

Mosque Financial Accountability and the Implementation of Sharia Accounting: A Qualitative Study in South Kalimantan, Indonesia

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ABSTRACT

Mosque financial governance in South Kalimantan, Indonesia, remains constrained by limited administrator understanding of Sharia accounting, concentrated organisational authority, and uneven regulatory implementation, despite the province recording 2,900 mosques and clear normative expectations under Kepdirjen DJ.II/802/2014. This study examines how the implementation of Sharia accounting affects mosque financial accountability and identifies the institutional and human-resource conditions that enable or constrain it. A qualitative case study design was used, drawing on semi-structured interviews, non-participant observation, and document analysis across six mosques of differing typology in Banjarmasin and Banjar Regency, analysed through Miles and Huberman's (1994) interactive model with source and method triangulation. The findings show that limited implementation support for ISAK 35 (rather than lack of awareness), overlapping chairperson–treasurer roles, and weak congregant engagement — more than resource scarcity alone — account for the persistent gap between regulation and practice; where Sharia accounting is more fully applied, informants associate it with stronger transparency and congregational trust. The study recommends tiered, typology-specific reporting templates, mandatory separation of administrative roles, and routine congregant-facing reporting as practical steps toward more accountable mosque governance.

ABSTRAK

Tata kelola keuangan masjid di Kalimantan Selatan, Indonesia, masih terkendala oleh terbatasnya pemahaman pengurus terhadap akuntansi syariah, terkonsentrasinya kewenangan organisasi, dan implementasi regulasi yang belum merata, meskipun provinsi ini tercatat memiliki 2.900 masjid dengan ekspektasi normatif yang jelas berdasarkan Kepdirjen DJ.II/802/2014. Penelitian ini mengkaji bagaimana penerapan akuntansi syariah memengaruhi akuntabilitas keuangan masjid serta mengidentifikasi kondisi kelembagaan dan sumber daya manusia yang mendukung atau menghambatnya. Penelitian menggunakan desain studi kasus kualitatif, dengan data dikumpulkan melalui wawancara semi-terstruktur, observasi non-partisipan, dan analisis dokumen pada enam masjid dengan tipologi berbeda di Banjarmasin dan Kabupaten Banjar, yang dianalisis menggunakan model interaktif Miles dan Huberman (1994) dengan triangulasi sumber dan metode. Hasil penelitian menunjukkan bahwa keterbatasan dukungan implementasi ISAK 35 (bukan sekadar minimnya kesadaran), tumpang tindihnya peran ketua dan bendahara, serta lemahnya keterlibatan jamaah — lebih dari sekadar keterbatasan sumber daya — menjadi penyebab utama kesenjangan yang terus berlangsung antara regulasi dan praktik; ketika akuntansi syariah diterapkan lebih menyeluruh, informan mengaitkannya dengan meningkatnya transparansi dan kepercayaan jamaah. Penelitian ini merekomendasikan templat pelaporan berjenjang sesuai tipologi masjid, pemisahan wajib peran administratif, serta pelaporan rutin yang terbuka bagi jamaah sebagai langkah praktis menuju tata kelola masjid yang lebih akuntabel.

1. INTRODUCTION

South Kalimantan is a predominantly Muslim province in which mosques occupy a central place in religious, social, educational, economic, and cultural life. Beyond their role as places of worship, mosques in Indonesia are increasingly expected to function as centres of community development (Latifah & Abdullah, 2024), which makes the accountability of their financial management a matter of public interest rather than a purely internal administrative concern.

According to the Ministry of Religious Affairs' national mosque information system (SIMAS), South Kalimantan recorded 2,900 mosques as of 10 June 2025, comprising 153 Masjid Besar (5.28%), 1 Masjid Raya (0.03%), 14 Masjid Agung (0.48%), 2,557 Masjid Jami (88.17%), 17 historical mosques (0.59%), and 158 mosques located in public facilities (5.45%) (SIMAS, 2025). This scale represents both an opportunity for organised, transparent management of community funds and a governance challenge, since the Director General of Islamic Community Guidance's Decree No. DJ.II/802/2014 on Mosque Management Standards requires administrators to possess financial management competencies that many, according to preliminary field observation, have not yet developed.

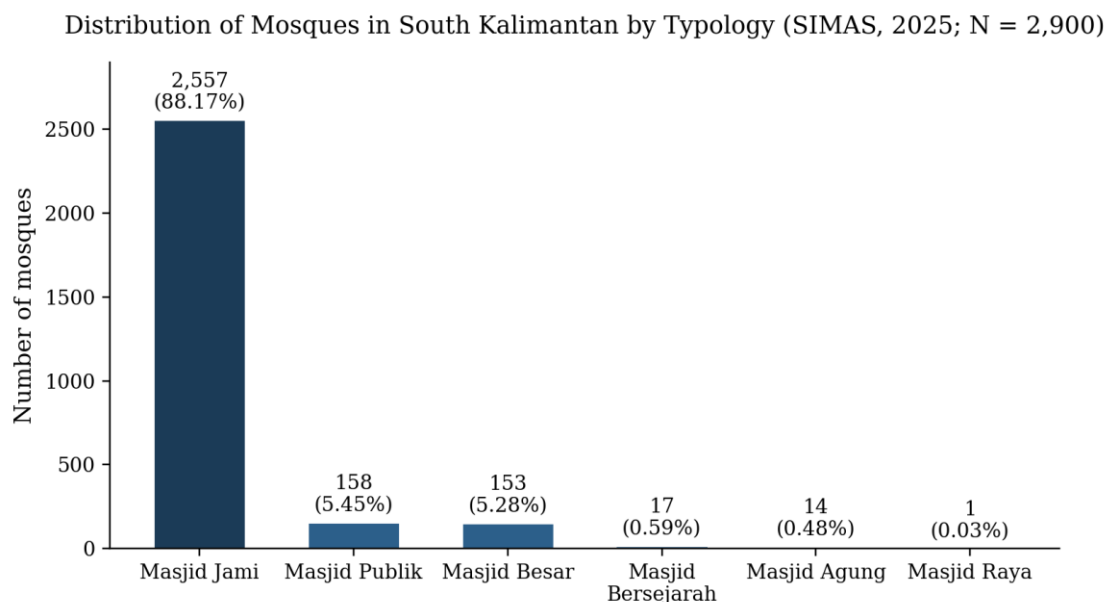


Figure 1. Distribution of mosques in South Kalimantan by typology (SIMAS, 2025; N = 2,900)

Public concern over mosque financial governance in the region is not hypothetical. In 2025 the Forum Ummat Menggugat Kalimantan Selatan (FUMKS) publicly requested that law enforcement authorities, the Banjar Regency Government, and the Indonesian Ulema Council of Banjar Regency conduct financial audits of local mosques (Sidik & Zoeanda LD, 2025), illustrating that the accountability gap this study investigates has already surfaced as a matter of public dispute rather than remaining a purely academic hypothesis.

A body of Indonesian accounting research has examined how the Indonesian Financial Accounting Standards Interpretation for non-profit entities (ISAK 35) applies to mosque financial reporting, typically through single-case studies of individual mosques in Java – for example, Masjid Sabilillah in Malang (Juniaswati & Murdiansyah, 2022) and subsequent reconstructions of ISAK 35-based reporting formats (Ningsih & Indriyani, 2025). These studies consistently find that mosque administrators favour simple cash-based recording over accrual-based, standards-compliant statements, but they rarely examine why this pattern persists across an entire province, nor how it relates to the surrounding regulatory architecture (Kepdirjen DJ.II/802/2014; Law No. 28/2004 on Foundations) and to typologically different mosques. This study addresses that gap by examining mosque financial accountability across six mosques of different institutional typology in South Kalimantan, situating the technical question of accounting-standard adoption within the broader institutional, regulatory, and normative (maslahah) context that determines whether such standards are, in practice, adopted at all.

The purpose of this study is threefold: (1) to describe the institutional and financial governance conditions of mosques in South Kalimantan; (2) to assess the extent of administrators' understanding and application of Sharia accounting principles in managing community funds; and (3) to identify the opportunities and constraints that

shape the prospects for accountable, transparent, and sustainable mosque governance, and to derive strategic recommendations accordingly.

The remainder of the paper is organised as follows. Section 2 reviews the relevant literature on Sharia accounting, mosque governance, and non-profit financial reporting standards, and positions the study's contribution against that literature. Section 3 describes the research design, sampling, data collection, and analysis procedures. Section 4 presents the findings, and Section 5 discusses them in relation to the literature and regulatory framework. Section 6 concludes with theoretical and practical implications, limitations, and directions for future research.

2. LITERATURE REVIEW

2.1 Sharia Accounting: Normative and Historical Foundations

Sharia accounting is grounded in the Qur'anic injunction to record financial obligations accurately (Qur'an, Al-Baqarah 2:282), which establishes documentation as a religious as well as a technical obligation (Harahap et al., 2025). Historically, systematic bookkeeping practices in Islamic administration are documented well before the codification of Western double-entry bookkeeping associated with Luca Pacioli, as reflected in Al-Mazandarani's *Kitab as-Siyaqat* (Ilyas, 2017). Contemporary Sharia accounting is commonly defined as the identification, measurement, and reporting of financial information for economic decision-making, subject to the requirement that transactions be free of *riba* (usury), *gharar* (excessive uncertainty), *maysir* (gambling), and injustice (*zhulum*) (Ilyas, 2017; Aditya & Novitasari, 2023). This literature converges on the view that Sharia accounting is not merely a technical recording method but an instrument of *amanah* (trust) and accountability before both the community and God (Artika Dewi Putri & Rayyan Firdaus, 2024).

At the level of international standard-setting, the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has issued financial accounting standards for Islamic financial institutions, including a dedicated standard on *waqf* (endowment) accounting (AAOIFI FAS 37), which is conceptually adjacent to mosque asset management even though mosques themselves are not Islamic financial institutions in the regulatory sense. Existing Indonesian mosque-accounting literature, including the present study's own prior draft, has tended to overlook this international layer, engaging almost exclusively with domestic fatwas, decrees, and national standards. This omission is notable because AAOIFI's treatment of *waqf* assets offers a useful comparative benchmark for how mosque-owned productive assets (e.g., cooperatives, *Baitul Maal wat Tamwil* units) might be reported – an issue this study revisits in Section 5.

2.2 Non-Profit Financial Reporting in Indonesia: ISAK 35

Since 2020, Indonesian non-profit entities, including mosques, have been expected to prepare financial statements with reference to ISAK 35, *Interpretation of Financial Reporting for Non-Profit Oriented Entities*, which adapts PSAK 1 (general presentation) to entities without an ownership or profit-distribution structure. ISAK 35 requires, at minimum, a statement of financial position, a statement of comprehensive income, a statement of changes in net assets, a statement of cash flows, and notes to the financial statements. Empirical studies applying ISAK 35 to individual mosques (Juniaswati & Murdiansyah, 2022; Ningsih & Indriyani, 2025) report a persistent gap between this standard and actual practice, in which administrators rely instead on simple cash-receipts-and-disbursements ledgers because these are easier for both administrators and congregants to prepare and understand. The present study's findings, discussed in Section 4, are broadly consistent with this pattern but extend it by showing that the gap varies systematically with mosque typology and organisational scale, a dimension largely unexamined in the single-case literature.

2.3 Mosque Governance Institutions and Regulation in Indonesia

Mosque governance in Indonesia operates through an overlapping set of institutions and regulations. At the operational level, each mosque is typically managed by a *Badan Kesejahteraan Masjid* (BKM), whose duties are commonly framed around the three classical functions of *idarah* (administration), *imarah* (prosperity/activity), and *riayah* (maintenance) (Kepdirjen DJ.II/802/2014). The *Dewan Masjid Indonesia* (DMI), a national mosque

council, plays an advisory and coordinating role but has no binding regulatory authority over individual BKM, which remain under the administrative purview of the Ministry of Religious Affairs (Bimas Islam). At the legal-entity level, many larger mosques and mosque-affiliated charitable activity are structured as foundations (yayasan) under Law No. 28 of 2004, which creates avenues for legal accountability – including civil liability for demonstrable financial loss – that are not available for informally managed mosques.

A distinct and narrower regulatory instrument is Presidential Regulation (Perpres) No. 64 of 2019, which governs the management of Masjid Istiqlal, Indonesia's National Mosque in Jakarta. Because Istiqlal is managed under direct presidential authority with a dedicated management body and state budget support, Perpres 64/2019 is not directly applicable to provincial or district-level mosques such as those in South Kalimantan. It is nevertheless instructive as a benchmark: it demonstrates what a fully professionalised, state-supported model of planning, budgeting, and financial administration can look like, against which the considerably more informal governance arrangements documented in this study can be compared (Section 5.1). Earlier drafts of mosque-accountability research in this stream, including this study's own initial analysis, have sometimes cited Perpres 64/2019 as if it established general obligations for all Indonesian mosques; this study is explicit that its relevance here is comparative and illustrative rather than regulatory.

2.4 Prior Empirical Studies and the Gap Addressed by This Study

Beyond the ISAK 35 case studies noted above, Indonesian accounting and Islamic-economics journals have published a substantial number of normative and conceptual papers on Sharia accounting's role in institutional financial management (e.g., Ardana & Sisdiyanto, 2024; Arifin et al., 2025; Latifah & Abdullah, 2024; Rahmawati, 2022; Rohman & Pajri, 2025). These papers are consistent in arguing that standardisation, training, and digitalisation are necessary conditions for accountable Sharia-based financial governance, but most rely on literature synthesis rather than original fieldwork, and few examine mosque governance specifically at province level. Within this literature, the contribution of the present study is to combine (a) multi-site qualitative fieldwork across mosques of different typology, (b) explicit engagement with the regulatory instruments that govern – and, in the case of Perpres 64/2019, do not govern – mosque financial administration, and (c) a normative frame built on *maslahah* and the *idarah–imarah–riayah* triad, so as to connect the technical question of accounting-standard compliance to the institutional conditions that make compliance possible or unlikely.

2.5 Conceptual Framework

Drawing on the preceding review, Figure 2 summarises the conceptual framework guiding this study. Three antecedent conditions — the regulatory framework, institutional governance arrangements, and administrator capacity — are theorised as jointly shaping the implementation of Sharia accounting, with the normative foundation of *maslahah* and *amanah* underpinning all three. Implementation, in turn, is expected to shape mosque financial accountability outcomes, with congregant engagement theorised as a moderating condition consistent with the pattern identified in Section 4.3, where accountability outcomes did not track resource availability alone.

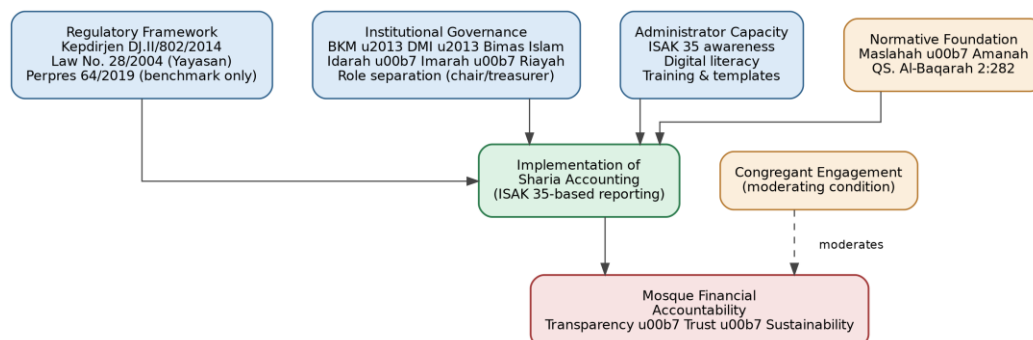


Figure 2. Conceptual framework linking regulatory, institutional, and capacity antecedents to Sharia accounting implementation and mosque financial accountability

3. RESEARCH METHOD

3.1 Research Design

This study adopts a qualitative case study design (Yin, 2018) informed by a socio-legal perspective that treats regulation as a social fact to be understood empirically rather than assessed purely as legal doctrine (Hoecke, n.d.). Within this design, a Statute Approach (Peter Mahmud Marzuki, 2021) is used specifically to analyse the consistency between formal regulatory instruments (decrees, fatwas, statutes) and the practices reported by informants; it is treated as one analytical lens applied to qualitative data, rather than as the study's overall method, which is qualitative case study. This clarification addresses a conflation present in earlier drafts of this research, where 'empirical juridical method' and 'qualitative descriptive method' were presented as parallel rather than nested approaches.

3.2 Site and Informant Selection

Purposive sampling was used to select six mosques in Banjarmasin City and Banjar Regency, chosen to represent three typological categories recorded in SIMAS: Masjid Raya (provincial mosque, $n = 1$), Masjid Agung (regency/city mosque, $n = 2$), and Masjid Jami (community mosque, $n = 3$) – the latter reflecting the typology that constitutes 88.17% of mosques in the province and is therefore the modal case. Within each mosque, informants were selected using a combination of purposive and snowball sampling to include: the chairperson or a senior BKM administrator, the treasurer or financial officer, and, where available, a congregant representative. This yielded 15 informants in total. In addition, two officials were interviewed from the Ministry of Religious Affairs (Bimas Islam, South Kalimantan) and one from the Dewan Masjid Indonesia provincial chapter, to capture the regulatory and coordinating perspective. Table 1 summarises informant distribution by mosque typology and role.

Mosque typology	No. of mosques	Administrator informants	Other informants
Masjid Raya (provincial)	1	2	1 congregant representative
Masjid Agung (regency/city)	2	4	2 congregant representatives
Masjid Jami (community)	3	6	—
Regulatory/coordinating bodies	—	—	2 Bimas Islam officials; 1 DMI representative
Total	6	12	6

Field data collection took place between March and May 2025. Data saturation, assessed by the point at which successive interviews within each typological category no longer generated new codes, was reached after the fourth or fifth informant within each category; this criterion, following standard qualitative practice, is reported here explicitly because its absence was a notable gap in the original manuscript.

3.3 Data Collection

Data were collected through (a) semi-structured interviews of 45–60 minutes, guided by an interview protocol covering financial recording practices, organisational structure, awareness of ISAK 35 and Kepdirjen DJ.II/802/2014, and perceived barriers to accountability; (b) non-participant observation of mosque financial administration during at least one full accounting cycle (typically monthly) per site; and (c) documentary analysis of available financial records, organisational charts, and the regulatory instruments referenced in Section 2.3. Interviews were audio-recorded with informed consent, transcribed verbatim, and, where informants requested it, anonymised in reporting; accordingly, illustrative statements in Section 4 are attributed by role and mosque typology rather than by name.

3.4 Data Analysis

Data were analysed using the interactive qualitative analysis model of Miles and Huberman (1994), comprising data reduction, data display, and conclusion drawing/verification, conducted iteratively during and after fieldwork. Coding proceeded through open coding (line-by-line labelling of interview transcripts and field notes), axial coding (grouping codes into categories such as regulatory awareness, organisational structure, and

digitalisation), and selective coding (identifying the core categories reported in Section 4) (Al-Eisawi, 2022). To strengthen the trustworthiness of the analysis, the study applied source triangulation (comparing administrator, congregant, and regulator accounts of the same practice), method triangulation (comparing interview claims against observation and documentary evidence), and member checking, in which preliminary findings were shared with three key informants for verification. These procedures address a limitation of the original manuscript, which described the Miles-and-Huberman stages in general terms without specifying how credibility and confirmability were established for this particular dataset.

3.5 Limitations of the Design

As a qualitative case study of six mosques in one province, the findings are analytically rather than statistically generalisable; they are intended to illuminate mechanisms and conditions that plausibly extend to other Masjid Jami-dominated provinces, but their prevalence should be tested through larger, mixed-methods research (see Section 6.4).

4. RESULTS AND DISCUSSION

4.1 Institutional and Financial Governance of Mosques in South Kalimantan

Across the six sites, mosques operating under municipal government appointment – where administrators are installed by mayoral or regental decree for fixed terms – exhibited more structured governance than independently managed community mosques. A Bimas Islam official explained that formally appointed administrators operate 'within a clear chain of accountability, so that if a complaint about fund mismanagement is raised, there is a defined process for handling it' (Bimas Islam official, interview). By contrast, informants at two of the three Masjid Jami sites reported that financial administration relied on informal, individually devised recording systems, with no standard template shared across mosques of the same typology.

A recurring structural weakness, reported in four of the six mosques, was the concentration of the chairperson and treasurer roles in a single individual or closely related individuals. Several congregant informants linked this practice to reduced willingness to raise concerns about fund management, describing a reluctance to publicly question religious leaders even where financial reports were considered unclear. This concern is consistent with the broader public accountability disputes noted in Section 1, including FUMKS's 2025 call for external mosque audits in Banjar Regency (Sidik & Zoeanda LD, 2025), suggesting that the governance weaknesses identified in this study's sample are not isolated to the sites studied.

The DMI provincial representative confirmed that DMI's role is presently limited to advisory support and training facilitation; DMI has no enforcement authority over BKM financial practices, and its guidance functions overlap, without clear demarcation, with Bimas Islam's supervisory mandate. Informants on both sides described this overlap as a source of coordination delay rather than duplicated oversight.

4.2 Administrators' Understanding and Application of Sharia Accounting

None of the twelve administrator-informants reported having received formal training on ISAK 35, and awareness of the standard's existence was limited to the two administrators at the Masjid Raya and one Masjid Agung site who had prior accounting education. Financial recording at the three Masjid Jami sites and one Masjid Agung site took the form of a simple cash ledger recording infaq receipts (e.g., Friday and dawn-prayer collections) against operating expenses (utilities, maintenance, honoraria), consistent with the 'Traditional Mosque' reporting format summarised in Table 2. Only the Masjid Raya site and one Masjid Agung site produced financial statements approximating the components required by ISAK 35 (statement of financial position, statement of changes in net assets, cash flow statement, and notes), and even at these sites, informants described the notes to the financial statements as the component most often omitted or abbreviated.

Table 2. Observed financial reporting practices relative to ISAK 35, by site

Category	Reporting components observed	Sites (of 6)
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Traditional / cash-based	Cash receipts-and-disbursements ledger; asset list	4
Partially ISAK 35-aligned	Statement of financial position; cash flow statement; abbreviated notes	1
Substantially ISAK 35-aligned	Full statement set including statement of changes in net assets and complete notes	1

Administrators across all typologies linked their limited application of Sharia accounting principles to two proximate causes: first, the absence of a simplified, ready-to-use reporting template disseminated alongside Kepdirjen DJ.II/802/2014 (an implementation gap rather than an awareness-only gap, since most administrators were aware the decree existed); and second, limited digital literacy, with only the Masjid Raya site using spreadsheet-based recording and the remaining five relying on handwritten ledgers. Several administrators framed accurate recording in explicitly religious terms, describing financial mismanagement as carrying accountability 'not only to the congregation but before Allah SWT' – an emic framing that supports, from informants' own accounts rather than only from secondary literature, the normative claim that Sharia accounting functions as a moral as well as technical instrument (cf. Harahap et al., 2025).

4.3 Opportunities and Challenges for Accountable, Transparent, and Sustainable Governance

Informants converged on three enabling conditions that, where present, corresponded to stronger reported financial governance: (1) formal appointment of administrators through official decree, which several informants associated with clearer accountability lines; (2) access to Sharia-finance training, mentioned by both Masjid Raya informants as the main driver of their more complete financial statements; and (3) active congregant engagement, reported at the one Masjid Jami site that held periodic open reporting sessions. Conversely, cultural reluctance to adopt digital recording, budget constraints for training, and unclear division of supervisory responsibility between DMI and Bimas Islam were the most frequently cited barriers. Notably, the barriers and enablers identified did not map cleanly onto mosque size alone – one small Masjid Jami with an engaged congregation outperformed a larger, more resourced Masjid Agung on transparency indicators – suggesting that governance culture and leadership commitment, and not only resources, are material to outcomes. This qualifies, rather than fully explains, the association between typology and reporting sophistication summarised in Table 2, and is developed further in Section 5.

5.1 Institutional and Financial Governance

The finding that formally decreed administrators exhibit more structured governance corroborates the general proposition that legal standing enables accountability mechanisms – including, in principle, civil liability for demonstrable financial loss under Law No. 28/2004 where a mosque is legally structured as a foundation (Juniaswati & Murdiansyah, 2022). Perpres 64/2019's management model for Masjid Istiqlal is useful here strictly as an illustrative upper-bound benchmark: its dedicated planning and budgeting units show what professionalised mosque financial administration can look like when backed by state resources, but, as clarified in Section 2.3, it creates no direct obligation for the provincial and community mosques studied here. The practical implication is not that Perpres 64/2019 should be extended wholesale to community mosques – an expectation the original manuscript implied but did not substantiate – but that its component practices (dedicated budgeting roles, structured planning cycles) offer a scalable template that Kepdirjen DJ.II/802/2014 could operationalise for smaller mosques.

The concentration of chairperson and treasurer roles observed at four sites directly contravenes the separation-of-function principle embedded in Kepdirjen DJ.II/802/2014 and is consistent with general governance theory linking role concentration to weakened internal control. The finding that this practice coexists with reluctance to criticise religious leaders (Section 4.1) suggests that the remedy is not purely regulatory: rule enforcement is likely

to be more effective if paired with congregant-facing transparency mechanisms (e.g., routine public reporting), which several informants identified as a practice already associated with stronger accountability at one site.

5.2 Administrators' Understanding of Sharia Accounting

The near-total absence of formal ISAK 35 training among administrator-informants, and the corresponding reliance on simple cash ledgers at four of six sites, replicates the pattern documented in single-mosque studies in Java (Juniaswati & Murdiansyah, 2022; Ningsih & Indriyani, 2025), indicating that this is a structural rather than region-specific phenomenon. What this study adds is evidence that the gap is not primarily one of awareness of Kepdirjen DJ.II/802/2014 – most administrators knew the decree existed – but of implementation support: no site reported having received a simplified, ready-to-use ISAK 35-based reporting template. This distinction matters because awareness-raising campaigns and implementation-support interventions (templates, software, training) are different policy instruments, and the findings suggest the latter, not the former, is the binding constraint in this sample.

The tendency of administrators to frame financial accuracy in religious rather than purely technical terms is consistent with the normative literature on Sharia accounting as an instrument of amanah (Artika Dewi Putri & Rayyan Firdaus, 2024; Harahap et al., 2025), and suggests that training interventions may be more effective if they build explicitly on this existing normative commitment rather than presenting ISAK 35 compliance as a purely bureaucratic requirement. This also points to an underused resource: the *maslahah* framework already invoked normatively in this literature could be operationalised as a training narrative connecting accurate recording to communal benefit, rather than remaining, as in most cited sources, a general normative claim untethered to specific practice guidance.

5.3 Opportunities, Challenges, and the Limits of a Resource-Based Explanation

The finding that a smaller, less-resourced Masjid Jami outperformed a larger Masjid Agung on transparency, apparently due to congregant engagement and leadership commitment, qualifies the resource-centred explanations common in the literature (e.g., Ardana & Sisdianto, 2024; Latifah & Abdullah, 2024), which tend to treat training and digitalisation as sufficient conditions for improved accountability. The present findings suggest these are necessary but not sufficient: without a governance culture that tolerates congregant scrutiny, additional resources may improve reporting mechanics without improving actual accountability outcomes. This is consistent with, but sharpens, Ningsih and Indriyani's (2025) observation that ISAK 35 provisions are often set aside in favour of practices administrators and congregants find more familiar – the present data suggest that familiarity itself is partly a function of whether congregants have historically been invited to scrutinise mosque finances at all.

6. Conclusion, Implications, and Limitations

5. CONCLUSION

6.1 Conclusion

This study set out to describe mosque financial governance in South Kalimantan, assess administrators' understanding of Sharia accounting, and identify the conditions shaping accountable mosque governance. Across six mosques of varying typology, the study finds that limited implementation support (rather than awareness) for ISAK 35, concentrated organisational authority, and uneven congregant engagement – more than resource scarcity alone – account for the persistent gap between regulatory expectation and financial reporting practice. Where Sharia accounting has been more fully implemented, informants associate it with strengthened transparency and congregational trust, consistent with the study's normative framing of Sharia accounting as both a technical and a moral-spiritual accountability instrument grounded in *maslahah*.

6.2 Theoretical Implications

The study contributes to the Sharia accounting literature by showing, through cross-typology qualitative comparison rather than single-case description, that accounting-standard adoption is mediated by organisational governance culture and not solely by administrator awareness or institutional resources. It also clarifies, for future

researchers in this stream, the appropriate scope of Perpres 64/2019 as a comparative rather than regulatory reference point, and situates domestic ISAK 35 compliance debates alongside the international AAOIFI waqf-accounting standard as a comparative resource for mosque asset reporting – a connection largely absent from the existing Indonesian mosque-accounting literature.

6.3 Practical and Policy Implications

For the Ministry of Religious Affairs and DMI, the findings support developing and disseminating a simplified, tiered ISAK 35-based reporting template calibrated to mosque typology (a lighter-weight version for Masjid Jami, a fuller version for Masjid Agung and above), rather than a uniform standard whose full complexity is unlikely to be adopted by volunteer administrators. For local governments, formalising administrator appointment through official decree and mandating separation of chairperson and treasurer functions are low-cost governance reforms directly supported by the study's findings. For mosque administrators themselves, the findings suggest that routine, congregant-facing reporting sessions – already practised at the highest-transparency site in the sample – are a comparatively low-cost mechanism for building the kind of accountability culture that resourcing alone does not guarantee. For society, more transparent mosque financial governance bears on public trust in a set of institutions that, given their number and reach (2,900 mosques in this province alone), materially shape community welfare, education, and social-economic activity beyond worship.

6.4 Limitations and Future Research

This study's findings are based on six mosques in two districts of one province and are analytically, not statistically, generalisable; the association observed between typology and reporting sophistication should be tested with a larger, more geographically dispersed sample. Future research could usefully (a) employ a mixed-methods design combining this study's qualitative depth with a provincial survey of ISAK 35 adoption rates; (b) examine whether the congregant-engagement mechanism identified here holds across other Masjid Jami-dominated provinces; and (c) evaluate, through pre–post or comparative design, the effect of simplified reporting templates of the kind proposed in Section 6.3 on actual reporting practice.

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