

Transparency and Accountability in the Management of Independent Mosque Funds: A Case Study of Medan City Mosque

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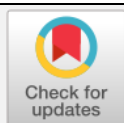
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ABSTRACT

This study examines the level of transparency in the management of independent mosque funds in Medan City, North Sumatra, Indonesia, evaluates adherence to accountability principles, and provides actionable recommendations for improvement. Using a quantitative research approach, questionnaires and observations were used to collect data from mosque administrators, worshippers, and donors at the Al-Musabbihin Mosque. These instruments were designed to assess trust and participation in mosque activities. Data analysis was conducted using Structural Equation Modeling (SEM) with Smart PLS 3.0, focusing on Outer and Inner Model evaluations. The results reveal that human resource (HR) competency, internal control systems, technological integration, stakeholder engagement, and compliance with financial management standards significantly impact transparency and accountability in mosque fund management. Additionally, organizational commitment amplifies the positive influence of HR competency and internal controls on these outcomes. The study highlights the critical need for ongoing HR development through targeted training and education to ensure effective and accountable fund management. Furthermore, establishing comprehensive internal control systems is essential to prevent fund misuse and build public trust. The findings demonstrate that transparent and accountable fund management fosters public confidence, optimizes resource utilization, and enhances the mosque's capacity as a vibrant and empowered social institution.

Keywords: Accountability; Human Resources Competency; Independent Mosque Funds; Internal Control Systems; Transparency

1. Introduction

The rapid growth of mosques in Indonesia reflects the increasing Muslim population in the country. This development emphasizes the need for mosques to assume a stronger role and function, transitioning into independent, professional, and competent institutions. The number of mosques in Indonesia is summarized in **Table 1**:

Table 1. Number of Mosques in Indonesia, 2023

No	Type of Mosque	Total
1	National Mosque	1
2	Grand Mosque	34
3	Great Mosque	437
4	Main Mosque	5,100
5	Congregational Mosque	242,520
6	Historical Mosque	1,051
7	Public Mosque	50,549
Total		299,644

Source: Simas (Mosque Information System), Ministry of Religious Affairs of Indonesia.

According to the table, 299,644 mosques were registered with Indonesia's Ministry of Religious Affairs in 2023. This aligns with a statement by Vice President K.H. Ma'ruf Amin, who highlighted the significant potential of mosques to serve as centers for economic empowerment in Indonesia ([Kompas.com](https://kompas.com), 2020). Empowering communities economically through mosques requires transparent and accountable financial management practices. Such practices ensure that mosque operations are organized, efficient, and well-directed in utilizing financial resources.

As non-profit organizations, mosques are not primarily profit-oriented, yet their financial activities can significantly benefit the community. Under the provisions of ISAK 35, non-profit organizations, including mosques, must prepare comprehensive financial reports. These reports consist of four key components: the balance sheet, cash flow statement, statement of changes in equity, and notes to financial statements ([Putro & Fajri, 2023](#)).

Transparency and accountability in managing mosque funds can be assessed using indicators such as timeliness, adequacy, clarity, accuracy, comparability, and accessibility ([Kurohman et al., 2023](#)). These factors are critical to building trust and ensuring that mosque funds are managed responsibly for the benefit of the community.

Interviews with community members, including Mr. DAI, an official from the Umbulharjo Subdistrict Religious Affairs Office (*Kantor Urusan Agama* or KUA), revealed that mosque financial reporting is often limited to oral and written announcements displayed on a blackboard. Sumaizar et al. noted that many mosque administrators rely on outdated bookkeeping practices ([Sumaizar et al., 2019](#)). These practices typically involve manually recording income and expenses, presented on monthly bulletin boards as a basic form of accountability.

A pre-survey conducted across 30 randomly selected mosque administrators in Yogyakarta City further illustrates this trend. When asked about the quality of their mosque's financial reporting, 40% of respondents strongly agreed that it was adequate, 25% agreed, 35% rated it as moderate, and 0% disagreed ([Yani & Fathmaningrum, 2023](#)).

One notable case is the Jogokariyan Mosque, which operates independently of general international standards like ISO or other universal benchmarks. Instead, it aligns its policies with Islamic principles and the values of the surrounding community, focusing on service-oriented initiatives. This unique approach to accountability has been recognized as an important model for study, as it provides insights into how localized frameworks can be applied to mosque management (Ekaviana et al., 2021).

However, issues surrounding transparency and accountability in mosque fund management extend beyond Jogokariyan Mosque. In West Sumatra Province, for instance, Kismawadi et al. observed that mosque financial reports often lack the rigor required for proper accountability (Kismawadi et al., 2018). Most mosque administrators in the region prepare basic reports documenting income and expenditures but fail to include records of assets, periodic updates on mosque development, or assessments of the broader community benefits. This reflects a broader challenge, as mosque organizations rarely receive the same attention and scrutiny as larger institutions or entities.

Indonesia, with its 34 provinces, is home to a vast number of mosques due to its predominantly Muslim population. Among these provinces, West Java leads with 61,613 mosques, followed by East Java (52,065 mosques), Central Java (51,676 mosques), Lampung (12,394 mosques), South Sulawesi (14,924 mosques), and North Sumatra (10,859 mosques). North Sumatra, in particular, demonstrates significant potential for developing independent, professional mosques capable of managing funds transparently and accountably, given its substantial number of mosques spread across various subdistricts and cities.

A case study in North Sumatra highlights persistent issues in fund management. At the Bakrie Grand Mosque, located in Sidomukti Village, West Kisaran District, Asahan Regency, financial management practices still fall short of ISAK 35 standards. Research by Nuramalina indicates that the mosque's financial records are rudimentary, consisting only of income and expenditure logs maintained manually and presented weekly after Friday prayers (Nuramalina, 2021). Accountability measures, while present, are minimal and lack detailed disclosures. For instance, while income and expenditure totals are shared, no specifics regarding assets or ongoing projects are provided. This gap stems primarily from the administrators' limited understanding of ISAK 35-compliant financial systems.

The issue of transparency and accountability in independent mosque fund management is further evident in the financial practices of mosques in Sei Mencirim Village, Sunggal Subdistrict, Deli Serdang Regency, North Sumatra Province. According to research conducted by Rianto et al., one of the key obstacles to achieving accountability is mosque administrators' limited financial reporting competence (Rianto et al., 2021). This lack of expertise results in overly simplistic financial reports. Observations by the PKM (Community Service Program) team revealed that most mosques rely on basic practices, such as initially recording financial transactions on blackboards, which are later transferred to a "master book." These blackboard records often lack critical details and fail to provide comprehensive financial information to stakeholders.

Research observations in Medan City also highlight similar issues in independent mosque fund management, characterized by limited transparency and accountability. Key challenges include a lack of professionalism and competence among mosque administrators in preparing financial reports. Financial reporting practices are generally traditional, focusing solely on recording income and expenditures without providing broader context or detailed information. These reports are often delivered informally during worship activities, particularly Friday

prayers, or by displaying written records on a mosque-provided blackboard. Such practices fail to meet the expectations of modern financial accountability standards.

A notable example is the financial management of the Al-Musabbihin Mosque, located in the Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan City. As one of the larger mosques in Medan City, the Al-Musabbihin Mosque can accommodate approximately 3,000 worshippers and is regarded as an independent mosque. It plays a significant role in the community by offering various beneficial programs that enhance its appeal and attract worshippers. However, despite its prominence, the mosque faces challenges in establishing transparent and accountable financial management practices. Addressing these challenges is essential to maintain the mosque's reputation and to meet the expectations of its worshippers and stakeholders.

One critical area for improvement lies in the presentation of financial reports. For instance, financial statements at the Al-Musabbihin Mosque are often limited to basic summaries of income and expenditures, which do not adhere to contemporary financial reporting standards. These shortcomings underscore the urgent need for reforms in financial management practices to ensure greater transparency and accountability. The table below provides an overview of the Al-Musabbihin Mosque's financial reports:

Table 2. Al-Musabbihin Mosque Financial Report, 2021

Date	Description	Income (IDR)	Expense (IDR)
15-10-2021	Friday Donation Received	1,850,000	
09-10-2021	Lamp Repair		200,000
08-10-2021	Friday Donation	900,000	
01-10-2021	Friday Donation	600,000	
24-09-2021	Friday Donation	200,000	
20-09-2021	Electricity Bill Payment		1,000,000
17-09-2021	Friday Donation	800,000	
11-09-2021	Water Bill Payment		500,000
10-09-2021	Friday Donation	1,200,000	
07-09-2021	Individual Donation	100,000	

Table 2 illustrates that the mosque's financial statements are presented in a very basic format, documenting only the inflows (donations or *infaq*) and outflows (expenses). However, comprehensive financial reporting requires additional components, such as preparing balance sheets. These include details on the mosque's current and fixed assets, liabilities, and outstanding obligations. Such reporting aims to provide a clear picture of how the mosque's assets are allocated toward facilities and infrastructure and the extent of its liabilities, including obligations to donors or investors. Preparing a balanced financial statement ensures that the mosque's assets and liabilities are accurately reflected, fostering transparency and accountability. Addressing these issues requires mosque administrators to develop a more independent, professional, and competent financial management system.

Several alignments with prior research can be identified based on the abovementioned challenges and the theoretical frameworks discussed. For instance, Wan Zakaria et al. (2020) emphasize that effective management of mosque funds is crucial for building trust within the community while safeguarding the mosque's financial resources (Wan Zakaria et al., 2020).

Their study underscores the necessity of adopting robust financial management practices to ensure the effective use of funds. Similarly, Rini found that internal control systems and information technology significantly improve the quality of financial reporting in local government organizations, with organizational commitment further strengthening these effects (Rini, 2019). However, the study also noted that human resource competence does not directly impact financial reporting quality.

In this context, mosques manage funds transparently and accountably, ensuring that financial activities are reported clearly to the congregation and the broader community. This study offers practical implications for stakeholders, particularly in formulating policies for financial reporting and improving the management of mosque-based funds. Furthermore, it contributes to the academic literature by expanding the understanding of transparency and accountability in mosque fund management.

2. Literature Review

2.1. Human Resource Competency

Human resource competency is fundamental for effective, transparent, and accountable mosque fund management. Professional fund administration must align with contemporary financial principles and adhere to Sharia-compliant practices, requiring mosque administrators to understand effective financial management. This includes integrating Sharia values across all stages of fund administration, such as the collection, documentation, and allocation of funds like *zakat*, *infaq*, *sedekah*, and *wakaf* (Nisak & Wahyuni, 2023; Suarni & Nurbaya, 2024).

Technology significantly enhances human resource competency by improving the precision and organization of financial processes. Digital tools facilitate transparent reporting, ensuring the congregation receives clear fund allocation and usage information. This transparency fosters trust and accountability while guaranteeing that funds are effectively directed toward intended purposes, such as social programs and mosque infrastructure development (Setiawan, 2024; Sidi & Rafiq, 2023).

By strategically allocating financial resources, mosque administrators can maximize community benefits while strictly adhering to Islamic principles. This approach underscores fund management's professionalism and moral responsibility, ensuring the congregation upholds and trusts Sharia-compliant financial practices (Wan Hamdan et al., 2023).

2.2. Internal Control System

An effective internal control system ensures mosque funds' secure, transparent, and accountable management. This system plays a critical role in maintaining the congregation's trust and ensuring the long-term sustainability of mosque operations. By implementing robust oversight protocols, the internal control system minimizes risks of misuse, fraud, and administrative errors. Clear delineation of responsibilities among recorders, managers, and financial supervisors ensures that funds are managed securely and in compliance with established procedures (Fauzi & Harmain, 2023).

The internal control system also establishes a structured framework for recording financial transactions and providing stakeholders with accurate financial information. An open and comprehensible reporting system enables the congregation to understand how mosque revenues are managed and utilized, fostering trust and confidence in mosque administrators (Istan, 2022; Setiawan, 2024). This transparency ensures that managers can account for all funds received and expended, producing financial reports that adhere to standardized accounting principles and facilitating audits by both internal and external parties (Zikran et al., 2022).

Additionally, comprehensive documentation of every transaction enhances accountability by allowing detailed tracking and explanation of each expenditure. The internal control system supports methodical fund management by standardizing work processes, minimizing inefficiencies, and ensuring financial resources are allocated according to predetermined objectives. This reduces waste and maximizes the benefits for the congregation and the wider community (R. D. Harahap et al., 2020; Risady & Abdul Gafur, 2023).

2.3. Utilization of Information Technology

The integration of information technology plays a pivotal role in enhancing transparency and accountability in mosque fund management. By leveraging technology, mosque administrators can streamline financial operations, aligning them with the growing expectations for transparency and responsibility in financial reporting (Suyuti & Setyanto, 2023). Accounting software and applications enable precise recording of income and expenditures, with automated financial reports reducing the risk of human error. This approach ensures the congregation can access clear and accurate financial information, fostering trust and encouraging active participation in mosque initiatives (Effendi et al., 2023).

Through dedicated mosque websites or applications, congregants can conveniently view financial records and contribute to the mosque's activities online. This digital transparency strengthens confidence among stakeholders and simplifies community engagement. Additionally, technology supports comprehensive financial administration by documenting income sources such as donations, *infaq*, and *zakat*, as well as tracking the allocation of funds to ensure accountability and compliance with religious principles (Asrori et al., 2020).

Information technology also enhances the efficiency of financial auditing processes by providing a clear audit trail for every transaction. Digital data storage enables faster, more accurate monitoring of fund utilization, ensuring that funds are managed effectively and aligned with organizational goals. Furthermore, online payment systems allow congregants to make contributions easily from any location, receiving real-time transaction records reinforcing transparency and accountability (Febrianty et al., 2023).

2.4. Stakeholder Role

The transparent and accountable management of mosque funds requires the active involvement of various stakeholders, including mosque administrators, the congregation, donors, regulators, and independent auditors. Mosque administrators are primarily responsible for documenting and regularly reporting all revenue and expenditures. By providing stakeholders with accessible and detailed financial reports, administrators can build trust and strengthen accountability in fund management (Jaya, 2023). The congregation can request comprehensive financial reports to ensure their entrusted funds are managed responsibly. Similarly, donors are entitled to information regarding their contributions, ensuring they are utilized appropriately and as intended (Holle et al., 2023).

Regulators, such as the government, play a strategic role by establishing laws and accounting standards, such as PSAK Syariah, which mosques must adhere to in their financial reporting. These regulations provide a framework for maintaining transparency and consistency in mosque financial management. In cases where transparency or accountability is lacking, the public can provide constructive feedback or recommendations to address shortcomings. Independent accounting experts and audit organizations further reinforce accountability by verifying that financial reports meet established standards and are free of discrepancies (Tufani, 2024).

The role of technology and media is also pivotal in enhancing transparency. Digital platforms enable the widespread dissemination of financial reports, ensuring financial information is easily accessible to congregations and the broader public. This level of openness fosters trust and encourages community engagement. Collaborative efforts among all stakeholders, including administrators, auditors, donors, and regulators, are essential for creating a robust, reliable, and community-focused system of mosque fund management (Ali et al., 2022).

2.5. Management Standards

Management standards ensure that the mosque funds are administered effectively, transparently, and accountably. These standards provide clear criteria for mosque administrators and stakeholders, establishing systematic and responsible principles for financial management (Jauhari, 2022). By emphasizing leadership, strategic planning, and operational efficiency, management standards help achieve strong financial performance and align fund management practices with the needs of the congregation and the broader community (Mochtar et al., 2024). Structured guidelines outline documentation, reporting, auditing, and financial distribution procedures, reducing ambiguity and errors in financial operations (Muin et al., 2024).

Adhering to management standards enables mosque administrators to produce financial reports that are clear, organized, and accessible to stakeholders. These reports ensure transparency and timely disclosure of financial information, providing the congregation and donors with a comprehensive understanding of fund allocation. This openness fosters trust and confidence in the administration's financial practices (Abbasi & Jafari, 2024; Umar et al., 2022). Additionally, such standards establish explicit principles for managing funds among stakeholders, including donors, the government, and the congregation. Compliance with accounting frameworks like PSAK Syariah facilitates accurate financial reporting and ensures that financial records meet internal and external audit requirements (Hijeat & Al-Bazzaz, 2023).

Management standards also promote rigorous monitoring systems, ensuring the proper division of financial recording and management roles. This reduces the risk of fraud or misappropriation and guarantees that funds are utilized according to the congregation's directives and donors' intentions (Fahmi & Zulhamdi, 2023). Moreover, these standards assist administrators in identifying and addressing errors or anomalies in financial records. By optimizing resource allocation, administrators can prioritize urgent needs and maximize benefits for the congregation, fostering greater efficiency in financial administration (Fernando et al., 2022).

2.6. Organizational Commitment

Organizational commitment is a cornerstone for maintaining transparency and accountability in mosque fund management. A strong commitment from all organizational components—administrators, staff, and volunteers—provides a solid foundation for competent and reliable financial practices. This commitment drives mosque administrators to consistently adhere to established financial management standards, ensuring compliance with systematic recording, reporting, and fund distribution processes while minimizing errors or discrepancies (Umar et al., 2022).

Transparent communication of financial information to stakeholders, including congregations, donors, and the public, is a hallmark of dedicated organizations. By producing organized, comprehensive, and accessible financial reports, mosque administrators build trust

and confidence among stakeholders. This transparency allows congregants to understand how funds are managed, fostering greater engagement and trust in the organization's financial integrity (Fatiha et al., 2023). Furthermore, a committed organization emphasizes accountability by ensuring every member understands the importance of proper fund utilization. Internal and external audits are conducted to validate the accuracy of financial reporting and the appropriate use of funds, as donors and congregations require (Yar, 2022).

A robust organizational commitment cultivates a work culture of honesty, integrity, and professionalism. These values are critical for establishing a reliable financial management system that protects against potential mismanagement or misappropriation of funds (Hasibuan et al., 2021). Additionally, organizations with strong commitment prioritize efficiency in fund management, addressing priority needs, optimizing resource allocation, and minimizing waste. This approach ensures that financial resources yield maximum benefits for the congregation and the broader community (Farrukh Tahir & Siddiqui, 2021).

By fostering collaboration among all organizational components, from administrators to volunteers, a committed organization ensures the seamless execution of financial processes in compliance with established norms. Active involvement from all members reinforces accountability, providing accurate oversight and implementing financial management practices that align with the organization's mission and values (Wahyudi et al., 2021).

2.7. Mosque Fund Management Transparency and Accountability

Transparent and accountable management of mosque finances is essential for building trust, ensuring efficiency, and fostering the sustainability of communal resources. Transparency establishes and maintains the confidence of congregations and donors by ensuring that financial practices are clear and accessible (Setiawan, 2024). When funds are managed responsibly, congregations and contributors feel assured that their donations are being used effectively to serve community needs, strengthening their trust and encouraging continued contributions (Tufani, 2024).

Accountable financial governance ensures that funds are allocated appropriately for initiatives such as social programs, educational activities, mosque maintenance, and religious events. By fostering trust through effective resource management, mosque administrators minimize the risks of financial misappropriation and align fund usage with the mosque's social and spiritual objectives (Karsono, 2023). Reporting systems and routine audits provide oversight, allowing for the early detection of discrepancies and allowing congregations to provide feedback or constructive input for improvement (Amalia, 2023).

Transparent and accountable fund administration also promotes the efficient utilization of resources. By adhering to standards-based financial management practices, mosque administrators can prioritize urgent needs, exercise budgetary control, and minimize waste. This ensures that every contribution is maximized for the benefit of the community (Suarni & Irwan, 2023). Moreover, mosque managers are responsible for utilizing funds in alignment with the congregation's trust, as reflected in clear and verifiable financial reports (Fitri, 2024).

Compliance with legislation and religious accounting standards, such as PSAK Syariah, reinforces the credibility of mosque financial management. This includes adhering to tax regulations and other legal requirements safeguarding the mosque's operations and reputation. Ensuring compliance not only preserves the mosque's integrity but also mitigates potential legal risks, enabling sustainable governance in the long term (Nabilai et al., 2024).

2.8. Conceptual Research

The conceptual framework for this study outlines the relationship between key variables influencing the transparency and accountability of mosque fund management. The framework integrates five independent variables and one moderating variable, collectively contributing to effective and accountable fund management practices, as illustrated in **Figure 1**.

- 1) Human Resource Competency (X1)
Represents the skills, knowledge, and expertise of mosque administrators in managing finances transparently and responsibly, ensuring compliance with standards and fostering trust among congregants and donors.
- 2) Internal Control System (X2)
Ensures safeguards against financial discrepancies, fraud, and mismanagement, promoting systematic oversight and fostering congregation confidence in fund administration.
- 3) Utilization of Information Technology (X3)
Digital tools improve accuracy, accessibility, and efficiency in financial management, enabling transparent reporting and effective communication with stakeholders.
- 4) Stakeholder Role (X4)
Active stakeholder involvement ensures accountability, aligning fund management with community needs and fostering transparency and trust.
- 5) Management Standards (X5)
Structured guidelines and standardized reporting enhance consistency and reliability in fund management, ensuring transparency and accountability.
- 6) Organizational Commitment (Z)
As a moderating variable, organizational commitment reflects the dedication of all organizational components—including administrators, staff, and volunteers—to uphold ethical and responsible financial practices. Strong organizational commitment enhances the effectiveness of financial systems and processes, fostering a culture of accountability.

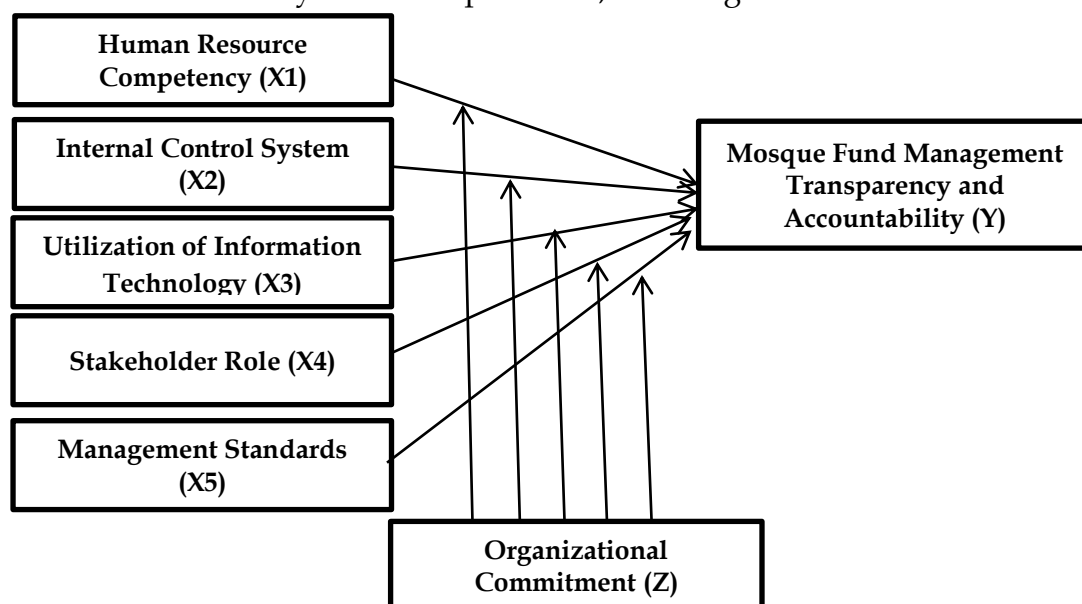


Figure 1. Conceptual Research Framework

3. Research Methodology

This study employs a survey research design, utilizing quantitative methods as the primary data collection and analysis approach. Survey research involves selecting a representative sample from a defined population and collecting data through questionnaires to systematically

examine variables and their interrelationships. Quantitative research provides a structured and scientific approach to understanding phenomena, enabling the formulation and testing of mathematical models, theories, and hypotheses to explain observed patterns and relationships.

The population for this study consists of all independent mosques in Medan, totaling approximately 1,038 mosques. A simple random sampling method was utilized to ensure an unbiased sample, resulting in a sample of 200 worshipers from the Al-Musabbihin Mosque. This mosque was selected as the focus of the study due to its publicly accessible website, which offers detailed information on its congregation size, programs, and financial reports. The financial data examined in this study specifically pertain to the fiscal year 2021.

The Al-Musabbihin Mosque accommodates up to 3,000 worshipers and exemplifies a strong commitment to transparency and accountability. This commitment includes compliance with ISAK 35 financial management standards, emphasizing effective administration and accurate financial reporting. These attributes make the mosque a suitable case study for exploring best practices in transparent and accountable fund management.

Data analysis was conducted using the New Grounded Structural Equation Modeling (SEM) approach, supported by Smart PLS 3.0 software. The analysis proceeded in two main phases:

1) Outer Model Analysis

This phase assessed the reliability and validity of the measurement model, ensuring that the selected indicators accurately represent the associated latent variables.

2) Inner Model Analysis

This phase evaluated the structural model, focusing on the relationships between latent variables and their predictive accuracy.

4. Results

4.1. Respondent Demographics

The demographic profile of respondents from the Al-Musabbihin Mosque congregation in Medan is presented in **Table 3**, **Table 4**, and **Table 5**. These tables outline respondents' age distribution, educational background, and occupation, comprehensively understanding the community's composition.

Table 3. Respondents by Age

No	Age Group (Years)	Total	Percentage (%)
1	0 – 15	7	3.5
2	16 – 30	61	30.5
3	31 – 50	78	39.0
4	> 50	54	27.0
Total		200	100.0

Source: Data processed by the author, 2024

The age distribution of respondents reveals that the majority (39%) are aged between 31–50 years, followed by 30.5% aged 16–30 years. A significant portion, 27%, are over 50 years old, while the youngest group (0–15 years) constitutes only 3.5% of the respondents.

Table 4. Respondents by Education

No	Educational Level	Total	Percentage (%)
1	High School (SMA)	45	22.5
2	Bachelor's Degree	87	43.5
3	Master's Degree	34	17.0
4	Doctorate	5	2.5
5	Other	29	14.5
Total		200	100.0

Source: Data processed by the author, 2024

The educational background of respondents shows that 43.5% hold a bachelor's degree, making this the largest group. High school graduates comprise 22.5%, while 17% hold a master's degree. Only a small proportion, 2.5%, have attained a doctoral degree, and 14.5% fall under other educational categories.

Table 5. Respondents by Occupation

No	Occupation	Total	Percentage (%)
1	Self-Employed	77	38.5
2	Civil Servant	16	8.0
3	Other	107	53.5
Total		200	100.0

Source: Data processed by the author, 2024

Regarding occupation, the largest group of respondents (53.5%) reported being engaged in "other" forms of employment, which may include freelance work or informal sector jobs. Self-employed individuals account for 38.5%, while civil servants comprise the smallest group, representing 8% of the respondents.

The demographic analysis indicates that the congregation at the Al-Musabbihin Mosque is predominantly middle-aged (31–50 years) with a significant level of education, as nearly two-thirds of respondents hold a bachelor's or higher degree. Occupation data highlights a diverse community, with most respondents engaged in either self-employment or other professions, reflecting the varied socioeconomic composition of the mosque's attendees.

4.2. Outer Model Analysis

The **outer model analysis** evaluates the measurement model through several indices, including convergent validity, discriminant validity, and composite reliability. Convergent validity, in particular, examines the relationship between item or indicator scores and the construct scores they represent. This is assessed using Loading Factors generated by PLS (Partial Least Squares). In the context of a reflective model, indicators are deemed valid if their loading values exceed 0.7, indicating a strong correlation with the associated construct.

The figure below displays the calculation results of the PLS-SEM outer model, showcasing the relationships between variables, their indicators, and loading factors.

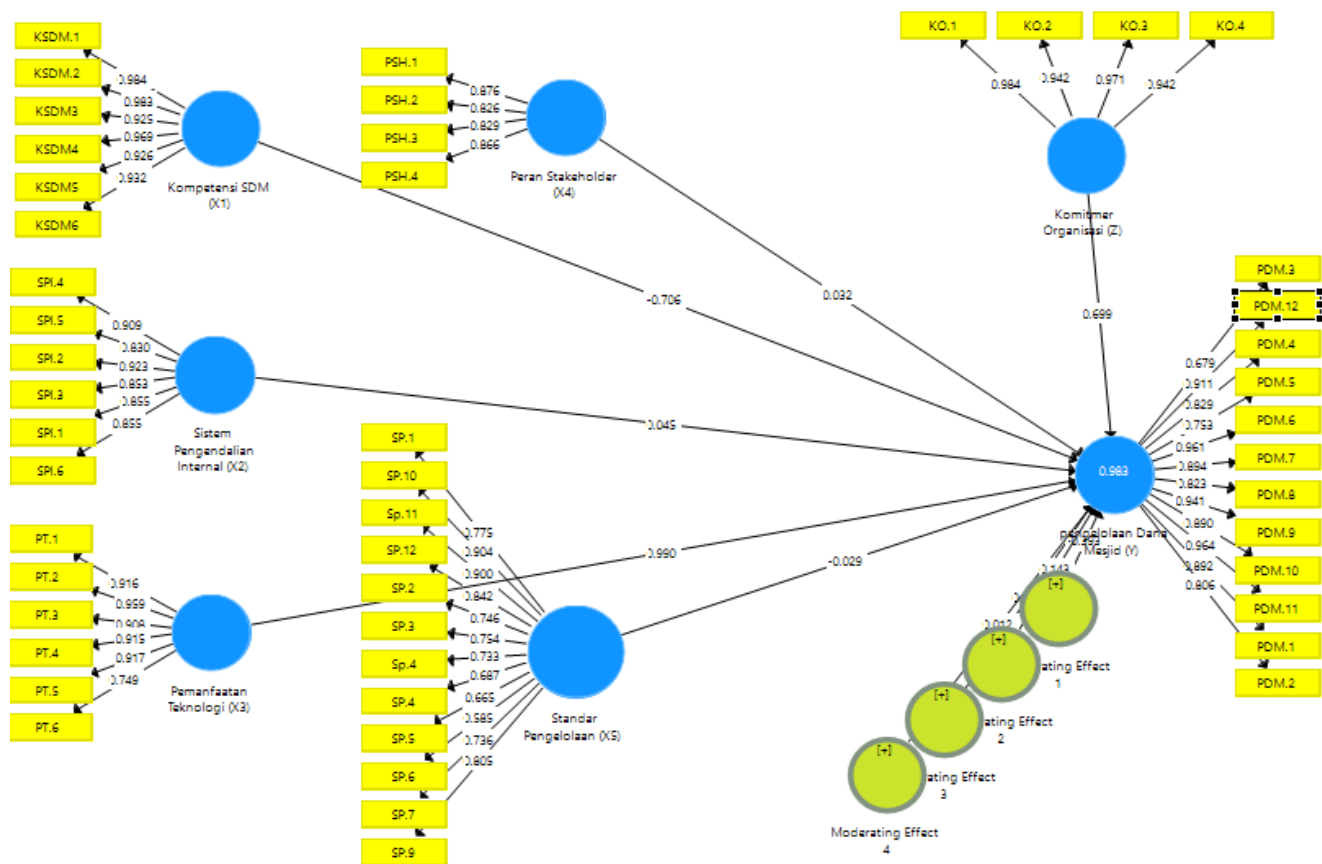


Figure 2. Outer Model Analysis Using PLS-SEM

As visualized in **Figure 2**, the analysis results confirm that all indicators meet the validity criterion, as their loading values exceed the required threshold of 0.7. This indicates that the indicators strongly correlate with their respective constructs, providing a reliable representation of the examined variables.

The following table presents the results of the convergent validity test:

Table 6. Convergent Validity

Indicator	HR Competency (X1)	Internal Control System (X2)	Technology Utilization (X3)	Stakeholder Role (X4)	Management Standards (X5)	Mosque Fund Management (Y)	Organizational Commitment (Z)
1	0.984	0.855	0.916	0.876	0.775	0.892	0.984
2	0.983	0.923	0.959	0.826	0.746	0.806	0.942
3	0.925	0.853	0.908	0.829	0.754	0.779	0.971
4	0.969	0.909	0.915	0.866	0.787	0.829	0.942
5	0.926	0.830	0.917	-	0.765	0.753	-
6	0.932	0.855	0.749	-	0.785	0.961	-
7	-	-	-	-	0.736	0.894	-
8	-	-	-	-	0.805	0.823	-
9	-	-	-	-	0.733	0.941	-
10	-	-	-	-	0.904	0.890	-
11	-	-	-	-	0.900	0.964	-
12	-	-	-	-	0.842	0.911	-

Source: Data processed by SEM PLS 2024

The results demonstrate that all loading values exceed 0.7, meeting the validity criterion. This confirms that the indicators strongly correlate with their respective constructs, effectively representing the examined variables.

To further validate the measurement model, reliability testing was conducted using composite reliability and Cronbach's Alpha, ensuring the internal consistency of the indicators. These metrics evaluate whether the indicators collectively provide a reliable representation of their respective constructs.

Table 7. Construct Reliability

Variable	Composite Reliability	Cronbach's Alpha	Average Variance Extracted (AVE)
HR Competency (X1)	0.984	0.980	0.909
Internal Control System (X2)	0.950	0.936	0.760
Technology Utilization (X3)	0.961	0.950	0.804
Stakeholder Role (X4)	0.912	0.878	0.722
Management Standard (X5)	0.944	0.952	0.587
Mosque Fund Management (Y)	0.973	0.969	0.750
Organizational Commitment (Z)	0.979	0.971	0.921

Source: Data processed by Smart PLS, 2024

All variables demonstrate composite reliability values above 0.90, reflecting excellent dependability and strong internal consistency across the indicators. Similarly, the high values of Cronbach's Alpha indicate a robust correlation among the indicators within each variable, further reinforcing the reliability of the measurement model. For Average Variance Extracted (AVE), most variables exceed the recommended threshold of 0.70, confirming adequate convergent validity. However, the AVE for Management Standards (X5) is 0.587, which falls slightly below the ideal threshold. This suggests that the measurement of this variable may require further refinement to more accurately represent its construct.

4.3. Structural Model Analysis (Inner Model)

4.3.1. R-Square

The structural model evaluation begins with assessing the R-squared value, which indicates the model's explanatory power and overall fit. The results of the R-Square analysis are presented in **Table 8**.

Table 8. Coefficient of Determination (R-Square)

Dependent Variable	R-Square	R-Square Adjusted
Mosque Fund Management (Y)	0.983	0.981

The R-Square value of 0.983 indicates that the independent variables explain 98.3% of the variance in mosque fund management transparency and accountability, with the adjusted value remaining consistent at 0.981. This result demonstrates the model's robustness and highlights the significant influence of the examined variables on the dependent construct.

4.3.2. Hypothesis Test Results

The hypothesis testing evaluates the independent variables' direct and indirect effects on the dependent variable, mosque fund management transparency and accountability. The analysis leverages T-statistics and P-values to determine the significance of these relationships. The results are summarized in Table 9.

Table 9. Hypothesis Test Results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values	Result
HR Competence → Mosque Fund Management Transparency and Accountability	0,706	0,696	0,150	4,700	0,000	Significant
Internal Control System → Mosque Fund Management Transparency and Accountability	0,045	0,047	0,062	2,733	0,004	Significant
Utilization of Technology → Mosque Fund Management Transparency and Accountability	0,990	0,988	0,131	7,582	0,000	Significant
Stakeholder Roles → Mosque Fund Management Transparency and Accountability	0,032	0,018	0,019	3,676	0,000	Significant
Financial Management Standards → Mosque Fund Management Transparency and Accountability	0,129	0,112	0,117	2,698	0,009	Significant
Organizational Commitment → HR Competence → Mosque Fund Management Transparency and Accountability	0,699	0,687	0,051	13,649	0,000	Significant
Organizational Commitment → Internal Control System → Mosque Fund Management Transparency and Accountability	0,393	0,447	0,339	2,160	0,000	Significant
Organizational Commitment → Utilization of Technology	0,143	0,163	0,125	3,137	0,000	Significant

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics (O/STDEV)	P-Values	Result
→ Mosque Fund Management Transparency and Accountability						
Organizational Commitment → Stakeholder Role → Mosque Fund Management Transparency and Accountability	0,193	0,229	0,282	4,685	0,000	Significant
Organizational Commitment → Financial Management Standards → Mosque Fund Management Transparency and Accountability	0,112	0,110	0,119	2,661	0,000	Significant

The hypothesis test results confirm that all analyzed pathways are statistically significant, with P-values below 0.05 and T-statistics exceeding the critical threshold, validating the robustness of the structural model. Among the direct effects, HR Competence (O=0.706, T=4.700) and Utilization of Technology (O=0.990, T=7.582) positively impact mosque fund management transparency and accountability. Meanwhile, Stakeholder Roles (O=0.032, T=3.676) and Internal Control System (O=0.045, T=2.733) also demonstrate significant, albeit less pronounced, direct effects.

For indirect effects, Organizational Commitment is critical in enhancing HR Competence (T=13.649) and the Internal Control System (T=2.160), thereby improving transparency and accountability. Additionally, Organizational Commitment strengthens the impact of the Utilization of Technology and Stakeholder Roles, highlighting its moderating effect on these variables.

Although Financial Management Standards exhibit a weaker influence (O=0.129, T=2.698) compared to other factors, their contribution remains significant, affirming their importance in fostering transparency and accountability in mosque fund management. This comprehensive analysis underscores the importance of integrating organizational practices, technology, and stakeholder engagement for effective fund management.

5. Discussion

5.1. The Effect of Human Resource Competence on Mosque Fund Management Transparency and Accountability

The analysis results reveal that human resource competence significantly impacts the transparency and accountability of mosque fund management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. Proficient human resources are fundamental to fostering trust within the congregation by ensuring accountability and clarity in financial management. Enhancing human resource capabilities through targeted

training, establishing standard operating procedures (SOPs), adopting financial management technology, and involving individuals with relevant expertise can greatly strengthen the efficacy of mosque financial management. These measures improve accountability and transparency, fostering greater trust and support for mosque activities and programs.

A competent leader plays a vital role in developing well-structured budgets and accurately forecasting financial requirements for maintenance, social events, and daily operations. These skills ensure the efficient allocation of mosque resources, aligning with predetermined goals. Furthermore, proficient managers effectively administer funds, adhere to budgets, and prevent the mismanagement or misuse of resources. The ability to implement systematic cash flow management ensures that all financial operations support the mosque's objectives.

This study aligns with previous research emphasizing the significance of human resource competence in enhancing financial transparency and accountability (Sam et al., 2024; Sidi & Rafiq, 2023). Managers with strong accounting and financial management skills are better equipped to ensure accurate financial reporting, reduce errors, and mitigate the risk of fund misappropriation (Nisak & Wahyuni, 2023). These competencies are critical for implementing robust financial systems that include detailed transaction documentation, transparent financial reports, and comprehensive oversight of fund circulation. Maintaining transparency and facilitating audits are indispensable for sustaining accountability and earning congregational trust.

The proficiency of mosque managers is essential in influencing the effective management of mosque funds. Competent managers must possess advanced managerial and financial skills to create detailed budgets, prepare accurate financial reports, and monitor expenditures efficiently (Tufani, 2024). Expertise in accounting and financial management further enables managers to apply appropriate standards, such as precise transaction recording, transparent reporting, and efficient cash flow monitoring (Sam et al., 2024). These practices not only maintain financial integrity but also promote transparency and accountability, reinforcing the trust and confidence of the congregation.

5.2. Effect of Internal Control System on Mosque Fund Management Transparency and Accountability

The analysis reveals that the internal control system significantly enhances transparency and accountability in managing funds at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. This study demonstrates that the mosque has established an efficient internal control system that improves fund management practices, mitigates fraud, and enhances the transparency of financial reporting. The findings emphasize the importance of developing detailed protocols, providing targeted training, and integrating technology into financial processes to strengthen transparency and accountability. These measures ensure that mosque funds are managed efficiently and effectively, building trust within the congregation and stakeholders.

An effective internal control system is essential for regulating the acquisition, deposit, allocation, and reporting of funds. It also includes processes for identifying and mitigating potential risks, ensuring that fund management aligns with organizational goals. By enforcing protocols such as segregation of duties, internal audits, and comprehensive documentation, the mosque can enhance oversight, prevent misappropriation, and guarantee accurate financial reporting. These mechanisms underscore the necessity of stringent control measures to sustain transparency and accountability in financial management.

Consistent with prior research, this study supports findings that robust internal control systems significantly enhance the transparency and accountability of mosque fund management (Suarni & Amelia, 2022; Wijayanti et al., 2023). Regular enforcement of financial controls, including systematic documentation and frequent reporting to the congregation, fosters greater trust and confidence. This aligns with the observation that financial reporting grounded in a strong internal control framework improves public confidence in mosque administration (Fauzi & Harmain, 2023). Furthermore, establishing two-way communication mechanisms, such as forums or annual financial reports, strengthens transparency by keeping the congregation informed (R. D. Harahap et al., 2020).

Technology integration further supports establishing internal control mechanisms, making financial processes more efficient and transparent. Digital tools, such as basic financial applications, facilitate accurate record-keeping, reduce errors, and minimize the risk of fund misappropriation. This finding aligns with previous research asserting that the digitalization of mosque financial systems significantly reduces the likelihood of errors and enhances accountability (Zikran et al., 2022). Internal audits, as highlighted in other studies, are another critical element of internal control that reinforces financial transparency and accountability in religious organizations (Abd. Hanan et al., 2023).

5.3. The Effect of Information Technology Utilization on Mosque Fund Management Transparency and Accountability

The analysis results confirm that information technology significantly enhances the transparency and accountability of mosque financial management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. Implementing a digital financial system, such as cloud-based accounting applications or basic financial software, enables mosque administrators to accurately document and report financial activities. These systems improve the precision of financial records, streamline audit processes, and provide authorized stakeholders with real-time access to financial data. By leveraging technology, mosque managers can regularly share financial updates through official websites, social media platforms, or dedicated mosque applications, fostering greater trust among congregants and contributors.

Digital payment systems, including QRIS, e-wallets, or crowdfunding platforms, further enhance transparency by simplifying donation processes and automating transaction records. These tools facilitate contributions and ensure accuracy and accessibility in financial reporting, reinforcing trust in mosque fund management. Moreover, integrating such technology allows for more efficient oversight, reducing manual errors and providing comprehensive, real-time reports.

This study aligns with previous research emphasizing the transformative impact of financial technology on transparency and accountability (Djamdjuri et al., 2022; Suyuti & Setyanto, 2023). Mobile applications for donations and automated reporting systems have proven to enhance the accuracy and accessibility of financial records. Computerized monitoring systems also facilitate improved oversight and centralized data management, enabling more effective internal audits (Alquran et al., 2024). Furthermore, these systems foster a sense of inclusivity among congregants and donors, encouraging their active participation in mosque initiatives, whether financial or non-financial (Yan et al., 2024).

Adopting robust data security measures is critical to safeguard financial data from potential risks such as misuse or loss. Encryption protocols and regular data backups ensure the integrity and confidentiality of financial records. Incorporating these security measures alongside

advanced technology tools strengthens mosque fund management's overall transparency and accountability, reinforcing stakeholder confidence (Zhao et al., 2024).

5.4. The Effect of Stakeholder Roles on Mosque Fund Management Transparency and Accountability

The analysis reveals that stakeholders play a pivotal role in enhancing the transparency and accountability of fund management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. The findings emphasize the importance of involving stakeholders in financial decision-making, such as congregants, donors, and the local community. Establishing consistent communication channels to gather feedback, suggestions, and stakeholder critiques fosters a collaborative and transparent relationship. Additionally, mosque administrators should ensure regular financial reporting and provide accessible updates through mosque information boards or digital platforms, including social media or official websites. Regular internal and external audits are critical to upholding sound governance principles and ensuring proper fund management.

The study aligns with prior research showing that stakeholder involvement positively impacts financial transparency and accountability (R. K. Harahap et al., 2023; Tufani, 2024). Engaging stakeholders in monitoring and reporting activities ensures that mosque funds are utilized effectively and aligned with predetermined plans (Jaya, 2023). Stakeholders serve as essential overseers in financial administration, encouraging mosque administrators to adopt more transparent practices in preparing financial reports and implementing planned initiatives. Their active participation also strengthens control mechanisms, reducing the risk of fund misappropriation (Fatihah et al., 2023).

The involvement of stakeholders in decision-making and access to financial information significantly enhances transparency. When stakeholders actively participate in budget planning and program execution, it cultivates open and transparent communication (Sözeri et al., 2022). This dynamic also reinforces accountability, as mosque administrators and stakeholders are responsible for financial decisions (Arif et al., 2022).

5.5. Effect of Financial Management Standards on Mosque Fund Management Transparency and Accountability

The analysis results indicate that financial management standards substantially impact enhancing the transparency and accountability of fund management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. The findings highlight the critical role of financial management standards in fostering trust between the congregation and donors. By establishing robust guidelines, mosque administrators can ensure effective financial management practices, minimize the risk of fund misappropriation, and clearly define the responsibilities of all individuals involved in managing mosque funds.

Implementing financial accounting standards significantly improves the accuracy and reliability of financial reports, enhancing both oversight and evaluation processes. Adherence to these standards enables mosques to present clear and well-structured financial information to their congregants, promoting confidence and transparency in fund management (Setiyani & Muktafi, 2020). Properly applied accounting standards ensure that financial records are accurate and comprehensive, further solidifying the credibility of financial reports.

The successful application of financial management standards is vital in religious institutions like mosques, which function as technical guidelines and control mechanisms. These standards ensure that funds collected from the congregation align with the intended

purposes and objectives (Aziz & Huda, 2024). Effective financial management requires structured procedures, precise financial records to monitor cash inflows and outflows, and systematic reporting mechanisms (Yusrawati et al., 2023). This approach validates stewardship theory's principles, which emphasize fund managers' moral and professional duty to execute their responsibilities with full accountability (Ahmed et al., 2023).

Mosque administrators play a crucial role in ensuring financial transparency and accountability, as these qualities are essential for fostering trust within the congregation and providing broader benefits to the community. Operating transparently enhances the credibility of fund management and reinforces the integrity of public financial administration (Hanafi MTD & Soiman, 2023; Wahyudi et al., 2021).

5.6. Organizational Commitment Moderates the Effect of Human Resource Competence on Mosque Fund Management Transparency and Accountability

The analysis reveals that organizational commitment amplifies the influence of human resource competence on the transparency and accountability of mosque fund management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. This finding underscores the need for mosque administrators to prioritize the development of human resource proficiency in financial management. Consistent training in accounting, financial technology, and fund administration equips managers with the skills to perform their responsibilities effectively. Implementing clear and explicit Standard Operating Procedures (SOPs) and engaging external entities for regular audits further reinforces organizational commitment. These initiatives enhance operational efficiency and ensure transparency and accountability in fund administration. Additionally, involving the congregation and stakeholders in financial evaluations cultivates trust and strengthens responsible financial management practices.

The study findings demonstrate that human resource competence is critical in achieving transparent and accountable mosque fund management. Competent personnel with expertise in recording, reporting, and evaluating funds are essential to effective financial management (Setiawan, 2024). However, the optimal application of these skills requires strong organizational commitment. Organizational commitment provides the necessary framework for supporting human resources, ensuring that their knowledge, skills, and professional attitudes are effectively channeled toward achieving financial transparency and accountability (Sidi & Rafiq, 2023).

Organizational commitment involves adherence to good governance principles, consistent rules enforcement, and ongoing human resource capacity development. This commitment fosters a positive work environment where technical competence matches clear motivation and direction (Tufani, 2024). By investing in initiatives such as training programs, the adoption of financial technology, and regular audits, organizations create the conditions necessary for transparent and accountable financial management (Njonge, 2023). These efforts strengthen the alignment between human resource competence and organizational goals, ensuring effective fund management and fostering trust among the congregation and stakeholders (Alwiyah et al., 2024).

5.7. Organizational Commitment Moderating the Influence of Internal Control Systems on Mosque Fund Management Transparency and Accountability

The results of the analysis reveal that organizational commitment plays a pivotal role in enhancing the effectiveness of internal control systems on mosque fund management,

particularly in promoting transparency and accountability. The findings emphasize that mosque administrators must implement internal control systems aligned with established standards, supported by regular internal audits to mitigate risks of noncompliance. Providing education and training to fund managers is essential for improving their understanding of internal control processes, enabling them to accurately record, verify, and report transactions. Delivering clear and comprehensible financial reports fosters trust among congregants and stakeholders while reinforcing organizational commitment. Investments in digital accounting systems further improve the efficiency and transparency of fund management, strengthening the overall internal control framework. Moreover, involving the congregation and stakeholders in review processes enhances accountability and cultivates a shared sense of responsibility for mosque operations.

The study underscores that organizational commitment moderates the relationship between internal control systems and accountability in mosque fund management. Higher levels of organizational commitment amplify the impact of internal control systems, ensuring they are effectively implemented to achieve greater transparency. Research supports these findings, highlighting that the quality of organizational governance significantly depends on management's commitment to internal control mechanisms (R. D. Harahap et al., 2020). Effective frameworks include adherence to internal regulations, improved monitoring systems, and continuous training for human resources. Similarly, firms with strong organizational dedication demonstrate higher success rates in implementing internal controls and enhancing financial accountability and transparency (Suarni & Nurbaya, 2024).

Consistent policies, systematic oversight, and a commitment to transparent information sharing further strengthen the effectiveness of internal control systems. These factors create an environment conducive to successfully implementing internal control measures. Additionally, senior management involvement, particularly in strategic planning and resource allocation, significantly influences the effectiveness of financial management underpinned by internal controls (Ayedh et al., 2021).

5.8. Organizational Commitment Moderating the Influence of Information Technology on Mosque Fund Management Transparency and Accountability

The results of the analysis reveal that organizational commitment significantly amplifies the impact of information technology utilization on mosque fund management at the Al-Musabbihin Mosque, particularly in enhancing transparency and accountability. Organizational dedication to implementing and maintaining IT systems is crucial in leveraging technology for effective financial management. Investments in IT infrastructure, human resource training, and developing integrated systems enable enhanced transparency through accurate financial reporting and accessible online platforms. Furthermore, incorporating technology in audits, data security, and notification systems strengthens accountability and oversight. Regular monitoring and evaluation ensure the reliability and efficiency of these IT systems, fostering public confidence in the administration of mosque funds. Organizations must allocate resources to fully realize these benefits to establish robust IT infrastructure, including hardware, software, and network systems supporting financial management applications.

The findings align with prior research indicating that organizational commitment moderates the effect of technology on fund management outcomes, yielding more effective results when commitment levels are high. Managerial support and organizational dedication are essential for the successful adoption and sustained use of information technology (Cahyadi,

2022). This study underscores the necessity of policies that promote the effective and consistent use of IT systems, ensuring long-term implementation in financial management practices.

Research also indicates that organizations with strong commitment are more receptive to adopting technology to enhance transparency (Kirom et al., 2024). This adoption has been shown to improve public trust in the financial management of religious institutions. For mosques, precise financial reporting and easily accessible data are critical to maintaining congregational trust and support. Leadership must actively foster an environment that encourages technological utilization, as this commitment is vital for enhancing accountability. Studies further highlight that implementing IT in financial systems, such as digital recording and reporting, significantly improves the clarity and reliability of financial reports (Effendi et al., 2023).

Without robust organizational commitment, technology may face challenges, such as bureaucratic obstacles and organizational resistance. Strong, proactive leadership is necessary to overcome these barriers and establish a transparent and accountable financial management system. Leadership that prioritizes accountability and transparency ensures that technological tools are utilized effectively, paving the way for sustainable improvements in mosque fund management.

5.9. Organizational Commitment Moderating the Influence of Information Technology on Mosque Fund Management Transparency and Accountability

The analysis results highlight that organizational commitment significantly enhances the role of information technology in promoting transparency and accountability in fund management at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. The study emphasizes that regularly prepared and transparent financial reports are vital for ensuring accountable fund management. Clear and comprehensible reports mitigate uncertainties and prevent ambiguities in fund utilization. Establishing a transparent financial system simplifies stakeholder access to financial data, including congregants and donors, fostering trust and encouraging active participation in monitoring and evaluation processes.

Effective fund management also requires the equitable and purposeful allocation of resources collected from donors and congregants. This targeted allocation supports the mosque's operational activities while demonstrating the management's commitment to fulfilling its responsibilities with integrity. Professional and transparent mosque financial management, achieved through transparency, accountability, and efficient resource utilization, strengthens stakeholder trust and promotes their involvement in mosque initiatives, including fundraising and community programs.

This study aligns with previous findings indicating that integrating information technology with organizational commitment significantly enhances financial accountability (Sözeri et al., 2022). The Al-Musabbihin Mosque exemplifies this commitment by systematically producing transparent and regular financial reports, ensuring stakeholders, including congregants and contributors, can trust the administration of mosque funds. Transparency, facilitated by IT systems, grants stakeholders access to detailed financial data, enabling active oversight and fostering accountability (Jaya, 2023). Additionally, the mosque encourages stakeholder engagement in diverse activities, such as fundraising and socio-religious initiatives, by making financial records easily accessible.

Adopting contemporary, standards-based financial recording systems has also improved the transparency of financial reports (Hariyadi et al., 2023). However, the successful

implementation of such systems depends on leadership prioritizing accountability. At the Al-Musabbihin Mosque, managerial leadership is pivotal in ensuring that financial resources are utilized effectively and aligned with established objectives. Leadership commitment is essential for maintaining stakeholder trust and preserving confidence in fund management. Conversely, achieving optimal transparency and accountability becomes challenging without proactive leadership dedicated to sustaining the financial system's efficiency and integrity.

5.10. Organizational Commitment Moderating the Influence of Financial Management Standards on Mosque Fund Management Transparency and Accountability

The analysis results reveal that organizational commitment significantly enhances the implementation of financial management standards in administering funds at the Al-Musabbihin Mosque, Taman Setia Budi Indah 1 (Tasbih) Residential Complex, Medan. This commitment establishes a foundation of transparency and accountability in financial practices. The study highlights that producing regular, comprehensive, and accurate financial reports is essential for preventing suspicion or mismanagement of funds. By adhering to established financial management standards, mosque administrators can build a robust accountability framework, fostering trust among congregants and donors. A long-term commitment to maintaining these standards is critical for ensuring sustainability. This involves enhancing managerial capabilities through targeted training and adopting modern financial frameworks that promote effective and efficient fund management.

The findings align with prior research, indicating that organizational commitment is vital for implementing transparent financial systems (Suarni & Nurbaya, 2024). This commitment ensures diligent recording and accountability for all financial transactions, creating a transparent and trustworthy system. Similarly, the results corroborate conclusions that organizations with strong dedication are likelier to adopt financial systems and standards prioritizing transparency (Azmi et al., 2021). The dedication of Al-Musabbihin Mosque's management to implementing robust financial management standards enhances trust among congregants and encourages their active participation in fundraising and social initiatives.

Moreover, adopting a contemporary, standards-based financial recording system contributes significantly to improving the transparency of financial reports (Fernando et al., 2022). However, the success of such systems relies heavily on leadership with a strong commitment to accountability. At the Al-Musabbihin Mosque, leadership is critical in ensuring financial management standards' consistent and sustainable application. Without proactive engagement from leadership, achieving optimal transparency and accountability remains a significant challenge.

6. Conclusion

Transparent and accountable mosque fund management is essential to ensure that collected funds are utilized effectively and efficiently for the benefit of the community. By fostering trust among congregants and donors, transparency and accountability support the mosque's ability to achieve its social objectives, such as conducting social activities, providing educational programs, renovating facilities, and supporting other religious initiatives. A well-structured management system mitigates the risk of fund misappropriation and ensures that financial allocations are aligned with established priorities. Regular reporting mechanisms and periodic audits are critical in identifying discrepancies, enhancing oversight, and allowing relevant stakeholders to provide constructive feedback.

Transparent fund management also reinforces the accountability of mosque administrators in financial decision-making, cultivating a culture of integrity and professionalism. Adherence to applicable regulations and standards, such as PSAK Syariah, further enhances the credibility and accountability of the mosque, positioning it as a trustworthy institution in the eyes of the community. This commitment ensures financial efficiency and contributes to the mosque's sustainability and positive reputation.

Implementing transparency and accountability principles in mosque fund management is imperative for achieving effective, ethical, and compliant financial practices. Such practices promote trust and confidence among stakeholders and ensure the responsible management of resources, ultimately contributing to the mosque's long-term success and social impact.

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