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Analysis of Factors Affecting The Quality of Financial Statements in an Islamic Perspective

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ABSTRACT
This study aims to analyze the effect of transparency and accountability on the quality of financial statements at Yayasan Mitra Bentala in Bandar Lampung in an Islamic perspective. Transparency and accountability are the two main principles of good organizational governance, especially for non-profit institutions that manage public funds. This study uses a quantitative approach with a survey method through the distribution of questionnaires to the entire population, namely 24 respondents who are administrators of the Bentala partner Foundation. Data analysis techniques performed with the help of SPSS version 26, including validity, reliability, multiple linear regression analysis, t test, F test, and coefficient of determination test. The results showed that transparency has a positive and significant effect on the quality of financial statements. This means that the higher the level of openness in the presentation of financial information, the better the quality of the resulting report. Accountability has also been shown to have a positive and significant effect on the quality of financial statements, which shows that good accountability can increase the reliability and confidence of the foundation's financial statements. Simultaneously, transparency and accountability have a significant effect on the quality of the Financial Statements of Bentala partner Foundation. In the Islamic perspective, these two principles are in line with the values of trust, honesty, and accountability that must be upheld in financial management.

INTRODUCTION

Yayasan Mitra Bentala is a foundation engaged in environmental and Social Affairs. The foundation was founded by Mrs. Agustina Sulistyowati in 1995. Yayasan Mitra Bentala is located at Jl. Prosperous Pal.10 Sumberejo, Kemiling, Bandar Lampung. With the main board, namely the executive director, Mashabi. This foundation has a concentration in the coastal and marine sectors, so it is felt that it needs to improve the capacity of institutions, especially regarding institutional strategies and increasing the ability of human resources in the marine sector. The needs that are felt necessary are improving institution building and conducting internships / mediation training and campaigns, monitoring activities, information systems, strategies for organizing coastal and island communities, EIA and management of Coastal and small island areas, Policy Analysis and underwater monitoring.

In order to achieve this goal, transparent and accountable financial statements are very important for Yayasan Mitra Bentala. According To Arifin (2019), financial statements are an important source to know the financial status and achievements of the organization in question. With good financial statements, the foundation can show stakeholders, including donors and the community, how funds raised from various sources, such as donations and grants, are used to support programs focused on Environmental Conservation and the empowerment of coastal communities. In addition, accurate financial statements will also assist the foundation in planning budgets and strategies going forward, ensuring that every step taken is in line with the vision and mission of the foundation in preserving the environment and improving the welfare of the community (Mangkuwinata et al., 2025).

In addition, quality financial information will increase public confidence in the foundation (Anas et al., 2021). There are several factors that allegedly affect the quality of financial statements discussed in this study, the first factor is transparency (Ridwansyah et al., 2025). Transparency is included in the principle of honest presentation in the principle of quality and reliable financial statements (Wiraputra et al., 2026). If transparency is carried out properly, it will improve the quality of village government financial reports and if transparency is used optimally and the information system is operated properly, the quality of the financial reports produced will increase (Hasliani & Yusuf, 2021). Transparency in financial statements can increase public and stakeholder confidence in the foundation. With clear and open information, interested parties can more accurately assess the performance of the foundation.(Wulaningrum & Pinanto, 2020)

The second factor that affects the quality of financial statements is accountability. Accountability is the obligation of institutions or individuals to account for the management of resources and the implementation of policies entrusted to them. Accountability includes administrative, financial, and moral responsibility. Accountability encourages the preparation of accurate and standardized reports, so that the quality of reports increases and can be accounted for legally and ethically. Accountability is closely related to the responsibility of the foundation in presenting accurate financial statements. Foundations that are accountable tend to have better financial reports, which in turn improves the quality of those reports.(Ratnasari et al., 2024)

Islam always emphasizes that muamalah activities must be based on the principle of “no tyranny and no tyranny” and achieve economic goals, namely the fulfillment of needs so as to achieve “fallah” Accounting Principles in Q.S. AlBaqarah verse 282 shows that accounting practices have been used by Islam far ahead of the development of Accounting Science which is currently claimed to come from Western scientists. The main characteristics of accounting are comprehensible, relevant, reliable, and comparable. The above paragraph explains that transaction records must be understandable if they cannot understand it is recommended to show people who have a good understanding of financial capacity (Wiraputra et al., 2025). In addition, recording transactions must be correct so that the reports produced are relevant, and there is no concept of immaterial in debt-receivable transactions, both small and large, must be recorded and completed according to schedule (Nur, 2020).

Based on the phenomena that occurred in Yayasan Mitra Bentala Yayasan Mitra Bentala faced serious problems related to the quality of its financial statements, which had an impact on public and stakeholder trust. This case arose when the foundation received large grants for training programs for coastal communities, but the financial statements prepared showed inaccuracies in the recording of the use of funds. Some items of expenditure are not listed, and the amount of expenditure reported is not appropriate, raising doubts regarding the transparency and accountability of the foundation.

Research conducted by Anas (2021) which consists of accountability and fairness have a positive and significant effect on the quality of village financial report information in Kediri regency, while the hypothesis that democracy, transparency, and culture have a significant effect on the quality of village financial report information in Kediri Regency is not supported by empirical data. However, all elements including: democracy, transparency, accountability, legal culture, and fairness simultaneously have a significant effect on the quality of village financial statements in Kediri Regency (Anas et al., 2021).

Several previous studies have examined the factors that affect the quality of financial statements, both in the for-profit and non-profit sectors. For example, research by Halim and Ibrahim (2019) found that transparency of financial information positively affects stakeholder trust in non-profit organizations.(Halim, A., & Ibrahim, 2019) Another study by Sari and Rahardjo (2020) showed that accountability has a significant impact on the quality of financial statements in foundations, but the study did not specifically link the two variables in the context of an Islamic perspective.(Sari, D., & Rahardjo, 2020)

Furthermore, research by Putri (2021) highlights the importance of applying sharia accounting principles in improving the quality of the foundation's financial statements. However, this study is still limited to aspects of Sharia accounting and has not examined in depth how transparency and accountability simultaneously affect the quality of financial statements.(Putri, 2021) Research conducted by Erawati (2022) shows that the application of the village financial system, Human

Resource competence, internal control system, and transparency simultaneously each have a positive and significant effect on the quality of village government financial reports (Erawati & Hamanay, 2022).

Although much research has been done on the quality of financial statements, there is still a lack of literature that examines the factors that affect the quality of financial statements in the context of foundations, particularly from an Islamic perspective. Previous research has focused more on for-profit companies, while foundations as for-profit entities have their own characteristics and challenges. Therefore, this study aims to fill this gap by analyzing the effect of transparency and accountability on the quality of financial statements at Yayasan Mitra Bentala in Bandar Lampung.

Based on the above background, the researchers are interested in conducting research with the title **"Analysis Of Factors That Affect The Quality Of Financial Statements In The Islamic Perspective (Case Study Yayasan Mitra Bentala In Bandar Lampung".** This study is expected to provide new insights into factors that affect the quality of financial statements in the context of foundations, as well as provide recommendations for foundation managers to improve transparency and accountability. Thus, this research not only contributes to the development of science, but also provides practical benefits to foundations in improving the quality of their financial statements.

RESEARCH METHODS

In providing a well-structured and accurate picture of the facts regarding the relationship between the variables studied. Therefore, quantitative approach using associative methodology is the research method used. Based on positivism, quantitative research aims to test hypotheses by examining a specific population or sample through the use of research instruments for the collection and analysis of quantitative data (Sugiyono, 2007). In this study using associative methods. This method has the purpose of knowing the cause and effect relationship between independent and dependent.

The sample is part of the number of characteristics possessed by the population the sample taken from the population must be truly representative(Sugiyono, 2007). If the number of population is less than 100 people, then the number of samples is taken as a whole, but if the population is more than 100 people then it can be taken 10-15% or 20-25% of the total population (Arikunto, 2021). In this study the population of less than 100 respondents, the authors took 100% of the population in Yayasan Mitra Bentala which amounted to 24 people.

The series of data analysis in this study began with a validity test using correlation techniques and reliability tests through the Cronbach Alpha method to ensure accurate and consistent research instruments. Furthermore, prerequisite analysis tests were conducted which included Kolmogorov-Smirnov normality test to see the distribution of data, multicollinearity test through VIF and Tolerance values to ensure the absence of relationships between independent variables, and heteroscedasticity test using scatterplot to verify the similarity of residual variance. The final stage is a hypothesis test that includes a T test to measure the partial effect of variable X on Y, simple linear regression analysis and calculation of the coefficient of determination (R2) to determine the percentage contribution of the independent variable to the dependent variable.

RESULTS AND DISCUSSION

Research Results

1. Validity Test

Validity test conducted to determine the extent to which research instruments are able to measure the variables that should be measured (Arsi, 2021).

Table 1. Validity Test

Item	r-hitung	r-tabel (0,404)	Description
X1_1	0.820	0.404	Valid
X1_2	0.733	0.404	Valid
X1_3	0.790	0.404	Valid
X1_4	0.779	0.404	Valid
X1_5	0.591	0.504	Valid
X1_6	0.589	0.404	Valid

X1_7	0.556	0.404	Valid
X1_8	0.646	0.404	Valid
X1_9	0.478	0.404	Valid
X1_10	0.568	0.404	Valid
X2_1	0.783	0.404	Valid
X2_2	0.828	0.404	Valid
X2_3	0.768	0.404	Valid
X2_4	0.908	0.404	Valid
X2_5	0.821	0.404	Valid
X2_6	0.851	0.404	Valid
X2_7	0.797	0.404	Valid
X2_8	0.835	0.404	Valid
X2_9	0.681	0.404	Valid
X2_10	0.908	0.404	Valid
Y_1	0.691	0.404	Valid
Y_2	0.591	0.404	Valid
Y_3	0.669	0.404	Valid
Y_4	0.748	0.404	Valid
Y_5	0.661	0.404	Valid
Y_6	0.842	0.404	Valid
Y_7	0.816	0.404	Valid
Y_8	0.539	0.404	Valid
Y_9	0.431	0.404	Valid
Y_10	0.678	0.404	Valid

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the validity test on all items of the variable statement of transparency (X1), accountability (X2), and the quality of financial statements (Y), it is known that all items have a value of R-count greater than r-table of 0.404. This indicates that each item of the statement is valid and capable of measuring the construct of the variable in question. A positive and strong correlation value also indicates that each item has a good contribution in forming the total score of its variables. Thus, the questionnaire instrument in this study has met the criteria of validity and is suitable for further analysis process.

2. Reliability Test

Reliability test analysis is usually used on questionnaires to measure whether the questionnaire is free from errors (Herlina, 2019). The Crobanch alpha method was chosen by the researcher to be used. Where a questionnaire can be trusted reliable if Crobanch Alpha of 0.60. Below is a summary of the reliability test table, namely:

Table 2. Realiability Test

Variable	Cronbach's Alpha	Criteria	Description
Transparency (X1)	0,821	> 0,60	Reliable
Accountability (X2)	0,942	> 0,60	Reliable
Quality Of Financial Statements (Y)	0,846	> 0,60	Reliable

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the reliability test shown in Table 4.8, it can be seen that all variables in this study, namely transparency (X1), accountability (X2), and the quality of financial statements (Y), have a Cronbach's Alpha value above 0.60. Thus, all questionnaire instruments used are declared reliable and meet the reliability criteria.

3. Classical Assumption Test

Classical assumption test was conducted to ensure that the research data meet the basic requirements in multiple linear regression analysis (Aditiya et al., 2023). If the data meet the classical assumptions, then the results of regression analysis will be valid and can be interpreted more accurately. In this study, classical assumption test conducted include normality test, multicollinearity test, and heteroscedasticity test.

a. Normality Test

Normality test is performed to check whether the residual data from the regression model is normal or not (Sukestiyarno & Agoestanto, 2017). In this study using Kolmogorov Smirnov method with a significant level of 0.05. The basis for the decision-making process is as follows:

1) if the significant level > 0.05 then the residual number is normally distributed.
2) if the significant level < 0.05 then the residual number will not be normal distribution.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		24
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.40204259
Most Extreme Differences	Absolute	.115
	Positive	.115
	Negative	-.091
Test Statistic		.115
Asymp. Sig. (2-tailed)		.200[c,d]
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: primary Data processed by SPSS version 26, 2025

Based on the results of normality test using one-Sample Kolmogorov-Smirnov Test shown in Table 3, the value of Asymmp is obtained. Sig. (2-tailed) of 0.200. The value of this significance is greater than $\alpha = 0.05$, so it can be concluded that the residual data is normally distributed

b. Multiconearity Test

Multiconearity test is performed to determine whether the regression model has a strong correlation or not between the independent variables (Sriningsih et al., 2018). The occurrence of multicollinearity or not seen in VIF (Variance Inflation Factor) if the VIF level is not more than 10 and Tolerance value is not lower than 0.1, then the regression model can be said to be free of multicollinearity. Below, the multicollinearity test results are presented in the table below:

Table 4 . Multicollinearity Test

Variable	**Tolerance**	**VIF**
Transparency (X1)	0,639	1,564
Accountability (X2)	0,639	1,564

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the multicollinearity test shown in Table 4.10, it is known that all independent variables in this study, namely transparency (X1) and accountability (X2), have

Tolerance values above 0.10 and VIF values below 10. In detail, the transparency variable (X1) has a Tolerance value of 0.639 and VIF of 1.564, while the accountability variable (X2) also has a Tolerance value of 0.639 and VIF of 1.564.

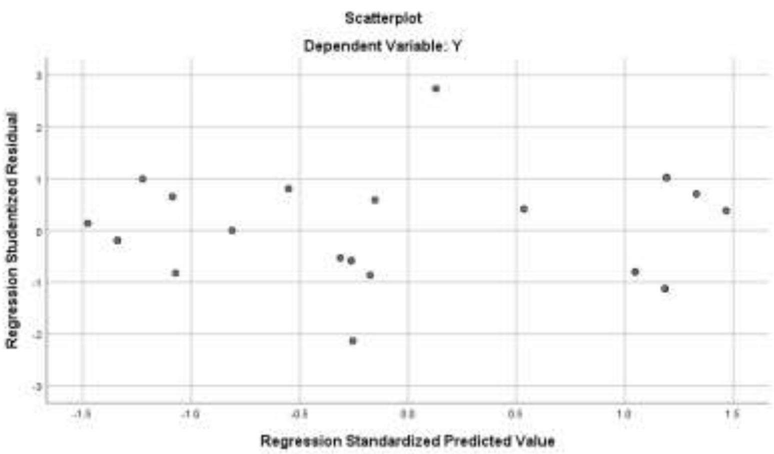
These values indicate that there is no high correlation between the independent variables, so there is no multicollinearity symptom in the regression model. In the absence of multicollinearity, the effect of each independent variable on the dependent variable, i.e. the quality of the Financial Statements (Y), can be interpreted independently without any distortion due to the internal relationship between the independent variables.

c. Heteroscedasticity Test

Heteroscedasticity test in this study was tested visually through Scatterplot between Studentized Residual value and Predicted Value. This Scatterplot serves to observe the pattern of residual spread, whether there is a certain pattern (such as conical, widened, or wavy) that indicates the presence of heteroscedasticity.

Scatterplot analysis criteria:

1) if the points are scattered randomly and do not form a certain pattern (eg: conical, widened, or wavy), it can be concluded that heteroscedasticity does not occur.
2) if the dots form a certain pattern, then there is an indication of heteroscedasticity.



Figurte 1. Scatterplot Graphics

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the Scatterplot above, it can be seen that the residual points are scattered randomly and do not form a specific pattern. The dots spread above and below the zero horizontal line with a fairly even distribution, without any tendency to form a pattern resembling a fanning (fanning) or funnel (funneling). This random distribution shows that the residual variance tends to be homogeneous for all predicted values, thus satisfying the homoscedasticity assumption.

4. Multiple Regression Analysis

Multiple linear regression analysis aims to examine the relationship between the independent variable to the dependent variable, and see the effect partially or simultaneously (Ningsih & Dukalang, 2019). In this study, the independent variable consists of X1 (transparency) and X2 (accountability), while the dependent variable is Y (quality of financial statements).

Table 5. Multiple Regression Analysis Test
Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.276	3.530		1.495	.150
	X1	.452	.099	.487	4.548	.000
	X2	.428	.085	.540	5.044	.000

a. Dependent Variable: Y

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the table above, the multiple linear regression equation is obtained as follows:

$$Y=5,276+0,452X1+0,428X2+e$$

Where:
Y = Quality Of Financial Statements
X1 = Transparency
X2 = Accountability
e = Error term

Based on the regression equation above, it can be explained as follows:

a. A constant (Intercept) of 5.276 indicates that if the value of transparency (X1) and accountability (X2) is considered constant (or equal to zero), then the quality of financial statements (Y) is predicted to be 5.276 units. However, since the study variables use a Likert scale of 1-5 and do not have a value of Zero (0), these constants in practice do not need to be substantially interpreted.
b. Regression coefficient on transparency variable (X1) of 0.452 means that every one unit increase in the level of openness and availability of information will improve the quality of financial statements by 0.452 units, assuming other variables remain. That is, the more transparent the financial statements presented, the better the quality of the financial statements.
c. Regression coefficient on the accountability variable (X2) of 0.428 indicates that each increase of one unit in the organization's responsibility for Budget Management and transaction recording will improve the quality of financial statements by 0.428 units. This indicates that the more accountable the financial management, the higher the quality of the financial statements produced.

d. Hypothesis Test

Hypothesis testing aims to test the truth of conjectures or predictions that have been formulated within the framework of research thinking. In this study, a hypothesis test was conducted to determine the effect of the independent variable (transparency (X1) and accountability (X2)) on the dependent variable (quality of financial statements (Y)). Testing is done partially (individually) using the t test and simultaneously using the F test.

a. Partial Significance Test (T-test)

T test is used to test whether each independent variable individually has a significant effect on the dependent variable. The purpose of this test is to see which variables partially contribute to changes in the quality of financial statements (Y). In other words, the t-test will show how much influence transparency (X1) and accountability (X2) have on improving the quality of financial statements separately, assuming the other variables remain constant.

Testing criteria:

1) if the value of significance (Sig.) < 0.05, then the independent variable significantly affect the dependent variable.

2) if the value of significance (Sig.) > 0.05, then the independent variable has no significant effect on the dependent variable.

Table 6. Partial Test (T-test)
Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	5.276	3.530		1.495	.150
	X1	.452	.099	.487	4.548	.000
	X2	.428	.085	.540	5.044	.000

a. Dependent Variable: Y

Source: primary Data processed by SPSS version 26, 2025

Based on Table 4.12 above, it can be explained as follows:

Effect of transparency (X1) on the quality of financial statements (Y)

From the table above, transparency (X1) has a calculated t value of 4.548 and a significance value of 0.000. Because the value of GIS. < 0.05, it can be concluded that transparency significantly affects the quality of financial statements. That is, the higher the level of openness and availability of information in the financial statements, the quality of the resulting financial statements will be better.

Effect of accountability (X2) on the quality of financial statements (Y)

Accountability (X2) has a calculated t value of 5.044 and a significance value of 0.000. This value is clearly smaller than 0.05, so it can be concluded that accountability has a significant effect on the quality of financial statements. In other words, the higher the organization's accountability in Budget Management and transaction recording, the better the quality of the resulting financial statements.

b. Simultaneous Significant Test (F-Test)

F test is used to determine whether the independent variables simultaneously significantly affect the dependent variable. In this study, the F test was conducted to test whether the variables transparency (X1) and accountability (X2) together affect the quality of financial statements (Y) at the Bentala partner Foundation in Bandar Lampung.

Testing criteria:

1) if the value of significance (Sig.) < 0.05, then the regression model can be said to be significant simultaneously.
2) if the value of significance (Sig.) > 0.05, then the regression model is not significant simultaneously.

Table 7. Test F Test Results (ANOVA)
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	248.122	2	124.061	57.624	.000[b]
	Residual	45.212	21	2.153		
	Total	293.333	23			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Source: primary Data processed by SPSS version 26, 2025

Based on the results of the ANOVA test in the table above, obtained the value of F count of 57.624 with a significance value of 0.000. Because the significance value of 0.000 < 0.05, it can be concluded that the regression model used in this study is significant simultaneously. This means that the variables transparency (X1) and accountability (X2) together have a significant effect on the quality of financial statements (Y) at the Bentala partner Foundation in Bandar Lampung.

The very large calculated F value indicates that the variation in changes in the quality of financial statements can be significantly explained by changes in both independent variables. Thus, the regression model used has a good level of fit (goodness of fit) and deserves to be used in further analysis

This result confirms that transparency and accountability are important factors that simultaneously determine the good and bad quality of financial statements in the Islamic perspective at Yayasan Mitra Bentala. Therefore, the simultaneous hypothesis in this study was declared acceptable.

c. Coefficient Of Determination Test (R Square)

Coefficient of determination test (R2) is used to determine how much the ability of the regression model in explaining the variation of changes in the dependent variable, namely the quality of financial statements (Y), which is influenced by the independent variables of transparency (X1) and accountability (X2). The value of R Square indicates the proportion or percentage of the influence of the two variables together on the dependent variable.

Table 8. The Test Of Time (R Square)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920[a]	.846	.831	1.46729

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y
Source: primary Data processed by SPSS version 26, 2025

The coefficient of determination test aims to determine the extent to which the independent variables, namely transparency (X1) and accountability (X2), are able to explain the variation in changes in the dependent variable, namely the quality of financial statements (Y) at the Bentala partner Foundation. The value of the coefficient of determination is indicated by R Square (R2), where the greater the value of R2, the greater the proportion of variation in the quality of financial statements that can be explained by both variables in the regression model.

Based on the test results of the Summary Model, obtained R value of 0.920 and R Square of 0.846. This shows that 84.6% variation in changes in the quality of financial statements can be explained by Transparency and accountability variables. Meanwhile, the remaining 15.4% were influenced by other factors outside the research model.

The Adjusted R Square value of 0.831 also indicates that the regression model used is quite strong and stable in explaining the relationship between variables even though it has been adjusted to the number of samples and independent variables. Thus, it can be concluded that transparency and accountability have a very great ability to explain the quality of financial statements at the Bentala partner Foundation, so that the regression model used is considered feasible to support subsequent analysis.

Discussion

Effect of Transparency on The Quality of Financial Statements

Based on the results of the Partial Test (t test) on the transparency variable (X1), obtained t-count value of 4.548 with significance 0.000, smaller than 0.05. This shows that transparency has a positive and significant effect on the quality of the Financial Statements of Yayasan Mitra Bentala. Variable regression coefficient X1 of 0.452 indicates that every one unit increase in transparency will improve the quality of financial statements by 0.452 units. Thus, the better the information disclosure, document accessibility, completeness of information, and openness of the report preparation process at Yayasan Mitra Bentala, the better the quality of the financial statements produced.

Conceptually, transparency is a key principle in the governance of non-profit organizations. Financial statements are said to be of quality if the information presented is accessible, clear, complete, and does not cover the material facts required by stakeholders. In the Islamic perspective, transparency is a part of the value of sidq (honesty) and tabyīn (clear explanation) that must be done in every recording of muamalah. Through the Qur'an. Al-Baqarah verse 282 also emphasizes the importance of recording and conveying information correctly and not hidden. Therefore, good transparency practices are in line with the principle of divine accountability in Islam.

The results of this study are consistent with the findings in the journals you attach, including Fauzi's research (2019) which states that transparency has a significant effect on the quality of financial statements at amil zakat institutions.(Isnaen & Albastiah, 2021) Other research in Rahmadieni in 2019 also concluded that information disclosure can improve public confidence and the quality of public sector financial statements.(Rahmadieni, 2019) Thus, the findings of this study reinforce the view that transparency is an important element in producing quality financial statements at social institutions such as Bentala partner Foundation.

Effect of accountability on the quality of financial statements

The results of the T-test on the accountability variable (X2) showed a t-count value of 5,044 with a significance value of 0,000, smaller than 0.05. This indicates that accountability has a positive and significant influence on the quality of financial statements. Regression coefficient of 0.428 indicates that each increase of one unit of accountability will improve the quality of financial statements by 0.428 units. Thus, the better the accountability in budget management, transaction recording, analysis of errors, and follow-up corrections made by the Foundation, the higher the quality of the financial statements produced.

Accountability is a moral and administrative obligation to account for the use of funds in accordance with the mandate given. In the context of non-profit organizations, accountability is not only to donors and the government, but also to the wider community. In the Islamic perspective, accountability is closely related to the concept of mandate and human responsibility to Allah SWT for all activities carried out. This principle is stated in QS. Verse 8 says that believers are those who keep their trusts and promises.

This finding is also supported by some of the previous research you included. For example, the research listed in Rahmadieni in 2019 shows that accountability has a significant effect on improving the quality of financial statements in social institutions and foundations.(Rahmadieni, 2019) Another study from Fauzi in 2019 stated that good accountability mechanisms increase public confidence and produce more reliable financial statements.(Isnaen & Albastiah, 2021) Thus, this study is in line with various previous studies that confirm that accountability is an important factor in producing quality financial statements.

The Simultaneous Effect of Transparency And Accountability on The Quality Of Financial Statements In The Islamic Perspective

Simultaneous test results (F test) showed that the F-count value of 57.624 with a significance value of 0.000, which means less than 0.05. This shows that transparency (X1) and accountability (X2) together have a significant effect on the quality of the Financial Statements of Yayasan Mitra Bentala.

Thus, the regression model used was declared fit to explain variations in changes in the quality of financial statements.

The value of R Square in the model is 0.846, which means that 84.6% of the variation in the quality of financial statements can be explained by transparency and accountability together, while the remaining 15.4% is influenced by other factors outside the model. This figure shows that the predictive ability of the model is very strong and reliable.

In the Islamic perspective, high quality financial statements can only be achieved if the organization applies two main principles: transparency (tablīgh) and accountability (amanah). Both of these values have long been ethical standards in the management of people's property since the time of the Prophet Muhammad. Therefore, when both are applied simultaneously, the financial statements will be prepared in an honest, open, and accountable manner, so that public confidence increases.

Previous research has reinforced these results. For example, the Garuda Journal in 2022 shows that both transparency and accountability simultaneously contribute greatly to the quality of the financial statements of zakat institutions and social foundations. This is in line with the research you attach, so that the results of this study can be declared valid and empirically consistent.

CONCLUSION

Based on the results of multiple linear regression analysis and all statistical tests in the study entitled “analysis of factors that affect the quality of Financial Statements in the Islamic perspective (Case Study Yayasan Mitra Bentala in Bandar Lampung)”, it obtained several main conclusions as follows:

1. Transparency has a positive and significant effect on the quality of financial statements. That is, the higher the level of document openness, clarity of information, and availability of access provided by the Bentala partner Foundation, the better the quality of its financial statements.
2. Accountability has a positive and significant effect on the quality of financial statements. The ability of the foundation to account for Budget Management, recording, error analysis, and follow-up improvements has been proven to improve the quality of the financial statements presented.
3. Transparency and accountability simultaneously significantly affect the quality of financial statements in the Islamic perspective. The results of the F test show that both variables together make a real contribution to improving the quality of financial statements in accordance with Sharia principles such as trustworthiness, honesty, justice, and openness.

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