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Analysis of Mosque Financial Management Accountability from a Sharia Accounting Perspective: A Study of At-Taqwa Mosque in Banjarwaru

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Abstract

Purpose: This study aims to analyze the accountability of financial management at At-Taqwa Mosque in Banjarwaru from a Sharia accounting perspective based on the values of *shiddiq, amanah, tabligh,* and *fathanah.* **Methodology:** Using a descriptive qualitative method, this study collected data through observation, in-depth interviews, and documentation. Informants were selected through purposive sampling, including the head of the mosque management committee, treasurer, a mosque management representative, and a congregant representative. The Miles and Huberman interactive model was used for data analysis, while member checking and triangulation of sources, methods, and time were used to evaluate data validity. **Findings:** Financial management reflected *shiddiq* through honest record-keeping, *amanah* through the responsibility of the administrators, *tabligh* through the dissemination of information to the congregation, and *fathanah* using Microsoft Excel in financial record-keeping. However, accountability remains suboptimal because record-keeping is limited to cash receipts and disbursements, congregants' access to financial information remains limited, transaction evidence is incomplete, the division of duties in financial record-keeping is unclear, and oversight is not supported by periodic audits. The integration of these values with aspects of record-keeping, reporting, transparency, and oversight provides a more comprehensive picture of the accountability of financial management in village-level mosques. These findings reinforce the view in Sharia accounting that the application of ethical values must go hand in hand with an adequate financial management system to support transparency and accountability.

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A. Introduction

Islamic social finance, which includes instruments such as zakat, waqf, and sadaqah, has gained increasing attention in Islamic finance research worldwide due to its relevance to a number of social and economic issues faced by society (Kuanova et al., 2021). In addition to its role in religious matters, Islamic philanthropy also has the potential to support more equitable economic growth (Tamanni et al., 2022). Islamic social finance is also linked to several Sustainable Development Goals, such as improving social welfare, reducing inequality, and lowering poverty rates (Dirie et al., 2023). Furthermore, zakat can be used to fund empowerment initiatives that improve the economic conditions of the community and reduce poverty (Herianingrum et al., 2023). These developments underscore the importance of managing Islamic social finance in an orderly, transparent, and accountable manner so that community resources can be used wisely.

Mosques are religious institutions that not only serve as places of worship but also function as centers for the community's social and economic activities and as a means of empowering congregants (Faizal et al., 2023). Given the diversity of these activities, mosques are among the organizations that receive and manage community donations to support services and activities for the congregation. To ensure that the resources entrusted by the community are used in accordance with established objectives, the management of mosque funds requires adequate accountability (Mitan & Diliana, 2024).

Accountability and transparency are crucial in the governance of nonprofit organizations because they ensure that stakeholders receive adequate information regarding the management of resources (Rahmatilla & Hafidh Ali, 2024). The term "financial accountability" refers to the responsibility of board members for the procedures governing the receipt, documentation, utilization, monitoring, and reporting of funds under their supervision. Accountability in religious institutions encompasses moral responsibility for the trust placed in them as well as obligations to the community as fund providers (Rahmatilla & Hafidh Ali, 2024). Therefore, accurate record-keeping, transparency of information, the use of funds in accordance with their intended purposes, and periodic reporting should ideally support accountable financial management (Nurhudawi et al., 2025).

From the perspective of Sharia accounting, accountability encompasses the moral principles that guide management operations, as well as accuracy in the recording and presentation of financial data. *Shiddiq* reflects integrity in disseminating information and avoiding manipulation; *amanah* relates to reliability and accountability in carrying out duties; *tabligh* relates to transparency and the disclosure of information to stakeholders; while *fathanah* reflects intelligence and skill in handling and evaluating financial data. These four principles can serve as an ethical foundation for analyzing financial management accountability procedures (Diana & Sopingi, 2025).

According to Rahmatilla and Hafidh Ali (2024), mosque financial management should ideally be transparent, accountable, and in accordance with the principles of Sharia accounting. This is reinforced through the disclosure of financial information to congregants, the systematic recording of transactions, and accountable fund management. However, practices on the ground still reveal a number of shortcomings. Nurhudawi et al. (2025) state that current data does not yet provide a comprehensive picture of all financial activities because cash receipts and disbursements still dominate financial record-keeping in some mosques. In addition, mosque financial management still faces difficulties in preparing financial statements and systematically implementing reporting requirements (Shonhadji et al., 2024).

According to previous research, a number of mosques still face difficulties in managing their finances. Mitan and Diliana (2024) state that the accountability of mosque management in reporting financial expenditures to congregants is closely related to the mosque's financial management. Rahmatilla and Hafidh Ali (2024) explain that one way to hold mosque management accountable from a Sharia accounting perspective is through transparency in financial records. Meanwhile, Shonhadji et al. (2024) emphasize the importance of preparing financial statements systematically to promote accountability and transparency. Based on research conducted by Nurhudawi et al. (2025), financial reporting in mosques is currently largely limited to documenting cash inflows and outflows and does not yet fully cover all aspects of financial statements. Jannah et al. (2025) indicate that record-keeping remains rudimentary and does not yet fully comply with ISAK 35, even though accountability and transparency have been implemented. However, Sudaryati et al. (2025) suggest that the use of technology in financial reporting can enhance the transparency of information provided to congregants as well as the consistency of record-keeping. Various previous studies indicate that mosque financial management has been examined from various aspects, such as accountability, transparency, reporting standards, and the use of technology. Nevertheless, these studies still tend to focus on the administrative and technical aspects of financial management.

These limitations highlight the need for further research on values and ethics in the financial accountability of mosque management. From the perspective of Sharia accounting, financial accountability is not only related to administrative aspects but also to the moral and ethical principles that guide the actions of mosque management (Diana & Sopingi, 2025). Accountability is demonstrated not only through the existence of financial statements but also through the way administrators safeguard the trust placed in them, accurately record and report information, provide explanations to the congregation, and apply their knowledge and skills in managing the community's finances. Therefore, the administrators' responsibility in managing mosque finances can be evaluated more comprehensively through the values of *amanah*, *shiddiq*, *tabligh*, and *fathanah*.

The situation at At-Taqwa Mosque in Banjarwaru is relevant to this context. According to the research findings, At-Taqwa Mosque in Banjarwaru uses a manual cash book and Microsoft Excel to record income and expenses. However, the reports generated do not yet include complete financial statements and are still limited to cash receipts and disbursements. Congregants receive financial information primarily through meetings and report sheets distributed after the meetings, while the use of digital information media has not yet reached its full potential.

The financial management of At-Taqwa Mosque in Banjarwaru is not only related to financial record-keeping and reporting but also to the application of Sharia accounting principles in fulfilling the responsibility of managing funds. From a Sharia accounting perspective, the principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah* serve as the foundation for shaping the behavior of the mosque's administrators in managing its finances. *Shiddiq* reflects honesty in financial record-keeping and reporting; *amanah* relates to the administrators' responsibility to safeguard and manage the congregation's funds; *tabligh* pertains to transparency in communicating information to the congregation; while *fathanah* demonstrates the administrators' competence and ability to manage and evaluate the use of funds. The application of these values is crucial because accountability in mosque financial management is determined not only by the availability of financial records and reports but also by the integrity, transparency, and competence of the administrators in fulfilling their responsibilities. However, the application of these Sharia values is not necessarily accompanied by an adequate accountability system, particularly regarding transaction documentation, division of duties, and financial oversight. Therefore, the financial management of At-Taqwa Mosque in Banjarwaru needs to be examined to assess how the values of shiddiq, amanah, tabligh, and fathanah are applied in financial management practices and to what extent their application supports the accountability of the administrators.

Given these circumstances, this study aims to analyze the application of the values of *shiddiq*, *amanah*, *tabligh*, and *fathanah* in the record-keeping, use of funds, transparency, and financial oversight of At-Taqwa Mosque in Banjarwaru as a form of accountability from a Sharia accounting perspective. This study is expected to provide a more contextual understanding of accountability practices in financial management at the village-level mosque and to serve as a basis for evaluation by the management in improving financial governance that is transparent, accountable, and in accordance with the principles of Sharia accounting.

B. Method

This study employs a qualitative research design with a descriptive approach (Waruwu, 2024). This approach aims to provide an in-depth understanding of financial management accountability at At-Taqwa Mosque in Banjarwaru based on the perspectives and firsthand experiences of the informants. Qualitative research was chosen because it allows for a more comprehensive exploration of the meanings, perceptions, and factors that influence the mosque's financial management practices. This study was conducted at At-Taqwa Mosque in Banjarwaru, Karangjati Village, Tarub Subdistrict, Tegal Regency, Central Java Province. This location was chosen because there are still phenomena related to the mosque's financial management that require in-depth analysis.

The data sources in this study consist of: Primary data, which is data obtained directly from informants through interviews and observations regarding the financial management of the mosque; Secondary data, which is data obtained from official documents of At-Taqwa Mosque in Banjarwaru, such as financial records and reports, cash books, transaction records (receipts), minutes of board meetings, as well as various literature and scientific journals relevant to accountability and financial management from a Sharia accounting perspective.

The data collection techniques used in this study include: In-depth interviews: Conducted with informants such as the mosque committee chair, treasurer, and a mosque management representative and a congregant representative to obtain information regarding financial management processes and the implementation of accountability from a Sharia accounting perspective; Observation: Directly observing the mosque's financial management processes, from revenue collection and recording to financial reporting carried out by the management; Documentation: Collecting data in the form of financial records and reports, cash books, transaction receipts, and other documents related to the financial management of At-Taqwa Mosque in Banjarwaru.

Informants for this study were selected using purposive sampling, which involves selecting informants based on specific criteria—namely, those deemed to be knowledgeable about and understand the research issues. There were four informants in this study, including the mosque management committee chair and treasurer as primary informants, as well as a mosque management representative and a congregant representative as supporting informants. The number of informants was determined based on the principle of data saturation—that is, when the information obtained becomes repetitive and no new data is found.

The data analysis technique used is the interactive analysis model by Miles and Huberman, as described by Qomaruddin and Sa'diyah (2024), which includes: Data Reduction: Simplifying and selecting data relevant to the research focus; Data Display: Organizing the data in the form of a descriptive narrative to make it easy to understand; Conclusion Drawing: Drawing conclusions from the research findings based on the data that has been thoroughly analyzed. To ensure data validity, this study employs several techniques, namely: Source Triangulation: Comparing data from various informants; Methodological Triangulation: Comparing results from interviews, observations, and documentation; Temporal Triangulation: Collecting data at different times to ensure data consistency; Member Check: Reconfirming interview results with informants to ensure data accuracy. The focus of this study is to examine the accountability of financial management at At-Taqwa Mosque in Banjarwaru from a Sharia accounting perspective, which includes: The mosque's financial recording and reporting processes; Transparency of financial management toward the congregation; Accountability of the management (takmir) in managing mosque funds; The mosque's financial oversight and evaluation system; The application of Sharia accounting principles, such as *shiddiq*, *amanah*, *tabligh*, and *fathanah*, in financial management.

The operational definitions in this qualitative study are used to delineate the meaning of the concepts under investigation, namely: Accountability in Mosque Financial Management: Accountability in mosque financial management is a means of ensuring that the administrators or takmir are accountable for managing congregational funds honestly, transparently, and reliably through the processes of record-keeping, reporting, and the dissemination of financial information to the congregation. This accountability is crucial because mosques manage funds derived from infaq, sadaqah, zakat, waqf, and public donations; therefore, administrators are obligated to account for their use transparently (Sudaryati et al., 2025); Financial Transparency: Financial transparency refers to the openness of mosque management in regularly providing the congregation with easily accessible information regarding the mosque's income, expenditures, and activities. Transparency is practiced so that the congregation understands how mosque funds are managed and to build public trust in the mosque's administrators (Ilahia et al., 2026); Financial Recording and Reporting System: The systematic and consistent documentation of all financial activities—including revenue and expense transactions, the general ledger, subsidiary ledgers, and the preparation of financial statements—is known as the financial recording and reporting system. The purpose of this system is to ensure that financial data is compiled more accurately and systematically, while complying with applicable accounting regulations, including SAK EMKM (Damri & Wardani, 2025); Financial Oversight and Evaluation: Financial oversight and evaluation are control mechanisms carried out by the mosque management (takmir) together with the congregation to ensure that mosque funds are used transparently, in good faith, and in accordance with Sharia principles and objectives (Suharsono et al., 2025); Application of Sharia accounting Principles: The application of Sharia accounting principles in mosque financial management is carried out by incorporating prophetic values—namely, *shiddiq* (truthfulness), *amanah* (trustworthiness), *tabligh* (conveyance), and *fathanah* (competence)—as the moral and ethical foundation for managing the community's funds. These values serve as guidelines for mosque management in recording, reporting, monitoring, and making financial decisions so that they comply with Sharia principles and are accountable both in this world and the hereafter (Hariatih et al., 2025).

C. Results and Discussion

1. Results

Profile of At-Taqwa Mosque

At-Taqwa Mosque in Banjarwaru, located in Banjarwaru Hamlet, Karangjati Village, Tarub Subdistrict, Tegal Regency, was founded in 1973 by the late H. Mukhtar, the late H. Irpai, the late H. Bisri, the late H. Ghofur, the late H. Tohir, and the late H. Yasykur, using funds raised from the Banjarwaru community. The mosque's organizational structure is clearly defined, with roles ranging from patrons and advisors to the chairman of the management board, secretary, treasurer, and various other departments. The number of worshippers ranges from 30 to 100 people, with various routine activities such as congregational prayers, dawn lectures, Quran memorization, and other religious activities.

Sources of Mosque Funding

The mosque's funding consists of funds obtained from various sources to finance worship activities, construction, and the mosque's general well-being. These funds may come from zakat, waqf, infaq, sadaqah, donation boxes, government assistance, or community contributions. The collected funds are then managed to cover the mosque's operational needs and social-religious activities (Prihastuti et al., 2023).

Table 1. Funding Sources for At-Taqwa Mosque in Banjarwaru

No.	Source of Funds	Description
1.	Regular Infaq	Collected once a week on Thursday
2.	Dawn Lecture Infaq	Collected during the study session after the dawn prayer
3.	Friday Prayer Infaq	Collected while the khatib is delivering the sermon
4.	Eid Prayer Infaq	Collected during Eid al-Fitr and Eid al-Adha prayers
5.	Land Endowment	Used to grow rice
6.	Charity Box	Placed in front of the mosque
7.	Donations/Grants	From the village government, to be used for repairs to the mosque's canopy
8.	Government Assistance	Assistance from the district government, used to pave the courtyard

Source: Processed primary data, 2026.

As shown in the table above, the financial management of the mosque does not rely solely on one type of donation but also utilizes productive waqf (land planted with rice), as well as project-based external assistance from the village and regency governments (canopy repairs and paving). This indicates the need for integrated and transparent financial management, as well as separate accounting for routine operational funds, social and religious funds, and physical development funds. From a research perspective, this pattern can be further examined in terms of the effectiveness of fundraising from the congregation, accountability in mosque management, and the impact of government assistance on the improvement of worship facilities and infrastructure.

Mosque Financial Management

Mosque financial management is the process of collecting, using, recording, and accounting for mosque funds in a planned, measured, transparent, and accountable manner to support activities that benefit the congregation and the mosque's prosperity. This is because mosques are nonprofit organizations; therefore, their financial management is not aimed at generating profit but rather at serving social interests and the welfare of the community (Burhanudin et al., 2023).

Table 2. Types of Expenses at At-Taqwa Mosque in Banjarwaru

No	Type of Expense	Description
1.	Cleaning & Maintenance	Mosque cleaning, equipment, etc.
2.	Imam's Allowance	Allowance for the imam of rawatib prayers
3.	MDTU & Tahfidz Teacher Salaries	Salaries for madrasah and tahfidz teachers
4.	Electricity	Payment for the mosque's electricity
5.	Service	Maintenance
6.	Social	Social assistance (for the sick and the deceased)
7.	Religious Outreach & Educational Activities	Dawn lectures, religious activities, etc.
8.	PHBI Activities	Muharram, Eid al-Fitr, and Eid al-Adha
9.	Construction & Infrastructure	Repairs and procurement of facilities and

	infrastructure

Source: Processed primary data, 2026.

Table 3. Financial Management of At-Taqwa Mosque in Banjarwaru for the 2025 Period

Month	Description	Debit	Credit	Balance
Balance as of December 2024				Rp 17.982.000
January	Infaq	Rp 5.051.500	-	Rp 23.033.500
2025	Cleaning, etc.	-	Rp 4.519.000	Rp 18.514.500
February	Infaq	Rp 5.897.000	-	Rp 24.411.500
2025	Cleaning, etc.	-	Rp 5.064.000	Rp 19.347.500
March	Infaq	Rp 4.752.000	-	Rp 24.099.500
2025	Cleaning, etc.	-	Rp 14.237.000	Rp 9.862.500
April	Infaq	Rp 15.003.500	-	Rp 24.866.000
2025	Cleaning, etc.	-	Rp 5.800.000	Rp 19.066.000
May	Infaq	Rp 4.458.500	-	Rp 23.524.500
2025	Cleaning, etc.	-	Rp 4.678.000	Rp 18.846.500
June	Infaq	Rp 6.964.500	-	Rp 25.811.000
2025	Cleaning, etc.	-	Rp 9.096.000	Rp 16.715.000
July	Infaq	Rp 7.956.000	-	Rp 24.671.000
2025	Cleaning, etc.	-	Rp 8.168.000	Rp 16.503.000
August	Infaq	Rp 4.757.500	-	Rp 21.260.500
2025	Cleaning, etc.	-	Rp 4.572.000	Rp 16.688.500
September	Infaq	Rp 5.167.500	-	Rp 21.856.000
2025	Cleaning, etc.	-	Rp 4.596.000	Rp 17.260.000
October	Infaq	Rp 9.000.000	-	Rp 26.260.000
2025	Cleaning, etc.	-	Rp 4.655.000	Rp 21.605.000
November	Infaq	Rp 4.639.000	-	Rp 26.244.000
2025	Cleaning, etc.	-	Rp 4.444.000	Rp 21.800.000
December	Infaq	Rp 3.512.500	-	Rp 25.312.500
2025	Cleaning, etc.	-	Rp 5.728.000	Rp 19.584.500
		Total Remaining Balance for 2025		Rp 19.584.500

Source: Processed primary data, 2026.

As shown in the tables above, it is evident that the mosque's financial management has been conducted on a regular and structured basis through monthly recording of income and expenses. The mosque's main sources of income come from regular infaq, dawn prayer infaq, Friday prayer infaq, charity boxes, and incidental funds such as infaq during Eid al-Fitr, Eid al-Adha, tarhib, and land waqf. This indicates that the congregation's participation in supporting mosque activities is quite strong and serves as a primary source of funding for the mosque's operational activities.

In general, the management of the mosque's funds shows fluctuations throughout the year. The opening balance as of December 2024 was Rp 17,982,000 and changed each month due to income from infaq and other funds, as well as expenditures for various mosque needs, such as cleaning and other expenses. Some months, such as January, February, April, and October, recorded higher income than expenditures, while other months, such as March and June, recorded expenditures that exceeded income, resulting in a significant decrease in the balance. At the end of December 2025, the remaining balance was recorded at Rp 19,584,500, indicating that the mosque maintained a positive balance throughout the period, although an evaluation of the months in which expenditures exceeded income is needed to support future financial stability.

The expenditures of At-Taqwa Mosque in Banjarwaru are used more for daily operational and consumptive needs than for long-term development. This is evident from the predominance of expenditures on activities, transportation, cleaning, electricity, honoraria, and religious events. This situation indicates that the mosque's financial management remains focused on supporting daily operational needs and the implementation of mosque activities.

Record-Keeping and Reporting System

The system used to manage all a mosque's financial transactions and to prepare financial reports that are transparent, accountable, and in accordance with accounting standards is known as the accounting and reporting system. By utilizing a reliable accounting and reporting system, mosque management can improve financial management, build trust among congregants, and support the long-term sustainability of the mosque's social and religious activities (Septriawan et al., 2025). At-Taqwa Mosque in Banjarwaru manages its financial records quite well through a combination of a digital system using Microsoft Excel and manual entries in a cash book. Every income is recorded immediately upon receipt, as are all expenditures. However, the preparation of trial balances, ledgers, or general journals is not currently part of the system. Only monthly cash receipts and cash disbursement reports are generated. No cash flow statements, statements of financial position, or notes to the financial statements are included.

Accountability and Transparency

Accountability and transparency in providing information to Allah SWT, the congregation, and the public are fundamental concepts in mosque financial management. Accountability refers to the obligation of mosque management to take responsibility for managing funds honestly, faithfully, and in accordance with applicable regulations, whether in the receipt, safekeeping, or disbursement of mosque funds. Transparency, on the other hand, refers to the board's openness in providing financial information that is complete, clear, and easily accessible to the congregation and donors (Syafitri et al., 2023).

The research findings show that the management of At-Taqwa Mosque in Banjarwaru has made efforts to implement the principles of accountability and transparency in mosque financial management. This accountability is evident in the treasurer's reporting to the chair of the management committee and the congregation through the presentation of periodic financial reports during management committee meetings and community meetings. Although accountability has been practiced through the presentation of financial reports at these meetings, weaknesses remain in the documentation of transactions, as supporting documents or transaction receipts are sometimes unavailable.

In terms of transparency, financial reports are distributed after meetings in the form of paper handouts and are placed on the display cabinet for congregants to view. However, they are not permanently displayed on a bulletin board, and there is currently no dedicated financial information board that congregants can access at any time. Financial reports are also not available in digital form, such as through a WhatsApp group or the mosque's social media accounts. These conditions mean that access to financial information is available, but it is not yet provided through a more permanent and easily accessible information system.

Application of Sharia Accounting Principles

The financial management of the mosque reflects the application of Sharia accounting principles, namely:

a. *Shiddiq*: Records are kept honestly. The principle of shiddiq is reflected in the honesty of the treasurer of At-Taqwa Mosque in Banjarwaru when recording and reporting financial transactions. Every income and expenditure is immediately recorded in Microsoft Excel and in the manual cash book as each transaction occurs. Furthermore, the management also presents financial reports to the congregation through meetings and written reports. This demonstrates that the management strives to convey financial information accurately, reflecting the actual situation, without adding to or omitting any existing data.

b. *Amanah*: Mosque management is responsible for managing funds. The principle of amanah is evident in the responsibility of the administrators and treasurer in managing funds derived from infaq and government assistance. The funds received are used for the mosque's operational needs, social activities, electricity bills, the imam's stipend, tahfidz teachers' salaries, and other religious activities. Furthermore, the use of funds is always discussed in advance with the mosque management committee before being implemented.

c. *Tabligh*: Transparency in reporting to the congregation. The principle of tabligh is reflected in the board's openness in sharing financial information with the congregation. Financial reports are presented during meetings and printed as handouts that are placed on the display cabinet for the congregation to view after the meeting. Additionally, community representatives participate in the mosque's financial evaluation meetings.

d. *Fathanah*: The ability to manage finances. The principle of fathanah is evident in the board's ability to manage the mosque's finances effectively and in an organized manner. The board uses Microsoft Excel to assist with financial record-keeping and to plan the allocation of funds for operational, social, and construction and infrastructure activities. Furthermore, the board evaluates the use of funds through joint meetings with the mosque management committee and the community.

Understanding and Behavior of Financial Managers

Based on the financial records kept, the treasurer has made efforts to carry out financial management duties in an orderly manner by routinely recording income, expenses, and cash balances. Although the treasurer does not have a formal background in accounting, the records demonstrate a sense of responsibility, trustworthiness, and prudence in managing the mosque's funds. However, these records remain rudimentary and rely heavily on experience and practical understanding. Therefore, the involvement of other board members in supervision is important to maintain transparency and minimize the risk of recording errors. Furthermore, cooperation among board members can assist the treasurer in carrying out financial administrative duties so that the management of the mosque's funds remains orderly and accountable to the congregation.

Challenges and Oversight

Challenges are obstacles or hindering factors that prevent the management and implementation of mosque programs from running optimally. Meanwhile, oversight is part of the mosque's management functions, carried out to ensure that programs proceed according to established plans. Oversight is conducted through activity evaluations, monitoring of program implementation, and transparent financial reporting to the congregation (Syam et al., 2026).

Challenges identified in the financial management of At-Taqwa Mosque in Banjarwaru include: (a) incomplete transaction records for each expenditure, particularly for the purchase of daily necessities, which often rely solely on simple receipts or are even made without any written documentation; (b) the lack of a clear separation of duties in the recording process, particularly between record-keeping, cash storage, and expenditure authorization, making the process vulnerable to potential administrative errors; and (c) the absence of a system for periodic internal or external audits.

Meanwhile, the current oversight system is still informal and is carried out through routine meetings attended by mosque management, advisors, and community representatives. Although oversight is conducted through these meetings, there is currently no mechanism for unannounced cash audits, no written oversight reports, and no use of external independent auditors to conduct objective financial evaluations. Consequently, the oversight system can still be improved to become more professional and well-documented

2. Discussion

Accountability and Transparency in Mosque Financial Management

Based on the research findings, accountability in the financial management of At-Taqwa Mosque in Banjarwaru has been implemented through the allocation of responsibilities among board members, the use of Microsoft Excel and a cash book to record income and expenses, and the presentation of accountability reports at board meetings attended by advisors and congregant representatives. These findings indicate that the management has fulfilled its duties as the party responsible for managing the mosque's financial resources. However, the results of this study also indicate that internal accountability is stronger than formal financial reporting. Comprehensive financial statements—including cash flow statements, statements of financial position, and notes to the financial statements—have not yet been produced through these record-keeping procedures. Since accountability also requires complete and verifiable information, the findings of this study imply that the existence of record-keeping and accountability meetings cannot by itself be interpreted as evidence of optimal accountability.

These findings are consistent with the results of a study by Nurhudawi et al. (2025) which showed that many mosques currently lack comprehensive financial records and report only cash receipts and expenditures. This finding is also evident at At-Taqwa Mosque in Banjarwaru, which continues to rely on basic cash receipts and disbursements records. However, the results of this study differ from previous research indicating that some mosques have implemented more systematic financial reporting based on accounting standards. This discrepancy suggests that an organization's capacity to provide financial data, its record-keeping systems, management skills, and willingness to be accountable all influence the level of accountability. In terms of transparency, At-Taqwa Mosque in Banjarwaru has distributed financial report sheets to congregants and presented reports during monthly meetings; however, the reports have not yet been permanently displayed on a bulletin board or routinely disseminated through digital platforms. Therefore, while the simplicity of reporting is like that in previous studies, the procedures and level of information accessibility differ. This indicates that the ease with which congregants can access and understand information is just as important for transparency as the submission of the reports themselves.

These findings indicate that although financial accountability is communicated through meetings and written reports, access to financial information is not yet optimal. Financial reports are available to congregants through printed report sheets placed on the display cabinet, but they are not permanently displayed on a bulletin board or routinely disseminated through digital platforms. Trust in the management is one of the factors supporting the sustainability of the mosque's financial management. However, this trust needs to be supported by more accessible transparency mechanisms. The research findings indicate that accountability at the village-level mosque can be maintained through a combination of trust, deliberation, and basic record-keeping. Nevertheless, these conditions do not always result in optimal public transparency. Mosque accountability can be enhanced not only through better financial record-keeping but also through broader information disclosure and continued congregant involvement in financial management.

The Application of Sharia Accounting Principles in Financial Management

The results of this study indicate that the values of *shiddiq*, *amanah*, *tabligh*, and *fathanah* in Sharia accounting are reflected in the financial management of At-Taqwa Mosque in Banjarwaru. *Shiddiq* is demonstrated through honesty in recording income and expenses; *amanah* is demonstrated through the administrators' responsibility in managing the mosque's financial resources; *tabligh* is demonstrated through the presentation of financial information during meetings; and *fathanah* is demonstrated through the administrators' ability to use Microsoft Excel for record-keeping. This study highlights these four values as a moral and ethical foundation for financial reporting, oversight, decision-making, and record-keeping. These findings align with the principles of Sharia accounting, which emphasize accounting as a form of social and moral responsibility in addition to being a method for generating economic data. Therefore, the implementation of Sharia accounting at At-Taqwa Mosque in Banjarwaru is evident not only in the reports produced but also in the administrators' actions to manage the mosque's financial resources responsibly. However, there remains a gap between the application of these values in the administrators' behavior and their implementation within the formal financial reporting system.

These findings are consistent with previous research that identified the ethical principles of managing mosque funds as *shiddiq*, *amanah*, *tabligh*, and *fathanah*. This aligns with the explanation provided by Hariatih et al. (2025). These prophetic principles serve as standards for financial documentation, reporting, oversight, and decision-making. The application of these moral principles in the behavior of administrators is a clear commonality with At-Taqwa Mosque in Banjarwaru. However, according to this study, the application of these principles has not been fully supported by a comprehensive accounting system. Although At-Taqwa Mosque in Banjarwaru has utilized Microsoft Excel for record-keeping, the mosque has not produced comprehensive financial statements. Instead, the mosque only produces reports on cash receipts and disbursements. This discrepancy indicates that the technical implementation of accounting practices does not always align with the moral application of Sharia accounting principles. In other words, even though the management demonstrates integrity and reliability in managing mosque funds, accounting skills and procedures are still needed to translate these values into more comprehensive and verifiable financial information.

Critically, these findings indicate a discrepancy between systemic accountability and ethical accountability. While systemic accountability requires evidence of accountability through organized record-keeping, reporting, documentation, and oversight, ethical accountability is demonstrated through the reliability, integrity, and responsibility of the administrators. In the study of At-Taqwa Mosque in Banjarwaru, the ethical dimension is relatively well-established, while the systemic dimension is still developing. The research findings indicate that the behavior of mosque management in managing mosque funds is based on the application of the values of *shiddiq*, *amanah*, *tabligh*, and *fathanah*. However, the application of these values is not yet fully supported by a robust accountability system. This suggests that, to implement financial accountability more effectively, moral principles must be aligned with the administrators' skills and supported by a structured reporting system. The theoretical contribution of this study lies in broadening the understanding of the application of Sharia accounting in mosque organizations by highlighting the need to view the systemic and value dimensions as complementary components. Practically, these results indicate that to ensure the value of *amanah* is not only upheld ethically but also supported by reliable financial data, there is a need to improve transaction documentation, enhance the competence of administrators, and provide more organized reporting.

Control Systems and Financial Management

Based on the research findings, financial management at At-Taqwa Mosque in Banjarwaru is carried out through the allocation of responsibilities, transaction recording, discussions prior to the use of funds, and oversight during meetings by the management and advisory committees. Congregants' involvement in oversight is supported through the participation of community representatives in these meetings. However, these procedures remain informal, as there are currently no independent external auditors, written oversight reports, or unannounced cash audits. Effective fund management supports the mosque's social, religious, operational, and development activities. The management also maintains a cash reserve for unexpected expenses, indicating the presence of short-term financial planning. In the context of internal controls, this situation indicates that oversight functions exist but are not yet well documented and do not involve external evaluation. Therefore, although the mosque has sufficient financial capacity to support its activities, the effectiveness and sustainability of financial management still depend on strengthening internal controls, documentation, and oversight.

These findings are consistent with research conducted by Selianawati et al. (2025), which states that a sense of responsibility, accounting knowledge, human resource competencies, and the use of financial information systems all influence the effectiveness of financial management. At At-Taqwa Mosque in Banjarwaru, this finding is reflected in the allocation of responsibilities among administrators and the use of Microsoft Excel to assist with record-keeping. However, implementing a comprehensive financial information system is not the same as merely using technology as a record-keeping tool. Although At-Taqwa Mosque in Banjarwaru uses Microsoft Excel, it has not yet prepared a general journal, general ledger, trial balance, cash flow statement, statement of financial position, or notes to the financial statements. This study indicates that effective controls do not always result from the digitization of record-keeping. Technology is merely a tool; management skills, oversight procedures, documentation, and consistency in implementation remain necessary to achieve effectiveness. This distinction supports the idea that a mosque's financial governance cannot be improved simply by switching from manual to digital record-keeping.

A further critical interpretation can be seen in the patterns of fund usage. The research findings indicate that the use of funds at At-Taqwa Mosque in Banjarwaru is still dominated by expenditures for routine operational and activity-related needs, such as transportation costs, cleaning, electricity, honoraria, and religious activities. However, for the medium and long term, the development of productive sources of income remains necessary to support financial sustainability. Although the mosque has productive waqf in the form of land used for rice cultivation, the development and optimization of productive sources of income can still be strengthened. The effectiveness of mosque financial management can therefore be understood not only from the ability to record transactions and meet operational needs but also from the relationship between control mechanisms, patterns of fund usage, and the sustainability of revenue sources. Thus, management strategies that are effective in the short-term do not always guarantee long-term sustainability. These findings emphasize the importance of linking accountability, controls, fund usage, and financial sustainability when evaluating mosque financial governance, while complementing previous research that has tended to focus on record-keeping, reporting, and transparency.

D. Conclusion

Through the application of the principles of *shiddiq*, *amanah*, *tabligh*, and *fathanah*, this study demonstrates how the financial management of At-Taqwa Mosque in Banjarwaru reflects accountability from a Sharia accounting perspective. *Shiddiq* is reflected in the honest recording of income and expenses, while *amanah* is demonstrated through the responsibility of the administrators in managing and overseeing the mosque's financial resources. *Tabligh* is demonstrated through the presentation of financial information to the congregation, while *fathanah* is reflected in the administrators' ability to use Microsoft Excel for record-keeping and evaluate the use of funds through meetings. These results indicate that the research objective to analyze the accountability of mosque financial management through the application of Sharia accounting principles is aligned with the study's findings.

Although these values are reflected in financial management practices, their implementation is not yet fully supported by an adequate accountability system. Financial record-keeping still focuses on cash receipts and expenditures; the dissemination of information to congregants is primarily conducted through meetings and printed report sheets; and limitations remain in transaction documentation, the separation of functions in the recording process, and formal auditing. These findings indicate that while the application of Sharia values in the behavior of mosque management is evident, the administrative aspects and financial management systems still need to be strengthened.

This study contributes to the literature on Sharia accounting by demonstrating that the prophetic values of *shiddiq*, *amanah*, *tabligh*, and *fathanah* can be used as an analytical framework for evaluating accountability in mosque financial management, particularly in the context of village-level mosques. This approach broadens the understanding of accountability, which focuses not only on the existence of financial statements and administrative procedures but also considers moral and ethical aspects, as well as the behavior of administrators in managing mosque funds.

Based on the research findings, the financial management of At-Taqwa Mosque in Banjarwaru can be improved through enhancements to the reporting system, more comprehensive transaction documentation, clearer separation of functions in the recording process, and the implementation of periodic audits. In addition, At-Taqwa Mosque in Banjarwaru can develop digital reporting and expand transparency mechanisms so that financial information can be communicated to congregants more easily and openly. For future research, similar studies could be conducted at several mosques as points of comparison to examine the application of the values of shiddiq, amanah, tabligh, and fathanah under different conditions and characteristics of financial management.

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F. Author Contributions Statement

This study was conducted collaboratively by both authors, each making their own contributions. The first author was responsible for designing the research concept, collecting field data, and drafting the initial version of the study. The second author contributed by providing methodological guidance and supervision, evaluating the results of the data analysis, and conducting a critical review of the manuscript. Both authors have read and approved the final version of the manuscript and agree to take responsibility for all aspects of the work. It is hoped that the results of this study can serve as a basis for evaluation by the At-Taqwa Mosque in Banjarwaru and other mosques in improving the accountability of financial report management.

G. Conflict of Interest

The authors declare that there are no conflicts of interest, whether financial or nonfinancial, that could affect the objectivity, results, or publication of this study.

H. AI Usage Statement

The authors utilized artificial intelligence (AI) tools to support language editing, manuscript proofreading, and reference formatting during the preparation of this publication. AI was not used to develop the research concept, analyze or interpret the research data, or draw research conclusions. The authors remain fully responsible for the accuracy, originality, and integrity of the entire content of the article. All intellectual contributions, data interpretations, and scientific analyses are the authors' own work. The use of AI was limited to supporting editorial tasks and was conducted in accordance with the ethical standards of scholarly publishing.

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