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Developing a Framework for Good Mosque Governance Based on Sharia Accountability: The Perspective of PSAK 45 and PSAK 101

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Abstract

Mosques, as centers of Islamic civilization and activities, manage significant public funds but are often not balanced with modern and accountable governance. This study aims to develop a conceptual framework for Good Mosque Governance (GMG) based on the principles of sharia accountability, by integrating the Financial Accounting Standards Statement (PSAK) 45 concerning Financial Reporting of Non-Profit Entities and PSAK 101 concerning Presentation of Sharia Financial Statements. This study uses a qualitative approach with literature study methods and conceptual analysis. The result is a GMG framework consisting of five main pillars: (1) Transparency, (2) Accountability, (3) Responsibility, (4) Independence, and (5) Fairness, which are operationalized through the implementation of relevant financial reporting standards. This framework emphasizes that mosque accountability is vertical (to Allah SWT) and horizontal (to the congregation and stakeholders). PSAK 45 provides guidance on the reporting structure of non-profit organizations, while PSAK 101 ensures compliance with sharia principles in the presentation, particularly the separation and reporting of zakat, infaq, and alms (ZIS) funds. These ideas contribute to the literature on mosque accounting and offer practical guidance for mosque administrators (takmir) to enhance public trust and optimize the socio-economic function of mosques.

Keywords: Good Mosque Governance, Sharia Accountability, PSAK 45, PSAK 101, Mosque Accounting.

INTRODUCTION

Mosques in Indonesia serve not only as places of worship (mahdhah), but also as centers of social, educational, and economic activities for the community. Along with increasing religious awareness, Islamic philanthropy in the form of zakat, infaq, and sedekah (ZIS) managed by mosques continues to show an increasing trend (Arifin, 2022). This substantial congregational fund is a trust that must be managed with the highest professionalism and integrity(Roziq & Ilma Ahmad, 2024). However, in practice, many mosque financial management practices are still carried out in a traditional, simplistic manner, often ignoring the principles of good governance (Huda et al., 2019).

A common phenomenon is financial reporting limited to cash receipts and disbursements announced on bulletin boards or through loudspeakers every Friday. While these reports demonstrate good intentions for transparency, they do not meet adequate accountability standards(Sunan et al., 2025). They do not provide a complete picture of the mosque's financial position (assets and liabilities), operational activities, or cash flow as a single entity (Nizar, 2021). As a result, there is potential for abuse of authority, management inefficiency, and a decline in congregational trust.

On the other hand, Indonesia already has a set of accounting standards that mosques can adopt. As non-profit entities, mosques are substantively subject to the Statement of Financial Accounting Standards (PSAK) 45 concerning Financial Reporting for Non-Profit Entities(Habibi et al., 2024). This standard provides guidelines for presenting the Statement of Financial Position, Statement of Activities, Statement of Cash Flows, and Notes to the Financial Statements(Santoso et al., 2024). However, as entities with a strong Sharia-based basis, the principles in PSAK 101 concerning the Presentation of Sharia Financial Statements are also highly relevant, particularly regarding the separation of specific funds such as zakat, infaq, and waqf, which have specific Sharia-compliant allocations (Indonesian Institute of Accountants, 2015).

Previous studies have highlighted the importance of accountability in religious organizations (e.g., Sulistyo, 2020; Prawiranata & Sari, 2021), but tend to focus on audits or separate financial reporting. There has not been much research that has attempted to integrate the principles of good corporate governance (GCG) adapted into Good Mosque Governance (GMG), with non-profit accounting standards (PSAK 45) and sharia accounting standards (PSAK 101) into one comprehensive framework(Hidayati et al., 2025).

This research proposes a novel approach by formulating a holistic Good Mosque Governance (GMG) framework. First, this framework does not simply adopt GCG principles in their entirety but contextualizes them within the framework of sharia accountability, which recognizes both vertical accountability to Allah SWT and horizontal accountability to the community(Abidin & Ilma Ahmad, 2023a). Second, this research explicitly synthesizes two relevant PSAKs: PSAK 45 as the foundation for reporting for non-profit entities and PSAK 101 as the guarantor of sharia compliance. This synthesis fills a gap where mosques are often confused about which standard to refer to(Syahni & Nasirin, 2023). Third, this research moves from the technical level of accounting to the strategic level of governance, making it relevant not only for accountants but also for mosque administrators, regulators, and Islamic community organizations(Habibi et al., 2024).

METHODOLOGY

This research uses a qualitative approach with a conceptual analysis and literature review design. This approach was chosen because the research objective was to develop or propose a new framework, not to empirically test hypotheses(Maulana & Al Azhar, 2023).
The research steps are as follows:

1. Extensive Literature Review: Conducting an in-depth review of relevant literature, including: (a) International and national scientific journals on good governance, accountability, non-profit accounting, and sharia accounting; (b) Textbooks and primary references in related fields; (c) Accounting standards issued by the Indonesian Institute of Accountants (IAI), specifically PSAK 45 and PSAK 101; (d) Fatwas and guidelines from the National Sharia Council-Indonesian Ulema Council (DSN-MUI).
2. Concept Identification and Synthesis: Identifying key concepts, principles, and indicators for each domain (Good Governance, Sharia Accountability, PSAK 45, PSAK 101).
3. Conceptual Framework Development: Synthesize the identified concepts into a coherent and structured Good Mosque Governance (GMG) framework. This framework will map the pillars of governance with specific accounting reporting practices.
4. Concept Validation: The resulting framework is logically validated through a systematic flow of thought to ensure the interrelationships between the framework's elements are robust and theoretically justifiable.
5. Data analysis is conducted descriptively and qualitatively, where arguments are built based on the interpretation and synthesis of various literature sources to generate a new model or framework proposition.

RESULTS AND DISCUSSIONS

Results

Based on the analysis conducted, we developed a Good Mosque Governance (GMG) framework based on Sharia Accountability and implemented through governance pillars supported by PSAK 45 and PSAK 101 reporting standards(Nasiruddin & Dimyati, 2022).

Figure 1. Conceptual Framework for Good Mosque Governance (GMG)

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 +-----------------------------------+
                  |       FOUNDATION: SHARIAH         |
                  |         ACCOUNTABILITY            |
                  | (Vertical: Allah | Horizontal: Ummah) |
                  +-----------------------------------+
                                 /|\
                                  |
+-------------------------------------------------------------------
--+
|                     PILLARS OF GOOD MOSQUE GOVERNANCE
|
+-----------------+-----------------+----------------+---+----------
--+
|  TRANSPARENCY    |  ACCOUNTABILITY  | RESPONSIBILITY | INDEPENDENCE|
FAIRNESS |
+-----------------+-----------------+----------------+---+----------
--+
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         |                  |                  |             |
|
         V                  V                  V             V
V
+----------------------------------------------------------------------
--+
|              IMPLEMENTATION THROUGH ACCOUNTING STANDARDS
|
+----------------------------------------------------------------------
--+
| ISAK 35 / PSAK 45* (Nonprofit)    | PSAK 101 (Shariah Principles)
|
| - Statement of Financial Position | - Statement of Sources & Uses
|
| - Statement of Activities         |   of Zakat Funds
|
| - Statement of Cash Flows         | - Statement of Sources & Uses
|
| - Notes to Financial Statements   |   of Benevolent Funds
(Infaq/Sadaqah) |
|                                   | - Shariah Compliance Assurance
|
+-----------------------------------+----------------------------------
--+
                                     |
                                    \|/
                  +------------------------------------+
                  |     ULTIMATE GOAL: PUBLIC TRUST    |
                  |       & OPTIMIZATION OF THE        |
                  |          MOSQUE'S FUNCTION         |
                  +------------------------------------+
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1 Explanation of the GMG Pillars

1. Transparency: Openness of financial and non-financial information.
   - Ideal Practice: Mosques periodically (at least annually) publish complete, audited financial reports (if possible) through media easily accessible to congregations (websites, apps, bulletin boards). This report includes not only cash balances but also the Statement of Financial Position, Activities, and Cash Flow(Maulana & Al Azhar, 2023).
   - Standard Support: PSAK 45 provides a comprehensive format for reporting. PSAK 101 encourages transparency in the specific use of ZIS funds.
2. Accountability: Clarity of function, structure, and accountability.
   - Ideal Practice: The Takmir has a clear organizational structure with a division of duties (e.g., Treasurer, Program Division, Asset Division). The Takmir submits an annual accountability report (LPJ) in a congregational deliberation forum.
   - Standard Support: All components of the financial reports in PSAK 45 and 101 represent a formal manifestation of financial accountability.
3. Responsibility: Compliance with sharia and regulations.
   - Ideal Practice: Fund management is ensured to be in accordance with sharia. Zakat funds are distributed only to the eight designated beneficiaries. Asset

management (including waqf) is carried out productively and does not violate applicable positive law (e.g., the Waqf Law).

- Standard Support: PSAK 101 explicitly provides guidance for ensuring sharia responsibility. Notes to the Financial Statements can explain this compliance.

4. Independence: Management free from conflicts of interest.

- Ideal Practice: A collective decision-making mechanism exists and is not dominated by a particular individual or group. Procurement of goods and services is conducted transparently to avoid favoritism. There is a clear separation of functions between decision-makers, implementers, and internal supervisors.
- Standard Support: Although not directly regulated, recommended external audit practices in good governance support the independence pillar by providing objective assessments.

5. Fairness: Fair treatment of all stakeholders.

- Ideal Practice: Financial information is available to all congregants without discrimination. Mosque programs (e.g., donations, scholarships) are distributed fairly and objectively based on clear criteria, not personal affiliation.
- Support for Standards: Standardized presentation of financial reports (in accordance with PSAK) ensures that all report readers receive the same and equal information, which is a manifestation of informational justice.

Table 1. Comparative Matrix of Governance Practices across Three Hypothetical Mosques

Key Governance Indicators	Al-Ikhlas Mosque (Traditional)	An-Nur Mosque (Transitional)	Ulul Albab Mosque (Modern)
1. Financial Reporting	Verbal reports or handwritten cash books. Sole focus on ending cash balances.	Monthly cash inflows and outflows reporting (Excel sheets). No balance sheets or statement of activities yet.	Comprehensive quarterly financial statements (ISAK 35/PSAK 45) including Statement of Financial Position, Activities, and Cash Flows.
2. Shariah Compliance	ZIS (Zakat, Infaq, Sadaqah) and operational	Separate tracking for ZIS and development funds,	Separate bank accounts for ZIS and Waqf

Key Governance Indicators	Al-Ikhlas Mosque (Traditional)	An-Nur Mosque (Transitional)	Ulul Albab Mosque (Modern)
	funds are mixed. Zakat distribution is not documented.	but still managed under a single bank account.	funds. Publishes a Statement of Sources and Uses of Zakat Funds (PSAK 101).
3. Information Disclosure	Verbal announcements during Friday prayers. Static physical notice board.	Printed reports posted on the mosque's bulletin board. Accessibility is physically limited.	Financial reports published on the official mosque website, mobile application, and summarized on social media.
4. Accountability Mechanism	Informal. Strictly based on trust in senior figures or the mosque's chairperson. No accountability report forum.	Annual internal management meetings for evaluation. Does not actively involve the broader congregation (Ummah).	Annual Open Congregational Meeting for accountability presentations. Financial reports are audited by an external auditor.
5. Supervision & Control	No formal oversight function. All decisions are centralized around the chairperson.	Informal peer-supervision carried out among the management committee.	Has an internal Shariah Supervisory Board. Implements Financial SOPs for expenditures above a certain threshold.

Key Governance Indicators	Al-Ikhlas Mosque (Traditional)	An-Nur Mosque (Transitional)	Ulul Albab Mosque (Modern)
6. Management Orientation	Purely routine operations (ensuring the cash balance does not fall below zero).	Project-oriented (e.g., primarily focusing on completing construction/renovation projects).	Strategic-oriented: utilizes financial data for strategic program planning and social impact evaluation.

Broad Analysis Based on the Maturity Model

Level 1: Traditional (Trust-Based) - The Case of the Al-Ikhlas Mosque. At this level, governance is not a system, but rather a manifestation of the congregation's trust in individual administrators. Oral reporting and simple records are considered sufficient because they are based on the assumption of honesty (amanah) of the administrators. Analysis shows that this model is highly vulnerable. It lacks checks and balances, is unable to provide information for planning, and can collapse quickly if a crisis of confidence occurs. The reliance on a central figure also creates succession and sustainability issues. From a standards perspective, this practice falls far short of any PSAK(Shiddiq et al., 2025).

Level 2: Administrative Awareness (Awareness-Based) - The Case of the An-Nur Mosque. Mosques at this level demonstrate an awareness of the importance of better administration, often driven by a younger generation of administrators or the demands of specific projects (e.g., construction). The use of Excel and the separation of financial records represent a leap from level 1. However, analysis shows that this practice remains partial and reactive. There is a lack of a thorough understanding of accounting standards, resulting in incomplete reports (e.g., the absence of a balance sheet). Sharia compliance (separation of ZIS funds) may already be recognized, but it has not yet been institutionalized in a separate accounting and reporting system. This level is a crucial transition phase where intervention in the form of basic nonprofit accounting training is urgently needed(Abidin & Ilma Ahmad, 2023b).

Level 3: Accountable (Standard-Based) - The Beginnings of the Ulul Albab Mosque. At this level, the mosque has adopted external standards as its primary guideline, namely PSAK 45 and PSAK 101. The primary focus is compliance and the production of fair and accountable financial reports. The Ulul Albab Mosque's publication of comprehensive financial reports and separate ZIS accounts is a reflection of this level. Analyzing this, achieving this level represents a significant leap that fundamentally transforms the mosque from an informal entity into a professional, non-profit organization. Public trust is no longer based solely on individuals, but on a transparent and verifiable system.

Level 4: Strategic (Governance-Based) - The Ideal Vision of the Ulul Albab Mosque. This is the highest level, where governance is no longer viewed merely as a reporting obligation but as a strategic tool for achieving the mosque's vision and mission. At this level, financial data from accountable reports (the output of Level 3) is used as input for strategic decision-making(Nasiruddin et al., 2022). For example, analysis of activity reports is used to evaluate which programs are most effective and impactful. The Supervisory Board not only examines the numbers but also provides strategic input. Mosques proactively communicate not only financial reports but also social impact reports to stakeholders. Analyzing this, mosques at Level 4 transform from mere fund managers to community asset managers focused on creating long-term value and benefiting the community(Nasiruddin & Hidayati, 2022).

CONCLUSION AND RECOMMENDATION

Conclusion: This research has successfully formulated a comprehensive Good Mosque Governance (GMG) framework based on sharia accountability and integrating PSAK 45 and PSAK 101. Analysis supported by hypothetical case study data indicates that mosque governance practices in the field are still diverse and many do not meet the principles of good governance. The proposed GMG framework, supported by the pillars of Transparency, Accountability, Responsibility, Independence, and Fairness, offers a concrete solution to bridge this gap. The synthesis of the non-profit framework (PSAK 45) and the sharia framework (PSAK 101) has proven to provide solid guidance. Modern mosque governance is not merely based on good intentions and personal honesty; it must be supported by a transparent, accountable, and professional system.

Implications and Directions for Further Research Practically, this GMG framework can serve as a guide for mosque administrators and organizations such as the Indonesian Mosque Council (DMI) in implementing governance reforms. Theoretically, this research enriches the literature on sharia accounting and the public sector. Further research needs to conduct empirical testing of this GMG framework through real case studies in several mosques to identify the challenges and success factors of implementation in more depth.

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