

# Factors Influencing Financial Report Quality and Accountability in Mosque Management

*Factors Shaping  
Mosque Financial  
Report Quality*

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## **ABSTRACT**

*Mosque financial accountability is crucial for maintaining public trust, yet many mosques in Medan City face challenges in producing high-quality financial reports. This study aims to examine factors influencing the quality of mosque financial reports, including human resource competence, financial management practices, internal control systems, information technology utilization, stakeholder roles, and trustworthiness. Guided by Stewardship Theory, which emphasizes ethical management, the study explores how these factors enhance transparency in mosque financial reporting. A quantitative approach was used, with primary data collected through questionnaires from 21 mosque administrators in Medan City, selected via non-probability convenience sampling. Multiple linear regression analysis was applied to analyze the data. The findings show that financial management practices and trustworthiness significantly affect the quality of financial reports, while human resource competence, internal control systems, information technology utilization, and stakeholder roles have no significant individual impact but collectively do. These results suggest that ethical stewardship and structured financial practices are key to improving report quality. Mosque administrators should prioritize training in financial management and technology adoption to enhance accountability. This study highlights the importance of trustworthiness and offers practical recommendations for improving financial transparency in Medan's mosques.*

**Keywords:** *Financial Accountability, Financial Management Practices, Financial Statements, Mosque, Stewardship Theory, Trustworthiness.*

## **ABSTRAK**

*Akuntabilitas keuangan masjid sangat penting untuk menjaga kepercayaan publik, namun banyak masjid di Kota Medan menghadapi tantangan dalam menghasilkan laporan keuangan yang berkualitas tinggi. Penelitian ini bertujuan untuk mengkaji faktor-faktor yang memengaruhi kualitas laporan keuangan masjid, termasuk kompetensi sumber daya manusia, praktik pengelolaan keuangan, sistem pengendalian internal, pemanfaatan teknologi informasi, peran pemangku kepentingan, dan tingkat kepercayaan. Berlandaskan stewardship theory yang menekankan manajemen etis, penelitian ini mengeksplorasi bagaimana faktor-faktor tersebut meningkatkan transparansi dalam pelaporan keuangan masjid. Pendekatan kuantitatif digunakan dengan pengumpulan data primer melalui kuesioner kepada 21 pengurus masjid di Kota Medan yang dipilih menggunakan teknik non-probability convenience sampling. Analisis regresi linier berganda diterapkan untuk menganalisis data. Hasil penelitian menunjukkan bahwa praktik pengelolaan keuangan dan tingkat kepercayaan berpengaruh signifikan terhadap kualitas laporan keuangan, sedangkan kompetensi sumber daya manusia, sistem pengendalian internal,*

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*pemanfaatan teknologi informasi, dan peran pemangku kepentingan tidak berpengaruh secara individual tetapi berpengaruh secara simultan. Temuan ini mengindikasikan bahwa pengelolaan yang etis dan praktik keuangan yang terstruktur merupakan kunci peningkatan kualitas laporan. Pengurus masjid disarankan untuk memprioritaskan pelatihan dalam pengelolaan keuangan dan adopsi teknologi guna meningkatkan akuntabilitas. Penelitian ini menyoroti pentingnya kepercayaan dan memberikan rekomendasi praktis untuk meningkatkan transparansi keuangan masjid di Kota Medan.*

**Kata kunci:** Akuntabilitas Keuangan, Praktik Manajemen Keuangan, Laporan Keuangan, Masjid, Teori Pengelolaan, Kepercayaan.

## INTRODUCTION

The accountability of mosque financial reports has become a critical issue because it reflects the responsibility for managing public funds. Many mosques in Indonesia rely on donations, alms, and other social contributions from the community, making transparency and accountability essential to maintain public trust (Rahayu et al., 2017). However, the accountability and transparency of mosque finances in Indonesia are still relatively low, as many mosques are managed traditionally and lack professional financial systems. This can lead to misappropriation of funds in religious organizations (Sulaiman et al., 2008). As entities that depend on public funds, mosques must report their financial activities through accounting reports and be accountable to the public (Simanjuntak & Januarsi, 2011). Transparent financial reporting ensures that funds collected from donations and alms are managed effectively and align with the mosque's objectives, preventing misuse and fostering community trust (Chaniago et al., 2024). Financial accountability involves managing and using entrusted funds with integrity, ensuring proper disclosure, and complying with regulations, which is vital for the sustainability of mosque operations.

Despite the growing attention to mosque financial accountability, there remains a significant research gap in understanding the specific factors influencing the quality of financial reports in the context of Medan City. According to Widhawati et al. (2021), many mosques in Indonesia struggle to adopt Interpretation of Financial Accounting Standards Number 35 (*Interpretasi Standar Akuntansi Keuangan Nomor 35/ISAK 35*), a standard for nonprofit financial reporting, leading to simplified and inconsistent financial reports. Similarly, Amir and Nuhung (2020) noted that mosque administrators often lack awareness of Financial Accounting Standards Statement Number 109 (*Pernyataan Standar Akuntansi Keuangan Nomor 109/PSAK 109*), which affects the consistency and transparency of financial reporting. These studies highlight the need for further exploration of local contexts, particularly in urban settings like Medan, where the number of mosques and diversity of management practices create unique challenges. Medan, as a major city in Indonesia with a significant Muslim population and numerous mosques, offers a critical case for studying financial accountability due to its diverse socio-economic and cultural dynamics (Rayyani et al., 2023; Chaniago et al., 2024). Existing research has primarily focused on general nonprofit organizations or specific mosques in other regions, leaving a gap in understanding how factors like human resource competence, financial management practices, and trustworthiness operate in Medan's mosque ecosystem.

The current situation shows that many mosques in Indonesia are neither fully accountable nor transparent in their financial management. For instance, Lestary and Muniroh (2023) found that the treasurer of Darul Falah Mosque in Pontianak has not fully implemented accountability principles, as some practices remain unapplied. Similarly, the An-Nuur Grand Mosque in Pare, Kediri, lacks awareness of ISAK 35, resulting in simplified financial reporting (Widhawati et al., 2021). These findings highlight the need for mosques to improve financial management and adopt relevant accounting standards like ISAK 35 to enhance accountability and transparency (Azzahra et al., 2024). Other studies also indicate that incomplete application of accounting

standards for nonprofit entities contributes to low accountability in mosques (Amir & Nuhung, 2020). Factors such as human resource competence, financial management practices, internal controls, information technology utilization, and stakeholder roles are critical in determining the quality of mosque financial reports (Safitri, 2022; Putro et al., 2023; Rayyani et al., 2023). Although many studies have explored mosque financial accountability, this issue remains crucial, especially since mosque funds, sourced from the community, are highly vulnerable to misuse (Chrisna, 2020; Prakoso & Aryati, 2024; Berliana et al., 2024). By focusing on Medan, this study seeks to offer practical recommendations to improve financial reporting practices and foster greater community trust in mosque management.

The purpose of this study is to empirically examine the factors influencing the quality of mosque financial reports in Medan City, including human resource competence, financial management practices, internal control systems, information technology utilization, stakeholder roles, and trustworthiness (*amanah*). Drawing on stewardship theory, which emphasizes the intrinsic motivation of managers to act in the organization's best interests, this study investigates how these factors contribute to improving financial accountability in mosques. By addressing this research gap, the study aims to provide insights into enhancing transparency and trust in mosque financial management, particularly in Medan.

## LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

### HR Competence, Financial Management, and Quality of Financial Statements

Stewardship Theory, rooted in psychology and sociology, assumes that managers act as stewards who prioritize the organization's interests over personal gain. In the context of this study, Stewardship Theory is highly relevant because mosque administrators, as stewards, manage public funds with a responsibility to uphold trust and accountability, aligning with Islamic principles of *amanah* (trustworthiness) (Manan, 2020; Amin & Muhammadah, 2024). The theory provides a framework to understand how trustworthiness and other factors enhance accountability, ensuring that mosque funds are managed transparently and responsibly (Yaacob et al., 2015).

Human resource competence refers to the ability of individuals within an organization or institution to carry out their tasks or authority in achieving success efficiently and effectively (Ihsanti, 2014). The three main components of competence are knowledge, skills, and behavior (Apriliani, 2017). Studies by Puriyanti (2020), Armadiyanti (2022), and Najmudin and Bayinah (2022) have found that human resource competence significantly influences the quality of financial statements in nonprofit entities, including mosques. Competent human resources can improve the quality of mosque financial statements. Competent HR, particularly in financial management, will be able to produce more accurate, transparent, and informative reports.

Financial management includes all organizational activities aimed at acquiring, allocating, and using funds effectively and efficiently. It not only involves obtaining funds but also learning how to use and manage them (Hasan et al., 2022). Several studies by Yusran (2016), Nurillah et al. (2020), Najmudin and Bayinah (2022), and Damayanti and Amelia (2024) have found that financial management practices in mosques significantly influence the quality of mosque financial statements. Sound, transparent, and accountable financial management practices ensure that funds collected from congregants and the community are used effectively for mosque operations, religious programs, and community empowerment.

H1: Human resource competence has a significant influence on quality of financial statements.

H2: Financial management practices has a significant influence on quality of financial statements.

### **Internal Control, Information Technology, and Quality of Financial Statements**

The internal control system is broadly defined as the procedures and processes used by an organization to safeguard assets, process information accurately, and ensure compliance with applicable laws and regulations (James, 2009). In Islam, control (supervision) is carried out to correct deviations, rectify mistakes, and affirm what is right (Manan, 2000). Research by Yusran (2016), Puriyanti (2020), and Najmudin and Bayinah (2022) have shown that internal control systems significantly influence the quality of mosque financial statements. An effective internal control system helps mosques comply with applicable financial and operational regulations.

Information technology is used to process data, including collecting, organizing, storing, and manipulating it in various ways to generate high-quality information that is relevant, accurate, and timely, which can be used for personal, business, and decision-making purposes (Nurillah & Muid, 2014). The utilization of information technology refers to the activities of planning, coordinating, and controlling time, effort, and resources to effectively and efficiently carry out organizational operations (Aulia, 2020). Studies by Najmudin and Bayinah (2022) highlight that mosques need to leverage information technology to improve operational efficiency, expand outreach, and provide better services to congregants. It also increases financial transparency, facilitates communication, and engages younger generations.

H3: Internal control systems has a significant influence on quality of financial statements.

H4: Information technology utilization has a significant influence on quality of financial statements.

### **The Role of Stakeholders, Trustworthiness, and Quality of Financial Statements**

Stakeholders are individuals, groups, or other entities that have interests and influence on an organization or project, either directly or indirectly. In mosques, stakeholders include congregants, donors, local communities, religious leaders, government, and educational institutions. Good cooperation between mosque administrators and stakeholders is essential to ensure that the mosque functions optimally as a center of worship, education, and social activity. According to Yusran (2016), stakeholder roles significantly influence mosque financial accountability. Bourne (2010) and Syarfan and Wahyudi (2023) stated that improved knowledge and understanding among mosque administrators regarding financial management resulted in transparent and accountable financial statements.

Trustworthiness (*amanah*) refers to something entrusted to another party to be safeguarded and returned when requested by its rightful owner (Shihab, 2000). This involves two parties: the trustor and the beneficiary. Trustworthiness is crucial in organizational management, as it relates to managers' duties to plan, direct, supervise, and motivate (Muddatstsir et al., 2022; Diansyah & Arrumaisyah, 2025). In the context of mosque organizations, and in line with stewardship theory, mosque administrators act as stewards accountable to congregants and the community to manage mosque funds with trustworthiness and accountability. Inspired by Zoelisty's (2014) research, trustworthiness is included as a factor influencing the quality of mosque financial statements.

H5: The role of stakeholders has a significant influence on quality of financial statements.

H6: Trustworthiness has a significant influence on quality of financial statements.

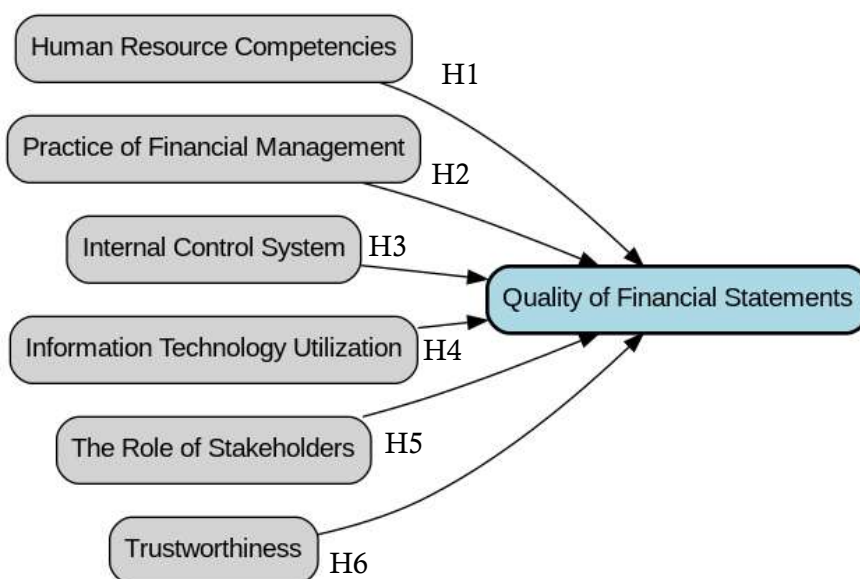


Figure 1. Conceptual Framework

The conceptual framework of this study integrates Stewardship Theory with the factors influencing the quality of mosque financial reports, providing a structured approach to understanding accountability in Medan’s mosques. This study extends this framework by including trustworthiness (*amanah*), which, as Zoelisty (2014) suggests, acts as a moral and ethical driver for administrators to produce accurate and transparent reports. The framework posits that these factors collectively influence financial accountability, with potential interactions, such as competent human resources improving financial management practices or technology enhancing internal controls (Najmudin & Bayinah, 2022). In Medan, where mosques serve diverse communities, this framework is critical for addressing local challenges in financial reporting (Faizah & Ririn, 2022). The relationships between these variables are illustrated in Figure 1, which shows how human resource competence, financial management practices, internal control systems, information technology utilization, stakeholder roles, and trustworthiness impact the quality of mosque financial statements. This framework guides the empirical analysis, aiming to identify which factors most significantly enhance accountability and transparency in mosque financial management.

## RESEARCH METHODS

This study adopts a quantitative approach using a survey method to examine the factors influencing the quality of mosque financial reports in Medan City. The data used are primary data collected through questionnaires distributed to mosque administrators. The population consists of all mosques located in Medan City, a major urban center with a significant number of mosques and diverse management practices. The sampling method applied is non-probability sampling with a convenience sampling technique, selecting mosques based on accessibility, geographical proximity, and administrators’ willingness to participate (Etikan et al., 2016). A total of 21 mosques were selected as the sample, with one administrator from each mosque serving as a respondent, resulting in 21 respondents. This approach ensured that the data collection process was practical and feasible within the study’s constraints.

The questionnaire was adapted from Aulia (2020), focusing on variables such as human resource competence, financial management practices, internal control systems, information technology utilization, stakeholder roles, and trustworthiness. Respondents were selected based on their role in financial management, such as treasurers or *takmir* members responsible for mosque accounting. The data quality was tested for reliability using Cronbach’s alpha, with all variables achieving a coefficient greater than 0.6,

indicating reliable instruments. Validity was assessed by examining the correlation between each indicator and the total score, confirming that all indicators were valid. Data were collected between March and May 2025, allowing sufficient time to gather responses from busy mosque administrators.

The study conducted classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure the robustness of the data. The normality test showed data points closely aligned with the diagonal line, meeting the normality assumption. The multicollinearity test indicated Variance Inflation Factor (VIF) values less than 10 and tolerance values greater than 0.10, confirming no multicollinearity. The heteroscedasticity test revealed an irregular scatterplot pattern, indicating no heteroscedasticity. Multiple linear regression analysis, including t-tests, F-tests, and coefficient of determination tests, was performed using SPSS to examine the influence of the independent variables on the quality of mosque financial statements. The sample size of 21 mosques, while sufficient for initial analysis, is a limitation due to the large number of mosques in Medan, potentially affecting generalizability.

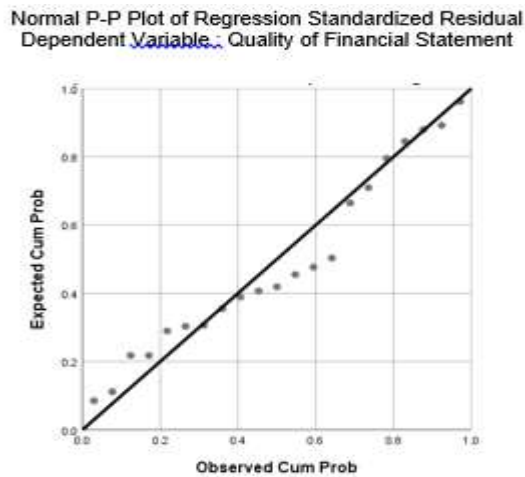
## RESULTS

This study analyzed the factors influencing the quality of mosque financial reports in Medan City using a quantitative approach with data collected from 21 mosque administrators. The results were obtained through reliability and validity tests, classical assumption tests, multiple linear regression analysis, hypothesis testing (t-test and F-test), and a coefficient of determination test, all processed using SPSS. The findings provide insights into how human resource competence, financial management practices, internal control systems, information technology utilization, stakeholder roles, and trustworthiness affect the quality of financial reports. The following sections present the results of these tests, with all tables and figures clearly referenced to illustrate the findings.

Table 1. Validity and Reliability Test

Variable	R-count	Cronbach Alpha
Human Resource Competencies	0.46 – 0.69	0.68
Financial Management Practice	0.48 – 0.72	0.72
Internal Control System	0.45 – 0.68	0.70
Information Technology Utilization	0.44 – 0.66	0.66
The Role of Stakeholders	0.47 – 0.70	0.69
Trustworthiness	0.63 – 0.86	0.84
Quality of Financial Statement	0.58 – 0.82	0.81

The validity of the research instruments was tested using Pearson product-moment correlation by examining the correlation between each indicator and its total score. The results in Table 1 show that all indicators have correlation coefficients exceeding the critical value ( $r > 0.433$ ), indicating that all measurement items are valid. The reliability test assessed the questionnaire's consistency using Cronbach's alpha, with all variables exceeding 0.6, indicating reliable instruments. The validity test evaluated the correlation between each indicator and the total score, confirming that all indicators were valid for measuring the intended variables. These tests ensure that the data collected from the 21 mosques are robust and suitable for further analysis, providing a strong foundation for the study's conclusions. The data quality tests confirm that the questionnaire, adapted from Aulia (2020), effectively captured the variables under investigation.



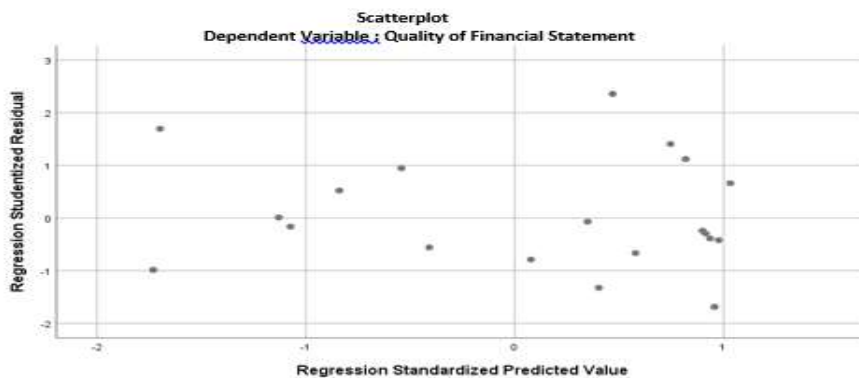
**Figure 2.** Normality Test

Classical assumption tests were conducted to ensure the data met the requirements for regression analysis. The normality test, presented in Figure 2, showed data points closely aligned with the diagonal line, indicating that the data met the normality assumption.

**Table 2.** Multicollinearity Test

Variable	Tolerance	VIF
Human Resource Competencies	0.040	24.978
Financial Management Practice	0.135	7.400
Internal Control System	0.088	11.372
Information Technology Utilization	0.091	11.021
The Role of Stakeholders	0.041	24.117
Trustworthiness	0.952	1.050

The multicollinearity test, shown in Table 2, revealed issues with some variables. Specifically, human resource competence (VIF = 24.978, Tolerance = 0.040) and the role of stakeholders (VIF = 24.117, Tolerance = 0.041) exhibited high VIF values (>10) and low tolerance values (<0.10), suggesting potential multicollinearity. financial management practices (VIF = 7.400, Tolerance = 0.135), internal control system (VIF = 11.372, Tolerance = 0.088), and information technology utilization (VIF = 11.021, Tolerance = 0.091) also showed elevated VIF values, though less severe. Only trustworthiness (VIF = 1.050, Tolerance = 0.952) was free of multicollinearity concerns. These results indicate that multicollinearity may affect the regression coefficients for some variables, potentially explaining unexpected outcomes in the analysis.



**Figure 3.** Heteroscedasticity Test

The heteroscedasticity test, displayed in Figure 3, showed an irregular scatterplot pattern with no wavy, expanding, or narrowing trends, confirming the absence of heteroscedasticity in the data.

Table 3. Multiple Linear Regression Test

Variable	Unstandardized Coefficients		Standardized Coefficients	T-Statistic	Sig.
	B	Std. Error	Beta		
(Constant)	6.825	4.792	—	1.424	0.176
Human Resource Competencies	-0.490	0.492	-0.480	-0.996	0.336
Financial Management Practice	-0.695	0.285	-0.639	-2.436	0.029
Internal Control System	0.640	0.331	0.628	1.933	0.074
Information Technology Utilization	0.339	0.334	0.324	1.014	0.328
The Role of Stakeholders	0.367	0.542	0.321	0.678	0.509
Trustworthiness	0.759	0.097	0.775	7.848	0.000

The multiple linear regression analysis, presented in Table 3, provides the coefficients and significance levels for the independent variables. The regression equation is as follows:  $Y = 6.825 - 0.490X_1 - 0.695X_2 + 0.640X_3 + 0.339X_4 + 0.367X_5 + 0.759X_6$ , where Y is the quality of mosque financial statements,  $X_1$  is human resource competence,  $X_2$  is financial management practices,  $X_3$  is internal control system,  $X_4$  is information technology utilization,  $X_5$  is the role of stakeholders, and  $X_6$  is trustworthiness.

The constant value of 6.825 indicates that if all independent variables are zero, the quality of financial statements is 6.825 units. The coefficients show that a 1% increase in human resource competence decreases the quality by 0.490 units ( $t = -0.996$ ,  $p = 0.336$ ), and a 1% increase in financial management practices decreases the quality by 0.695 units ( $t = -2.436$ ,  $p = 0.029$ ), assuming other variables are constant. These negative coefficients are unexpected, as prior studies suggest positive relationships, and may be influenced by multicollinearity among variables, as indicated in Table 1 (Etikan et al., 2016). In contrast, a 1% increase in internal control system improves the quality by 0.640 units ( $t = 1.933$ ,  $p = 0.074$ ), information technology utilization by 0.339 units ( $t = 1.014$ ,  $p = 0.328$ ), the role of stakeholders by 0.367 units ( $t = 0.678$ ,  $p = 0.509$ ), and trustworthiness by 0.759 units ( $t = 7.848$ ,  $p = 0.000$ ), assuming other variables are constant. The negative coefficients for human resource competence and financial management practices require further investigation, as they contradict the hypotheses and may result from overlapping influences among variables.

Hypothesis testing was conducted using the t-test results from Table 2. The results show that human resource competence ( $p = 0.336$ ), internal control system ( $p = 0.074$ ), information technology utilization ( $p = 0.328$ ), and the role of stakeholders ( $p = 0.509$ ) have p-values greater than 0.05, indicating no significant individual effect on the quality of mosque financial statements. Conversely, financial management practices ( $p = 0.029$ ) and trustworthiness ( $p = 0.000$ ) have p-values less than 0.05, indicating significant individual effects. The significant negative coefficient for financial management practices is puzzling and may be due to multicollinearity or contextual factors in Medan's mosques, such as inconsistent application of financial practices.

Table 5. F-test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	85.835	6	14.306	15.609	0.000
Residual	12.831	14	0.917	—	—
Total	98.667	20	—	—	—

The F-test, shown in Table 5, yielded a significance value of 0.000 ( $F = 15.609$ ), indicating that all independent variables simultaneously have a significant effect on the

quality of mosque financial statements. This suggests that while some variables may not be significant individually, their combined influence is substantial.

**Table 6.** Coefficient of Determination Test

Statistics	Value
R	0.933
R Square	0.870
Adjusted R Square	0.814
Std. Error of the Estimate	0.95735

The coefficient of determination test, presented in Table 5, shows an  $R^2$  value of 0.870, meaning that 87.0% of the variation in the quality of mosque financial statements is explained by the independent variables. The remaining 13.0% is influenced by factors not included in this study. The adjusted  $R^2$  of 0.814 accounts for the number of predictors, confirming a strong explanatory power. These results indicate that the model is robust, but the presence of multicollinearity and unexpected negative coefficients suggests caution in interpreting individual variable effects. The findings highlight the importance of trustworthiness and financial management practices in improving financial report quality, while the non-significant effects of other variables may reflect contextual challenges in Medan's mosques, such as limited use of technology or stakeholder engagement.

## DISCUSSION

This study's findings reveal that financial management practices and trustworthiness significantly influence the quality of mosque financial reports in Medan City, while human resource competence, internal control systems, information technology utilization, and the role of stakeholders do not have significant individual effects, though they are significant collectively. According to Puriyanti and Mukhibad (2020), effective financial management practices, such as budgeting and fund allocation, are critical for ensuring transparent and reliable financial reports in mosques. However, the negative coefficient for financial management practices in this study is unexpected, as prior research suggests a positive relationship (Aulia, 2020). This anomaly may be attributed to multicollinearity, as indicated by high VIF values in Table 1, particularly for financial management practices, suggesting overlap with other variables like human resource competence (Najmudin & Bayinah, 2022). Additionally, inconsistent application of financial practices in Medan's mosques, possibly due to varying levels of administrator training, may contribute to this result (Chaniago et al., 2024). Trustworthiness aligns with Stewardship Theory, emphasizing that administrators' commitment to *amanah* drives high-quality financial reporting (Zoelisty, 2014).

The non-significant effect of human resource competence contrasts with findings by Haq and Akbar (2022), who noted that competent administrators enhance financial report quality in nonprofit organizations. The negative coefficient may reflect multicollinearity with financial management practices or limited accounting training among Medan's mosque administrators, as suggested by high VIF values (Etikan et al., 2016). Similarly, internal control systems and information technology utilization were not significant individually, possibly due to limited adoption of ISAK 35 or basic technology use in smaller mosques (Fefi, 2025). According to Nurillah et al. (2020), inconsistent internal controls and minimal technology use are common in mosque settings, reducing their impact on report quality. The role of stakeholders was also non-significant, aligning with Yusran (2016), who found that stakeholder involvement in mosques is often passive, limiting its influence on financial accountability.

The significant simultaneous effect suggests that the variables collectively influence financial report quality, indicating potential interactions. For instance, competent human resources may enhance financial management practices, while technology could strengthen internal controls, as suggested by Aulia (2020). This interplay likely explains

the high  $R^2$  value, showing that these factors account for 87% of the variation in report quality. In Medan, where mosques vary in size and resources, these findings highlight the importance of trustworthiness and structured financial practices (Rayyani et al., 2023). The results align with Islamic principles, such as Surah Al-Anfal (8:27), which emphasizes the fulfillment of trust (*amanah*), reinforcing the role of ethical stewardship in financial reporting (Zoelisty, 2014; Agustina et al., 2024; Saputra et al., 2024).

These findings have practical implications for mosque management in Medan. To improve the quality of financial reports, mosque administrators should prioritize training programs to enhance financial management skills, focusing on budgeting and ISAK 35 compliance (Syarfan & Wahyudi, 2023). Implementing simple accounting software can streamline reporting and improve transparency, addressing the limited use of technology (Lubis et al., 2025). Strengthening trustworthiness through religious education on *amanah* can foster ethical behavior among administrators (Rizqon et al., 2024). Engaging stakeholders, such as community leaders, in oversight roles can enhance accountability (Is'adi et al., 2022). These steps can build public trust and ensure sustainable financial management in Medan's mosques.

## CONCLUSION

This study reveals that financial management practices and trustworthiness significantly influence the quality of mosque financial reports in Medan City, while human resource competence, internal control systems, information technology utilization, and the role of stakeholders do not have significant individual effects but collectively contribute to financial accountability. The findings align with Stewardship Theory, which emphasizes the intrinsic motivation of mosque administrators to manage funds responsibly, reflecting the Islamic principle of *amanah* (trustworthiness). The significant role of trustworthiness underscores the importance of ethical behavior in ensuring transparent and reliable financial reporting. The negative coefficients for human resource competence and financial management practices suggest potential overlaps between variables or contextual challenges in Medan's mosques, such as inconsistent financial practices. The high  $R^2$  value of 0.870 indicates that the model explains 87% of the variation in financial report quality, highlighting the combined strength of these factors.

These findings offer practical implications for improving mosque financial management in Medan. Mosque administrators should prioritize training in financial management and accounting standards like ISAK 35 to enhance report quality and transparency. Encouraging *amanah* through religious education can strengthen administrators' commitment to ethical stewardship, fostering community trust. Adopting simple accounting software can address the limited use of technology, making reporting more efficient. However, the study's limitation lies in its small sample size of 21 mosques, which may restrict the generalizability of findings given the large number of mosques in Medan. This small sample may not fully capture the diversity of management practices across the city. Future research should use larger and more representative samples to improve generalizability. Exploring additional factors, such as community engagement or digital payment systems, and testing alternative theories like Agency Theory could provide deeper insights into mosque financial accountability.

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