Legal Dimension in Waqf Governance: The Role of Compliance Mediation in The Influence of Human Resources Quality and Supervision on The Accountability of Waqf Institutions

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Abstract

This study aims to analyze the role of compliance mediating in influence of human resource (HR) quality and supervision on accountability of waqf institutions registered with the Indonesian Waqf Board (BWI). This study provides insight into how these factors interact to improve institutional accountability, which is an important element in maintaining public trust in waqf management. This study uses a quantitative approach with the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. Data were collected through a survey of 164 respondents consisting of stakeholders and practitioners at the Waqf Nadzir Institution. This model evaluates the direct and mediation relationships between variables. The results of the study indicate that the quality of human resources does not have a significant effect on the accountability of waqf institutions or on compliance. In contrast, supervision has a positive and significant effect on compliance and accountability. Compliance is proven to only mediate the relationship between supervision and accountability, but cannot mediate the relationship between the human resources quality and accountability. This finding emphasizes the importance of effective supervision in improving institutional compliance and accountability. The institution compliance as legal dimension on waqf regulations must be implemented. The human resources quality in waqf institutions needs to be improved to provide the accountability of waqf institutions. The novelty of this study is to develop a theory of legitimacy in terms of the need for compliance mediation as legal dimension on supervision in improving the accountability of waqf institutions

I. Introduction

The waqf management continues to develop not only in the form of waqf of immovable wealth such as land and buildings, but can also be in the form of waqf of movable property, such as gold and cash waqf [1]. Based on data from the Indonesian Waqf Agency (BWI), the potential for land waqf in Indonesia reaches 440.5 thousand locations with an area of 57.2 thousand hectares, including building waqf inside. However, there is no detailed information on the waqf information system (SIWAK) of the Religious Affairs of the Republic Indonesia.[2] While the potential for cash waqf collection in Indonesia is USD 12 billion (IDR 196 trillion) per year, until now the realization of cash waqf collection as of March 2024 was USD 180 million (IDR 2.94 trillion) or equivalent to 1.5% of the potential cash waqf collection.[3] The low realization of cash waqf collection indicates the low level of public trust in the waqf institution.

Low public trust is due to low accountability of waqf institutions. This is in accordance with Maulida and Ridwan which revealed that the majority of waqf institutions have not implemented the Waqf Law No. 41 of 2004.[4] One form of accountability that must be carried out by waqf institutions is to submit management and financial reports so that they can be accessed by interested parties (stakeholders) in order to increase public trust in waqf institutions.[5] Accountability is part of the implementation of waqf institution responsibility to all stakeholders.[6] Among the stakeholders of waqf institutions are the government, waqif, beneficiaries, community, academics, non-governmental organizations, and so on.

The level of accountability of waqf institutions in Indonesia is still quite low. Several factors that influence the low accountability are low compliance on regulation, low quality of human resources, educational backgrounds and qualifications that do not meet accounting and financial reporting needs, weak internal control, no sanctions and waqf governance as a weak supervisory function of the institution. This was emphasized by one of the BWI officials, Dr. Hendri Tanjung, who is the head of the nadzir and asset management development division and a member of the waqf digitalization study division. He said as the following:

> "*The biggest problem in waqf institutions is the issue of risk management, the second is from the governance side, it still needs to be improved. If we ask how much cash waqf*

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[1] Faujiah, Ani. "Efisiensi Wakaf Tunai dalam Meningkatkan Keuangan dan Perbankan Syariah", *Jurnal Perbankan Syariah Darussalam*, (2), (2021).

[2] Budiarto, Urip (2023) "Pengembangan digitalisasi dan integrasi data wakaf nasional" https://knks.go.id/isuutama/29/pengembangan-digitalisasi-dan-integrasi-data-wakaf-nasional, diakses tgl 23 Maret 2023

[3] Kementrian Agama, "Kemenag Sebut Sektor Wakaf Indonesia Tumbuh Signifikan", https://*kemenag*.go.id/internasional/kemenag-sebut-sektor-wakaf-indonesia-tumbuh-signifikan-smkdC, diakses tanggal 20 Februari 2024; Hawari, Hanif, Wakaf Uang 2024 Capai Rp 2.9 T, BWI: Mudah-mudahan Tahun Depan Bisa Rp 5 T, https://www.detik.com/hikmah/ziswaf/d-7652209/wakaf-uang-2024-capai-rp-2-9-t-bwi-mudah-mudahan-tahun-depan-bisa-rp-5-t. Diakses tanggal 20 Februari 2024.

[4] Maulida, Rizka dan Ridwan, "Analisis Akuntabilitas Pengelolaan Waqaf Pada Baitul Mal Provinsi Aceh", Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA), 2 (4), (2017): 162-174

[5] Rahmatullah & Putra, B.R "Digital Fundraising Model of Cash Waqf ", Jurnal Ilmiah Ekonomi Islam, 6(03), (2020):553-556.

[6] Siswantoro, Dodik. "The Accountability Type of Endowment (Waqf) Institutions in ASEAN Countries", Advances in Economics, Business and Management Research, 36. (2017); Kamaruddin, Muhammad Iqmal Hisham dan Shofiah Md Auzair,. "Measuring Islamic accountability' in Islamic social enterprise (ISE)" International Journal of Islamic and Middle Eastern Finance and Management, 13 (2). (2020); Ihsan, H., Eliyanora dan Gustina., "Framing accountability model for awqaf institutions", Review of Accounting, Finance and Governance, 1 (1), (2021):7-22.

is in Indonesia, we don't have the data, because when we ask for reports from the nadzirs of cash waqf, they don't provide reports. So we don't have a comprehensive data of cash waqf. We have made regulations regarding sanctions for those who do not provide reports, their permits will not be extended."

The results of the interview can be concluded that the main obstacles in the waqf institution are accountability, risk management, governance, supervision, no sanctions, financial reporting and community. The most important thing is the lack of competence and professionalism of human resources (HR) in managing cash waqf.[7] So it is necessary to carry out coaching and training to improve the HR quality of cash waqf management institutions.

As legal rules dimension, the government has issued Law No. 41 of 2004 concerning Waqf, Government Regulation No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 and other related regulations.[8] In addition, the Indonesian Waqf Board together with Bank Indonesia and IRTI-IsDB also issued the Waqf Core Principles (WCP) in 2018 to provide a brief description of the position and role of waqf management and supervision systems in economic development programs.[9] Meanwhile, to provide guidance in preparing financial reports for waqf institutions, on November 7, 2018, the Sharia Accounting Standards Board (DSAS)-Indonesian Institute of Accountants (IAI) issued Financial Accounting Standards Statement (PSAK) No. 412 on Waqf Accounting which is effective as of January 1, 2021.[10]The waqf institutions should comply with the above rules and regulations.

In an organization, accountability is one of the crucial aspects that must be maintained and improved. Accountability refers to the responsibility and obligation to provide an explanation for the actions and decisions taken by an individual or organization to the authorities.[11] A good level of accountability in an organization can ensure transparency, integrity, and public trust.

From several studies on waqf literature, the topic of accountability is a recommendation for research.[12] This shows that the implementation of accountability in waqf institutions is very important for stakeholders to pay attention to. This is emphasized by the research of Mohd Sharif & Fadhila which revealed that the database, transparency and accessibility of waqf data and waqf

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[7] Astuti, H. H. Basri, Y. Z. dan Tanjung, H.. "Analysis of Nazhir Accountability Implementation in Empowerment of Productive Waqf in Indonesia", Tazkia Islamic Finance and Business Review, 13 (1), (2019).

[8] Badan Wakaf Indonesia "Himpunan Peraturan Perundang-undangan Tentang Wakaf" https://www.bwi.go.id/himpunan-peraturan-perundang-undangan-tentang-wakaf/ diakses tgl 1 April 2023.

[9] Bank Indonesia, BWI dan IRTI-IsDB, (2018). "Core Principles For Effective Waqf Operation and Supervision", Badan Wakaf Indonesia.

[10] The previous numbering was PSAK 112, since January 2024 the Indonesian Institute of Accountants (IAI) has changed the PSAK number on waqf accounting to PSAK 412.

[11] Firdaus, N., Nuruddin, A., & Hasmawati, F. "Problematic Analysis of Cash Waqf Management in West Sumatera through Analytic Network Process (ANP) Approach". Budapest International Research and Critics Institute-Journal, 2(3), (2019).

[12] Firdaus, Problematic Analysis of Cash Waqf; Mubarrok, U. S., & Rahmawati, Z.. "Analisis Bibliometrik Perkembangan Penelitian Bank Wakaf", Malia: Jurnal Ekonomi Islam, 12(1), (2020); Sukmana, Raditya. "Critical assessment of Islamic endowment funds (Waqf) literature : lesson for government and future directions". Heliyon, (2020); Uluyol, B. Secinaro, S. Calandra, D. dan Lanzalonga, F. "Mapping Waqf Research: A Thirty-year Bibliometric Analysis", Journal of Islamic Accounting and Business Research, 12 (5), (2021); Alshater, M. A., Hassan, M. K., Rashid, M. dan Hasan, R. A "Bibliometric review of the Waqf literature", Eurasian Economic Review. (2021).

accounting reports in Indonesia are still quite low.[13]

The human resources (HR) quality in waqf institutions is an important point in improving the performance of waqf institutions[14] and supervision.[15] HR quality, including competence, integrity, and commitment, can encourage the creation of higher accountability.[16] The low number of trained managers can result in low performance of waqf institutions.[17] Syamsuri et al also revealed that there are still many nadzirs who do not have sufficient ability and professionalism in managing waqf assets.[18] Meanwhile, effective supervision, both internal and external, also plays an important role in ensuring organizational accountability.[19]

Basiroh and Nabila stated that the human resources quality plays an important role in increasing the accountability of waqf institutions. Waqf institutions are required to have competent, honest and trustworthy human resources. Competence in the field of accounting is needed to prepare reports on the activities of receiving, managing and distributing waqf funds.[20] This is in accordance with the Resources Based View (RBV) theory which assumes that the higher the level of human resource quality, the higher its contribution to achieving superior company performance.[21] Firdaus et al. and Kamaruddin et al. stated that the main problems in waqf institution management are human resources, regulation, accountability and product diversification.[22]

Ibrahim et al revealed that the weakness of waqf institutions is the low knowledge of nadzir regarding waqf regulations and the low professionalism of nadzir in managing waqf assets.[23] HR

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[13] Mohd Shariff, Ros Aniza and Fadhila, Zsa Zsa Indah, "Proper waqf management and waqf accounting report: A mean to solve economic problems in Indonesia", International Journal of Emerging Trends in Social Sciences, 14 (1), (2023):38-44.

[14] Monica, S., Mukhlisin, M. Dan Fatah, D. A. "Enhancing Waqf Accountability:Nazhir's Perspective towards Waqf Reporting", Journal of Islamic Economics,12 (20), (2020); Maulida, Rizka dan Ridwan, Analisis Akuntabilitas Pengelolaan Waqaf; Firdaus, Problematic Analysis of Cash Waqf; Kamaruddin, M. I. H., Hanefah, M. M. dan Masruki, R. "Challenges and prospects in waqf reporting practices in Malaysia", Journal of Financial Reporting and Accounting, (2022): 1985-2517,

[15] Kudhori, A., & Pandowo, H. "Kepatuhan Lembaga Amil Zakat Sebagai Bentuk Pertanggungjawaban Keuangan Dari Aspek Akuntansi". JURNAL EKOMAKS Jurnal Ilmu Ekonomi Manajemen dan Akuntansi, 9(2), (2020):86-91; Atmajaya, E. U., Serly, S. A. P., Diska, S. N. G., & Arin, A. G. M.. "Kepatuhan Syariah (Syariah Compliance) Pada Lembaga Keuangan Mikro Syariah". Journal of Economics and Business, 2(1), (2024):133-143.

[16] Ismail, A., Siraj, S. A., & Haris, N. A. "The effect of human resource competencies and internal audit practices on the accountability of public sector organizations in Malaysia". International Journal of Economics and Financial Issues, 6(7), (2016):298-304.

[17] Maulida and Ridwan

[18] Syamsuri, Muchamad Zainur Rohman dan Vina Fithriana Wibisono, "Profesionalisme Nadzir dalam Meningkatkan Kepercayaan Wakif di Lembaga Wakaf", Jurnal Iqtishaduna, 8 (2) (2022).

[19] Azizah, L., Wardhani, D. K., Fianto, M. A., & Mahmudin, Z.. "Pengawasan dan Pemberdayaan Wakaf di Indonesia. Ma'mal: Jurnal Laboratorium Syariah dan Hukum", 2(4), (2021):338-372: Apriyani, F., Khamim, M., & Taufik, M.. "Mekanisme Pengelolaan dan Pengawasan Wakaf Saham Di Indonesia dan Malaysia". Jurnal Studi Islam Indonesia (JSII), 2(1), (2024):67-86.

[20] Basiroh, A. W. A. dan AK. Siti Nabila. Accountability in Waqf Institution.

[21] Ibrahim, S. S., Abd Halim Mohd Noor, S. I., Arshad, R., & Don, M. A. M. "Trust and networking in cross sector collaboration of waqf development and the mediating role of sustainability practices: higher order models in PLSSEM". International Journal of Innovation, 14(1), (2020):170-189.

[22] Firdaus, Problematic Analysis of Cash Waqf; Kamaruddin, M. I. H., Hanefah, M. M. dan Masruki, R. Challenges and prospects in waqf reporting.

[23] Ibrahim, Muhammad Hanif, Annes Nisrina Khoirunnisa & Silvi Sri Mulyani "Productive Waqf Empowerment: Analysis of Knowledge, Attitudes, and Practices of Mosque Takmir in Indonesia", Journal of Islamic Economics and Philanthropy, 6(2), (2023):162-180

quality are not enough if they are not supported by compliance with regulations, standards and operational procedures. The weakness of waqf institutions today is the lack of compliance of waqf institution management in publishing financial reports as a form of compliance, accountability and accountability of waqf institutions.[24] This proves that high quality human resources are not enough to realize the accountability of waqf institutions without the implementation of compliance on waqf regulations. Therefore, there is still a gap in understanding how compliance factors modiate this relationship, especially in the cash waqf nadzir institution sector. Therefore, this study aims to explore the role of compliance in strengthening or weakening the influence of HR quality and supervision on the accountability of waqf institutions.

In Legitimacy Theory, the public assumes that waqf institutions have exercised their authority in carrying out their activities in accordance with the norms, values, beliefs and desires of the community by conveying the results to the public.[25] Legal awareness and compliance are basically values that must be possessed by the community in order to be able to submit to and obey the law.[26] Therefore, supervision of waqf institutions is very important to provide insight and knowledge about waqf management regulations and ensure waqf institutions' compliance with the implementation of applicable regulations. Maulida and Ridwan revealed that the community and waqf managers still have a fairly low understanding of waqf regulations.[27] By complying with applicable decisions, policies and laws and regulations, the institution gains trust (legitimacy) from the community.[28]

Most previous studies have only focused on qualitative analysis related to factors that are obstacles in producing accountability for waqf institutions.[29] However, there are still few studies that explore how factors that influence the level of accountability are analyzed empirically. This study aims to analyze the role of compliance mediating in influence of HR quality and supervision on the level of accountability of cash waqf institutions. The novelty of this study is compliance as a mediator of the influence of HR Quality and Supervision on Accountability of the cash waqf sector in waqf institutions.

Legitimacy Theory

In Legitimacy Theory, an organization will gain public trust if the organization complies with applicable laws and regulations. There is a relationship between legitimacy theory and stakeholder

[24] Jalil, M. I. A., Yahya, S. and Pitchay, A. A. "Building committed Waqif: the role of information disclosure", Journal of Islamic Accounting and Business Research, 10 (2), (2019).

[25] Sayuti, A.. "Tingkat Pengungkapan Emisi dan Kepatuhan Lingkungan: Analisis Sebelum dan Sesudah Penerapan Aturan OJK No. 16/SEOJK. 04/2021 dalam Konteks Teori Legitimasi dan Stakeholder". Kompeten: Jurnal Ilmiah Ekonomi dan Bisnis, 2(6), (2024):843-848; Gibson, J. L. Losing legitimacy: The challenges of the Dobbs ruling to conventional legitimacy theory. American Journal of Political Science, 68(3), (2024):1041-1056.

[26] Apriandini, M, Yeni, S. dan Ernayanti, N.W. "Kesadaran dan Kepatuhan Hukum Terhadap Penerapan Protokol Kesehatan Masa Pandemi Covid-19 Di UPBJJ UT Samarinda", Jurnal Hukum, Humaniora, Masyarakat dan Budaya, 1 (1), (2021):75-83

[27] Maulida, Rizka dan Ridwan, Analisis Akuntabilitas Pengelolaan Waqaf

[28] Rahmatullah & Putra, B.R "Digital Fundraising Model of Cash Waqf Jurnal Ilmiah Ekonomi Islam", 6(03), (2020):553-556.

[29] Firdaus, Problematic Analysis of Cash Waqf; Mubarrok, U. S., & Rahmawati, Z.. Analisis Bibliometrik; Sukmana, Raditya. Critical assessment of Islamic endowment funds (Waqf); Uluyol, B. Secinaro, S. Calandra, D. dan Lanzalonga, F. Mapping Waqf Research:; Alshater, M. A., Hassan, M. K., Rashid, M. dan Hasan, R. A Bibliometric review of the Waqf.

theory in accounting information disclosure and Corporate Social Responsibility (CSR).[30] According to Burlea and Popa, legitimacy theory is defined as a mechanisms that support organizations in implementing and developing voluntary social and environmental disclosures to fulfill their social contracts that enable recognition of their goals and survival in an uncertain and turbulent environment.[31] In legitimacy theory, companies strive to ensure that operational activities carried out within the company are acceptable to all external stakeholders under the norms applicable to the environment and society around the company.[32] Gibson defines legitimacy theory as a normative concept related to the right (moral and legal) to make decisions.[33] In general, legitimacy is considered a psychological property of an authority, institution, or social arrangement that makes people connected to it believe that the institution is right, proper, and fair. With legitimacy, individuals feel that they should comply with these decisions and rules, following them voluntarily because of obligation, not because of fear of punishment or anticipation of reward.

Organizational compliance with regulations provides peace of mind and justice for all parties. Because basically, a regulation is made to provide justice to all parties involved.[34] Currently, legitimacy theory is increasingly developing in the digital context and global issues such as climate change, social media, and sustainability. Companies face new challenges as societal expectations change faster and the influence of social media increases.[35]

Legal Compliance

Compliance is a change in behavior from behavior that does not comply with regulations to behavior that complies with regulations.[36] Compliance with the legal rules set by the government is part of Islamic law, especially in waqf institutions.[37] The Indonesian government has issued regulations on waqf to be complied with by waqf nadzir. These regulations consist of law No. 41 of 2004 concerning Waqf, government regulations, regulations of the Ministry of Religion affairs, regulations of the Indonesian Waqf Board (BWI) and Waqf Accounting Standards (PSAK 412). These regulations are enforced with the aim of providing guaranteed protection as legal rules for all parties interested in waqf institutions.

Waqf institutions need legitimacy and trust from the community to be able to operate sustainably. Good supervision can increase transparency and accountability, thus supporting the legitimacy of waqf institutions in the eyes of the community.[38]

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[30] Deegan, Craig.. "Financial Accounting Theory". Sydney: McGraw Hill Book Company, (2000)

[31] Burlea, Adriana Schiopoiu dan Ion Popa. "Legitimacy Theory, in Encyclopedia of Corporate Social Responsibility", Springer- Verlag Berlin Heidelberg. (2013)

[32] Sayuti, A.. Tingkat Pengungkapan Emisi dan Kepatuhan

[33] Gibson, J. L. Losing legitimacy: The challenges

[34] Kudhori, A., & Pandowo, H. Kepatuhan Lembaga Amil Zakat; Atmajaya, E. U., Serly, S. A. P., Diska, S. N. G., & Arin, A. G. M.. Kepatuhan Syariah (Syariah Compliance).

[35] Iskandar, M., Dismane, Nugraha dan Mayasari. "Peningkatan Kinerja Keuangan Institusi Wakaf di Indonesia: Landasan Hukum, Pengawasan Hukum, Pengelolaan Nadzir, Manajemen Resiko, Kepatuhan Syariah", Coopetition : Jurnal Ilmiah Manajemen, 11 (3), (2020).

[36] Hagger, M. S., Koch, S., Chatzisarantis, N. L. D., & Orbell, S. "The common sense model of self-regulation: Meta-analysis and test of a process model. Psychological Bulletin", 140(4), (2014):1067–1102. https://doi.org/10.1037/a0035662.

[37] Iskandar, M., Dismane, Nugraha dan Mayasari. Peningkatan Kinerja Keuangan; Atmajaya, E. U., Serly, S. A. P., Diska, S. N. G., & Arin, A. G. M.. Kepatuhan Syariah.

[38] Ihsan, H., & Ayedh, A.. "A proposed framework of accountability in the management of waqf". Journal of Islamic Thought and Civilization, 5(2), (2015):1-18.

Human Resources Quality

Rivai and Sagala define HR quality as a combination of knowledge, skills, abilities, and attitudes possessed by individuals or groups that can determine their performance in carrying out their duties and responsibilities.[39] According to Noe et al. HR quality can be defined as characteristics possessed by individuals or groups that include competencies, knowledge, skills, abilities, attitudes, and behaviors needed to carry out work effectively and efficiently.[40]

Good quality of human resources can provide competitive advantage for organizations in achieving their goals and objectives. Indicators of human resource quality are having knowledge and skills, ability and competence, attitude and behavior, productivity and self-development. Therefore, efforts to improve the quality of human resources through training and capacity development are important for organizations.

Human resources are an important factor in the progress of an organization, especially in social institutions such as waqf institutions. Waqf institutions not only receive and distribute waqf funds, but must be managed to generate benefits. Because waqf assets must not run out, the benefits of these waqf assets are distributed to those in need in order to improve the economy and the welfare of the community. The waqf asset manager must have responsibility for the management of waqf assets. The accountability of waqf institutions is the basis for the trust of waqif in entrusting his waqf assets to be managed.[41]

Supervision

In the context of management, supervision is defined as a process to ensure that activities carried out are in accordance with planned activities.[42] Supervision involves four main indicators including setting performance standards, measuring actual performance, comparing actual performance with standards, and taking corrective action if there is a deviation.

Supervision can be carried out through various methods, such as direct control, indirect control, and supervision through reports and analysis (report control).[43]

Waqf institutions, as non-profit entities that manage waqf assets for the benefit of the community, have a great responsibility in maintaining accountability. Accountability in the context of waqf refers to the obligation of waqf institutions to be responsible and provide explanations for the management of waqf assets to the waqif (waqf providers), the community, and other interested parties.[44]

Supervision plays an important role in improving the accountability of waqf institutions. This is in line with the principles of good organizational governance, which emphasize the importance of effective supervision and control to ensure the achievement of organizational goals

[39] Rivai, V., & Sagala, E. J. "Manajemen Sumber Daya Manusia Untuk Perusahaan: Dari Teori Ke Praktik" (2nd ed.). Rajawali Pers. (2009).

[40] Noe, R. A., Hollenbeck, J. R., Gerhart, B., & Wright, P. M. "Human resource management: Gaining a competitive advantage" (10th ed.). McGraw-Hill Education, (2017).

[41] Ahmad, Zulfikar Ali dan Rusdianto, "Impact of Transparency and Accountability on Trust and Intention to Donate Cash Waqf in Islamic Microfinance Institutions", Shirkah: Journal of Economics and Business, 5 (2), (2020)

[42] Murtasiyah, M. "Pengaruh Pengawasan Dan Total Quality Management Terhadap Kinerja Perusahaan Tambang". Jurnal Minfo Polgan, 13(1), (2024):33-37.

[43] Robbins, S. P., & Coulter, M. Management (14th ed.). Pearson Education. (2018).

[44] Azizah, L., Wardhani, D. K., Fianto, M. A., & Mahmudin, Z.. "Pengawasan dan Pemberdayaan Wakaf

in a transparent and accountable manner.[45]

With good governance and supervision, the operational implementation of waqf institutions can run effectively so that it can increase compliance and obedience to waqf institution regulations.[46] A work culture based on positive principles and values can encourage waqf managers to carry out their duties properly.[47]

Supervision in waqf institutions can be carried out through various mechanisms, such as internal audits, external audits, supervision by the sharia supervisory board, and supervision by the government and the community.[48] Effective supervision can help improve accountability by ensuring compliance with sharia principles, transparency of reporting, and management of waqf assets in accordance with their objectives.[49]

Accountability

Accountability is defined as the obligation to ensure that an activity has been completed satisfactorily.[50] In addition, accountability implies the need for fair and transparent reporting to all users that includes financial (e.g. financial statements) and non-financial information (e.g. explanatory narratives). In other sources, accountability is also defined as the consequences or results of activities and decisions made by an organization to fulfill its responsibilities.[51]

According to Mardiasmo, the definition of accountability is an obligation to report activities carried out in order to achieve previously determined results through accountability media that are carried out periodically.[52] In addition, Edwards and Hulme define accountability as an organization's report to various parties who have the right to know every action of the organization.In another reference, aaccountability is also defined as an obligation to ensure that an activity has been completed satisfactorily.[53] Basically, accountability practices do not only apply to public organizations or government organizations, but accountability also applies to private organizations that are non-profit, including zakat institutions and waqf institutions.

Accountability in the Islamic perspective is that the responsibility for every activity carried out by humans is not only to fellow humans (superiors), but must also be accountable for these activities to Allah SWT.[54] Therefore, every believer will be careful in carrying out their activities so that they are in accordance with sharia rules and principles. Because he believes that everything he does will be held accountable in the afterlife.[55]

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[45] Abu Bakar, Marina, Shofian Ahmad, Ahmad Dahlan Salleh, Mohd Fairuz Md Salleh. "The implementation of good governance in sustaining waqf fund: an experience of indonesian waqf board (bwi)". Advanced International Journal of Banking, Accounting and Finance. 2 (2), (2020):46-65.

[46] Azizah, L., Wardhani, D. K., Fianto, M. A., & Mahmudin, Z.. Pengawasan dan Pemberdayaan Wakaf: Apriyani, F., Khamim, M., & Taufik, M.. Mekanisme Pengelolaan dan Pengawasan Wakaf.

[47] Murtasiyah, M. Pengaruh Pengawasan Dan Total Quality Management

[48] Ihsan, H., Eliyanora dan Gustina., "Framing accountability model for awqaf institutions", Review of Accounting, Finance and Governance, 1 (1), (2021):7-22; Apriyani.

[49] Choiriyah, A. L. F., Rato, D., & Anggono, B. D.. "Urgensi Pembaharuan Pengelolaan Wakaf Di Indonesia". Jurnal Rechtens, 12(2), (2023):239-256.

[50] Mcgrath dan Whitty, Accountability and responsibility defined, 11(3), (2018).

[51] Kamaruddin, Muhammad Iqmal Hisham dan Shofiah Md Auzair,. Measuring Islamic accountability'

[52] Mardiasmo, Akuntansi Sektor Publik, Yogyakarta:Andi. (2018)

[53] Mcgrath dan Whitty

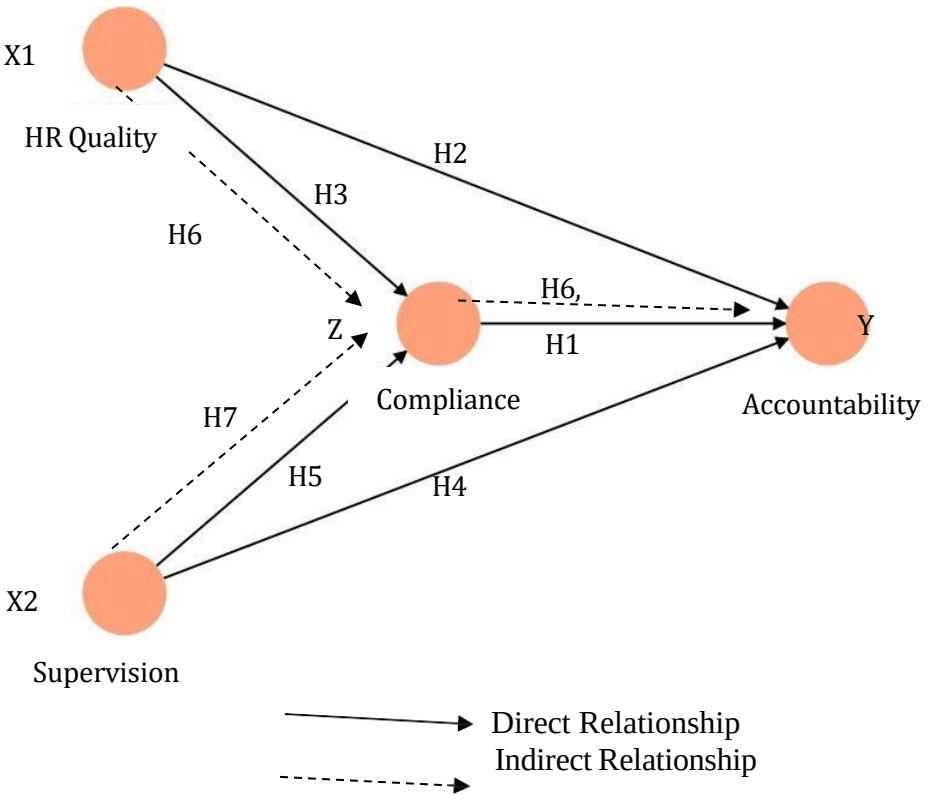
[54] Imam, Taufiq.. "Transparency and Accountability in the Qur'an and Its Role in Building Good Governance". International Journal of Business, Economics and Law, 6(4), (2015.

[55] Kamaruddin and Auzair

Hypothesis Development

H1: There is a positive and significant influence of compliance on the Accountability at the Waqf Nadzir Institution.
H2: There is a positive and significant influence of HR quality on the Accountability at the Waqf Nadzir Institution.
H3: There is a positive and significant influence of HR quality on the Compliance at the Waqf Nadzir Institution
H4: There is a positive and significant influence of supervision on the Accountability at waqf nadzir institutions.
H5: There is a positive and significant influence Supervision on the Compliance at Nadzir Waqf Institutions.
H6: Compliance mediates the influence of HR quality on the Accountability at Waqf Nadzir Institutions.
H7: Compliance mediates the influence of Supervision on the level of Accountability at Waqf Nadzir Institutions.

Figure 1. Hypothesis Model of the Role of Compliance Mediation in Influence of Human Resources Quality and Supervision on Accountability of Waqf Institutions



2. Research Method

This study uses a quantitative approach that aims to empirically test the influence between variables determined based on the formulation of the problem and the objectives of the study. In this study, the variables used are Human Resource Quality, Supervision, Compliance and Accountability of waqf institutions.

Quantitative research is a research method with a more complex level of variation, because it examines more samples, but quantitative research is more systematic in conducting research.[56] These variables are derived in the form of statements that are developed as representations of these variables and measured using a Likert scale. These statements are compiled to determine the response of each respondent. In addition, other information data is needed in order to map the conditions of the respondents.

Based on the formulation of the problem and the research objectives that have been set, this type of research is Explanatory Research. This research method explains why something happens when information is limited. In addition, this research method can also be used to analyze the cause and effect of something happening through data investigation in the form or tendency.[57]

Population and Sample

The population used in this study was all cash waqf nadzir institutions in Indonesia. Based on data from the Indonesian Waqf Agency, the number of cash waqf nadzir institutions is 432 institutions, consisting of government institutions, Islamic microfinance institutions, zakat institutions, universities and mosques.[58] The data used in this study is primary data obtained through the distribution of questionnaires to officials in each cash waqf nadzir. Of the 432 cash waqf nadzir institutions, a re-selection was carried out with the criteria of cash waqf nadzir institutions that have an active website of 278 institutions as the target population. A total of 154 waqf institutions do not have an active website so they are excluded from the population data. The criteria for cash waqf nadzir institutions and the criteria for targeted respondents are as follows:

Table 1. Sample Criteria

Information	Amount
Criteria for Cash Waqf Nadzir Institutions	
1. The Nadzir institution for cash waqf registered with BWI	432
2. Don't Have an Active Website	(154)
3. Have an Active Website	278

Source: data processed from Indonesian Waqf Board (BWI) data

Based on the Slovin formula to determine the number of samples is as follows:

$$n = \frac{N}{(1 + (N\ x\ e^2))}$$

Information:

[56] Sahir, Syafrida Hani "Metodologi Penelitian", Surabaya: KBM Indonesia, Ed 1, (2021).

[57] Jackson, Sherri L. "Research Method and Statistics: A critical Thinking Approach", USA: Wadsworth, ed 3. (2009).

[58] Badan Wakaf Indonesia https://www.bwi.go.id/9213/2024/02/06/update-daftar-nazhir-wakaf-uang-januari-2024/ diakses 23 Maret 2024.

n = Number of samples
N= Population size
e = Standard error

So the minimum sample that must be met is as follows:

$$n = \frac{278}{(1+(278\,x\,0{,}05^2))} = 164 \text{ institutions}$$

To meet the sample requirements above, data was obtained through purposive sampling until a minimum data sample of 164 institutions was met.

Data Analysis Techniques

Based on the type of data and the hypothesis developed, data analysis was carried out using the Structural Equation Model (SEM) method with the Partial Least Square (PLS) approach through SmartPLS software. The software functions to measure the outer model, model structure (inner model), and hypothesis testing. The advantages of the SEM PLS method function to change covariance-based data into variance-based data. Covariance-based SEM is generally used to test causality and PLS to test predictive models.[59] In addition, SEM PLS does not have to meet all the requirements of classical assumptions and can use small samples.[60]

3. Results and Discussion

From the results of a survey of 164 respondents, the following data was obtained:

Table 2. Respondent Characteristics

Characteristics	Description	Percentage (%)
1. Gender	Man	72.6%
	Woman	27.4%
2. Respondent Age	< 20 years	1%
	21 – 30 years	6%
	31 – 40 years	32.1%
	41 – 50 years	48.8%
	51 – 60 years	11.3%
	> 60 years	2%
3. last education	High School/Vocational School	8%
	S1	70.8%

[59] Nitzl, Christian. "The use of partial least squares structural equation modelling (PLS-SEM) in management accounting research: Directions for future theory development," Journal of Accounting Literature, 37, (2016):19–35.

[60] Global Statistics, "Academic:Statistic Consultant for Academic Research," Olah data SEM dengan LISREL, AMOS atau SMART PLS?, https://www.en.globalstatistik.com/jasa-olah-data-sem-dengan-amos-lisrel-atau-pls/ diakses tgl 4 April 2023.

Characteristics	Description	Percentage (%)
	S2	19%
	S3	2%
4. Respondent's Position	Accountant	5%
	Treasurer/Financial Manager	44%
	Chairman/Director	48%
	Manager	3%
5. Age of Institution	< 1 year	8%
	15 years	25%
	> 5 years	66.1%

From Table 2, it can be concluded that male respondents dominate the respondents in this study as much as 72.6%. This shows that men contribute a lot to the management of waqf institutions in Indonesia. When viewed from the age of the respondents, the age of 41-50 years as much as 48.8% dominate the respondents who filled out the survey. This shows that the human resources of waqf institutions are still in the productive age category. 70.8% of respondents have a Bachelor's degree (S1).

Respondents' positions are divided into 4 categories, namely Accountant, Treasurer/Financial Manager, Chairman/Director and Manager. 48% of respondents hold the position of chairman/director, followed by treasurer/financial manager as much as 44%. The age of the respondent's institution has an operational period of more than 5 years as much as 66.1%.This shows that the institution have a lot of experience in organizing, have better governance in order to increase the accountability of waqf institutions.

Data Analysis

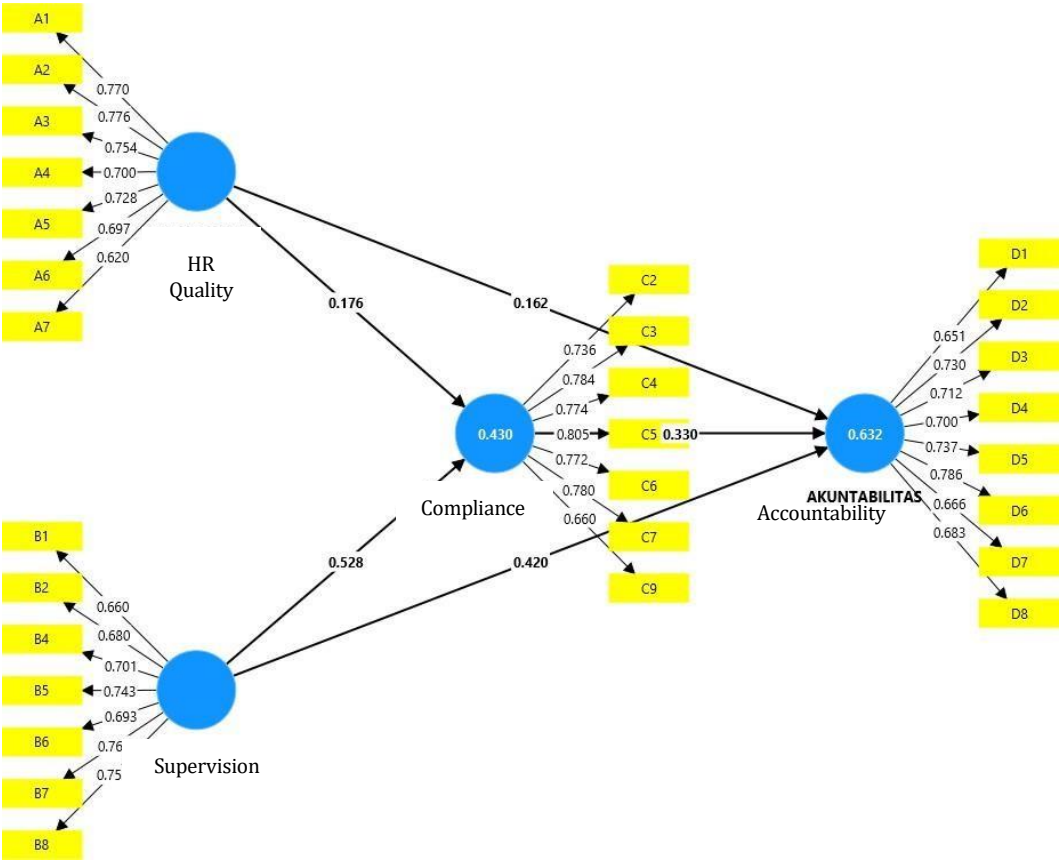
This study uses the Structural Equation Modeling (SEM) method with the Partial Least Squares (PLS) approach which is used to analyze the relationship between variables in this study. This model consists of several interacting latent variables, as well as indicators that measure each of these variables. Each latent variable is represented by several indicators that measure the construct. The data above is processed using Smart PLS software version 4.0 to obtain results and interpreted in the discussion as findings in this series of studies.

Validity and Reliability of Outer Model and Inner Model

In the outer model and inner model, there are 4 latent variables and 32 indicators. Figure 1 is the outer loading coefficient which represents the results of factor analysis and shows how much each indicator (measurement variable) contributes to the construct (latent variable) measured. Outer loading indicates the strength of the relationship between the indicator and the construct in question. Outer loading is a coefficient that shows how well the indicator explains the latent variable. The outer loading value ranges from 0 to 1, where a higher value indicates that the indicator has a greater contribution to the construct. If the outer loading value for these indicators is above 0.60, then it can be concluded that these indicators are very relevant and provide a significant contribution to the construct measured. Conversely, if there is an indicator that has a loading value below 0.6, then the indicator may not provide sufficient contribution to the construct and can be considered for

removal from the model. Indicators with high loading values above the 0.6 limit indicate that the indicator can be relied upon to represent the construct. Conversely, indicators with low loading values below 0.6 should be further evaluated to determine whether they need to be retained in the analysis. Indicators that have values below 0.6 are removed from the analysis, including indicators A8, B3, C1 and C8.

Figure 2. Outer Loading Research on the Role of Compliance Mediation in Influence of Human Resource Quality and Supervision on the Accountability of the Waqf Institutions.



Source: Processed data

As for the reliability test, it can be seen from the Average Variance Extracted (AVE), Composite Reliability and Cronbach Alpha. Cronbach's Alpha is one of the reliability test measures in SEM-PLS which is used to assess the internal consistency of indicators that measure a latent variable. Reliability refers to the extent to which indicators in a construct produce consistent results when measured repeatedly. In SEM-PLS, the reliability of indicators is tested to ensure that all items in one construct have a strong enough relationship to measure the same concept. If the Cronbach Alpha value is above 0.6 and the AVE value is above 0.5, it indicates that the construct in this study has good reliability, and the indicators used to measure the construct are reliable.

Composite reliability is a measure used to assess the internal consistency of constructs in a

measurement model. It is similar to Cronbach's alpha, but more precise because it takes into account the number of indicators used to measure the construct. If the composite reliability value is above 0.6, it indicates that the indicators used to measure the construct are well correlated and reliable.

Table 3. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Accountability	0.858	0.861	0.890	0.503
HR Quality	0.877	0.877	0.905	0.578
Compliance	0.848	0.851	0.884	0.522
Supervision	0.839	0.841	0.879	0.509

Source: Processed data

Influence of Variables (Inner Model)

R Square (R^2) is used to measure how well a structural model explains the variance of the dependent variable. R^2 values range from 0 to 1, with higher values indicating that the model is able to explain a greater proportion of the variance in the data.

Table 4. R Square

	R-square	R-square adjusted
Accountability	0.632	0.625
Compliance	0.430	0.423

Table 4 shows that 63.2% of the variance in Accountability variable can be explained by the independent variables in the model. This is a fairly good value, indicating that the model has a good ability to explain the variance of Accountability. 43.0% of the variance in Compliance variable can be explained by the independent variables in the model. Although this is lower compared to Accountability variable, this value still shows that the model has the ability to explain the variance, although not as strong as the model for Accountability.

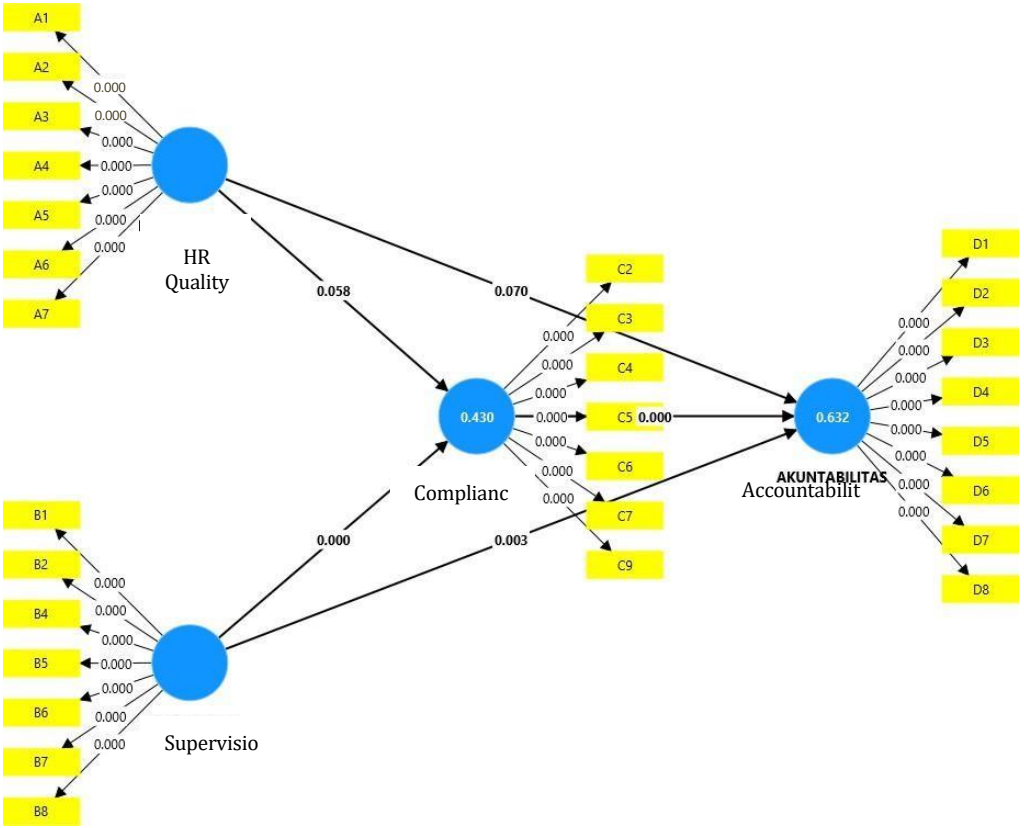
To find out the influence between latent variables, it is necessary to see the level of significance between variables. Figure 3 shows the level of significance between latent variables which are explained as follows:

The Influence of Compliance on the Accountability of Waqf Institutions.

The level of significance of the influence of the compliance variable on the Accountability variable shows a positive relationship with a P value below 0.05, which is 0.000. This shows that compliance has a positive and significant effect on the accountability of waqf institutions. So that the first

hypothesis states "*There is a positive and significant influence of compliance on the Accountability at the Waqf Nadzir Institution" is* accepted. Through intensive and effective compliance program enhancement, waqf institutions can increase the level of accountability and trust from stakeholders, and ultimately improve the performance and reputation of waqf institutions.[61] This is in line with Effendi's research which states that in order to create socio-religious and welfare for the underprivileged, it is necessary to foster a legal culture.[62] This welfare can be achieved by complying with applicable regulations in order to increase the accountability of the institution. Therefore, it is necessary to carry out a compliance improvement program through intensive legal counseling and legal awareness as well as strict law enforcement.

Figure 3 Level of Significance in the Research on the Role of Compliance Mediation in Influence of Human Resource Quality and Supervision on the Level of Accountability of the Waqf Institutions



The Influence of Human Resources Quality on the Accountability of Waqf Institutions.

The level of significance of the influence of the HR quality variable on the Accountability variable shows a positive relationship with a P value above 0.05, which is 0.070. This shows that HR quality does not have a significant effect on the accountability of waqf institutions. So that the second hypothesis states "*There is a positive and significant influence of the human resources quality on*

[61] Effendi, Deden. "Tinjauan Sosiologi Hukum Tentang Kepatuhan Masyarakat Terhadap Undang-Undang Wakaf", Asy-Syari'ah, 22 (1), (2020); Iskandar, M., Dismane, Nugraha dan Mayasari. Peningkatan Kinerja Keuangan Institusi Wakaf

[62] Effendi

the accountability at the Waqf Nadzir Institution" is rejected. This is not in line with the research results of Firdaus et al,; Laallam et al,; Laallam et al; Sulistyowati et al, which stated that human resources quality and intellectual capital are factors that can improve the performance and accountability of waqf institutions.[63] Laallam et al stated that the challenges and weaknesses of waqf institutions are the lack of accountability and the lack of competent human resources.[64] Firdaus et al stated that the main priority in overcoming problems in waqf institutions is improving human resources.[65] Laallam et al and Bashirah and Nabiha also stated that to achieve accountability of waqf institutions, it is necessary to improve the intellectual capital of employees.This is because waqf institutions still lack qualified and experienced human resources, making them more vulnerable to errors, mismanagement, and even fraud and abuse of authority.[66]

The Influence of Human Resources Quality on the Compliance of Waqf Institutions.
The level of significance of the influence of the HR quality variable on the Compliance variable shows a positive relationship with a P value above 0.05, which is 0.058. This shows that HR quality does not have a significant effect on the compliance of waqf institutions. So that the third hypothesis states "*There is a positive and significant influence of HR Quality on the Compliance at the Waqf Nadzir Institution" is* rejected. This is not in line with Noe et al., which states that quality human resources and intellectual capital are factors that can increase awareness of obedience and compliance with applicable laws and regulations through effective coaching.[67] Likewise, Yahya et al and Andronicus et al revealed that the human resources quality has a positive and significant effect on company performance.[68] This is because the quality of human resources is more often associated with technical expertise and professionalism, which does not necessarily reflect a compliant attitude or behavior. Other factors are the lack of incentives to comply with the rules, organizational culture to comply with the rules, systems do not support compliance and the ambiguity of internal regulations in improving institutional compliance.

The Influence of Supervision on the Accountability of Waqf Institutions.
The level of significance of the influence of the Supervision variable on the Accountability variable shows a positive relationship with a P value below 0.05, which is 0.003. This shows that Supervision has a significant effect on the Accountability of waqf institutions. So that the fourth hypothesis states "*There is a positive and significant influence of supervision on the accountability*

[63] Firdaus, N., Nuruddin, A., & Hasmawati, F. Problematic Analysis of Cash Waqf: Laallam, A. Kassim, S. Ali, R. A. Dan Saiti, B. "Intellectual capital in non-profit organisations: lessons learnt for waqf institutions," ISRA International Journal of Islamic Finance, 12 (1), (2020); Laallam, A., Uluyol, B., Kassim, S. dan Ali, R. A. "The components of intellectual capital and organizational performance in waqf institutions: evidence from Algeria based on structural equation modelling", Journal of Islamic Accounting and Business Research, 13 (7), (2022):1110-1136: Sulistyowati, Sukmana, R., Ratnasari, R. T., Ascarya dan Widiastuti, T. Issues and challenges of waqf in providing healthcare resources, Islamic Economic Studies, 30 (1), (2022).

[64] Laallam

[65] Firdaus

[66] Laallam; Basiroh, A. W. A. dan AK. Siti Nabila. Accountability in Waqf Institution

[67] Noe, R. A., Hollenbeck, J. R., Gerhart, B., & Wright, P. M. Human resource management

[68] Yahya, N., Said, J., Zakaria, N.B., & Baltov , "Enhancing Organisational Accountability: The Role of Human Resource Management in Malaysian Statutory Bodies", Jurnal of Nusantara Studies, 8 (3), (2023):453-479: Andronicus, M., Ketaren, R. A., Arrico, A., Calista, H., Chen, L., & Munawarah, M.. "Pengaruh Komunikasi, Pendapatan Pekerja Dan Kualitas SDM Terhadap Kinerja Karyawan Pada PT Suminsurya Mesindolestari." Journal of Economic, Bussines and Accounting (COSTING), 7(5), (2024):1840-1852.

at waqf nadzir institutions" is accepted. This is in line with research by Azmi et al; Siswantoro et al,; Abdullah,;Jalil et al,; Kamaruddin et al, which states that positive institutional supervision can increase the accountability of waqf institutions.[69] In addition, Iskandar et al concluded that to improve the financial performance of waqf institutions, optimal supervision, governance and institutional commitment are needed.[70] Siswantoro et al stated that to achieve the level of institutional accountability is influenced by the perspective of control and management which represents the role of the advisory board and the supervisory board.[71] In addition, Abdullah also concluded that to improve the performance of waqf institutions, professional organizational management is needed.[72]

The Influence of Supervision on Compliance of Waqf Institutions.

The level of significance of the influence of the Supervision variable on the Compliance variable shows a positive relationship with a P value below 0.05, which is 0.000. This shows that Supervision has a significant effect on the compliance of waqf institutions. So that the fifth hypothesis states "*There is a positive and significant influence of Supervision on the Compliance at Nadzir Waqf Institutions" is* accepted. This is in line with Bohinska which states that HR managers must ensure that all employees comply with applicable regulations and rules.[73] Pujiono and Imelda revealed that corporate governance has a significant effect on compliance in presenting financial reports.[74] Supervision is one of the important factors that can affect the level of compliance in an organization. Good institutional supervision can improve compliance with applicable regulations and rules. In addition, effective supervision can help ensure that coaching programs are implemented in accordance with established plans, objectives, and standards.[75]

Compliance Mediation on the Influence of Human Resource Quality on the Accountability of Waqf Institutions

The level of significance of compliance mediation on the influence of the HR Quality variable on the Accountability variable shows a positive relationship with a P value above 0.05, which is 0.089. This shows that Compliance is not able to mediate the influence of HR Quality on the compliance of waqf institutions. So that the sixth hypothesis states *"Compliance mediates the influence of HR Quality on the Accountability at the Waqf Nadzir Institution*" is rejected. This is not in line with

[69] Azmi, Anna Che dan Mohamed Hisham Hanifa. "The Sharia-Compliance Of Financial Reporting Practices : A Case Study On Waqf", Journal of Islamic Accounting and Business Research, Vol. 6 (1). (2015): Siswantoro, D., Rosdiana, H. and Fathurahman, H. "Reconstructing accountability of the cash waqf (endowment) institution in Indonesia", Managerial Finance, 44 (5), (2018): Abdullah, Muhammad. "Waqf and trust: the nature, structures and socio-seconomic impacts", Journal of Islamic Accounting and Business Research, 10 (4), (2019): Jalil, M. I. A., Yahya, S. and Pitchay, A. A. "Building committed Waqif"; Kamaruddin, M. I. H., Auzair, S. M., Rahmat, M. M. dan Muhamed, N. A. "The mediating role of financial governance on the relationship between financial management, Islamic work ethic and accountability in Islamic social enterprise (ISE)", Social Enterprise Journal,17 (3). (2021).

[70] Iskandar, M., Dismane, Nugraha dan Mayasari. Peningkatan Kinerja Keuangan Institusi Wakaf.

[71] Siswantoro

[72] Abdullah, Muhammad. Waqf and trust:

[73] Bohinska, Alexandra "Human resource manager's responsibility in creating a culture of legal compliance and ethics in an organization", Journal of Human Resource Management, 21 (2), (2018):8-15

[74] Pujiono, C & Imelda E "Pengaruh Karakteristik Perusahaan Terhadap Tingkat Kepatuhan Penyajian Laporan Keuangan Sesuai PSAK 1", Jurnal Multiparadigma Akuntansi Tarumanagara, 2, (2020):763-772.

[75] Robbins, S. P., & Coulter, M. Management

Ahmad and Rusdianto and Gultom and Soemitra which stated that in building an accountable waqf institution, it is important to ensure that all staff and managers have good HR quality and sufficient compliance with applicable regulations and policies[76]. HR quality is an important factor that can influence the level of accountability in an institution.[77] However, in order to optimize the role of HR quality in increasing accountability, sufficient compliance is needed as a mediating factor. This is because individual HR tends to understand and apply the applicable rules, compliance is more formal, namely simply fulfilling existing provisions, without guaranteeing that the practices carried out are truly accountable. If compliance is only carried out as a form of administrative obedience without an optimal moral commitment to responsibility and a system that supports transparency, then the accountability of the institution can still be weak even though the HR it has is of high quality.

Compliance Mediation on the Influence of Supervision on the Accountability of Waqf Institutions
The level of significance of compliance mediation on the influence of the Supervision variable on the Accountability variable shows a positive relationship with a P value below 0.05, which is 0.006. This shows that compliance is able to mediate the influence of Supervision on the accountability of waqf institutions. So that the seventh hypothesis which states *Compliance mediates the influence of Waqf Institution Supervision on the Accountability at Waqf Nadzir Institutions" is* accepted. Compliance can mediate the influence of supervision on the level of accountability. In building an accountable waqf institution, it is important to pay attention to good waqf institution supervision procedures and also ensure sufficient compliance from all staff and managers of the waqf institution.[78] Supervision is an important factor in ensuring the accountability of the management of an institution.[79] However, in order for supervision to run effectively and contribute optimally to increasing accountability, coaching can act as a mediator that bridges the relationship between supervision and accountability.

Effective supervision can help improve institutional accountability by ensuring regulatory compliance, transparency, and accurate reporting.[80] Coaching can play a role in supporting the implementation of an effective supervisory system, by providing an understanding of the procedures, mechanisms, and importance of supervision in ensuring accountability.[81] Coaching can be a mediating factor that links supervision with the level of institutional accountability.

Here is the summary of result on this research as follows:

[76] Ahmad, Zulfikar Ali dan Rusdianto Impact of Transparency and Accountability; Gultom, Selfi Afriani dan Andri Soemitra. "Accountability And Transparency Of Waqf Managers In Increasing Trust In Endowments For Development: Literature Study", Jurnal Akuntansi dan Pajak, 23 (1), (2022).

[77] Ismail, A., Siraj, S. A., & Haris, N. A. The effect of human resource competencies

[78] Effendi, Deden. Tinjauan Sosiologi Hukum Tentang Kepatuhan Masyarakat; Iskandar, M., Dismane, Nugraha dan Mayasari. Peningkatan Kinerja Keuangan Institusi Wakaf.

[79] Arens, A. A., Elder, R. J., & Beasley, M. S. "Auditing and assurance services: An integrated approach" (14th ed.). Pearson Prentice Hall. (2012).

[80] Adiwihardja, R., Widagdo, A. K., & Mardiyah, S.. "Pembinaan dan pengawasan sebagai upaya peningkatan akuntabilitas organisasi public". Jurnal Manajemen Pendidikan dan Ilmu Sosial, 3 (2), (2021):233-243.

[81] Ihsan, H., & Adnan, M. A.. "Waqf accounting and the construction of accountability". Humanomics, 27(4), (2011):252-269; Maulida, Rizka dan Ridwan, Analisis Akuntabilitas Pengelolaan Waqaf.

Table 4. Summary of Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Connection
Compliance -> Accountability	0.330	0.335	0.090	3,651	0.000	Positive and Significant
Human Resources Quality -> Accountability	0.162	0.168	0.089	1,815	0.070	Positive and Insignificant
HR Quality -> Compliance	0.176	0.191	0.093	1,893	0.058	Positive and Insignificant
Supervision -> Accountability	0.420	0.404	0.141	2,971	0.003	Positive and Significant
Supervision -> Compliance	0.528	0.524	0.096	5,504	0.000	Positive and Significant
HR Quality -> Compliance -> Accountability	0.058	0.062	0.034	1,701	0.089	Positive and Insignificant
Oversight -> Compliance -> Accountability	0.174	0.178	0.064	2,741	0.006	Positive and Significant

Source: processed data

4. Conclusion

This study aims to analyze the role of compliance mediation in influence of human resource (HR) quality and supervision on the accountability of waqf institutions at the Indonesian Waqf Board (BWI) using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. Data were obtained from the website of the central Indonesian Waqf Board (BWI) consisting of 432 waqf nadzir institutions. 164 respondents from these institutions contributed to this study. Based on the results of data analysis and hypothesis testing, the following can be concluded:

Compliance has a positive and significant effect on the level of accountability. This shows that the higher the level of compliance, the higher the level of accountability of the waqf institution. The human resources quality does not have a significant effect on the accountability of the waqf institution. This shows that the competence, knowledge, and skills of human resources are not enough to increase accountability if not supported by other mechanisms, such as a strong regulatory system and organizational culture. The quality of human resources does not have a significant effect on compliance. These results show that although human resources quality have high competence, their compliance with the rules depends more on external factors, such as the regulatory system, supervision, and organizational culture, than on individual internal factors.

Supervision has a significant influence on the accountability of waqf institutions. Good supervision, including periodic evaluations, internal audits, and process control, can increase the transparency and responsibility of institutions in managing waqf assets. This confirms that supervision is an important element in creating an accountable waqf institution. Supervision has a

significant influence on waqf institution compliance. Effective supervision ensures that procedures and rules are followed by all elements of the institution, thus creating a culture of compliance that supports optimal waqf asset management. Compliance has been shown to be able to significantly mediate the influence of supervision on accountability. This shows that although compliance plays an important role in strengthening the relationship between supervision and accountability, compliance is unable to mediate the influence of HR quality on accountability. Compliance is unable to link HR quality with increased accountability without other supporting factors.

This study emphasizes that accountability in cash waqf management is greatly influenced by the extent to which waqf institutions can build compliance with regulations as a form of achieving legitimacy in the eyes of the public and stakeholders. When compliance does not play a significant role, other factors such as transparency and ethical commitment of the organization become more dominant in building legitimacy. Therefore, this study contributes to the theory of legitimacy by highlighting that in addition to compliance with regulations as legal dimension in waqf governance, the legitimacy of waqf institutions is also greatly influenced by the supervisory system and governance culture applied.

Further research may consider other variables that have the potential to influence the accountability of waqf institutions, such as: risk management, non-compliance sanctions, reports, community, organizational culture or management information systems, and leadership.

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