TRUST BUILDING: DONOR'S PERSPECTIVE ON FINANCIAL TRANSPARENCY AND ACCOUNTABILITY IN NON-PROFIT ORGANIZATIONS IN PONTIANAK CITY

THESIS

To fulfill the Requirements for Obtaining a Bachelor's Degree

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It will pass, everything you've gone through it will pass

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TRUST BUILDING: PERSPEKTIF DONATUR TERHADAP TRANSPARANSI DAN AKUNTABILITAS KEUANGAN PADA ORGANISASI NIRLABA KOTA PONTIANAK

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ABSTRAK

Pada organisasi nirlaba, transparansi dan akuntabilitas merupakan elemen penting dalam membangun kepercayaan donatur. Penelitian ini bertujuan untuk menganalisis sudut pandang donatur terhadap penerapan transparansi dan akuntabilitas keuangan organisasi nirlaba serta faktor-faktor lain yang memengaruhi kepercayaan donatur terhadap organisasi nirlaba yang diteliti. Penelitian ini menggunakan pendekatan kualitatif fenomenologis, dengan data diperoleh melalui wawancara mendalam terhadap lima donatur tetap dari tiga organisasi nirlaba di Kota Pontianak, yaitu Masjid Baiturrahim, SDIT Al-Madinah, dan Ota Peduli. Hasil penelitian menunjukkan bahwa transparansi dan akuntabilitas berperan penting dalam membangun kepercayaan donatur, terutama melalui laporan keuangan berkala, keterbukaan informasi, serta dokumentasi kegiatan. Namun, penelitian juga menemukan bahwa integritas pengurus, dampak nyata dari program, dan responsivitas organisasi terhadap donatur turut memengaruhi tingkat kepercayaan. Organisasi yang lebih terbuka dalam pelaporan keuangan dan aktif merespons kebutuhan donatur cenderung lebih dipercaya dan mendapatkan dukungan berkelanjutan. Diharapkan hasil penelitian ini dapat memberikan pemahaman yang lebih komprehensif tentang pentingnya transparansi dan akuntabilitas dalam pengelolaan organisasi nirlaba serta menjadi acuan bagi organisasi nirlaba dalam meningkatkan kepercayaan dan dukungan dari para donatur.

Kata Kunci: Membangun Kepercayaan, Transparansi, Akuntabilitas, Donatur, Organisasi Nirlaba.

TRUST BUILDING: DONOR'S PERSPECTIVE ON FINANCIAL TRANSPARENCY AND ACCOUNTABILITY IN NON-PROFIT ORGANIZATIONS IN PONTIANAK CITY

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ABSTRACT

In nonprofit organizations, transparency and accountability are essential elements in building donor trust. This study aims to analyze donors' perspectives on the implementation of financial transparency and accountability in nonprofit organizations, as well as other factors that influence donor trust in the organizations being studied. This research employs a qualitative phenomenological approach, with data obtained through in-depth interviews with five regular donors from three nonprofit organizations in Pontianak: Masjid Baiturrahim, SDIT Al-Madinah, and Ota Peduli. The findings indicate that transparency and accountability play a crucial role in building donor trust, particularly through regular financial reporting, information disclosure, and activity documentation. However, the study also reveals that the integrity of management, the tangible impact of programs, and the organization's responsiveness to donors significantly influence the level of trust. Organizations that are more transparent in financial reporting and actively address donor needs tend to be more trusted and receive sustained support. This study is expected to provide a comprehensive understanding of the importance of transparency and accountability in nonprofit organization management, as well as serve as a reference for nonprofit organizations in enhancing trust and support from donors.

Keywords: Trust Building, Transparency, Accountability, Donors, Non-Profit Organizations.

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RINGKASAN

1. Latar Belakang

Setiap perusahaan organisasi bisnis maupun organisasi nirlaba pasti menyusun laporan keuangan yang berguna untuk mengetahui kondisi keuangan sehingga dapat mengambil keputusan untuk langkah kedepannya. Yang dimaksud dengan organisasi nirlaba yaitu jenis badan organisasi yang mana memiliki tujuan tidak memandang besar atau kecilnya keuntungan yang diperoleh (Febriyanti & Devi, 2022). Organisasi nirlaba harus menyusun laporan keuangan dengan menerapkan transparansi yaitu keterbukaan dan kejelasan dalam menyampaikan informasi keuangan dan juga menerapkan akuntabilitas yaitu mempertanggungjawabkan keputusan yang diambil, agar dapat membangun kepercayaan publik atau donatur dan mencegah terjadinya kecurangan atau hal yang tidak diinginkan (Amrul, 2023).

Berdasarkan fenomena yang terdapat dalam penelitian ini, terdapat indikasi pada pengelolaan keuangan dalam organisasi nirlaba tersebut masih belum terlaksana dengan baik secara transparan dan akuntabel, karena tidak mengedepankan sistem keterbukaan terutama pada laporan atau informasi keuangannya, jadi masih terdapat kecurangan oleh pihak yang tidak bertanggung jawab dan salah satu penyebabnya juga karena masyarakat atau donatur tidak terlalu memperdulikan bahwa mengetahui transparansi dan akuntabilitas keuangan pada organisasi nirlaba itu penting, untuk menghindari hal-hal yang tidak diinginkan seperti adanya kecurangan atau penyalahgunaan keuangan.

Maka dalam penelitian ini akan melakukan analisis tentang penerapan transparansi dan akuntabilitas keuangan pada organisasi nirlaba dengan melakukan pembaruan melalui perspektif donatur khususnya di Kota Pontianak. Penelitian ini akan mengambil subjek donatur yang memenuhi kriteria penelitian, yakni merupakan donatur tetap yang berdonasi pada organisasi nirlaba yang sudah berdonasi tetap minimal 1 tahun dan tidak memiliki kedudukan seperti ketua atau bendahara pada organisasi nirlaba tersebut, sehingga bisa memberikan informasi dengan jujur dan tidak ada yang perlu ditutupkan tentang transparansi dan akuntabilitas keuangan organisasi nirlaba. Dan untuk objek penelitiannya donatur tetap dari organisasi nirlaba Kota Pontianak yaitu Masjid Baiturrahim, Lembaga Sosial Ota Peduli, dan Lembaga Pendidikan SDIT Al-Madinah. Dengan demikian, hasil penelitian ini diharapkan bisa memberikan kontribusi terhadap donatur ataupun masyarakat publik untuk lebih memahami dan mengetahui transparansi dan akuntabilitas keuangan pada organisasi nirlaba dan dapat memberikan acuan bagi peneliti selanjutnya yang ingin

memperkaya lineratur dan mempelajari fenomena transparansi dan akuntabilitas keuangan pada organisasi nirlaba secara inklusif.

2. Permasalahan

a. Bagaimana sudut pandang donatur terhadap penerapan transparansi dan akuntabilitas dalam tata kelola keuangan beberapa organisasi nirlaba di Kota Pontianak?
b. Faktor apa saja yang membuat donatur tetap yakin dan memberikan kepercayaan pada organisasi nirlaba tempat mereka berdonasi?

3. Tujuan Penelitian

a. Menganalisis sudut pandang donatur terhadap penerapan transparansi dan akuntabilitas dalam tata kelola keuangan beberapa organisasi nirlaba di Kota Pontianak.
b. Mengidentifikasi faktor-faktor utama yang memengaruhi tingkat kepercayaan donatur tetap terhadap organisasi nirlaba tempat mereka berdonasi.

4. Metode penelitian

Penelitian ini menggunakan pendekatan fenomenologis yang akan memperdalam pemahaman tentang pengalaman dan persepsi donatur dalam penerapan transparansi dan akuntabilitas keuangan pada organisasi nirlaba. Wawancara mendalam akan digunakan sebagai metode pengumpulan data utama, dengan observasi partisipan sebagai pendukungnya, untuk mendapatkan pemahaman yang lebih mendalam tentang perspektif donatur. Analisis data akan dilakukan dengan menggunakan pendekatan deskriptif dan interpretatif untuk menggambarkan dan memahami pengalaman donatur dalam berdonasi secara mendalam dan holistik. Metode yang digunakan dan menjadi landasan penelitian ini merupakan metode yang berasal dari Miles & Huberman (1994) dalam (Sugiyono, 2022). Miles dan Huberman memperkenalkan 3 (tiga) tahap dalam analisis data kualitatif, yaitu reduksi data, penyajian data, dan penarikan kesimpulan. Dibutuhkan suatu pendekatan yang objektif dan jelas dengan mengacu prinsip-prinsip penulisan ilmiah. Pada tahapan reduksi data, yang merupakan bagian integral dari proses analisis data dalam penelitian, terdapat langkah penting yang disebut pengkodingan. Terdapat tiga jenis pengkodingan yang digunakan, yaitu pengodean terbuka (*open coding*), pengodean berporos (*axial coding*), dan pengodean selektif (*selective coding*).

5. Hasi dan Pembahasan

Penelitian ini bertujuan untuk memahami penerapan transparansi dan akuntabilitas dalam pengelolaan keuangan organisasi nirlaba serta dampaknya terhadap kepercayaan donatur. Berdasarkan hasil analisis, terdapat beberapa poin penting:

1. Strategi Transparansi. Organisasi nirlaba seperti Masjid Baiturrahim dan SDIT Al-Madinah menerapkan transparansi melalui pelaporan keuangan yang rutin dan terperinci, serta dokumentasi kegiatan yang mudah diakses oleh donatur. Langkah ini menciptakan kejelasan dan rasa aman, yang pada akhirnya meningkatkan kepercayaan donatur terhadap organisasi.

2. Strategi Akuntabilitas. Akuntabilitas diwujudkan melalui pengelolaan dana yang tepat sasaran dan tanggung jawab dalam pelaksanaan program. Contohnya, Masjid Baiturrahim melakukan koordinasi distribusi zakat fitrah dengan masjid sekitar untuk mencegah overlapping, sementara SDIT Al-Madinah menanggapi masukan donatur dengan mengubah frekuensi laporan keuangan dari semesteran menjadi bulanan.
3. Kepercayaan Donatur. Kepercayaan donatur dipengaruhi oleh transparansi, akuntabilitas, dan integritas pengurus organisasi. Donatur merasa yakin ketika laporan keuangan dan dokumentasi program menunjukkan alokasi dana yang jelas dan hasil nyata. Selain itu, karakter pengurus yang amanah dan profesional, seperti yang dirasakan Ibu SA dari SDIT Al-Madinah, memperkuat keyakinan terhadap organisasi.
4. Responsivitas dan Evaluasi. Organisasi yang responsif terhadap masukan dan keluhan donatur, seperti menyediakan layanan aduan atau menyesuaikan laporan sesuai permintaan, menunjukkan komitmen untuk meningkatkan kepuasan donatur. Evaluasi rutin terhadap program juga memastikan bahwa kegiatan organisasi tetap sesuai dengan visi dan misi.
5. Faktor Pendukung Lainnya. Selain transparansi dan akuntabilitas, elemen seperti kualitas layanan, reputasi organisasi, dan motivasi spiritual donatur turut memengaruhi tingkat kepercayaan. Meskipun ada donatur yang memberikan secara ikhlas tanpa mempersoalkan laporan, mereka tetap berharap organisasi menjadi lebih transparan ke depannya.

Secara keseluruhan, transparansi dan akuntabilitas menjadi fondasi utama dalam membangun kepercayaan donatur, sementara elemen lain seperti integritas pengurus, kualitas layanan, dan dampak nyata program memperkuat hubungan yang kokoh antara organisasi dan donatur. Kombinasi faktor-faktor ini memungkinkan organisasi nirlaba mempertahankan dukungan donatur secara berkelanjutan.

6. Kesimpulan dan Rekomendasi

Penelitian ini menunjukkan bahwa transparansi dan akuntabilitas merupakan faktor utama dalam membangun kepercayaan donatur terhadap organisasi nirlaba di Kota Pontianak. Donatur menghargai keterbukaan dalam laporan keuangan, dokumentasi kegiatan, serta pertanggungjawaban penggunaan dana. Organisasi yang lebih transparan dan akuntabel, seperti Masjid Baiturrahim dan SDIT Al-Madinah, cenderung mendapatkan kepercayaan lebih tinggi dibandingkan yang hanya mengandalkan dokumentasi terbatas seperti Ota Peduli. Selain transparansi dan akuntabilitas, faktor lain seperti integritas pengurus, dampak nyata dari program, serta responsivitas organisasi terhadap masukan donatur juga berperan dalam membangun kepercayaan. Organisasi yang memiliki kepemimpinan yang jujur, program yang jelas manfaatnya, serta terbuka

terhadap umpan balik lebih dipercaya dan mendapatkan dukungan jangka panjang dari donatur. Penelitian ini diharapkan dapat memberikan kontribusi praktis bagi organisasi nirlaba dalam meningkatkan kualitas tata kelola keuangan mereka serta memberikan pemahaman bagi donatur mengenai pentingnya mendukung organisasi yang transparan dan akuntabel.

TRUST BUILDING: DONOR'S PERSPECTIVE ON FINANCIAL TRANSPARENCY AND ACCOUNTABILITY IN NON-PROFIT ORGANIZATIONS IN PONTIANAK CITY

SUMMARY

1. **Background**

Every business organization company and non-profit organization must prepare financial reports that are useful for knowing the financial condition so that they can make decisions for future steps. A non-profit organization is a type of organizational body that has a goal regardless of the size of the profits obtained (Febriyanti & Devi, 2022) . Non-profit organizations must prepare financial reports by applying transparency, namely openness and clarity in conveying financial information, and also applying accountability, namely being accountable for the decisions taken, to build public or donor trust and prevent fraud or unwanted things (Amrul, 2023)

Based on the phenomena contained in this study, there are indications that financial management in these non-profit organizations is still not well implemented in a transparent and accountable manner, because it does not prioritize a system of openness, especially in financial reports or information, so there is still fraud by irresponsible parties and one of the causes is also because the community or donors do not care that knowing financial transparency and accountability in non-profit organizations is important, to avoid unwanted things such as fraud or financial abuse

So, this study will analyze the application of financial transparency and accountability in non-profit organizations by making updates through the perspective of donors, especially in Pontianak City. This research will take donor subjects who meet the research criteria, namely regular donors who donate to non-profit organizations who have made regular donations for at least 1 year and do not have positions such as chairman or treasurer at the non-profit organization so that they can provide information honestly and there is nothing to cover up about the financial transparency and accountability of non-profit organizations. The object of research is permanent donors from non-profit organizations in Pontianak City, namely the Baiturrahim Mosque, Ota Peduli Social Institution, and SDIT Al-Madinah Educational Institution. Thus, the results of this study are expected to contribute to donors or the public to better understand and know financial transparency and accountability in non-profit organizations and can provide a reference for future researchers who want to enrich the literature and study the phenomenon of financial transparency and accountability in non-profit organizations inclusively.

2. **Problems**

a. How do donors perceive the implementation of transparency and accountability in the financial management of nonprofit organizations in Pontianak?

b. What factors contribute to donors' confidence and trust in the nonprofit organizations to which they donate?

3. Research Objectives

a. To analyze donors' perspectives on the implementation of transparency and accountability in the financial management of nonprofit organizations in Pontianak.
b. To identify the key factors influencing the level of trust among regular donors in the nonprofit organizations to which they donate.

4. Research method

This research uses a phenomenological approach that will deepen the understanding of donors' experiences and perceptions in implementing financial transparency and accountability in non-profit organizations. In-depth interviews will be used as the main data collection method, with participant observation as its support, to gain a deeper understanding of donors' perspectives. Data analysis will be conducted using a descriptive and interpretive approach to describe and understand donors' experiences in donating deeply and holistically. The method used and the basis of this research is a method derived from Miles & Huberman (1994) in (Sugiyono, 2022). Miles and Huberman introduced 3 (three) stages in qualitative data analysis, namely data reduction, data presentation, and conclusion drawing. It takes an objective and clear approach by referring to the principles of scientific writing. In the data reduction stage, which is an integral part of the data analysis process in research, there is an important step called coding. There are three types of coding used, namely, open coding, axial coding, and selective coding.

5. Results and Discussion

This study aims to understand the implementation of transparency and accountability in the financial management of non-profit organizations and its impact on donor trust. Based on the results of the analysis, there are several important points:

1. Transparency Strategy. Non-profit organizations such as Masjid Baiturrahim and SDIT Al-Madinah implement transparency through regular and detailed financial reporting, as well as documentation of activities that are easily accessible to donors. This step creates clarity and a sense of security, which in turn increases donors' trust in the organization.
2. Accountability Strategy. Accountability is realized through targeted fund management and responsibility in program implementation. For example, Baiturrahim Mosque coordinates Zakat Fitrah distribution with neighbouring mosques to prevent overlapping, while SDIT Al-Madinah responds to donor feedback by changing the frequency of financial reports from semestral to monthly.
3. Donor Trust. Donor trust is influenced by transparency, accountability, and integrity of the organization's management. Donors feel confident when financial reports and program documentation show a clear allocation of funds and tangible results.

In addition, the trustworthy and professional character of the management, as perceived by Mrs. SA from SDIT Al-Madinah, strengthens confidence in the organization.

4. Responsiveness and Evaluation. Organizations that are responsive to donor feedback and complaints, such as providing complaint services or customizing reports as requested, demonstrate a commitment to improving donor satisfaction. Regular evaluation of programs also ensures that the organization's activities remain in line with its vision and mission.
5. Other Supporting Factors. In addition to transparency and accountability, elements such as service quality, organizational reputation, and donors' spiritual motivations also influence the level of trust. Although there are donors who give sincerely without questioning the reports, they still expect the organization to be more transparent in the future.

Overall, transparency and accountability are key foundations in building donor trust, while other elements such as board integrity, service quality, and tangible program impact strengthen the relationship between organizations and donors. The combination of these factors allows non-profit organizations to maintain donor support on an ongoing basis.

6. Conclusions and Recommendations

This study demonstrates that transparency and accountability are key factors in building donor trust in nonprofit organizations in Pontianak. As institutions that rely on donor support, nonprofit organizations must ensure that financial management is conducted openly and responsibly to maintain their credibility. Donors appreciate openness in financial reporting, activity documentation, and fund accountability, which indicates that nonprofit organizations have a professional and trustworthy governance system. More transparent and accountable organizations, such as Masjid Baiturrahim and SDIT Al-Madinah, tend to gain higher trust from donors compared to those that rely solely on limited documentation, such as Ota Peduli. This finding proves that nonprofit organizations that actively provide periodic reports and ensure clarity in fund management are more valued by donors and have the potential to receive sustained support. In addition to transparency and accountability, other factors also play a role in building donor trust in nonprofit organizations. The integrity of management is a crucial aspect, as organizations led by honest and reputable individuals tend to be more trusted. The tangible impact of programs also contributes to donor confidence, as donors want to see concrete results from their contributions. Furthermore, the responsiveness of organizations to donor input and needs strengthens trust, as it demonstrates that organizations not only receive funds but also care about donor involvement and satisfaction. Therefore, nonprofit organizations are expected to continuously enhance transparency and accountability in their financial management. By implementing better reporting standards, strengthening communication with donors, and ensuring that programs generate tangible impacts, nonprofit organizations

can reinforce public trust and build long-term relationships with donors. This study is expected to provide practical contributions to nonprofit organizations in improving their financial governance quality and to raise awareness among donors regarding the importance of supporting transparent, accountable, and impact-driven organizations.

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CHAPTER 1
INTRODUCTION

1.1. Background

Every business organization company and non-profit organization must prepare financial reports that are useful for knowing the financial condition so that they can make decisions for future steps. A non-profit organization is a type of organizational body that has a goal regardless of the size of the profits obtained. (Febriyanti & Devi, 2022). Non-profit organizations must prepare financial reports by applying transparency, namely openness and clarity in conveying financial information, and also applying accountability, namely being accountable for the decisions taken, to build public or donor trust and prevent fraud or unwanted things. (Amrul, 2023). Therefore, building trust between donors and non-profit organizations is not only related to carrying out the vision of its social mission and the commitment of the non-profit organization but also how the organization carries out the principles of financial accountability and transparency. Without strong trust, non-profit organizations risk losing support, which can hinder the effectiveness and sustainability of their social programs. Proper transparency and accountability can be seen through three elements: 1) Accountability for public funds; 2) Timeliness in presentation; 3) The existence of good internal and external checks or audits (Solin et al., 2023).

The financial statements of this non-profit organization must also be prepared based on financial accounting standards that use updates starting in 2019, namely Interpretation of Financial Accounting Standards (ISAK 35). If a non-profit organization does not apply ISAK 35 in its financial reporting, it cannot be said to be accountable and must also submit financial reports every year to ensure transparency (Saenggo, 2023). However, in Indonesia, there are still many non-profit organizations that do not prepare their financial statements with ISAK 35 accounting standards. Humans in non-profit entities who have a lack of accounting background and knowledge, so that many non-profit organizations do not follow accounting standards (Saechu & Nurhayati, 2023).

This research analyzes non-profit organizations, one of which is a mosque. The purpose of establishing a mosque is not only as a place to use for prayer but also as a centre of education and the spread of Islamic propaganda. At this time, there are still many mosques that feel no need to publish their financial reporting and management. This is because people generally donate because Allahu ta'ala (sincere) so they don't ask how financial management is because they fully trust the mosque manager (Abdillah & Suprihatin, 2020). Even so, the performance of the mosque management is very important, especially in the financial reporting section, which is usually managed by the mosque treasurer. To build donor trust and support the sustainability of donations, mosque administrators must implement transparency and accountability in financial reports. Transparency in financial reporting shows how their donations are used and whether they are used properly and honestly. Accountability shows the mosque's responsibility for the donations used, whether they are trustworthy, and what is needed by the mosque.



Figure 1.1. Mosque

Source: Figure processed by researchers (2024)

In addition, foundations or institutions also include non-profit organizations which have goals and objectives based on their respective fields, such as social, economic, religious, educational, political and legal, which are established by one or more parties operating in the public interest, not only for the benefit of individuals or groups but also the wider community (Indriastuti, 2023).

Financial reporting must also be accountable as a form of accountability for the results carried out that have been entrusted to the foundation or institution and must also be transparent, which can be understood and felt openness so that it can build donor trust in most of the funds that have been donated so that donors also want to continue their contributions to the foundation or institution (Febriyanti & Devi, 2022).

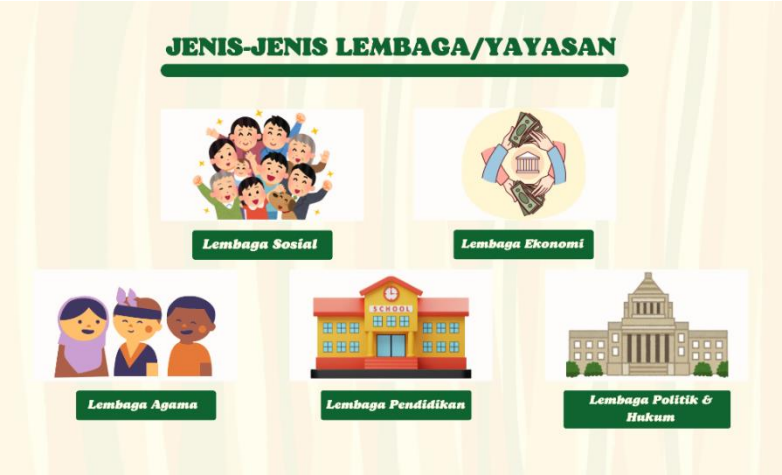


Figure 1.2. Types of Institutions/Foundations
Source: Data processed by researchers (2024)

In Indonesia, there are still frequent cases of cases such as misappropriation or embezzlement of funds and fraud, especially in non-profit organizations. One of them is what happened to the mosque administrator in the Bukit Bestari sub-district, Tanjungpinang City, Riau Islands, with the initials MRS embezzling Eid al-Adha sacrificial money belonging to 16 congregants worth Rp 51,000,000 (Hamapu, 2023). In addition, there is also a similar case that occurred in the Aksi Cepat Tanggap (ACT) foundation, where there are four suspects of alleged misappropriation and embezzlement of funds, one form of misappropriation of funds is related to social funds for victims of the Lion Air JT-610 plane crash worth IDR 34 billion which were not used as intended (Chaterine, 2022).

Based on the cases that occur, there are indications that financial management in these non-profit organizations is still not well implemented in a transparent and accountable manner because it does not prioritise a system of openness, especially in financial reports or information, so there is still fraud by irresponsible parties and one of the causes is also because the community or donors do not care that knowing

financial transparency and accountability in non-profit organizations is important, to avoid unwanted things such as fraud or financial abuse.

In addition, managers or administrators of non-profit organizations, especially the finance department, must also understand this by attending training to manage their finances transparently and accountably, even better if by applicable accounting standards, so that there are no incidents like the cases above. The implementation of financial transparency and accountability in non-profit organizations can also trust building, the public or donors believe that the funds donated have been carried out honestly and responsibly and can encourage sustainability in donors to contribute to the development of these entities so that it can bring good reputation value and help the effectiveness of program sustainability for non-profit organizations.

Research that discusses financial transparency and accountability in non-profit organizations and donor trust is still rarely carried out in Indonesia, so it requires a more comprehensive study to understand the application of financial transparency and accountability and donor trust in non-profit organizations. Can refer to research (Febriyanti & Devi, 2022). Discussing the effect of accountability, service quality, and transparency of financial reports on donor trust in the Bali Children Foundation (BCF) by collecting 32 BCF donors as samples and collecting data with questionnaires distributed to donors and using quantitative methods. The findings of this study indicate that accountability has a significant positive effect on donor trust, and also service quality has a significant positive effect on donor trust, and finally, the transparency of financial statements has no effect on donor trust. Something similar happened in research (Lisnawati, 2023). Which discusses the effect of accountability and transparency of financial statements on donors trust in the Ad-Dua Way Halim Bandar Lampung mosque, which uses quantitative research