DIJEFA: Dinasti International Journal of Economics, Finance & Accounting
E-ISSN: 2721-303X
P-ISSN: 2721-3021
https://dinastipub.org/DIJEFA dinasti.info@gmail.com +62 811 7404 455

DOI: https://doi.org/10.38035/dijefa.v6i6.5770
https://creativecommons.org/licenses/by/4.0/
Received: 27 October 2025 | **Revised:** 28 November 2025 | **Accepted:** 11 December 2025

A Collaborative Accountability in Mosque Governance: Integrating the Value of *Ta'awun* and Agency Theory at the *Muhammad Cheng Ho* Mosque

Maharani[1*], Sugianto[2], Abdul Kahar[3], Ernawaty Usman[4]
[1]Universitas Tadulako, Palu, Indonesia, rannuers@gmail.com
[2]Universitas Tadulako, Palu, Indonesia, sugianto@untad.ac.id
[3]Universitas Tadulako, Palu, Indonesia, abdulkahar@untad.ac.id
[4]Universitas Tadulako, Palu, Indonesia, ernawatyusman02@yahoo.co.id

[*]Corresponding Author: rannuers@gmail.com[1]

Abstract: This study aims to reveal a collaborative accountability model in the governance of the *Muhammad Cheng Ho* Mosque through the integration of agency theory and *Ta'awun* values as the basis for ethical accountability. A ideographic configurative case study approach was used to explore patterns of relationships and accountability practices between mosque administrators, congregations, and companies as key actors in the religious non-profit accountability system. Data were obtained through in-depth interviews and documentation, then analyzed thematically to reveal the configuration of meanings that shaped accountability practices. The results show that accountability is carried out in two main dimensions: the formal dimension, through open financial recording and reporting to congregations and corporate partners; and the social-spiritual dimension, through the internalization of the values of trust, honesty, and the spirit of *Ta'awun* in mosque activities. The integration of these two dimensions gives rise to a collaborative accountability model that not only strengthens trust and moral legitimacy but also expands the function of accounting as a means of building social harmony. This study confirms that Islamic principles have the potential to harmonize modern governance mechanisms with spiritual ethics, while providing a foundation for the development of religious non-profit accountability practices that are locally relevant and adaptable to global demands.

Keywords: Agency Theory, Collaborative Accountability, Mosque Governance, Social-Spiritual Accounting, *Ta'awun*,

INTRODUCTION

Global social and economic development is based on improving accountability and transparency in the management and reporting of entities - both the private and public sectors - which then confirms that the existence of accountability and transparency practices indicates a revolution in financial reporting towards measurement based on the social value and impact

generated by the operational activities of entities, in this case non-profit entities (Adekunle, 2021; Journal & Economics, 2024; Sarpong & Bein, 2021; Yondrichs et al., 2021). Accountability practices in non-profit entities, including religious institutions, are required to meet applicable accounting standards and include non-financial reporting that is managed in accordance with Sharia law, efficiency in operational activities, and equality in the distribution of benefits in the management of funds obtained (Sari et al., 2018). Fundamentally, accountability practices in a religious context face challenges from stakeholders, which are not only related to donors and regulators but also to the views of community members, beneficiaries, and also to God (Safkaur, 2023). Thus, these challenges enable cutting-edge accounting research to formulate a construct that can accommodate the hybrid nature of non-profit entities, which operate based on philanthropic motives but require professional financial management. Thus, the context of accountability and transparency practiced in mosque performance management becomes an interesting phenomenon to explore in examining social and religious practices that are integrated into secular accountability requirements with spiritual mandates.

Accountability and transparency are part of the main pillars that describe the management of non-profit entities towards practices that maintain public trust. However, the phenomena encountered in the field often reveal complexities and trigger internal conflicts in the management of non-profit entities, namely mosques (Zulfathurrahmah et al., 2024). The existence of complexity and internal conflicts in the operational implementation of the mosque underlies research that triggers tension in the context of accountability, which is significant for each individual with their assigned roles, related to management, funding, and/or development originating from within or outside (Putra et al., 2024). In this study, the *Muhammad Cheng Ho* Mosque is part of a phenomenon that triggers internal conflicts in its management, where each administrator takes on a closed role in the practices of accountability and transparency at the *Muhammad Cheng Ho* Mosque due to the principles of the construction company. This illustrates that there is a practice of accountability of administrators to the company responsible for operations, so that its implementation is in line with agency theory, whereby agents - mosque administrators - and principals - the company and congregation - each play important roles for the same purpose but tend to prioritize personal gain in the implementation process, which creates the potential for moral deviation and reduces trust, which has direct implications for the sustainability of philanthropic support (Ni Made et al., 2024; Sharma & Singh, 2022).

Efforts to synthesize a normative accountability framework in a religious context with an economic measurement context are still largely rare. Many previous studies reveal that accountability and transparency practices in non-profit entities are emphasized based on formal accounting standards in their financial reporting (Panjaitan et al., 2019; Sari et al., 2018; Yani & Fathmaningrum, 2023; Zulfathurrahmah et al., 2024). However, there is a lack of research that reveals in-depth insights based on local and spiritual understanding. so research was conducted to argue that accountability and transparency practices in non-profit entities such as the *Muhammad Cheng Ho* Mosque are rooted in Islamic values and principles (*Ta'awun* or mutual assistance) that emphasize collective responsibility and mutual trust, which is the opposite of principal-agent relationships that tend to emphasize contractual contexts. The research was conducted due to the limited findings that critically analyze the principle of *Ta'awun* with interactions in internal conflicts that describe accountability and transparency in practice in the dynamics of mosque administrators, companies, and the surrounding community. This gap requires an in-depth exploration of accountability driven by iktisab by bridging the demands of transparency that guide modern economic rationality. Thus, an interesting integration underlies the research conducted to reveal the actual accountability practices at the *Muhammad Cheng Ho* Mosque.

Previous studies by Tufani et al. (2022), Samuel et al. (2021), Muchlis et al. (2019), Gafur et al. (2021), Putra et al. (2024), Sari et al. (2018), Chaniago et al. (2024), Safkaur (2023), Yani & Fathmaningrum (2023), Ramadhan (2024) and Iswahyudi et al. (2017) revealed interesting findings showing that accountability and transparency practices in religious non-profit entities are generally still based on moral and social values, such as trust, honesty, and responsibility to the community and God. In general, accountability is understood as a moral obligation to report on the use of funds, rather than a formal reporting system that follows non-profit accounting standards such as PSAK 45 or ISAK 335. Although there have been efforts towards more structured governance, limitations in human resources and understanding of reporting standards have meant that transparency practices have not been fully implemented in a systematic manner. This shows that accountability in religious institutions is still symbolic and normative rather than procedural. Reviewing the results of this study, it can be concluded that there are still gaps in understanding accountability from a deeper Islamic perspective. Therefore, this study aims to fill this gap by highlighting the practices of accountability and transparency at the *Muhammad Cheng Ho* Mosque through the application of the principle of *Ta'awun* as the ethical and social foundation in religious financial management.

Based on the description of the phenomenon and limitations of previous studies, this study focuses on the main objective of revealing a collaborative accountability model in the governance of the *Muhammad Cheng Ho* Mosque through the integration of agency theory and the value of *Ta'awun* as the basis of ethical accountability. Directly, this research contributes to enriching the literature in the field of public sector accounting - non-profit entities and behavioral accounting in the context of religious institutions. In practice, this research formulates a synthetic framework that can be applied in analyzing the performance of religious entities, thereby enriching the scope of purely non-economic contexts. It is also expected to provide input for the Indonesian Ulema Council (MUI) and the Indonesian Mosque Council (DMI) in drafting accountability guidelines that bridge the expectations of professional donors with the spiritual values of mosque managers, thereby encouraging increased effectiveness and public trust in religious non-profit entities.

METHODS

This study uses a qualitative descriptive method with a ideographic configurative case study approach, which focuses on a deep understanding of a single complex, unique, and socially meaningful case (Setiawan, 2011). This approach allows researchers to explore the phenomena of accountability and transparency contextually in a real environment, by examining the relationships between actors, organizational structures, and values that influence governance practices. The case of the *Muhammad Cheng Ho* Mosque, located in Randomayang Village, Bambalamotu District, Pasangkayu Regency, was chosen because it reflects a distinctive form of social complexity, where the management of the mosque is influenced by the relationship between the administrators, the congregation, and the company that founded it. Through an ideographic approach, this study does not attempt to build broad generalizations, but focuses on configurative interpretations that explain the interactions and tensions that shape accountability practices in this specific context.

The ideographic-configurative approach allows exploration of the internal dynamics of religious organizations by placing individuals and groups as subjects that interact with each other within social and spiritual structures. The complexity that arises from differences in interests, perceptions, and roles between administrators and external parties is the main source for understanding accountability practices that are implemented, negotiated, and sometimes limited by organizational norms and Islamic values. Through configurative analysis, this study describes the role of each actor in displaying accountability behaviors and strategies that shape the mosque's unique accountability model. This process also highlights the moral and spiritual

dimensions inherent in governance practices, so that accountability is not only viewed as an administrative mechanism, but also a reflection of the values of trust and collective responsibility.

In depth, this study positions internal conflict and information secrecy as part of a social configuration that reveals the tension between agency theory and the principle of *Ta'awun* in Islam. The *Muhammad Cheng Ho* Mosque was chosen as the locus of research because the relationship between the management and the founding company creates a form of dual accountability that demands a balance between structural compliance and spiritual values. Through an in-depth analysis of the narratives of informants consisting of the Head of the Mosque Management, Treasurer, Secretary, Village Head, and Congregation whose identities are kept anonymous, then documentation in support of research triangulation. Thus, this study seeks to reveal the accountability model that is formed from the complex interaction between the formal structure of the organization and Islamic values internalized by the administrators. Therefore, this configurative ideographic case study serves as an analytical tool that not only maps the relational patterns between actors but also reveals the social meaning behind the practices of accountability and transparency that take place at the *Muhammad Cheng Ho* Mosque. Several previous studies, Meilawathi & Sudaryati (2021), Adhijagya & Paranoan (2024), Razak et al. (2011), Jessica & Rusliyawati (2023) revealed findings using an ideographic-configurative case study approach.

RESULTS AND DISCUSSION

Accountability Practices: A Manifestation of Social and Spiritual Trust

Accountability in the context of mosque financial management not only reflects administrative obligations, but also embodies moral and spiritual responsibilities. The administrators of the *Muhammad Cheng Ho* Mosque view accountability as part of a trust that must be accounted for to the congregation and to Allah. This perspective broadens the meaning of accountability from mere financial reporting to ethical actions based on Islamic values such as honesty (ṣidq), trustworthiness, and responsibility (mas'uliyyah) (Tufani et al., 2022). This interpretation shows that accountability in religious entities has a strong spiritual dimension, where financial reporting is considered part of worship and a reflection of the administrators' piety in maintaining the trust of the congregation.

The accountability practices carried out by mosque administrators demonstrate an awareness of their position as managers of public funds sourced from congregational donations and alms. They emphasize that every fund received is a trust from the community that must be managed transparently and used according to the needs of the mosque.

> "*Accountability means responsibility for every dollar that comes in and goes out. The congregation's money must be reported clearly.*" (Secretary)

This statement affirms the moral and religious orientation that underpins the actions of the management. This understanding is in line with the principle of hisbah in Islam, which emphasizes the importance of internal oversight based on spiritual values so that the management of the community's assets is not misused. Thus, accountability here is understood as a form of sacred responsibility, not just administrative responsibility.

In addition to the moral dimension, the practice of accountability at the *Muhammad Cheng Ho* Mosque also demonstrates a well-organized financial management system. Every transaction is recorded manually in a cash book and accompanied by physical evidence of expenditure, such as purchase receipts. Financial reports are compiled regularly and submitted to both the congregation and the company that founded the mosque. This periodic reporting illustrates the existence of a structured formal accountability mechanism that serves to maintain the continuity of financial management. Through routine reporting, the administrators strive to

minimize potential irregularities and ensure transparency to interested parties (Samuel et al., 2021). This practice reflects the application of the accountability mechanism principle as emphasized in agency theory, namely the obligation of agents to be accountable to principals through verifiable reporting.

Furthermore, accountability in this mosque is not only carried out by certain individuals, but collectively. The administrators, including the treasurer, secretary, and sharia officials, are involved in the process of calculating and verifying donations. This is demonstrated in the following statement by the treasurer.

"We calculate every donation together, so that it matches the facts on the ground."

This joint involvement serves as an effective form of social supervision to prevent errors and foster mutual trust between administrators and congregants. From a social perspective, this practice embodies the values of deliberation and community, which are integral parts of Islamic governance. By involving many parties, administrators not only build social legitimacy but also strengthen internal moral control based on honesty and togetherness.

The values of honesty and trustworthiness are at the core of all accountability practices. The administrators realize that mosque finances are sacred public assets, so any form of misuse is considered a betrayal of the congregation's trust. These values serve as an ethical mechanism that balances administrative demands and spiritual commitments (Gafur et al., 2021). In the context of agency theory, this attitude indicates that the relationship between administrators and congregations is not merely contractual, but also moral and spiritual. Thus, accountability in mosques not only responds to the need for external supervision, but also arises from an internal awareness that every action will be held accountable before Allah.

From all of these practices, it can be seen that accountability at the *Muhammad Cheng Ho* Mosque forms a dual model: formal accountability that is measured through reporting, and spiritual accountability that is manifested through personal integrity and religious commitment. These two dimensions complement and reinforce each other. While the formal dimension maintains procedural clarity and administrative transparency, the spiritual dimension ensures that the intentions and behavior of the administrators remain within the moral corridor of Islam. In this combination, accountability is no longer merely a technocratic mechanism, but an instrument for building collective trust and morality that makes the mosque a space of social trust.

These findings reveal that the accountability practices carried out by the administrators of the *Muhammad Cheng Ho* Mosque reflect efforts to combine modern governance with Islamic ethics. They are not only oriented towards administrative compliance as suggested by agency theory, but also make accountability a form of devotion to the values of *Ta'awun* and amanah. In line with this thinking, the findings of Gafur et al. (2021) and Sari et al. (2018) reveal that spiritual values form the basis of accountability that needs to be considered in financial management and mosque activities. Accountability is not only focused on human activities but also on the divinity of the creator. This shows that in the context of religious organizations, accountability practices have a spiritual depth that is not found in secular institutions. Accountability here reflects a harmonious relationship between the social, moral, and religious dimensions rooted in a collective awareness to maintain the trust of the congregation and bring blessings to every activity in the management of the mosque.

Transparency Practices: A Form of Openness and Mutual Trust

Transparency in the context of mosque financial management serves as a key instrument in building trust between administrators and congregants. In religious-based non-profit entities, information disclosure is not only administrative in nature but also represents a moral responsibility of social and spiritual accountability. The interview results show that the

administrators of the *Muhammad Cheng Ho* Mosque prioritize openness through financial reports that are regularly announced to the congregation and the company. This practice demonstrates a collective awareness that the legitimacy of a mosque does not only come from worship activities, but also from the honesty and transparency of its administrators (Chaniago et al., 2024). Thus, transparency becomes a means to foster trust and strengthen social relationships among stakeholders in the mosque environment.

The financial reporting mechanism that is implemented demonstrates a systematic effort to provide open and accountable governance. The administrators consistently deliver financial reports every Friday, both verbally to the congregation and visually through a monitor screen in the mosque area. This practice marks a shift from the traditional management model to a more modern and participatory pattern of public communication. This visual media-based transparency demonstrates the adaptation of good governance values in religious spaces, where clarity of information is seen as part of serving the community. This also reinforces the view that openness is a tangible expression of moral responsibility rooted in the Islamic principle of trustworthiness.

"We announce it every Friday and display it on TV screens as a form of transparency." (Treasurer)

"Financial reports are also submitted to company management and the congregation." (Secretary)

The involvement of companies as entities that build and support mosques adds a new dimension to this practice of transparency. Administrators are not only obliged to provide reports to the congregation as direct beneficiaries, but also to companies that act as donors and external supervisors. This relationship forms a dual accountability structure that requires mosques to maintain a balance between religious interests and corporate social responsibility (Julaika & Wardhani, 2024). Regular reporting to company management, as revealed by the mosque secretary, shows an awareness that mosques serve as an extension of corporate social responsibility to the surrounding community. Thus, transparency is not only internal but also external as a form of social and corporate legitimacy.

However, this practice of openness does not always run smoothly. Although financial reports have been submitted regularly, some administrators still face prejudice and negative perceptions from some congregants. This phenomenon shows that transparency is not only about providing information but also about social acceptance of that information. In the context of agency theory, this illustrates an imbalance in perception between the "agent" (management) and the "principal" (congregation) in assessing the sincerity of accountability. As stated by the mosque secretary, friction and suspicion still arise even though the reports have been made public. This situation shows that social trust is not automatically built through formal openness, but requires ongoing communication and moral consistency.

"There are still many administrative shortcomings, but we are open and continue to improve." (Chairman)

The mosque chairman's acknowledgment clearly reveals shortcomings in administrative aspects, demonstrating reflective awareness of the need to improve governance capacity. The acknowledgment that openness is not yet perfect indicates that the process toward true transparency is dynamic and requires organizational learning. Transparency is not only about how much information is disclosed, but also about how that information is conveyed in a way that is easily understood and trusted by the congregation. In this context, the reporting practices at the *Muhammad Cheng Ho* Mosque can be seen as an evolving social learning process, where honesty and openness are maintained through formal mechanisms as well as interpersonal communication between administrators and congregants.

Conceptually, the practice of transparency found in this mosque reinforces the view that social trust is the result of repeated interactions between openness and responsibility. Transparency serves a dual function: as a means of public control and as a medium for forming spiritual solidarity. When administrators consistently submit financial reports and acknowledge their limitations, congregants learn to understand that accountability is not merely an administrative obligation, but part of the value of *Ta'awun* — mutual assistance and understanding in goodness. In line with this, (Safkaur, 2023) demonstrates the practice of transparency to the congregation, which is formed based on traditional values and beliefs that do not rely on applicable financial standards and regulations. Thus, transparency in mosque management not only creates financial order but also strengthens the bonds of trust and togetherness between administrators, congregations, and companies as a mutually dependent social ecosystem.

Management of the *Muhammad Cheng Ho* Mosque: Agency Dynamics and Internal Conflict

The phenomenon of internal conflict in the management of the *Muhammad Cheng Ho* Mosque shows relational tension between administrators as agents and congregations and companies as principals (Muchlis et al., 2019). In agency theory, this relationship often gives rise to information asymmetry and differences in interest orientation between the management and the principals. Even though the administrators have implemented routine reporting practices, financial transparency, and administrative openness, suspicion and friction between the administrators and the congregation still arise. This indicates that formal accountability does not always guarantee the elimination of perceptions of mistrust. In the context of religious organizations, social trust has a moral dimension that is more complex than mere financial reporting mechanisms.

Tension and suspicion among administrators illustrate the challenge of maintaining a balance between moral and technical responsibilities. This situation is reflected in the Secretary's statement that transparency has a procedural nature that may not necessarily be accepted as substantive honesty by all parties. These differences in perception can arise due to differences in understanding, background, and individual interests within the organizational structure. Thus, internal conflicts stem not only from moral deviations, but also from gaps in communication and perceptions of the meaning of accountability itself.

> *"There are bound to be frictions, perhaps people's suspicions even though we have been transparent,"* (Secretary)

Information asymmetry is an important factor that explains why trust is not always built even though financial reports are published regularly. Not all congregants have a technical understanding of the systematics of the mosque's financial recording, reporting, or management processes. As a result, some congregants show indications of assessing openness only from a superficial perspective, without understanding the accounting mechanisms carried out by the administrators. From an agency theory perspective, this situation creates room for an information gap that can undermine the legitimacy of the agent in the eyes of the principal. This shows the need for a more educational communication approach so that the principle of accountability is not only administrative in nature, but also socially understood by the congregation.

In addition to information asymmetry, the management of the Cheng Ho Mosque also shows a dual supervisory structure, where administrators are accountable to two parties at once—the congregation and the mosque's founding company, as revealed by the Mosque Secretary, who shows a complex vertical relationship between religious organizations and corporate entities. From an agency theory perspective, this situation creates the potential for

multi-principal conflict, where administrators face two sets of demands: one based on spiritual and social values, and the other based on administrative compliance with the company. This role tension requires administrators to navigate religious and professional values simultaneously, so as not to lose legitimacy in the eyes of both principals.

"The company also receives our reports every month." (Secretary)

In addition, conflicts such as the chairman's statement in response to the congregation's concerns about disparities in the understanding of mosque financial management are one example of the administrators' efforts to maintain public trust through direct clarification mechanisms.

"Many congregants protested, but we explained and showed them the financial reports." (Chairman)

This response shows that accountability in mosques is not only written, but also dialogical. When congregants express dissatisfaction, administrators respond by showing concrete evidence of accountability. Within the framework of agency theory, this action reflects informal monitoring cost efforts, in which administrators seek to reduce the risk of distrust through social interaction and open communication. Thus, accountability becomes a social practice that is continuously negotiated between administrators and congregants.

However, the tensions that arise also reflect the limitations of formal accountability models in accommodating the emotional and spiritual dimensions of society. In the context of mosques, accountability cannot be separated from the values of trust and brotherhood, which demand integration between systems and ethics. Friction between administrators or protests by congregants are not merely forms of resistance, but expressions of a collective desire to ensure fair management in accordance with Islamic values. Therefore, internal conflicts can be interpreted not as a failure of governance, but as a corrective mechanism that keeps management practices on the path of trustworthiness.

Conceptually, the dynamics of agency at the *Muhammad Cheng Ho* Mosque emphasize that accountability practices in religious entities have a dual complexity—between modern administrative demands and religious moral values. The tensions that arise between administrators, congregations, and companies reflect the process of adaptation to two systems of legitimacy: rational-bureaucratic and spiritual-communal. In such conditions, clarity of roles, open communication, and internalization of Islamic values are key to balancing responsibility to humans and to God. This dynamic shapes a unique accountability model that not only addresses structural agency theory but also brings to life the value of *Ta'awun* as a moral principle in mosque management. In connection with these findings, Tufani et al. (2022) emphasize that in managing mosque programs, it is necessary to commit to building the trust and confidence of stakeholders and in accountability that focuses directly on God and the relationship between God and humans.

Mosque Social Practices: Implementation of the *Ta'awun* Principle

The role of the mosque cannot be understood solely as a place of ritual worship, but also as a forum for strengthening the social values inherent in Islamic teachings. The principle of *Ta'awun*, which means helping one another in goodness, is the moral basis for all social activities that take place at the *Muhammad Cheng Ho* Mosque. This value is manifested in the form of togetherness between the administrators, congregation, and the company that founded the mosque in maintaining, managing, and utilizing the mosque for the benefit of the wider community. Field findings show that administrators and the community routinely carry out mutual cooperation activities to clean the mosque every Friday, which is interpreted not merely as a physical activity, but as a tangible expression of social solidarity and sincerity. Thus,

Ta'awun here functions as social energy that maintains harmonious relationships between individuals and communities.

The principle of *Ta'awun* essentially contains participatory values that encourage selfless collaboration. In the context of the *Muhammad Cheng Ho* Mosque, the social activities carried out by the administrators and the community demonstrate a form of participatory and collective leadership. Activities such as mutual cooperation, social service, and participation in managing cleanliness and religious activities demonstrate management based on the value of togetherness, not a hierarchy of power. This reinforces the meaning of social accountability in Islam, where each individual has a moral responsibility for the sustainability of worship facilities and social welfare in their surroundings. These activities show that the principle of *Ta'awun* does not stop at the normative level, but has become a social practice that is internalized in the daily lives of the congregation.

> *"We collect data on orphans, widows, and the poor, then report it to the company so they can be given basic food supplies."* (Chairman)
>
> *"Working together to clean the mosque every Friday is a form of Ta'awun."* (Congregation)

Collaboration between mosques and companies is also a concrete manifestation of *Ta'awun* implementation on an institutional scale. Findings in the field, as expressed by the Chairman and Congregation, show that administrators act as liaisons between companies and communities in need, such as orphans, widows, the poor, and converts. Administrators collect data on beneficiary groups and then distribute social assistance sourced from company funds. This mechanism demonstrates a symbiotic relationship between religious institutions and corporations, whereby companies fulfill their social responsibilities, while mosques function as channels for distributing charity that are closer to the community. Thus, *Ta'awun* is not only interpreted as an individual obligation, but has developed into a social system that involves synergy between institutions to create mutual prosperity.

From the perspective of social agency theory, this collaboration also demonstrates the transformation of the relationship between those who have resources (companies) and those who manage public trust (mosque administrators). In this relationship, mosques act as agents of trust that manage the company's mandate while maintaining social legitimacy in the eyes of the community. This dual role confirms that *Ta'awun* is not merely a charitable relationship, but a social mechanism that fosters mutual trust and strengthens a sense of collective responsibility. When mosque administrators distribute aid based on the principles of fairness and transparency, they are not only performing an administrative function, but also expanding the meaning of accountability as a form of social worship.

In addition to strengthening solidarity, the existence of mosques also has a significant economic impact on the surrounding community. According to the village head, religious activities at the *Muhammad Cheng Ho* Mosque have encouraged the growth of small businesses such as food and beverage sales around the mosque area. This condition shows that the value of *Ta'awun* also encourages the creation of community economic empowerment through repeated social and religious activities. In other words, mosques act as catalysts for the local economy, where relationships between individuals are built on the basis of togetherness and mutual cooperation. This phenomenon shows that the application of Islamic spiritual values can produce tangible economic benefits, making *Ta'awun* an integral concept between the dimensions of worship, social life, and welfare.

> *"This mosque has an impact on the community, many people can sell their goods around it."* (Village Head)

The social practices that have developed at the *Muhammad Cheng Ho* Mosque also confirm that the value of *Ta'awun* serves as a moral foundation for the management of modern religious institutions. Mosques do not only focus on ritual activities, but also strive to achieve a balance between the spiritual and social needs of the community. The reciprocal relationship between administrators, congregations, and companies shows a transformation in the role of mosques from religious entities to centers of social empowerment oriented towards the welfare of the people. In this context, *Ta'awun* can be understood as an ethical mechanism that strengthens value-based governance, where every social action is interpreted as a form of worship and moral responsibility.

The social practices at the *Muhammad Cheng Ho* Mosque conceptually demonstrate an applicable and sustainable model of *Ta'awun*. Mutual cooperation activities, collaboration with companies, and local economic impact are evidence that Islamic values can be implemented in social governance that is adaptive to the modern context. Mosques serve as a link between spiritual values, social needs, and the economic structure of society. Through the principle of *Ta'awun*, social accountability is realized not only in the form of administrative reporting but also in concrete actions that strengthen human relationships with one another and with God. This finding is in line with the argument of Muchlis et al. (2019) in revealing the form of accountability and transparency practices in mosques as social practices by applying the principles of Aman and Fathanah, so that it was found that the practice initiated that the mosque's financial condition was well managed and the administrators had harmonious relationships with fellow administrators, congregations, and God. Thus, *Ta'awun* at the *Muhammad Cheng Ho* Mosque represents a form of social governance rooted in Islamic values while being responsive to the needs of the times.

Actualization of Spiritual Values: A Model of Accountability and Transparency Practices Based on *Ta'awun*

The practices of accountability and transparency in the management of the *Muhammad Cheng Ho* Mosque demonstrate a strong integration between the formal and spiritual dimensions. Formal accountability is manifested through a financial recording system, periodic reporting, and accountability mechanisms that involve the congregation and the company as external entities. It was found that every donation and expenditure is systematically recorded and reported openly to the congregation every Friday. This transparency is not only understood as an administrative obligation, but also as a form of moral responsibility to maintain the trust of the congregation. Thus, formal accountability becomes the initial foundation for building broader social legitimacy in mosque governance.

Accountability at the *Muhammad Cheng Ho* Mosque is more than just an administrative process; it has a strong spiritual dimension. The values of trustworthiness, honesty, and responsibility form the ethical basis that guides the administrators in every financial decision (Chaniago et al., 2024). In this context, accountability is not only a technical relationship between administrators and congregants, but also a spiritual relationship between humans and God. The treasurer stated that "every dollar that comes in and goes out must be clearly reported because it is a trust from the congregation." This statement emphasizes that transparency is not merely a public demand, but part of the religious consciousness to fulfill a trust. This is a form of spiritual accountability that places morality and sincerity at the core of the governance of religious entities.

This practice, from the perspective of agency theory, indicates a dual responsibility to the congregation and the founding company, and the mosque administrators, who act as agents, must meet the expectations of both principals. This situation creates complex dynamics because each party has different interests, whether in terms of reporting, supervision, or fund management. However, unlike agency relationships in the business sector, which often

emphasize control and compliance, the relationship in the mosque is framed by values of trust and social responsibility. This trust becomes social capital that mitigates potential conflicts and reduces information asymmetry between administrators and congregations.

The value of *Ta'awun*, or the principle of mutual assistance, is the main binding force in establishing a balance between formal accountability and spiritual accountability. This principle encourages all parties to work together selflessly in managing the trust of the congregation. The practice of mutual cooperation, congregational involvement in social activities, and corporate support for the surrounding community are concrete forms of *Ta'awun* that are brought to life through mosque management. This value strengthens the social dimension of accountability because it fosters a sense of ownership and collective responsibility for the mosque as a public institution. In this framework, *Ta'awun* is not only a moral teaching but also a social mechanism that maintains the integrity of the accountability structure.

The integration of agency theory and the principle of *Ta'awun* results in a unique collaborative accountability model [Figure 1]. If agency theory explains the importance of reporting mechanisms to avoid conflicts of interest, *Ta'awun* provides an ethical and spiritual foundation so that relationships between parties are not transactional. The disclosure of financial reports through mosque monitors and regular Friday announcements is a form of formal transparency, while mutual trust and willingness to help among administrators reflect its spiritual dimension. This model places honesty not merely as a control instrument, but as a value that unites administrators, congregations, and companies in a single communal goal.

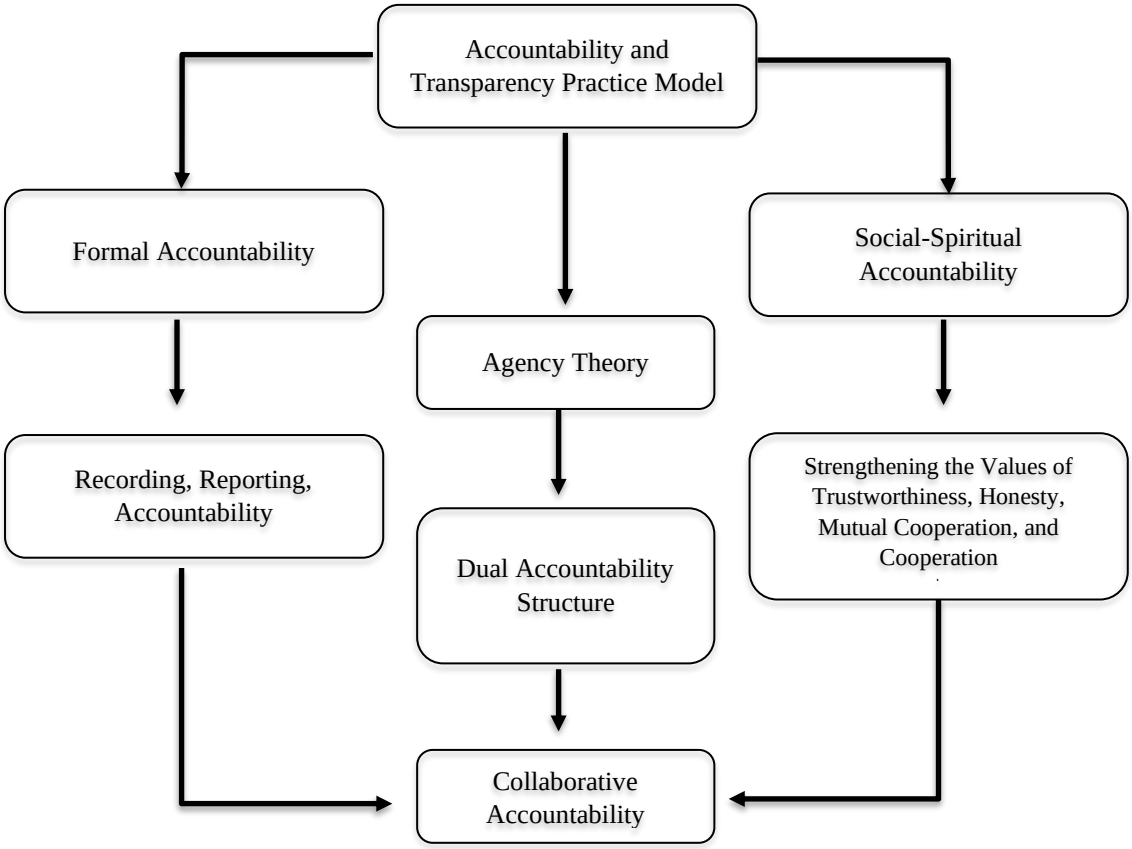

Figure 1. Construction of Spiritual Value Actualization: Accountability and Transparency Practices Based on the Principle of Ta'awun

This actualization of spiritual values also broadens the understanding of good governance in religious non-profit entities. Mosque management is not only measured by compliance with

administrative procedures, but also by the ability to create justice, openness, and blessings for the community. The experience of the Cheng Ho Mosque administrators shows that moral legitimacy is stronger when formal accountability is framed by spiritual awareness. When congregants see administrators adhering to the principles of trust and cooperation, social trust grows and internal conflicts gradually diminish. This proves that Islamic value-based governance can be an alternative solution to accountability issues in the public and non-profit sectors.

Thus, the model of accountability and transparency based on *Ta'awun* at the *Muhammad Cheng Ho* Mosque represents the actualization of spiritual values in modern governance. On the one hand, the administrators fulfill their administrative obligations through a regular reporting system; on the other hand, they uphold Islamic values as moral guidelines. The synergy between formal and social-spiritual accountability results in governance that is not only efficient but also civilized. The Cheng Ho Mosque is an example that religious values can coexist with modern governance principles, producing a model of accountability rooted in faith and social trust.

CONCLUSION

This study found that accountability and transparency practices at the *Muhammad Cheng Ho* Mosque formed a hybrid model that integrated two main dimensions, namely formal and social-spiritual accountability. Formal accountability was manifested through recording mechanisms, routine financial reporting, and administrative accountability to the congregation and the mosque's founding company. Meanwhile, social-spiritual accountability implies a form of trustworthy behavior, honesty, and a spirit of *Ta'awun* that emphasizes collective responsibility. The synergy between agency theory and the principle of *Ta'awun* suggests that accountability practices in religious entities not only function as a structural control mechanism but also as a moral reflection that affirms the relationship between humans and God and their fellow human beings.

These findings have significant implications for the governance practices of religious institutions. The *Ta'awun*-based accountability model broadens the understanding of transparency not only in the administrative dimension but also as an expression of social and spiritual ethics. The *Muhammad Cheng Ho* Mosque is a representation of collaborative governance where honesty, openness, and togetherness are the main foundations for maintaining public legitimacy and the trust of the congregation. The implementation of Islamic values such as trustworthiness, sincerity, and mutual cooperation has proven to be able to reduce internal conflicts and strengthen relationships between administrators, congregations, and companies. Thus, the principle of *Ta'awun* serves as a social mechanism that brings together the need for modern efficiency with religious moral demands.

The limitation of this study lies in its focus on a specific case rooted in the local social and cultural context of the *Muhammad Cheng Ho* Mosque, so the results cannot be generalized broadly. Therefore, further research is recommended to expand the study to various religious entities in different regions, taking into account cultural diversity and governance structures. A cross-country and cross-religion approach also has the potential to enrich our understanding of spiritual accountability models on a global scale, while still highlighting local values such as *Ta'awun* as a universal ethical foundation. The integration of local spiritual values and global good governance principles can be the direction for the development of non-profit accounting research that is more equitable, humanistic, and civilized.

REFERENCES

Adekunle, I. A. (2021). On The Search For Environmental Sustainability In Africa: The Role Of Governance. *Environmental Science And Pollution Research*, *28*(12), 14607–14620.

Https://Doi.Org/10.1007/S11356-020-11432-5
Adhijagya, S. D., & Paranoan, S. (2024). Eskalasi Pendapatan Petani Anggota Credit Union. *Jurnal Akuntansi Multiparadigma*, *15*(2), 325–343. Https://Doi.Org/10.21776/Ub.Jamal.2024.15.2.23
Chaniago, S., Nurlaila, N., & Rokan, M. K. (2024). Transparency And Accountability In The Management Of Independent Mosque Funds: A Case Study Of Medan City Mosque. *Society*, *12*(2), 714–742. Https://Doi.Org/10.33019/Society.V12i2.730
Gafur, A., Abdullah, R., & Adawiyah, R. (2021). Akuntabilitas Berbasis Amanah Pada Pondok Pesantren. *Jurnal Akuntansi Multiparadigma*, *12*(1), 95–112.
Iswahyudi, A., Triyuwono, I., & Achsin, M. (2017). Hubungan Pemahaman Akuntabilitas, Transparansi, Partisipasi, Value Of Money And Good Governance (Studi Empiris Pada Skpd Di Kabupaten Lumajang). *Jurnal Ilmiah Akuntansi*, *1*(2), 151–166. Https://Doi.Org/10.23887/Jia.V1i2.9992
Jessica, M., & Rusliyawati, R. (2023). Rahasia Guanxi Dalam Praktik Akuntansi Dan Bisnis Etnis Tionghoa. *Jurnal Akuntansi Multiparadigma*, *14*(2), 219–235. Https://Doi.Org/10.21776/Ub.Jamal.2023.14.2.16
Journal, I. I., & Economics, S. (2024). *Good Governance Of Village Fund To Achieve The Village*. *7*(3), 5181–5203.
Julaika, J., & Wardhani, N. K. (2024). Accountability Vs Transparancy: Who Is In Control In The Financial Management Of Non Profit Institutions. *Indonesian Interdisciplinary Journal Of Sharia Economis*, *7*(3), 6016–6031.
Meilawathi, N. W., & Sudaryati, E. (2021). Dilema Etis Auditor Dan Ajaran Karma Pala. *Jurnal Akuntansi Multiparadigma*, *12*(4), 132–152.
Muchlis, S., Sukirman, A. S., & Ridwan. (2019). Accountability And Management Transparency Masjid Finance Based On Principles Aman And Fathanah Accounting Department Of Ujung Pandang State Polytechnic. *The Indonesian Journal Of Accounting Research*, *22*(1), 65–90. Https://Doi.Org/10.33312/Ijar.418
Ni Made, I. P., I Dewa Ayu, K., & Ayu Eka, P. I. D. (2024). Accountability Of Village Fund Management In The Perspective Of Agency Theory. *Journal Of Economics, Finance And Management Studies*, *07*(10), 6392–6398. Https://Doi.Org/10.47191/Jefms/V7-I10-34
Panjaitan, R. E., Indonesia, P. B., Siringo-Ringo, E. D. M., & Siallagan, S. A. (2019). Akuntabilitas Dan Pengelolaan Keuangan Di Masjid. *Owner: Riset Dan Jurnal Akuntansi*, *3*.
Putra, T. S., Akbar, B., Suwarno, Friska, R., Rengasamy, D., & Noorjahan, M. (2024). Transparency In Ensuring Governance And Accountability Of Non-Profit Institutions: Lessons From Malaysia And India. *Lex Publica*, *11*(1), 118–138. Https://Doi.Org/10.58829/Lp.11.1.2024.258
Ramadhan, R. (2024). Maqashid Shariah And Its Influence On Accountability Of The Mosque. *Wiga : Jurnal Penelitian Ilmu Ekonomi*, *14*(2), 345–357. Https://Doi.Org/10.30741/Wiga.V14i2.1367
Razak, A., Ludigdo, U., Sukoharsono, E. G., Thoyib, A., Pontianak, P. N., & Brawijaya, U. (2011). Perilaku Kuasa Eksekutif Dan Legislatif Dalam Proses Penyusunan Anggaran Pemerintahan Daerah: Perspektif Interaksionisme Simbolik. *Jurnal Akuntansi Multiparadigma*, *2*(3), 369–540.
Safkaur, O. (2023). Model Accountability And Transparency On Financial Management Nonlaba. *Jurnal Aset (Akuntansi Riset*, *10*(1), 63–74.
Samuel, J., Abhimael, E., & Hariwibowo, I. N. (2021). Keterbukaan Budaya Lokal Dalam Akuntabilitas Keuangan Gereja Kristen. *Jurnal Akuntansi Multiparadigma*, *12*(44), 601–619. Https://Doi.Org/Https://Doi.Org/10.21776/Ub.Jamal.2021.12.3.34
Sari, M., Mintarti, S., & Fitria, Y. (2018). Akuntabilitas Pengelolaan Keuangan Organisasi

Keagamaan. *Kinerja*, *15*(2), 45–56. Http://Journal.Feb.Unmul.Ac.Id/Index.Php/Kinerja

Sarpong, S. Y., & Bein, M. A. (2021). Effects Of Good Governance, Sustainable Development And Aid On Quality Of Life: Evidence From Sub-Saharan Africa. *African Development Review*, *33*(1), 25–37. Https://Doi.Org/10.1111/1467-8268.12488

Setiawan, A. R. (2011). Tinjauan Paradigma Penelitian: Merayakan Keragaman Pengembangan Ilmu Akuntansi. *Jurnal Akuntansi Multiparadigma Jamal*, *2*(3), 369–540.

Sharma, M., & Singh, A. (2022). Stewardship In Organization: A Theoretical View. *Journal Of Fundamental And Comparative Research*, *8*(1), 16–22. Https://Www.Researchgate.Net/Publication/361138994

Tufani, J. A., Economics, F., & Mada, U. G. (2022). Stakeholder Perspectives On Mosque Management And Accountability : A Stakeholder Theory Approach. *Indonesian Journal Of Multidisciplinary Science*.

Yani, I., & Fathmaningrum, S. (2023). Determinan Akuntabilitas Laporan Keuangan Non Laba Dengan Komitmen Organisasi Sebagai Pemoderasi Masjid Kota Yogyakarta. *Reviu Akuntansi Dan Bisnis Indonesia*, *7*(1). Https://Doi.Org/10.18196/Rabin.V7i1.16766

Yondrichs, Muliati, Laupe, S., Mayapada, A. G., Jurana, & Ridwan. (2021). The Effect Of Fundamental Factors, Sustainability Reporting, And Corporate Governance On Firm Value. *Universal Journal Of Accounting And Finance*, *9*(6), 1503–1509. Https://Doi.Org/10.13189/Ujaf.2021.090627

Zulfathurrahmah, Z., Baehaqi, A., & Wahyu Prabowo, T. J. (2024). Accountability Of Islamic Non-Governmental Organizations In Indonesia: A Netnographic Study. *Jati: Jurnal Akuntansi Terapan Indonesia*, *7*(1), 68–82. Https://Doi.Org/10.18196/Jati.V7i1.21596