

THE ROLE OF INTERNAL CONTROL SYSTEMS AND BEHAVIORAL ACCOUNTING ON THE EFFECTIVENESS OF PHILANTHROPIC FUND COLLECTION IN NORTH SUMATRA: MODERATION OF AMIL BEHAVIOR

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Received : 10 March 2026

Accepted : 01 April 2026

Revised : 15 March 2026

Published : 28 April 2026

Abstract

This study aims to analyze the influence of internal control and behavioral accounting on the effectiveness of philanthropic fundraising, with amil behavior as a mediating variable. This study uses a quantitative approach with a survey method, where data are analyzed using Structural Equation Modeling–Partial Least Square (SEM-PLS). The test results indicate that internal control and behavioral accounting have a positive and significant effect on the effectiveness of philanthropic fundraising. In addition, both variables also have a significant effect on amil behavior. The results of the indirect effect test prove that amil behavior is able to significantly mediate the relationship between internal control and behavioral accounting on the effectiveness of philanthropic fundraising. This finding confirms that the effectiveness of philanthropic fundraising is not only determined by organizational systems and procedures, but is also greatly influenced by the behavior of amil as the main implementer of fundraising activities.

Keywords: *Internal Control, Behavioral Accounting, Amil Behavior, Effectiveness of Philanthropic Fundraising*

INTRODUCTION

Philanthropic fundraising is a strategic tool for poverty alleviation, equitable distribution of welfare, and strengthening social solidarity within the community. In Indonesia, particularly in North Sumatra Province, the potential for philanthropic funds, such as zakat, infaq, sedekah, and waqf (ZISWAF), is significant, driven by the high Muslim population and increasing public awareness of participating in socio-religious activities. However, this substantial potential has not been fully matched by optimal fundraising realization. This situation indicates problems in the effectiveness of philanthropic fundraising and management by relevant institutions. One of the critical factors influencing the effectiveness of philanthropic fundraising is the implementation of an adequate internal control system. Internal control systems play a role in ensuring that the entire fundraising process is transparent, accountable, and in accordance with applicable regulations. Weak internal controls have the potential to lead to inefficiencies, recording errors, and even misuse of funds, which can ultimately undermine public trust as donors. Public trust is a key asset for philanthropic institutions, making an effective internal control system a necessity that cannot be ignored.

In addition to internal control systems, behavioral accounting also plays a crucial role in supporting the effectiveness of philanthropic fundraising. Behavioral accounting emphasizes the human behavioral aspects of accounting and decision-making processes, including how the attitudes, perceptions, motivations, and ethics of institutional managers influence organizational performance. In the context of philanthropic institutions, the behavior of managers, particularly amil (religious amil), is crucial to the success of fundraising. Amil not only serves as technical implementers but also as representatives of the institution who interact directly with the public and potential donors. Professional, trustworthy, communicative, and integrity-based behavior of amil is believed to strengthen the influence of internal control systems and behavioral accounting practices on the effectiveness of philanthropic fundraising. Conversely, undisciplined, low-commitment, or unethical behavior of amil can weaken the effectiveness of a well-designed system. Therefore, amil behavior is an important factor that can act as a moderating variable in the relationship between internal control systems and behavioral accounting on the effectiveness of philanthropic fundraising.

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Table 1.1 Data on Collection and Distribution of BAZNAS Philanthropic Funds (ZIS) in North Sumatra Province

No	Period / Year	Information	Amount of Funds (Rp)	Additional information
1	2023	Collection of Zakat, Infak, and Alms (ZIS) by Baznas North Sumatra	± 15.2 billion	ZIS funds include social and religious funds
2	2024	Collection of Zakat, Infak, and Alms (ZIS) by Baznas North Sumatra	± 17.6 billion	ZIS funds include social and religious funds
3	2025	Collection of Zakat, Infak, and Alms (ZIS) by Baznas North Sumatra	± 19.6 billion	Realization of funds collected
4	2025	Distribution of ZIS Baznas North Sumatra	± 17.7 billion	Distributed to ±30,000 beneficiaries
5	2024	ZIS fundraising	± 68 billion	Realization of funds collected by BAZNAS throughout North Sumatra
6	Annual Potential	Zakat Potential of North Sumatra Province	> 8 trillion	Based on the estimated zakat potential

Data source: sumut.baznas.go.id

The data in Table 1 shows that the collection of philanthropic funds in the form of zakat, infaq, and alms (ZIS) at the National Zakat Agency (BAZNAS) of North Sumatra Province has grown from year to year. In 2024, Baznas of North Sumatra Province successfully collected approximately Rp17.6 billion in ZIS and other socio-religious funds. Furthermore, in 2025, ZIS fund collection was recorded at approximately Rp19.6 billion, with distribution in 2025 amounting to Rp17.7 billion. The ZIS funds collected by the Provincial and Regency/City BAZNAS in North Sumatra Province only reached approximately Rp68 billion, while the potential zakat collection is estimated to exceed Rp8 trillion per year. This gap indicates that the level of effectiveness of philanthropic fund collection is still relatively low and not optimal.

These conditions indicate that problems in philanthropic fundraising are not only related to the community's economic potential, but also closely related to managerial and behavioral aspects in the management of philanthropic institutions. One important factor suspected of influencing the effectiveness of fundraising is the implementation of an internal control system. A weak internal control system can lead to a lack of transparency, accountability, and oversight of the fundraising process, thus impacting the decline in public trust as muzakki or donors. Furthermore, from a behavioral accounting perspective, the behavior of individuals involved in the fundraising process, particularly amil, plays a very strategic role. Amil are parties who interact directly with the community, so the attitude, integrity, professionalism, and work ethics of amil will influence donors' perceptions and trust in philanthropic institutions. Thus, the behavior of amil is suspected of strengthening or weakening the influence of internal control systems and behavioral accounting practices on the effectiveness of philanthropic fundraising.

Empirical data on the low realization of fundraising compared to the available potential provides a strong basis for this study to examine the role of internal control systems and behavioral accounting on the effectiveness of philanthropic fundraising in North Sumatra, with amil behavior as a moderating variable. This study is expected to provide a more comprehensive understanding of the internal institutional factors that influence the optimization of philanthropic fundraising. The urgency of this research stems from the clear gap between the potential for philanthropic funds and the realization of fundraising in North Sumatra Province. Empirical data shows that the potential for zakat in North Sumatra is estimated to reach more than IDR 8 trillion per year, but the realization of zakat fundraising is still in the range of tens of billions of rupiah. This gap reflects that the philanthropic fundraising mechanism has not been running optimally, even though the community's need for social and religious funds is increasing along with high poverty rates and social inequality.

From a governance perspective, philanthropic institutions are required to manage public funds transparently, accountably, and professionally. However, in practice, there is still a public perception regarding weak internal controls, a lack of transparency in financial information, and low public trust in philanthropic fund management institutions. This condition indicates that the internal control system is not fully capable of ensuring the

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effectiveness of fundraising, thus requiring further study to determine the extent of the system's role in improving fundraising performance. In addition to the system aspect, the urgency of this research also lies in the behavioral dimension of philanthropic fund management. Behavioral accounting emphasizes that the success of a system is determined not only by formal procedures and rules, but also by the behavior of the individuals who implement it. In the context of philanthropic institutions, *amil* (zakat payers) are key actors who interact directly with *muzakki* (payers of zakat) and the community. Therefore, the attitude, integrity, motivation, and professionalism of *amil* are crucial factors that can influence the effectiveness of fundraising.

This research is increasingly urgent due to the limited empirical studies that simultaneously integrate internal control systems and behavioral accounting in the context of philanthropic institutions, particularly at the regional level such as North Sumatra. Most previous studies tend to focus on aspects of sharia compliance, zakat potential, or the effectiveness of fund distribution, while the aspect of *amil* behavior as a moderating variable is still relatively rarely studied in depth. This research has practical and theoretical urgency. Practically, the research results are expected to serve as a basis for evaluating and improving the governance of philanthropic institutions, particularly in strengthening internal control systems and fostering *amil* behavior to be more professional and trustworthy. Theoretically, this research is expected to enrich the treasury of accounting and philanthropic management by presenting a behavioral accounting perspective in explaining the effectiveness of fundraising.

The study, "Analysis of Zakat Accounting and the Role of the Internal Control System based on Financial Accounting Standards Guidelines (PSAK 109)," by Setiyawati (2021), examined the relationship between internal control systems and the accountability of zakat reporting at zakat collectors in Jakarta and Banten. The results showed that internal control significantly impacted the reliability of financial reports, but its focus was limited to the accounting reporting aspect and did not examine the direct relationship with the effectiveness of philanthropic fundraising. Furthermore, this study did not consider individual behavior as a critical factor in the system's implementation. Lestari & Amrizal's (2024) study, "COSO-Based Internal Control in Indonesian Zakat Institutions," showed that zakat institutions have implemented most of the COSO internal control components, but elements such as comprehensive internal audits remain scarce. This study clarifies the dimensions of internal control structure implementation, but the primary focus remains on internal operational system processes rather than statistical relationships to zakat, *infaq*, or *sadaqah* fundraising.

Research by Yusrawati, Mariyanti, and Hatta (2023) shows that internal control and organizational commitment influence the performance of zakat collectors through accountability variables. However, this study does not link these variables to the effectiveness of philanthropic fundraising, but only to the performance of zakat collectors in general. Furthermore, the role of behavioral accounting and zakat collector behavior as moderators in this relationship has not been explored conceptually or empirically. Research by Amalia and Rama (2024) on the effectiveness of zakat, *infaq*, and alms fund management revealed that although certain institutions (e.g., YBM PLN) achieved relatively good effectiveness and efficiency, this study focused on reporting transparency and operational efficiency—not on the internal control system integrated with zakat collector behavior as a moderating factor or its explanation through behavioral accounting. A study by Nurdiani et al. (2025) in Financial Transparency and Accountability in Nonprofit Organizations emphasizes the importance of transparency and accountability in non-profit organizations in general, but also shows that the literature is still dominant on reporting and transparency, while individual behavioral variables (e.g., *amil* behavior) and their impact on the effectiveness of fundraising have not been the main focus of previous research.

Identification of problems

Based on the background, empirical data, research urgency, and previous research studies, the problems in this research can be identified as follows:

1. The gap between the potential and realization of philanthropic fundraising in North Sumatra Province is still very large, where the potential for zakat is estimated to reach more than IDR 8.8 trillion per year, but the realization of fundraising is still in the range of tens of billions of rupiah.
2. The effectiveness of philanthropic fundraising by zakat management institutions is not yet optimal, as reflected in the low level of fundraising realization compared to the available potential and fluctuations in the amount of funds successfully collected and distributed.
3. The implementation of internal control systems in philanthropic institutions is not yet fully effective, thus potentially creating weaknesses in the aspects of transparency, accountability, supervision, and risk management in the fundraising process.

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4. Behavioral accounting has not been a primary focus in the management of philanthropic institutions, even though individual behavioral aspects greatly influence the successful implementation of internal control systems and the accounting process as a whole.
5. The behavior of amil as managers and spearheads of philanthropic fundraising has not been studied comprehensively, particularly regarding their role in strengthening or weakening the effectiveness of internal control systems and behavioral accounting practices.
6. Some previous studies still focus on the accountability of reporting and the performance of amil, without directly linking it to the effectiveness of collecting philanthropic funds as the main objective of zakat and philanthropic institutions.
7. There is still limited empirical research that integrates internal control systems, behavioral accounting, and amil behavior in one research model, especially by making amil behavior a moderating variable.
8. There is a lack of empirical evidence in the regional context, especially in North Sumatra Province, regarding internal factors of philanthropic institutions that influence the effectiveness of fundraising.

Formulation of the problem

Based on the background, problem identification, and conceptual framework of the research, the problem formulation in this research is as follows:

1. How does the internal control system (X1) influence the behavior of amil (Z) in managing and collecting philanthropic funds in North Sumatra?
2. How does behavioral accounting (X2) influence the behavior of amil (Z) in managing and collecting philanthropic funds in North Sumatra?
3. How does the internal control system (X1) influence the effectiveness of philanthropic fundraising (Y) in North Sumatra?
4. How does behavioral accounting (X2) influence the effectiveness of philanthropic fundraising (Y) in North Sumatra?
5. How does the behavior of amil (Z) influence the effectiveness of philanthropic fundraising (Y) in North Sumatra?
6. Does the internal control system (X1) influence the behavior of amil (Z) through the effectiveness of philanthropic fund collection (Y) as an intervening variable?
7. Does behavioral accounting (X2) influence the behavior of amil (Z) through the effectiveness of philanthropic fundraising (Y) as an intervening variable?

LITERATURE REVIEW

2.1 Internal Control System (X1)

2.1.1 Definition of Internal Control System

An internal control system is a process carried out by the board of directors, management, and organizational personnel designed to provide reasonable assurance regarding the achievement of organizational objectives, such as operational effectiveness, reliable reporting, and compliance with applicable regulations Narulitasari, D., Mulya, ASM, & Subagyo, T. (2023). This framework was popularized by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) which includes five main components of internal control.

According to Saputra & Novita (2023), in a study of the application of COSO in a company's operational environment, COSO components can be used as a comprehensive internal control structure framework.

2.1.2 Internal Control System Indicators

Based on the COSO framework, there are five important indicators used to measure the Internal Control System:

1. Control Environment – organizational culture and commitment to integrity.
2. Risk Assessment – identification and analysis of risks to organizational objectives.
3. Control Activities – policies or procedures for addressing risks.
4. Information and Communication (Information & Communication) – effective information flow.
5. Monitoring – continuous evaluation of the quality of the internal control system.

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2.2 Behavioral Accounting (X2)

2.2.1 Definition of Behavioral Accounting

Behavioral accounting is a branch of accounting that studies the relationship between human behavior and accounting systems, how behavior influences the use of accounting information and how the accounting system itself influences individual and group behavior in Anam, MK, Yumna, L., & Darmansyah, DF (2024).

Although academic references on behavioral accounting in the context of zakat institutions are not widely available with DOI, general literature indicates that human behavior must be taken into account in the design and implementation of accounting and control systems because it has an impact on decisions, accountability, and operational effectiveness.

2.2.2 Behavioral Accounting Indicators

Research in organizational and behavioral accounting identifies key behavioral variables, which can be adapted as indicators in this study:

1. Attitudes towards Accounting & Control – perceptions of the importance of accounting in fundraising.
2. Individual Motivation – internal drive to carry out tasks accurately and professionally.
3. Risk Perception – how perceptions of risk (error, fraud) influence accounting behavior.
4. Trust in Accounting Systems – the extent to which individuals believe that accounting systems support reliability and transparency.
5. Ethics and Social Norms – social and ethical norms that guide behavioral accounting decisions.

2.3 Amil Behavior (Z) – Concept and Indicators

2.3.1 Amil Behavior in the Context of Philanthropy

Zakat collector behavior refers to the behavior and actions of zakat officers (amil) in carrying out their functions of collecting, distributing, communicating, and reporting philanthropic funds. Although there are not many DOI studies that explicitly examine the behavior of amil at Uin Sunan Ampel Surabaya (2025), research on fundraising management in the nonprofit sector shows that transparency, professionalism, communication with donors, and good fundraising management significantly influence donor trust and participation.

2.3.2 Amil Behavior Indicators

To measure the behavior of amil in this study, the following five indicators were used:

1. Amil Professionalism – competence and work ethics of amil in collecting funds.
2. Communication with Muzakki/Donors – effectiveness of communication and relationships with donors.
3. Compliance with Procedures – consistent adherence to collection and reporting SOPs.
4. Transparency of Action – openness of information about the use and management of funds.
5. Social Commitment & Religious Values – the level of commitment of the amil to the social and religious mission of the philanthropic organization.

2.4 Effectiveness of Philanthropic Fundraising (Y)

2.4.1 Definition of Fundraising Effectiveness

The effectiveness of philanthropic fundraising measures the extent to which philanthropic institutions successfully raise funds according to available targets, optimize potential funds, and create an efficient, transparent, and community-acceptable fundraising process (Nadhira Khaerunnisa, Nurfiah & Muslihati (2022)). In the context of zakat, this includes the growth of fundraising, the ratio of fundraising to potential, and the success of fundraising methods (Muslihin & Munawaruzaman (2024)).

2.4.2 Fundraising Effectiveness Indicators

1. Target Achievement Ratio – the percentage of funds raised compared to the set target.
2. Fund Growth Rate – the increase in the amount collected from period to period.
3. Collection to Potential Ratio – the comparison between funds collected and the potential for zakat in the community.
4. Fundraising Cost Efficiency – the level of costs incurred for each unit of funds raised.
5. Muzakki/Donor Trust – donor perception of the institution's credibility (indirect measure).

2.5 Theoretical Framework & Variable Relationships

The conceptual framework in this study was developed to provide a systematic overview of the relationships between the variables studied, both direct and indirect, as well as the role of moderating variables in strengthening or weakening the influence between variables. This framework serves as a logical basis in explaining the

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researcher's line of thought regarding the role of internal control systems and behavioral accounting on the effectiveness of philanthropic fundraising in North Sumatra, by considering amil behavior as a moderating variable. The effectiveness of philanthropic fundraising is the main objective of philanthropic institutions, which reflects the institution's ability to optimize funding potential, increase public trust, and ensure the sustainability of social programs. This effectiveness is influenced not only by technical and structural aspects, but also by behavioral factors and the organization's internal management system. Therefore, this study positions internal control systems and behavioral accounting as independent variables believed to have a strategic role in increasing the effectiveness of philanthropic fundraising.

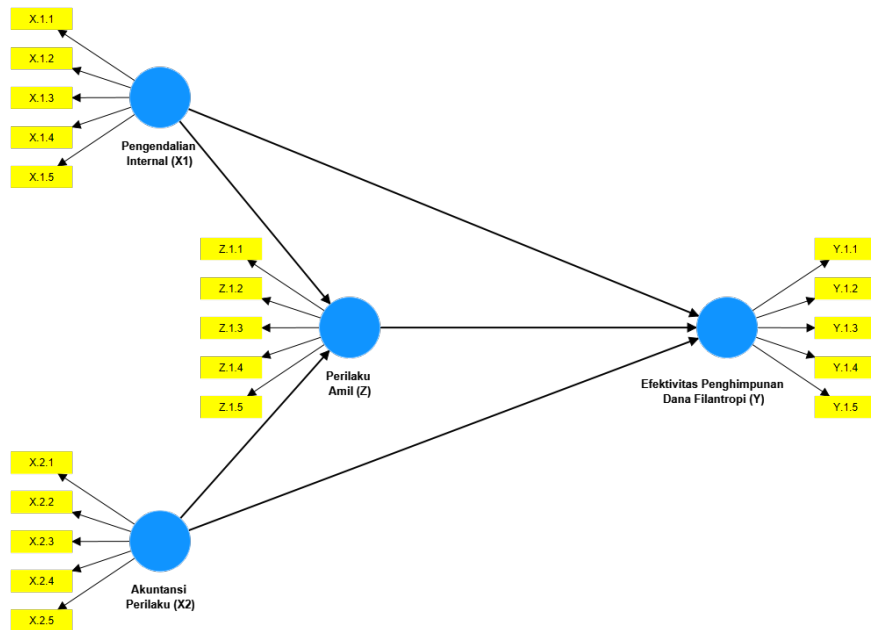


Figure 2.1 Conceptual Framework

Based on the theoretical basis above, the structure of the relationship between variables in this study can be explained as:

1. Internal Control System (X1) and Behavioral Accounting (X2) directly influence the Effectiveness of Philanthropic Fundraising (Y).
2. Amil behavior (Z) is modeled as a moderating variable that strengthens or weakens the relationship between X1–Y and X2–Y.
3. In addition, the behavior of amil is also seen as a variable that can interact with X1 and X2 to determine the effectiveness of the collection results.

METHOD

3.1 Research Approach

This study uses a quantitative approach to examine the relationship between variables in the form of internal control systems (X1), behavioral accounting (X2), amil behavior (Z) as a moderating variable, and the effectiveness of philanthropic fundraising (Y). The quantitative approach was chosen because the focus of this study is to test the empirical hypothesis of the causal relationship between variables through numerical measurements and objective statistical data processing in accordance with the research objectives. According to Sarstedt et al. (2026), the quantitative approach with PLS-SEM is very suitable for research that wants to measure structural relationships between latent variables or model moderating and mediating variables with relatively small samples.

3.2 Research Design

This study used a correlational research design with a quantitative approach, aiming to determine the influence of relationships between variables based on a predetermined conceptual model. The data analysis technique used was Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4.0 software.

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SmartPLS was chosen because the PLS-SEM method can handle complex models, data that does not have to be normally distributed, and the ability to test direct and indirect relationships (including moderation) simultaneously.

3.3 Research Population and Sample

1. The research population was all amil who worked at philanthropic/zakat institutions in North Sumatra Province.
2. The sampling technique used non-probability purposive sampling, namely selecting respondents based on certain criteria (for example, amil who has been actively collecting philanthropic funds for at least 1 year).
3. The number of samples targeted in this study was 100 amil.

This sample size is sufficient because PLS-SEM can still be used in quantitative research with small to medium samples without having to meet the assumption of data normality, as long as the indicators and model constructs are well designed.

3.4 Variables and Operational Definitions

1. Internal Control System (X1): This variable is measured through indicators such as control environment, risk assessment, control activities, information and communication, and internal monitoring.
2. Behavioral Accounting (X2): Measured through indicators of attitudes towards accounting, individual motivation, risk perception, trust in the system, and ethics/social norms that influence the use of accounting systems.
3. Amil Behavior (Z): Moderating variables that include professionalism, communication with donors, compliance with procedures, transparency of actions, and social and religious commitment.
4. Effectiveness of Philanthropic Fundraising (Y): Measured through target achievement ratio, fund growth rate, fund to potential ratio, fundraising cost efficiency, and donor trust.

3.5 Research Instruments

Data collection was conducted using a closed-ended questionnaire structured based on indicators for each variable using a Likert scale of 1-5 (strongly disagree to strongly agree). Each question item was developed from a review of relevant literature to reflect the theoretical construct of each variable.

3.6 Validity and Reliability Testing

Before testing the structural model, the research instrument was tested through:

1. Convergent validity test,
2. Internal reliability test,
3. Discriminant validity test.

This testing method was conducted using SmartPLS 4.0 to ensure that each indicator significantly contributes to the measured latent variable. This technique has been widely used in quantitative research using PLS-SEM.

3.7 Data Analysis Techniques

Data were analyzed using PLS-SEM through SmartPLS 4.0 software, which includes:

1. Outer Model Testing (Measurement Model): to test the validity and reliability of indicators against variable constructs.
2. Inner Model Testing (Structural Model): to test the relationship between variables, including direct influences ($X1 \rightarrow Y$, $X2 \rightarrow Y$, $X1 \rightarrow Z$, $X2 \rightarrow Z$, $Z \rightarrow Y$) and indirect/moderation influences (e.g. $X1 \times Z \rightarrow Y$, $X2 \times Z \rightarrow Y$).

PLS-SEM allows testing of path coefficients, R-square values, and t-statistic values through bootstrapping to determine the significance of the relationship between variables.

RESULTS AND DISCUSSION

4.1 Evaluation of Measurement Model (Outer Model)

The measurement model (outer model) is a confirmatory factor analysis (CFA) that tests the validity and reliability of the latent constructs. The following are the results of the outer model evaluation in this study.

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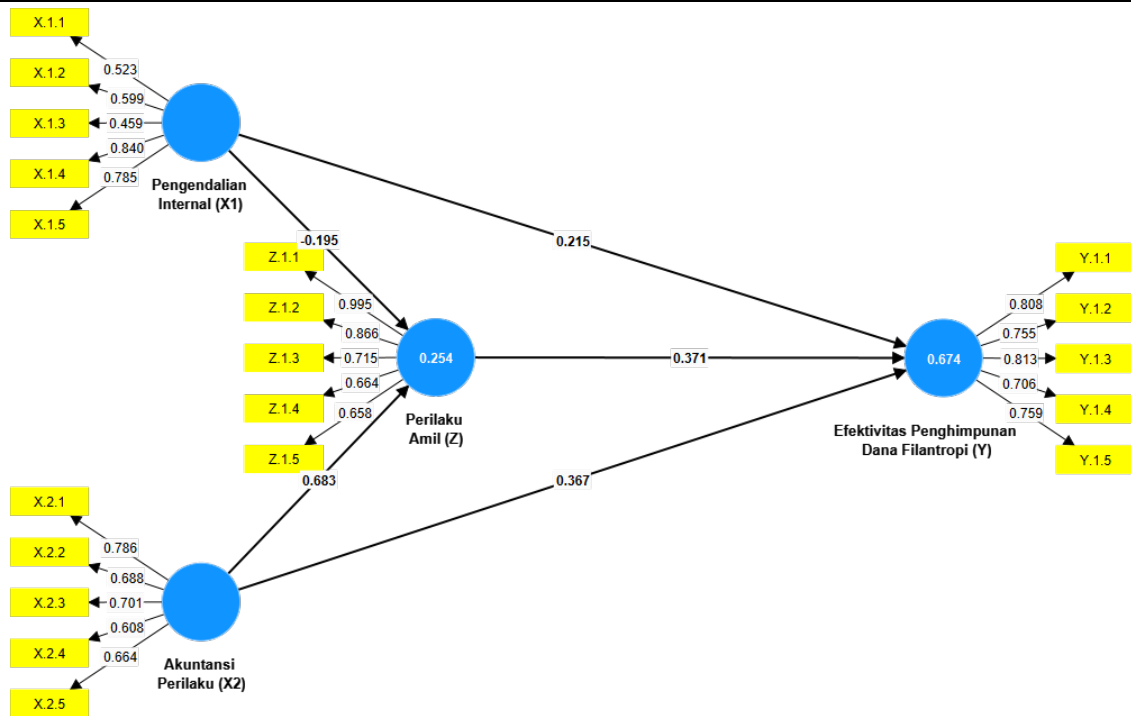


Figure 4.1. Outer Model
Table 4.1 Cross Loading

	Accounting _Behavior (X2)	Effectiveness of Philanthropic Fundraising (Y)	Internal Control (X1)	Amil Behavior (Z)
X.1.1	0.551	0.376	0.523	0.239
X.1.2	0.586	0.435	0.599	0.266
X.1.3	0.547	0.323	0.459	0.220
X.1.4	0.707	0.622	0.840	0.353
X.1.5	0.699	0.563	0.785	0.361
X.2.1	0.786	0.599	0.714	0.383
X.2.2	0.688	0.525	0.658	0.335
X.2.3	0.701	0.496	0.617	0.398
X.2.4	0.608	0.485	0.601	0.266
X.2.5	0.664	0.497	0.656	0.336
Y.1.1	0.607	0.808	0.601	0.517
Y.1.2	0.543	0.755	0.488	0.551
Y.1.3	0.636	0.813	0.596	0.507
Y.1.4	0.548	0.706	0.544	0.426
Y.1.5	0.563	0.759	0.556	0.497
Z.1.1	0.508	0.641	0.440	0.995
Z.1.2	0.441	0.562	0.370	0.866
Z.1.3	0.360	0.462	0.324	0.715
Z.1.4	0.275	0.472	0.257	0.664
Z.1.5	0.356	0.400	0.354	0.658

Source :Primary data processed (2026)

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Based on the loading value of each indicator, it can be explained that each construct in this study has shown an adequate level of validity because all indicators have the highest loading on the variables that should be measured compared to other variables. The Behavioral Accounting indicator (X2) in items X.1.1–X.2.5 shows a fairly strong contribution to its construct, with loading values ranging from 0.547 to 0.786, which is higher than its correlation with Philanthropic Fundraising Effectiveness (Y), Internal Control (X1), and Amil Behavior (Z). Similarly, the Philanthropic Fundraising Effectiveness indicator (Y.1.1–Y.1.5) has a high loading value on construct Y, which is between 0.706 to 0.813, thus reflecting the indicator's ability to represent fundraising effectiveness consistently.

In the Internal Control construct (X1), indicators X.1.4 and X.1.5 show very strong loadings (0.840 and 0.785), confirming the important role of the internal control system in this study. Meanwhile, the Amil Behavior indicators (Z.1.1–Z.1.5) have a very dominant loading on the Z construct, especially Z.1.1 with a value of 0.995, which indicates that the amil behavior is very well measured by the indicators used. Overall, this cross-loading pattern indicates that the research instrument has met the criteria for discriminant validity, so that each construct can be clearly distinguished and is suitable for further analysis.

4.2 Convergent Validity

The convergent validity of the measurement model with the reflective indicator model is assessed based on the correlation between the item score/component score and the construct score calculated using PLS. The following are the results of the convergent validity measurement model test using loading factors:

Table 4.2
Results of Instrument Validity Test Using Loading Factor

	Accounting Behavior (X2)	Effectiveness of Philanthropic Fundraising (Y)	Internal Control (X1)	Amil Behavior (Z)
X.1.1			0.723	
X.1.2			0.899	
X.1.3			0.759	
X.1.4			0.840	
X.1.5			0.785	
X.2.1	0.786			
X.2.2	0.788			
X.2.3	0.701			
X.2.4	0.708			
X.2.5	0.764			
Y.1.1		0.808		
Y.1.2		0.755		
Y.1.3		0.813		
Y.1.4		0.706		
Y.1.5		0.759		
Z.1.1				0.995
Z.1.2				0.866
Z.1.3				0.715
Z.1.4				0.764
Z.1.5				0.758

Source :Primary data processed (2026)

Based on the results of the outer loading test, all indicators in each construct in this study showed loading values that met the convergent validity criteria, which were above 0.70. The Internal Control Indicator (X1) in items X.1.1 to X.1.5 had loading values between 0.723 and 0.899, indicating that these indicators were able to represent the internal control construct strongly and consistently. Furthermore, the Behavioral Accounting

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indicator (X2) in items X.2.1 to X.2.5 showed loading values ranging from 0.701 to 0.788, indicating that the behavioral accounting construct was well measured by the indicators used. In the construct of Philanthropic Fundraising Effectiveness (Y), indicators Y.1.1 to Y.1.5 have high loading values, namely between 0.706 and 0.813, thus reflecting the indicator's ability to accurately describe the effectiveness of fundraising. Meanwhile, the Amil Behavior construct (Z) shows a very strong loading value, especially in indicator Z.1.1 with a value of 0.995, as well as other indicators that are above 0.70, which indicates that amil behavior is measured very well. Overall, these results indicate that all indicators have been convergently valid and are suitable for use in further structural analysis.

4.3 Reliability Test

An instrument can be considered reliable if its Average Variance Extracted value is greater than 0.5, Cronbach's Alpha value is greater than 0.6, and Composite Reliability value is greater than 0.7. The following table shows the results of the reliability calculations using Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability:

Table 4.3
Calculation of AVE, Cronbach Alpha, and Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Accounting_Behavior (X2)	0.822	0.825	0.820	0.679
Effectiveness of Philanthropic Fundraising (Y)	0.878	0.880	0.878	0.692
Internal Control (X1)	0.791	0.818	0.784	0.633
Amil (Z) Behavior	0.891	0.912	0.890	0.625

Source :Primary data processed (2026)

Based on the results of the reliability and construct validity tests, the Behavioral Accounting variable (X2) shows a Cronbach's alpha value of 0.822 and a composite reliability (rho_a) of 0.825 and a composite reliability (rho_c) of 0.820. These values have exceeded the minimum required limit, which is 0.70, so it can be concluded that the indicators in the behavioral accounting construct have good internal consistency and are reliable. In addition, the Average Variance Extracted (AVE) value of 0.679 indicates that this construct is able to explain more than 50% of the variance of its indicators, thus meeting the convergent validity criteria.

For the Philanthropic Fundraising Effectiveness variable (Y), the Cronbach's alpha value is 0.878, the composite reliability (rho_a) is 0.880, and the composite reliability (rho_c) is 0.878, indicating a very good level of reliability. This indicates that the indicators used to measure the effectiveness of philanthropic fundraising have a high level of stability and consistency. The AVE value of 0.692 also confirms that this construct has strong convergent validity, as it is able to explain most of the variance of the indicators that form it.

Furthermore, the Internal Control variable (X1) shows a Cronbach's alpha value of 0.791, a composite reliability (rho_a) of 0.818, and a composite reliability (rho_c) of 0.784, all of which are above the threshold of 0.70. This indicates that the internal control construct has adequate reliability and its indicators are consistent in measuring the same concept. The AVE value of 0.633 also indicates that convergent validity has been met, so this construct is suitable for use in the research model.

Meanwhile, the Amil Behavior variable (Z) has a Cronbach's alpha value of 0.891 and a composite reliability (rho_a) of 0.912 and a composite reliability (rho_c) of 0.890, reflecting a very high level of reliability. This indicates that the indicators of amil behavior have excellent internal consistency in measuring the construct. The AVE value of 0.625 also confirms that the amil behavior construct has met the convergent validity criteria. Overall, the results of this test indicate that all constructs in the study have met the required reliability and validity criteria, so they can be used for structural analysis and further hypothesis testing.

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4.4 Structural Model Evaluation (Inner Model)

Evaluation of the inner model can be seen from several indicators, including the coefficient of determination (R²), Predictive Relevance (Q²), and Goodness of Fit Index (GoF) (Hussein, 2015). The results of the structural model displayed by Smart PLS 3.0 in this study are as follows:

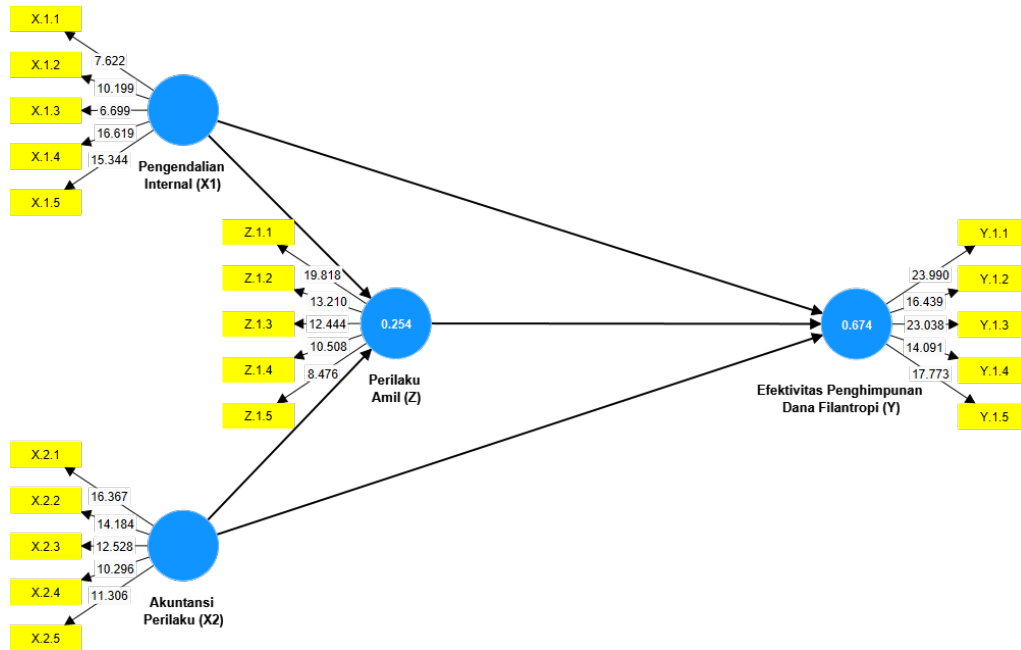


Figure 4.2 Structural Model (Inner Model)

4.5 R² (R-square) Results

In assessing a model using PLS, we begin by looking at the R-square for each dependent latent variable. The results of the r² calculation in this study are as follows:

Table 4.4
Correlation Value (r²)

	R-square	R-square adjusted
Effectiveness of Philanthropic Fundraising (Y)	0.674	0.671
Amil (Z) Behavior	0.754	0.750

Source :Primary data processed (2026)

Based on the results of the reliability and construct validity tests, the Behavioral Accounting variable (X2) shows a Cronbach's alpha value of 0.822 and a composite reliability (rho_a) of 0.825 and a composite reliability (rho_c) of 0.820. These values have exceeded the minimum required limit, which is 0.70, so it can be concluded that the indicators in the behavioral accounting construct have good internal consistency and are reliable. In addition, the Average Variance Extracted (AVE) value of 0.679 indicates that this construct is able to explain more than 50% of the variance of its indicators, thus meeting the convergent validity criteria.

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indicates that the indicators of amil behavior have excellent internal consistency in measuring the construct. The AVE value of 0.625 also confirms that the amil behavior construct has met the convergent validity criteria. Overall, the results of this test indicate that all constructs in the study have met the required reliability and validity criteria, so they can be used for structural analysis and further hypothesis testing.

4.6 Hypothesis Testing

Based on the results of the outer model, all tested hypotheses met the requirements and can therefore be used as analysis models in this study. Hypothesis testing in this study used a 5% alpha, meaning that if the t-statistic value is ≥ 1.96 or the probability value is \leq the level of significance ($\alpha = 5\%$).

**Table 4.5
Partial T-Test**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Internal Control (X1) -> Effectiveness of Philanthropic Fundraising (Y)	0.219	0.218	0.023	9,434	0,000
Internal Control (X1) -> Amil Behavior (Z)	0.599	0.595	0.059	10,199	0,000
Accounting _Behavior (X2) -> Effectiveness of Philanthropic Fundraising (Y)	0.192	0.191	0.024	7,931	0,000
Accounting _Behavior (X2) -> Amil _Behavior (Z)	0.664	0.661	0.059	11,306	0,000
Amil Behavior (Z) -> Effectiveness of Philanthropic Fundraising (Y)	0.371	0.389	0.573	8,647	0,000

Source :Primary data processed (2026)

Hypothesis testing in this study was conducted using a significance level (alpha) of 5%. The decision-making criteria were based on a t-statistic value ≥ 1.96 or a p-value ≤ 0.05 , indicating that the relationship between variables was statistically significant. Based on these test results, all influence pathways tested in this research model met the significance criteria, thus the proposed hypothesis was accepted.

- 1. Internal Control (X1) has a significant influence on the Effectiveness of Philanthropic Fundraising (Y)** with a t-statistic value of 9.434 and a p-value of 0.000. This value far exceeds the minimum required limit, thus it can be concluded that the better the internal control system implemented, the higher the effectiveness of philanthropic fundraising. Strong internal controls can increase accountability, transparency, and public trust, which ultimately drives successful fundraising.

These findings align with Agency Theory, which explains the existence of an agency relationship between the public or donors as principals and philanthropic fund managers as agents. In the context of philanthropic institutions, internal control functions as a mechanism to minimize conflicts of interest and information asymmetry between donors and fund managers. Recent research shows that a strong internal control system can increase transparency and accountability in fund management, thereby reducing the risk of misuse and increasing public trust (Alshbili, Elamer, & Beddewela, 2021). This increased trust encourages donors to continue channeling funds, ultimately increasing the effectiveness of philanthropic fundraising.

Furthermore, the results of this study can be explained through Stewardship Theory, which views organizational managers as oriented toward the interests of the organization and stakeholders, rather than solely personal interests. From this perspective, internal control functions not only as a supervisory tool but also as a support system that helps managers and amil carry out their duties optimally and responsibly. Recent research shows that effective internal control can create a structured work environment, encourage professional behavior, and strengthen managers' commitment to the goals of philanthropic organizations (Kusuma & Hidayat, 2022). These conditions have a direct impact on improving the quality of fund management and the success of philanthropic fundraising.

Thus, the results of this study confirm that internal control plays a strategic role in increasing the effectiveness of philanthropic fundraising, both from an agency perspective and from a stewardship-

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oriented management perspective. Philanthropic institutions that consistently and sustainably implement internal control will more easily build public trust, increase donor participation, and achieve their stated social goals.

- 2. Internal Control (X1) also has a significant influence on Amil Behavior (Z)** with a t-statistic value of 10.199 and a p-value of 0.000. These results indicate that the implementation of good internal control can shape the behavior of amil who are more professional, disciplined, and responsible in carrying out their duties. With clear procedures and oversight mechanisms, amil are encouraged to work in accordance with ethical standards and organizational rules.

The results of this study align with the Theory of Planned Behavior (TPB) developed by Ajzen and widely used in contemporary organizational behavior research. In the context of TPB, individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control. Good internal controls, such as standard operating procedures, clear reporting systems, and consistent monitoring mechanisms, strengthen amil's perceived behavioral control over their work. Recent research shows that an effective internal control system can increase individual compliance with regulations and encourage ethical and professional work behavior (Mahmudi & Mulyani, 2021). Thus, internal controls play a role in shaping amil's intentions and behavior to align with the goals of the philanthropic organization.

Furthermore, these findings can be explained through Stewardship Theory, which views amil as stewards or trustees acting in the interests of the organization and the wider community. From this perspective, internal control is not merely seen as a limiting tool, but rather as a support system that helps amil carry out their responsibilities optimally and morally. Recent research shows that internal controls designed in a participatory manner and oriented towards organizational values can strengthen the commitment, integrity, and sense of responsibility of social fund managers (Rashid & Amran, 2022). This encourages amil to work in accordance with ethical standards, maintain public trust, and carry out their duties with integrity.

Thus, the results of this study confirm that internal control plays a strategic role in shaping positive amil behavior. Through clear work procedures, a consistent monitoring system, and fair enforcement of rules, internal control can create a work environment conducive to professional and ethical behavior. Good amil behavior ultimately serves as a crucial foundation for improving the performance and credibility of philanthropic institutions in the eyes of the public.

- 3. Behavioral Accounting (X2) shows a significant influence on the Effectiveness of Philanthropic Fundraising (Y)** with a t-statistic of 7.931 and a p-value of 0.000. These findings indicate that a good understanding and application of behavioral accounting, such as attention to psychological and behavioral aspects in the accounting process, can increase the effectiveness of fundraising. Behavioral accounting helps philanthropic organizations develop reporting and fundraising systems that are more responsive to the needs and expectations of stakeholders.

The results of this study align with Stakeholder Theory, which emphasizes that an organization's sustainability and performance are significantly influenced by its ability to meet the needs and expectations of stakeholders. In the context of philanthropic institutions, behavioral accounting plays a role in producing financial information that is not only technically accurate but also communicative, easy to understand, and relevant to donors and the public. Recent research shows that a financial reporting system that considers the behavioral aspects of information users can increase perceptions of organizational transparency and accountability, ultimately strengthening stakeholder trust and encouraging donation participation (Freeman, Phillips, & Sisodia, 2021). Thus, behavioral accounting is a strategic tool for increasing the effectiveness of philanthropic fundraising.

Furthermore, these findings can be explained through Behavioral Accounting Theory, which emphasizes that the accounting process is inseparable from the influence of the attitudes, perceptions, and behaviors of the individuals involved. From this perspective, behavioral accounting helps organizations understand how accounting information is processed and interpreted by users, both internal and external. Contemporary research shows that implementing accounting that considers behavioral aspects can improve decision-making quality, enhance control systems, and encourage ethical behavior in the management of nonprofit funds (Birnberg, 2020; Schaltegger & Burritt, 2021). This has a positive impact on fundraising effectiveness, as donors tend to be more trusting and willing to contribute to organizations that present

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information transparently and responsibly. Thus, the results of this study confirm that behavioral accounting plays a strategic role in increasing the effectiveness of philanthropic fundraising. By developing reporting and fund management systems that address behavioral, psychological, and ethical aspects, philanthropic institutions can build better relationships with stakeholders. These relationships, based on trust and transparency, are ultimately key factors in increasing the success of sustainable philanthropic fundraising.

- 4. Behavioral Accounting (X2) also has a significant influence on Amil Behavior (Z)** with a t-statistic value of 11.306 and a p-value of 0.000. This value is the highest among the other influence pathways, indicating that behavioral accounting plays a very strong role in shaping the attitudes and behavior of amil. The appropriate application of behavioral accounting can encourage amil to act more ethically, transparently, and performance-oriented, thereby improving the quality of philanthropic fund management.

The findings of this study can be explained through the Theory of Planned Behavior (TPB). According to this theory, individual behavior is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of philanthropic institutions, behavioral accounting plays a role in shaping amil's positive attitudes toward the importance of transparency and accountability, as well as strengthening organizational norms regarding ethical and responsible fund management. Recent research shows that an understanding of behavioral accounting can increase individual compliance with regulations and encourage more professional work behavior (Ajzen, 2020; Hsu & Chen, 2021). Thus, behavioral accounting influences amil's intentions and actions in carrying out their duties in a trustworthy manner.

Furthermore, the results of this study align with Ethical Decision-Making Theory, which emphasizes that individual ethical decisions and behavior are influenced by value systems, information, and the organizational environment. Behavioral accounting provides an information and reporting framework that is not only quantitative but also emphasizes honesty, openness, and moral responsibility. Recent research shows that behaviorally sensitive accounting systems can enhance ethical awareness, integrity, and social responsibility among fund managers in nonprofit and philanthropic organizations (O'Fallon & Butterfield, 2021; Treviño, den Nieuwenboer, & Kish-Gephart, 2023). This encourages amil to act in accordance with the organization's ethical values and societal expectations.

Thus, the results of this study confirm that behavioral accounting plays a strategic role in shaping positive amil behavior. Appropriate implementation of behavioral accounting not only improves amil's technical understanding of fund management and reporting but also instills ethical values, transparency, and responsibility. Amil behavior formed through behavioral accounting serves as a crucial foundation for creating professional, credible, and sustainable philanthropic fund management.

- 5. Amil's behavior (Z) has a significant influence on the effectiveness of philanthropic fundraising (Y)** with a t-statistic value of 8.647 and a p-value of 0.000. This confirms that the professional, honest, and trustworthy behavior of amil is an important factor in increasing the effectiveness of fundraising. Amil with positive behavior is able to build trust between muzakki and donors, thus having a direct impact on the success of philanthropic fundraising. Overall, these results confirm that internal control and behavioral accounting not only have a direct influence on the effectiveness of fundraising, but also have an indirect influence through the mediating role of amil behavior.

These findings align with Trust Theory, which emphasizes that trust is the primary foundation of the relationship between an organization and its stakeholders. In the context of philanthropic institutions, the behavior of amil (fund managers) directly represents the organization's image in the eyes of the public. Recent research shows that honesty, integrity, and transparency in fund managers significantly influence donor trust and the sustainability of donations (Edelman, 2021; Sargeant & Woodliffe, 2022). When amil demonstrates trustworthy behavior, donors tend to feel secure and confident that the funds distributed will be managed responsibly, thus positively impacting the effectiveness of philanthropic fundraising.

Furthermore, the results of this study can also be explained through Stewardship Theory, which views amil as stewards or trustees who act in the interests of the organization and the wider community. From this perspective, amil behavior oriented towards the values of trustworthiness, responsibility, and public service will encourage the achievement of philanthropic organizations' goals. Recent research shows that the behavior of social fund managers based on moral commitment and social responsibility can improve

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the performance of nonprofit organizations, including in terms of fundraising (Rashid & Amran, 2022). Thus, positive amil behavior not only reflects compliance with regulations but also reflects a commitment to the social mission of philanthropic institutions.

Furthermore, these findings corroborate previous test results, which showed that internal control and behavioral accounting indirectly influence the effectiveness of fundraising through amil behavior. This confirms that amil behavior acts as a strategic mediating variable, bridging organizational policies, systems, and practices with fundraising performance. In other words, no matter how well implemented internal control and behavioral accounting systems are, the effectiveness of philanthropic fundraising will be largely determined by how amil translates these systems into concrete behavior in carrying out their duties.

Table 4.6
Indirect Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Accounting_Behavior (X2) -> Amil_Behavior (Z) -> Effectiveness of Philanthropic_Fund Collection (Y)	0.241	0.240	0.012	9,269	0,000
Internal Control (X1) -> Amil Behavior (Z) -> Effectiveness of Philanthropic Fund Collection (Y)	0.304	0.305	0.019	5,603	0,000

Source :Primary data processed (2026)

Hypothesis testing of the indirect effect in this study was conducted using a significance level (alpha) of 5%. The decision-making criteria stipulated that an effect is considered significant if the t-statistic is ≥ 1.96 or the p-value is ≤ 0.05 . Based on the test results, all tested indirect influence paths showed t-statistic values that far exceeded the minimum limit and a p-value of 0.000, thus concluding that the tested mediation effect is statistically significant.

1. The test results show that Behavioral Accounting (X2) has a significant effect on the Effectiveness of Philanthropic Fundraising (Y) through Amil Behavior (Z) with a t-statistic value of 9.269 and a p-value of 0.000. This finding indicates that the implementation of good behavioral accounting not only has a direct impact, but also indirectly increases the effectiveness of fundraising through the formation of positive amil behavior. Behavioral accounting is able to influence the way amil behaves, makes decisions, and carries out their responsibilities, so that professional and ethical behavior contributes to increasing donor trust and the success of philanthropic fundraising.
2. Furthermore, Internal Control (X1) was also proven to have a significant effect on the Effectiveness of Philanthropic Fundraising (Y) through Amil Behavior (Z) with a t-statistic value of 5.603 and a p-value of 0.000. These results indicate that an effective internal control system is able to shape more disciplined, accountable, and responsible amil behavior, which ultimately has an impact on increasing the effectiveness of fundraising. Supervisory mechanisms, clear work procedures, and good separation of duties encourage amil to work according to established standards.

Overall, the results of this test confirm that Amil Behavior (Z) plays a significant mediating role in the relationship between behavioral accounting and internal control on the effectiveness of philanthropic fundraising. Thus, increasing the effectiveness of fundraising does not only depend on system and technical aspects, but is also greatly influenced by human resource behavioral factors, especially amil, who are a crucial link between organizational policies and philanthropic performance achievements.

CONCLUSION

5.1 Conclusion

Based on the analysis and discussion, it can be concluded that internal control has a positive and significant impact on the effectiveness of philanthropic fundraising. This indicates that the better the internal control system implemented by a philanthropic institution, the higher the level of effectiveness in fundraising, particularly through increased transparency, accountability, and public trust.

1. Furthermore, internal control also has a positive and significant impact on the behavior of amil. A strong control system can shape more disciplined, professional, and responsible behavior among amil in carrying

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- out their duties. Thus, internal control serves not only as a supervisory tool but also as a mechanism for shaping human resource behavior.
2. The research also shows that behavioral accounting has a positive and significant impact on the effectiveness of philanthropic fundraising. The application of behavioral accounting, which takes into account individual psychological and behavioral aspects, can improve the quality of fund management and reporting, thereby increasing donor trust and participation.
 3. Furthermore, behavioral accounting has a positive and significant effect on amil's behavior, indicating that an understanding of behavioral accounting encourages amil to act more ethically, honestly, and performance-oriented. These behaviors are crucial factors in supporting the success of philanthropic fundraising.
 4. Finally, the test results demonstrate that amil behavior acts as a significant mediating variable in the relationship between internal control and behavioral accounting on the effectiveness of philanthropic fundraising. This confirms that fundraising effectiveness is determined not only by organizational systems and policies, but also by the behavior of amil as the primary implementers of philanthropic activities.

5.2 Suggestion

Based on the research results and conclusions that have been obtained, the suggestions that can be given are as follows.

1. Philanthropic institutions are advised to strengthen their internal control systems by improving operational procedures, conducting ongoing oversight, and increasing transparency and accountability. This is crucial for building public trust and increasing the effectiveness of philanthropic fundraising.
2. Furthermore, philanthropic institutions need to develop behavioral accounting practices, particularly by addressing the behavioral and ethical aspects of amil (collective charities) in managing funds. Continuous training and coaching related to ethics, professionalism, and social responsibility of amil (collective charities) need to be enhanced to further support organizational performance.
3. For future researchers, it is recommended to add other variables that could potentially influence the effectiveness of philanthropic fundraising, such as donor trust, service quality, or institutional reputation. Furthermore, future research could use different methods or approaches and expand the research area to achieve more comprehensive and generalizable results.

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