability, and stakeholder trust in accordance with sharia principles and good governance. Practical implications suggest that Pegadaian management is advised to strengthen transparent digital reporting to support transaction growth from IDR 31.8 billion (2023) to IDR 42.1 billion (2024), thereby increasing OJK compliance and public trust.

However, the study's limitations lie in the small sample size (35 employees in total sampling) and its single focus on a single branch, which limits generalizability to Pegadaian Syariah nationwide, as well as the lack of moderating variables such as digital technology or pawn price fluctuations. For future research, it is recommended to expand the multi-branch sample with a longitudinal analysis post-2025, integrate variables such as e-government or maqasid sharia, and employ mixed-methods methods for qualitative validation. These suggestions will enrich the sharia accounting literature and support the development of sustainable reporting models in Indonesian Islamic financial institutions.

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