International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Effects Of Transparency, Accountability, And Internal Control On Mosque Accounting Implementation: Pls-Sem Evidence From Mosque Officials In Purbalingga Regency

Muhammad Rafael Dewa Wibowo[1], Iwan Fakhruddin[2*], Bima Cinintya Pratama[3], Edi Joko Setyadi[4]

[1,2,3,4] Accounting Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Purwokerto

*Corresponding author: my_fakhruddin@yahoo.com

Abstract

Mosque financial management depends on congregants' trust, yet many mosques have not applied accounting practices in line with ISAK 35. This study examines the effects of financial transparency, accountability, and internal control on mosque accounting implementation in Purbalingga Regency, drawing on stewardship theory and public accountability theory. Primary data were collected through a questionnaire administered to mosque officials involved in financial management and analysed with Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4. A single-dimension transparency construct failed convergent validity, so transparency was modelled as two dimensions: information openness and access, and publication and clarity of presentation. Both transparency dimensions have positive and significant effects on mosque accounting implementation. Internal control has a positive but marginal effect, whereas accountability has no significant effect. The results suggest that how openly and clearly financial information is presented matters more for accounting practice than normative accountability commitments. Mosque guidance programmes should prioritise routine, understandable financial announcements and reports.

Keywords: mosque accounting; transparency; accountability; internal control; ISAK 35; PLS-SEM

INTRODUCTION

Mosques serve as centres of worship and of social and economic activity for the Muslim community. The funds they manage come from voluntary infaq, sadaqah, and congregational donations, so their management demands a high level of responsibility

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

(Auliah et al., 2024; Hasanah & Farid, 2024). Because congregants' trust is the main source of these funds, mosque officials need to manage and report finances in a transparent and accountable manner (Hasanah & Farid, 2024).

Practice on the ground has not kept pace with these demands. Many mosques still rely on simple bookkeeping of cash receipts and disbursements, without the statement of financial position, statement of activities, and notes to the financial statements that ISAK 35 requires of non-profit-oriented entities (Sugesti Rahayu & Andriani, 2024; Auliah et al., 2024). Limited understanding of the standard among officials and accounting information systems that are not yet optimal further weaken these practices (Ahdi et al., 2024). In addition, simple bookkeeping often does not separate operational funds from social funds, even though fund separation is a basic principle of non-profit accounting (Nurdiani et al., 2025). Weak internal control, such as inadequate segregation of duties, transaction documentation, and oversight, adds to the risk of recording errors and misappropriation of funds (Chrisna et al., 2025).

The literature highlights three factors that may promote mosque accounting practice: transparency, accountability, and internal control. Transparency concerns the openness of financial information to the congregation (Auliah et al., 2024), accountability concerns the officials' obligation to answer for the management of funds (Bovens, 2007; Mardiasmo, 2021), and internal control concerns the mechanisms that safeguard assets and the reliability of records (COSO, 2013; Nurdiani et al., 2025). However, most earlier studies are descriptive single-case studies. Auliah et al. (2024) found accountability and transparency practices that were not yet optimal in one mosque without testing causal relationships, while Hasanah and Farid (2024) showed transparency limited to simple announcements without a quantitative analysis of its effect on accounting implementation. Chrisna et al. (2025) reported inconsistent effects across factors on the quality of mosque financial reports. In Islamic cooperatives (BMT) in Banyumas, readiness to apply accounting standards was determined more by governance and technology adoption than by the individual financial literacy of managers (Pratama et al., 2026), which indicates that the application of standards in faith-based financial institutions is shaped by organisational factors and not only by individual knowledge.

This study addresses two gaps. First, there is little quantitative evidence that tests transparency, accountability, and internal control jointly against mosque accounting implementation. Second, evidence from Purbalingga Regency remains limited. The study tests the three factors among mosque officials in Purbalingga Regency using PLS-SEM, which suits models with relatively small samples and several reflective constructs and allows the measurement model to be validated before relationships among constructs are tested (Hair et al., 2019).

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

The objective of this study is to examine the effects of financial management transparency, officials' accountability, and internal control on mosque accounting implementation. The study makes three contributions. Empirically, it provides quantitative evidence from mosques in Purbalingga Regency. Methodologically, it shows that transparency in mosque financial management should be measured as a multidimensional construct. Practically, the results can inform mosque supervisors and local government in designing training and ISAK 35-based reporting guidelines.

Literature Review and Hypothesis Development

2.1 Theoretical background

Stewardship theory. This theory holds that organisational managers act as stewards who prioritise the interests of the organisation and those who entrust resources to them, rather than their own interests (Davis et al., 1997). In a mosque, officials are stewards entrusted by the congregation to manage the community's funds. Attention to oversight and governance mechanisms is also a theme in studies of other Islamic financial institutions (Pratama et al., 2022). Steward behaviour is reflected in openness of information, willingness to account for the management of funds, and compliance with control procedures.

Public accountability theory. Accountability is the obligation of a manager to explain and justify his or her actions to those entitled to demand an account (Bovens, 2007). Organisations that manage public funds, including mosques, must provide accountability openly and systematically (Mardiasmo, 2021). Transparency is regarded as a prerequisite for accountability (Heald, 2006).

Internal control. According to the COSO (2013) framework, internal control is a process designed to provide reasonable assurance regarding the effectiveness of operations, the reliability of financial reporting, and compliance with regulations. In mosques, this control is realised through segregation of duties, authorisation of expenditure, safeguarding of cash, internal checks, and orderly recording.

Mosque accounting implementation. This construct is the application of recording and reporting in accordance with accounting standards for non-profit entities, namely ISAK 35, which covers the statement of financial position, the statement of activities, the statement of cash flows, and the notes to the financial statements (Adawiyah et al., 2025). Yudhanti and Margarita (2024) emphasise that implementation is not only the preparation of reports but also their conformity with ISAK 35, fund separation, and consistency of reporting.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

2.2 Hypothesis development

Transparency and mosque accounting implementation. Transparency allows stakeholders to obtain relevant information and to monitor the use of funds, thereby reducing information asymmetry (Heald, 2006). Officials who routinely announce receipts and expenditures openly are pushed to maintain orderly records and reports so that the announced information can withstand the congregation's scrutiny. Hasanah and Farid (2024) and Rahma and Rahmawati (2023) show that information openness, including routine announcements and easy access to reports, is associated with better mosque financial administration. The DeLone-McLean information systems success framework likewise links the quality of the information produced to the quality of the system that produces it (Fitriati et al., 2020), so information that is presented clearly and routinely requires an orderly recording system. Transparency in this study has two groups of indicators. The first concerns the openness of announcements, the level of detail of information, and congregants' access to reports. The second concerns routine publication of reports and the clarity and comprehensibility of their presentation (Mahmudi, 2020; Mardiasmo, 2021). Based on this distinction, the hypotheses are formulated as follows.

H1a: Information openness and access have a positive effect on mosque accounting implementation.

H1b: Publication and clarity of presentation of financial reports have a positive effect on mosque accounting implementation.

Accountability and mosque accounting implementation. Accountability requires officials to record every transaction, support it with evidence, evaluate it, and present it systematically (Mahmudi, 2020). An adequate recording and reporting system is a precondition for accountability to be verifiable (Bovens, 2007). Officials who feel responsible to the congregation are motivated to prepare more complete reports that conform to standards. Auliah et al. (2024) and Chrisna et al. (2025) report that higher accountability is associated with better quality of mosque financial reporting. Sugesti Rahayu and Andriani (2024) caution that this effect depends on officials' competence in applying the standard.

H2: Officials' accountability has a positive effect on mosque accounting implementation.

Internal control and mosque accounting implementation. Effective internal control ensures that transactions are recorded correctly, documented, and verifiable (COSO, 2013). Segregation of duties, authorisation, documentation, and periodic checks create a framework that allows the accounting system to run consistently (Habib et al., 2022). In mosques, Chrisna et al. (2025) and Nurdiani et al. (2025) report that good internal control practices are associated with higher quality of financial management and reporting. In Islamic cooperatives, governance that includes internal audit and ethical

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

reporting also has a positive effect on readiness to apply accounting standards (Pratama et al., 2026).
H3: Internal control has a positive effect on mosque accounting implementation.

RESEARCH METHOD

3.1 Design, population, and sample

This study uses a quantitative approach with a survey method. The population is mosque officials (DKM/takmir) in Purbalingga Regency, Central Java. The unit of analysis is officials directly involved in financial management, namely the chairperson, treasurer, secretary, and other officials who hold financial functions. The sample was selected purposively using three criteria: the mosque has an active board, the mosque manages routine funds in the form of infaq, sadaqah, and donations, and the respondent is directly involved in financial management (Sugiyono, 2022).

The questionnaire was handed directly to respondents at the mosque, and the researcher assisted and confirmed respondents' understanding of the statements during completion, without interviews. Data were collected during Ramadan 1447 H (February–March 2026). Sixty-four respondents from 21 mosques were obtained. Three respondents were excluded before analysis on data-quality grounds: two had missing values on indicator items, and one answered the highest value (5) on all 21 items, leaving no variation in the responses. The final sample comprises 61 respondents from 21 mosques. No respondent was excluded on the basis of model estimation results. This sample size is below the G*Power benchmark for a model with four predictors ($f^2 = 0.15$; $\alpha = 0.05$; power = 0.80; about 85 respondents), so the results are treated as indicative evidence.

Table 1. Respondent profile (n = 61)

Characteristic	Category	n	%
Position	Chairperson/takmir	20	32.8
	Treasurer	20	32.8
	Secretary	16	26.2
	Other officials	5	8.2
Length of service	< 1 year	2	3.3
	1–3 years	23	37.7
	4–6 years	32	52.5
	> 6 years	4	6.6

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Characteristic	Category	n	%
Education	Senior high school	30	49.2
	Diploma	15	24.6
	Bachelor's degree	7	11.5
	Other	9	14.8

Source: primary data, processed. All respondents come from 21 mosques (on average three respondents per mosque).

3.2 Measurement of variables

All items were measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Items were developed from the literature on mosque and non-profit accounting in Indonesia (Hasanah & Farid, 2024; Nurhudawi et al., 2025; Rahma & Rahmawati, 2023; Birton et al., 2022; Sugesti Rahayu & Andriani, 2024; Nurdiani et al., 2025) and the COSO (2013) framework, and refer to ISAK 35 (IAI, 2023). The items are conceptual adaptations rather than established scales adopted in full. The items are listed in Table 2 (the questionnaire was administered in Indonesian; the items below are translated for presentation).

Table 2. Constructs, indicators, and items

Construct	Code	Item
Information openness and access (X1A)	X1.1	Our mosque always announces the receipt and expenditure of funds openly.
	X1.2	Financial information is communicated to the congregation in detail.
	X1.3	Congregants can request financial report information at any time.
Publication and clarity of presentation (X1B)	X1.4	Financial reports are announced routinely (e.g., every Friday/monthly).
	X1.5	Financial information is easy for the congregation to understand.
	X1.6	Financial reports state the use of funds in clear detail.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Construct	Code	Item
Accountability (X2)	X2.1	Officials prepare financial reports as accountability to the congregation.
	X2.2	Financial reports are presented in a formal forum (board or congregation meeting).
	X2.3	Reports are prepared with reference to applicable accounting standards (e.g., ISAK 35).
	X2.4	Financial reports are evaluated periodically by the officials.
Internal control (X3)	X3.1	Financial management duties are clearly divided among officials.
	X3.2	Every disbursement of funds must be approved by the authorised party.
	X3.3	Mosque cash is kept and secured following specific procedures.
	X3.4	Financial reports are periodically checked by other officials.
	X3.5	Financial recording is carried out systematically and in an orderly manner.
Mosque accounting implementation (Y)	Y1	The mosque prepares a formal statement of financial position.
	Y2	The mosque prepares a statement of activities (receipts and expenditures).
	Y3	Operational funds and social funds are separated in the records.
	Y4	Financial reports are prepared periodically (monthly/annually).

Two accountability items (X2.5 on managing funds with trustworthiness, and X2.6 on documentation of transactions) were removed from the final model because of factor loadings of 0.49 (see Section 4.1).

3.3 Data analysis technique

The analysis uses PLS-SEM in SmartPLS 4 (Ringle et al., 2024) with the path weighting scheme, and all constructs are reflective. Model evaluation follows Hair et al.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

(2019). The measurement model was assessed through outer loadings (≥ 0.70; values of 0.60–0.70 were retained when AVE and construct reliability were adequate), composite reliability and Cronbach's alpha (≥ 0.70), average variance extracted (AVE ≥ 0.50), and discriminant validity using the Fornell-Larcker criterion (Fornell & Larcker, 1981) and the heterotrait-monotrait ratio (HTMT < 0.85; Henseler et al., 2015). The structural model was assessed through inner VIF (< 3), path coefficients, R^2, f^2, and Q^2predict from PLSpredict (Shmueli et al., 2019). Significance was tested with bootstrapping of 5,000 subsamples. Because the direction of the relationships was specified in advance, hypotheses were tested one-tailed at the 5% level, and two-tailed p values are reported for comparison. Because on average three respondents come from the same mosque, data dependence was checked through the intraclass correlation (ICC) and a cluster bootstrap by mosque.

The initial model contained four constructs with 21 items. Preliminary testing showed an AVE of only 0.38 for transparency and 0.43 for accountability. The transparency items formed two groups that were almost uncorrelated with each other (r = −0.10 between scores), consistent with the two groups of indicators described in Section 2.2. Transparency was therefore modelled as two constructs (X1A and X1B), and two accountability items with loadings below 0.50 were removed. This restructuring was made after the data were obtained, so the analysis is exploratory; the results of the initial model and alternative models are reported in Appendix 1 so that readers can judge the sensitivity of the results.

RESULTS AND DISCUSSION

4.1 Descriptive statistics and measurement model evaluation

Mean construct scores range from 4.20 to 4.50 on a 1–5 scale (Table 3), indicating that respondents perceive practices in their mosques as good. Accountability has the highest mean (4.50) and the smallest dispersion (SD 0.45), so there are signs of a ceiling effect that may make its effect harder to detect.

Table 3. Descriptive statistics of construct scores (n = 61)

Construct	Mean	SD	Min	Max
Information openness and access (X1A)	4.37	0.59	3.00	5.00
Publication and clarity of presentation (X1B)	4.20	0.72	2.00	5.00
Accountability (X2)	4.50	0.45	3.50	5.00
Internal control (X3)	4.30	0.56	3.20	5.00

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Construct	Mean	SD	Min	Max
Mosque accounting implementation (Y)	4.31	0.62	3.00	5.00

Construct score = mean of items.

Table 4 shows that all outer loadings exceed 0.60 and all bootstrap t values are significant. Four loadings lie between 0.66 and 0.71 (X2.1, X2.3, X2.4, X3.1) and were retained because the AVE and composite reliability of their constructs meet the thresholds. AVE of all constructs ranges from 0.53 to 0.88 and composite reliability from 0.81 to 0.95. Cronbach's alpha for accountability (0.71) is just above the minimum, while the other constructs range from 0.85 to 0.93.

Table 4. Measurement model

Construct	Item	Loading	t	CR	AVE	α
X1A	X1.1	0.852	15.76	0.931	0.817	0.886
	X1.2	0.936	29.22			
	X1.3	0.922	37.85			
X1B	X1.4	0.927	36.30	0.955	0.876	0.929
	X1.5	0.952	37.89			
	X1.6	0.928	30.40			
X2	X2.1	0.706	3.28	0.815	0.525	0.707
	X2.2	0.808	4.44			
	X2.3	0.665	2.58			
	X2.4	0.713	2.85			
X3	X3.1	0.697	6.16	0.890	0.620	0.846
	X3.2	0.818	10.92			
	X3.3	0.788	11.34			
	X3.4	0.859	14.38			
	X3.5	0.765	8.59			
Y	Y1	0.871	22.37	0.931	0.771	0.899
	Y2	0.849	16.89			

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Construct	Item	Loading	t	CR	AVE	α
	Y3	0.880	23.28			
	Y4	0.911	36.56			

Source: primary data, processed (SmartPLS 4; bootstrap 5,000). CR = composite reliability; AVE = average variance extracted; α = Cronbach's alpha.

Discriminant validity is satisfied. All HTMT values are below 0.85 (maximum 0.51 between internal control and accounting implementation; Table 5), and the square root of each construct's AVE exceeds its correlations with the other constructs. The HTMT between X1A and X1B is only 0.12, which supports separating transparency into two constructs.

Table 5. Discriminant validity: HTMT (below the diagonal) and Fornell-Larcker (diagonal = √AVE; above the diagonal = correlations)

	X1A	X1B	X2	X3	Y
X1A	0.904	−0.097	0.131	0.133	0.431
X1B	0.123	0.936	0.141	0.351	0.443
X2	0.177	0.315	0.725	0.221	0.281
X3	0.266	0.396	0.316	0.787	0.452
Y	0.479	0.479	0.326	0.512	0.878

Note: latent correlations are in the cells above the diagonal; HTMT in the cells below the diagonal.

4.2 Structural model evaluation and hypothesis testing

All inner VIF values lie between 1.06 and 1.21 (< 3), so there is no collinearity among predictors. Full collinearity VIF values of 1.10–1.96 (< 3.3) and a first unrotated factor explaining about 28% of variance in Harman's test (< 50%) indicate that common method bias does not appear serious. Dependence among respondents within a mosque can be ignored (ICC between mosques close to zero, ≤ 0.002). The model explains 49.1% of the variance in mosque accounting implementation (R^2 = 0.491; adjusted R^2 = 0.454), which is moderate. The Q^2predict of the PLS model is positive (0.28) and higher than the linear regression benchmark (0.07), so out-of-sample predictive ability is adequate. Overall model fit is not yet optimal: SRMR is about 0.11, above the 0.08 threshold. This value is driven mainly by the two groups of transparency items, which are almost uncorrelated with each other, and is discussed as a limitation.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Table 6. Hypothesis testing results

Hypothesis	β	SE	t	p (1-tailed)	p (2-tailed)	95% CI	f^2	Result
H1a: X1A → Y	0.421	0.107	3.93	< 0.001	< 0.001	[0.205; 0.622]	0.316	Supported
H1b: X1B → Y	0.384	0.108	3.55	< 0.001	< 0.001	[0.158; 0.580]	0.245	Supported
H2: X2 → Y	0.120	0.120	1.00	0.159	0.318	[−0.105; 0.366]	0.026	Not supported
H3: X3 → Y	0.234	0.123	1.90	0.029	0.057	[0.004; 0.483]	0.089	Supported (marginal)

Source: primary data, processed (bootstrap 5,000, n = 61). A cluster bootstrap by mosque (21 clusters) gives the same conclusions: H1a and H1b remain significant (p < 0.001), H3 has a one-tailed p of 0.022 (two-tailed 0.045), and H2 is not significant (two-tailed p = 0.277).

DISCUSSION

Transparency (H1a and H1b). Both transparency dimensions have positive and significant effects of medium to large size (f^2 of 0.32 and 0.25), and both are the strongest predictors. This is consistent with stewardship theory: officials who act as stewards and open financial information to the congregation tend to keep more orderly records and reports, because the information they announce can be tested by the congregation (Davis et al., 1997; Heald, 2006). The result is consistent with Hasanah and Farid (2024) and Rahma and Rahmawati (2023), who link information openness to better mosque financial administration. The two dimensions have comparable effects. The practice of opening information (announcements, detail, access) and the practice of presenting it routinely and clearly each make an independent contribution; a mosque that excels in one aspect does not necessarily excel in the other, as the low correlation between them shows. For mosque supervisors, this means transparency training should cover both aspects at once.

Internal control (H3). Internal control has a positive effect at the margin of significance. The effect is significant in the one-tailed test (p = 0.029) but not in the two-tailed test (p = 0.057), and the lower bound of the confidence interval almost touches zero (0.004). The result is in the same direction as Chrisna et al. (2025), Nurdiani et al. (2025), and Pratama et al. (2026), but the strength of the evidence is limited and needs to be tested on a larger sample. The consistent direction for segregation of duties,

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

authorisation, safeguarding of cash, and periodic checks suggests that a control framework does support orderly recording (COSO, 2013), but its effect is weaker than that of information openness.

Accountability (H2). Accountability has no significant effect. This differs from Auliah et al. (2024) and Chrisna et al. (2025). Three explanations can be considered. First, accountability scores are concentrated at high values (mean 4.50; SD 0.45), so variation across mosques is small and its effect is hard to detect. Second, as Sugesti Rahayu and Andriani (2024) caution, a normative commitment to accountability is not necessarily followed by the ability to prepare reports in accordance with standards; officials may feel responsible without having the accounting competence to apply ISAK 35. Third, the accountability measure in this study relies on officials' perceptions of reporting practices, so it is relatively close to the dependent construct and may add no information beyond transparency and internal control. The finding is in line with the result for Islamic cooperatives in Banyumas, where individual financial literacy had no direct effect on readiness to apply accounting standards and became influential only once it was institutionalised through organisational learning processes (Pratama et al., 2026). These explanations have not been tested in this study and need to be tested in future research, for example by adding officials' competence as a moderating variable.

Practical implications. First, mosque supervisors and local government can begin guidance with the transparency practices that are easiest to carry out, namely routine announcements, detailed use of funds, and congregants' access to reports, because this aspect is most strongly associated with accounting implementation. Second, training in ISAK 35-based report preparation should be delivered together with strengthening segregation of duties and internal checks. Third, guidelines that stress only a commitment to accountability, without technical skills for preparing reports, are unlikely to be enough to drive accounting implementation.

CONCLUSION

This study examined the effects of transparency, accountability, and internal control on mosque accounting implementation among officials of 21 mosques in Purbalingga Regency (n = 61). Transparency, which empirically consists of an information openness and access dimension and a publication and clarity of presentation dimension, has positive and significant effects. Internal control has a positive effect at the margin of significance, while accountability has no significant effect. The model explains 49.1% of the variance in mosque accounting implementation.

The study has limitations. First, the sample is small (61 respondents) and drawn from a single regency through purposive sampling, so the results cannot be generalised. Second, the two-dimension structure of transparency and the removal of two

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

accountability items were decided after the data were obtained, so the results are exploratory and need to be confirmed on an independent sample. Third, all variables are measured from the perceptions of the same respondents, and answer scores are concentrated at high values with uniform response patterns across items. Fourth, overall model fit (SRMR) is not yet optimal. Future research could enlarge the sample, involve congregants or verification of financial report documents as a comparison to perception-based measures, and test officials' competence as a moderating or mediating variable.

REFERENCES

Adawiyah, A., et al. (2025). ISAK 35 to improve accountability and transparency in nonprofit organizations. *AC Open*. https://doi.org/10.21070/acopen.10.2025.11761

Ahdi, M., Iqbal, M. I., & Berliani, N. (2024). Transparansi, sistem informasi akuntansi, dan akuntabilitas pada laporan keuangan Masjid Al-Istiqomah sesuai ISAK 35 [Transparency, accounting information systems, and accountability in the financial statements of Al-Istiqomah Mosque according to ISAK 35]. Jurnal Akuntansi dan Sistem Informasi, 5(3).

Auliah, F., Manalu, T. Y., Irwansyah, D. P., & Nabila, A. (2024). Analisis akuntabilitas, transparansi dan penerapan ISAK 35 pada pengelolaan keuangan Masjid Jami' Ath-Thayyibah [Analysis of accountability, transparency, and ISAK 35 application in the financial management of Jami' Ath-Thayyibah Mosque]. Jurnal Akuntansi Kompetif, 8(2).

Birton, M. N. A., Tanjung, J., Maryati, & Emalia, R. (2022). Fungsi idarah dan akuntabilitas pelaporan keuangan masjid [The idarah function and accountability of mosque financial reporting]. Jurnal Akademi Akuntansi, 7(1).

Bovens, M. (2007). Analysing and assessing accountability: A conceptual framework. European Law Journal, 13(4), 447–468.

Chrisna, H., Andriany Nasution, N., & Sasmita, P. K. A. (2025). Factors influencing financial report quality and accountability in mosque management. Jurnal Ilmiah Akuntansi Kesatuan, 13(6), 2115–2126.

COSO. (2013). Internal Control – Integrated Framework. Committee of Sponsoring Organizations of the Treadway Commission.

Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a stewardship theory of management. Academy of Management Review, 22(1), 20–47.

Fitriati, A., Tubastuvi, N., Pratama, B. C., & Anggoro, S. (2020). Study of DeLone-McLean information system success model: The relationship between system quality and information quality. Journal of Theoretical and Applied Information Technology, 98(3), 477–487.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. Journal of Marketing Research, 18(1), 39–50.

Habib, A., Ranasinghe, D., & Muhammadi, A. H. (2022). Internal control effectiveness and financial reporting quality: International evidence. Accounting & Finance, 62(S1), 1519–1552.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2–24.

Hasanah, R., & Farid, A. (2024). An analysis of mosque financial transparency through announcement of infaq and sadaqoh with mosque toa at Friday prayers. Journal of Accounting Inquiry, 3(2), 84–93.

Heald, D. (2006). Transparency as an instrumental value. Public Administration, 84(1), 25–46.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the Academy of Marketing Science, 43(1), 115–135.

Ikatan Akuntan Indonesia. (2023). ISAK 35: Penyajian laporan keuangan entitas berorientasi nonlaba [ISAK 35: Presentation of financial statements of non-profit-oriented entities] (2023 revision). Jakarta: IAI.

Mahmudi. (2020). Manajemen kinerja sektor publik [Public sector performance management]. Yogyakarta: UPP STIM YKPN.

Mardiasmo. (2021). Akuntansi sektor publik [Public sector accounting]. Yogyakarta: Andi.

Nurdiani, T., Rahmawati, D., Pogo, T., & Bakar, N. R. B. A. (2025). Financial transparency and accountability in nonprofit organizations: A systematic literature review. ITQAN: Journal of Islamic Economics, Management, and Finance, 4(2), 166–180.

Nurhudawi, N., Ismail, I., Sri Rahayu, S., & Sitompul, S. (2025). Akuntabilitas dan transparansi pengelolaan keuangan masjid [Accountability and transparency in mosque financial management]. Jurnal Manajemen dan Akuntansi Medan, 7(1).

Pratama, B. C., Innayah, M. N., & Darmawan, A. (2026). Towards sustainable accountability: Knowledge management and compliance readiness in accounting standards reform of Islamic cooperative. Journal of Innovation and Entrepreneurship. https://doi.org/10.1186/s13731-026-00701-1

Pratama, B. C., Kamaluddin, A., & Saad, S. (2022). Social performance of Islamic banks in South-East Asia: Is intellectual capital and Sharia supervisory boards matters? Quality – Access to Success, 23(186), 141–150. https://doi.org/10.47750/QAS/23.186.18

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Rahma, N. N., & Rahmawati, I. D. (2023). Enhancing transparency and accountability: Mosque financial information systems at the Great Mosque of Sidoarjo. Indonesian Journal of Innovation Studies, 24.

Ringle, C. M., Wende, S., & Becker, J.-M. (2024). SmartPLS 4. Oststeinbek: SmartPLS GmbH. https://www.smartpls.com

Shmueli, G., Sarstedt, M., Hair, J. F., Cheah, J.-H., Ting, H., Vaithilingam, S., & Ringle, C. M. (2019). Predictive model assessment in PLS-SEM: Guidelines for using PLSpredict. European Journal of Marketing, 53(11), 2322–2347.

Sugesti Rahayu, & Andriani, A. (2024). Analisis penerapan akuntabilitas dan transparansi bagi pengurus masjid di Indonesia [Analysis of the application of accountability and transparency for mosque officials in Indonesia]. Jurnal Proaksi, 11(1), 135–151.

Sugiyono. (2022). Metode penelitian kuantitatif, kualitatif, dan R&D [Quantitative, qualitative, and R&D research methods]. Bandung: Alfabeta.

Yudhanti, D., & Margarita, R. (2024). Penerapan ISAK 35 sebagai landasan akuntabilitas dan transparansi keuangan masjid [Application of ISAK 35 as a basis for mosque financial accountability and transparency]. Ekuitas: Jurnal Pendidikan Ekonomi, 12(2).

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.