

Accountability And Financial Transparency Of Mosques Based On Sharia Enterprise Theory (Case Study Of Masjid Al-Muhajirin Desa Sidoraharjo)**Lisdiawati¹⁾, Muchriana Muchran²⁾, Saida Said³⁾**^{1,2,3)}Accounting Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Makassar, Indonesia

Corresponding Author

Email : lisdhiawaty@gmail.com, Muchranmuchriana@gmail.com, saida.said1072@gmail.com**Abstract**

This research aims to determine the accountability and transparency practices of financial management carried out by the administrators of the Al-Muhajirin Mosque, Sidoraharjo Village, South Sukamaju sub-district, North Luwu district. This research uses a qualitative approach based on interviews, observation and documentation. The data analysis technique used in this research is descriptive qualitative.

The results of the research show that in its financial management, the Al-Muhajirin Mosque has done things that reflect responsibility (accountability) and openness (transparency) based on enterprise sharia theory, namely related to the awareness of the Mosque Committee/Manager that their duties are trust and worship of Allah. The management also realizes that reporting the mosque's financial accountability is not only to the community/congregation and donors but also to Allah SWT. Apart from that, mosque funds have been used for worship of Allah and there is nothing to cover up.

Keywords: Accountability, Mosque, Sharia Enterprise Theory, Transparency**INTRODUCTION**

Accountability and transparency in mosque financial management is one form of accountability for the preparation and transparency of the mosque's financial reports, every income and expenditure of the mosque must be recorded properly, and the recording itself must be based on standard accounting principles, so that making every recording of income and expenditure recorded in a structured manner according to the account and easily understood by the public as mosque worshipers who are one of the users of financial reports (Raharjanti & Muharrami, 2020).

Implementing Sharia Enterprise in the context of mosque financial transparency and accountability is an important step to ensure that funds and resources managed by mosques are used well and in accordance with sharia principles (Buckley & Casson, 2020). Mosques are institutions that are run based on the principles of Islamic sharia. These principles include aspects such as the prohibition of usury, justice, and ethics in financial management. Therefore, it is important to carry out mosque financial activities in accordance with sharia principles. Many mosques face gaps in financial management, especially in terms of transparency and accountability (Besley & Ghatak, 2017). This research emerged because (Rangan & Sengul, 2009) there was a need to understand how Enterprise Sharia could be applied to overcome this gap.

Al-Muhajirin Mosque is the main mosque in Sidoraharjo village, South Sukamaju District, North Luwu Regency. This mosque has made a big contribution to the community of Sidoraharjo village, not only for the surrounding community but also often visited by travelers or traveling long distances (Mahardika et al., 2022). This mosque has many religious activities and economic empowerment for people around the area. The Al-Muhajirin Mosque annually receives zakat,

infaq, alms and other funds from donors with the aim of encouraging and supporting mosque activities. Therefore, financial management responsibility (accountability) is something that needs to be considered for the benefit of the people (Setyowati, 2020).

Being the main mosque in Sidoraharjo village, it should have good financial management and this is realized by the practice of planning, monitoring, evaluating the budget and presenting financial reports in accordance with Islamic sharia principles with publication to the public (transparent). Transparent presentation in financial reports is the key to success in efforts to maintain the survival and prosperity of mosques (Afifah & Faturrahman, 2021). However, in managing mosque funds, mosque administrators are sometimes hesitant to convey financial information related to donor reports (names and amounts donated to the mosque), the public assumes that the donation reports submitted can create "pride and arrogance". The phenomenon that arises is suspicion among the public regarding the management of mosque funds which are entrusted to mosque administrators, one of the triggers is the administrators' lack of understanding in presenting financial reports transparently, apart from that, sometimes the notice board for mosque cash funds is also rarely updated on the exact amount. Therefore, a deep understanding is needed about how mosque administrators should report mosque finances transparently.

RESEARCH METHODS

This research uses a qualitative approach based on interviews, observation and documentation. The data analysis technique used in this research is descriptive qualitative, where qualitative descriptive analysis is analysis to describe or analyze a research result obtained so that it is able to provide complete information for solving the problems faced. Qualitative analysis is a procedure in research that produces descriptive data where the data obtained is in the form of written or spoken words from people and the behavior observed. This research is analyzed with the aim of managing or compiling data to be interpreted and explained as best as possible, then analyzed by looking for data regarding the research object. The time required for this research is approximately 2 months, after the research permit was issued from the faculty of economics and business, namely January to February 2024. The research location chosen was the Al-Muhajirin Mosque which is located in Sidoraharjo village, District. South Sukamaju, Kab. North Luwu.

RESULTS AND DISCUSSION

1. Accountability and Transparency of Mosque Financial Management Carried Out by the Al-Muhajirin Mosque Management in Sidoraharjo Village

In the mosque's financial report, it can be seen how important the report is for the mosque management and for the general public. The funds that go to the mosque management have been used by the management for positive activities and in accordance with the role of the mosque. For example, financial reports for mosque administrators are used to make the financial management of the mosque structured and patent because every incoming and outgoing fund is all in the financial report, and also as evidence for the community and mosque congregation so that there are no unwanted or hidden things. cover it.

The role of this financial report is also beneficial for the community, because the community has the right to know where the funds coming in and what the funds going out are used for and also how much cash the mosque itself has. Because it would be good if the mosque management

were transparent with the public about the mosque's financial reports so as not to cause slander or other things that are not desired by both parties.

Financial accountability is responsibility regarding financial integrity, disclosure and compliance with applicable regulations. The aim is accountability, in this case financial responsibility for all activities in all religious organizations regarding the financial reporting of non-profit organizations. Meanwhile, transparency itself is openness in carrying out a mosque financial reporting process, so nothing is covered up. The characteristics of non-profit organizations are different from business organizations, where the main fundamental difference is the way the organization obtains the resources needed to carry out its various operational activities. Apart from that, mosques also provide information about all indicators so that mosque financial management can be said to be accountable and transparent, which is important in recording mosque financial reports.

a. Input (Input)

The source of funds or finances that enter the Al-Muhajirin mosque's finances comes from the community itself, such as money from the charity box for Friday prayers, tarawih charity box, Eid al-Fitr charity box, Eid al-Adha charity box, infaq from the community, alms from community, zakat from the community or from the community who pays their vows. In essence, the funds that enter the mosque's treasury come from the community itself and are intended for the community itself as well.

b. Expenditures (Output)

The funds that enter the Al-Muhajirin mosque's treasury have been used as well as possible by the mosque management, such as for maintaining or shopping for equipment for the Al-Muhajirin mosque itself. Examples of expenses made by mosque administrators include electricity costs, mosque maintenance such as painting the fence or mosque building when it is time for it to be renewed and also repairing the mosque roof if it is damaged, etc., and replacing mosque equipment that is no longer suitable for use, such as fans, prayer mats, wall clocks, digital clocks. The funds spent are none other than to make the congregation and the community around the Al-Muhajirin mosque comfortable.

C. Hasil dan Manfaat (*Outcome dan Benefit*)

Of all the funds that have been spent by the mosque management, the majority has been used for the construction and maintenance of the Al-Muhajirin mosque and there has been clear progress. The results and benefits that have been generated include maintaining sustainability and comfort for the community. One of the programs is building a TPA for the children of the Sidoraharjo village community, especially around the Al-Muhajirin mosque itself. This was done to make people aware of how important it is to revive the mosque and learn religious knowledge as well as make people comfortable with the infrastructure provided by the Al-Muhajirin mosque.

2. Accountability and Financial Transparency of the Al-Muhajirin Mosque Based on Sharia Enterprise Theory

Accountability from an Islamic or enterprise sharia perspective gives us an understanding that accountability for the use of organizational resources is not only given to humans but also to Allah and nature (Kholmi, 2012: 54). Accountability in this case also has unique, noble and universal values. Accountability in enterprise sharia is filled with the values of monotheism,

caliphate and justice. The value of monotheism is the awareness that all resources must be mobilized to produce God's approval. The Caliph's values view that humans are God's representatives on earth who must manage the earth based on God's rules and spread benefits. Meanwhile, the value of justice is the spirit to always do justice in all things. Apart from that, accountability for openness (transparency) in the management of mosque finances is very necessary for the management to the congregation. Because the congregation and donors have the right to know the mosque's cash flow, while the mosque administrators have the obligation to convey the mosque's cash flow. In many verses of the Koran, Allah tells us to uphold justice in our lives. For this reason, it is an obligation for mosque administrators to act fairly in terms of managing the mosque or managing the mosque's finances.

The management of the Al-Muhajirin Mosque has tried to uphold this value of justice through several things or activities. Mosque finances are a trust of the community and congregation which must be held accountable (accountability) to the congregation. By announcing the financial condition of the mosque, the mosque administrators have also eroded the suspicion that exists in the community regarding mosque finances, this is also related to how the mosque administrators (accountability/accountability) continue to report the mosque's finances, (transparency/openness of mosque funds) so that the community can know the situation. mosque funds. Then, for openness (transparency), the mosque management has also tried to carry out its duties. This can be seen if there is a deliberation/committee meeting that is always open to the congregation, namely by inviting the congregation to take part in the meeting activities. This shows us that the Al-Muhajirin Mosque has implemented the values of justice, brought closer fraternal relations among Muslims and consulted with the congregation about the construction of the mosque and reported the financial condition of the mosque regularly.

CONCLUSION

The conclusion of this research is that in terms of its financial management, the Al-Muhajirin mosque has done things that reflect responsibility (accountability) and openness (transparency) based on sharia enterprise theory, namely related to the awareness of the Mosque Committee/Manager that their duties are trust and worship towards God. The management also realizes that reporting the mosque's financial accountability is not only to the community/congregation and donors but also to Allah SWT. Apart from that, mosque funds have been used for worship of Allah and nothing has been covered up. Be careful in using mosque funds and believe that by taking care of the mosque they will receive blessings from Allah. Another thing is that the management has also tried to direct the community/congregation to contribute their contributions by way of contributions every harvest season. Socially and educationally, mosques have provided benefits to society. The source of the mosque's income comes from halal sources and the funds are used in accordance with Allah's rules.

Accountability for financial management has been running well, this is shown by the active role of the congregation directly in mosque activities. In recording its financial reports, both income and expenditure at the Al-Muhajirin mosque are still done very simply. Income (input) is funds or money received by the mosque for the benefit of the mosque itself, which is explained where the source is. Meanwhile, for expenditure (output), the funds that go to the mosque are used to purchase infrastructure and equipment for the benefit of the mosque itself and also for the construction and maintenance of the mosque. Meanwhile, the results and benefits are the results and benefits obtained from the expenditure of mosque funds, such as for the comfort of the community and the congregation of the Al-Muhajirin mosque.

Based on the research results and conclusions, the researcher hereby suggests improvements to the practice of presenting financial reports so that they are better, clearer and more detailed, especially when there is a disbursement of mosque cash funds, always accompanying proof of transactions or receipts. This is useful as evidence for users of financial reports, in this case donors, to have more trust and confidence that the financial management carried out by the mosque has been carried out well, is accountable and also transparent to its congregation. It would be better for the mosque management to also post transparency and accountability in financial reporting on the notice/information board so that it can be seen by the congregation without needing to ask. For future researchers, this phenomenological approach can be used as a reference for research with other objects.

REFERENCES

- Aditiya, R. (2021). *Apakah Organisasi Nirlaba Telah Menerapkan PSAK No. 45 Secara Amanah?(Studi Kasus Pada LKSA Panti Asuhan Al-Isra)*. Bata Ilyas *Journal of Accounting*.
- Afifah, N., & Faturrahman, F. (2021). *Analisis penerapan akuntabilitas pengelolaan keuangan sesuai standar akuntansi isak 35 pada yayasan an-nahl bintang*. *Journal of Accounting, Finance, and*
- Agustina, C., & Ardiansari, A. (2015). *Pengaruh faktor ekonomi makro dan kinerja keuangan terhadap nilai perusahaan*. *Management Analysis Journal*.
- Amalia, N. M. (2023). *Pengaruh Intensi Berzakat Dan Penerapan Kebijakan Lembaga Terhadap Kesejahteraan Muzakki Di Baznas Kabupaten Sidoarjo*. *Jurnal Tabarru': Islamic Banking And Finance*. <https://Journal.Uir.Ac.Id/Index.Php/Tabarru/Article/View/11303>
- Andriani, M. (2019). *Pengaruh transparansi, akuntabilitas, dan partisipasi masyarakat terhadap pengelolaan dana desa (studi pada Desa Luk, Kecamatan Rhee, Kabupaten ... In E-Journal Akuntansi FEB Universitas Teknologi core.ac.uk*.
- Anggraeni, N., & Putra, R. N. A. (2021). *Determinan Discretionary Loan Loss Provision pada Perbankan Syariah di Indonesia. ... : Islamic Economics Journal*.
- Aniktia, R., & Khafid, M. (2015). *Pengaruh mekaniseme good corporate governance dan kinerja keuangan terhadap pengungkapan sustainability report*. *Accounting Analysis Journal*.
- Anjarwati, M. (2012). *Pengaruh kejelasan sasaran anggaran, pengendalian akuntansi dan sistem pelaporan terhadap akuntabilitas kinerja instansi pemerintah*. *Accounting Analysis Journal*.
- Apriyanti, H. W. (2017). *Islamic Social Finance Accountability Practice*. *IJIBE (International Journal of Islamic Business ...*
- Buckley, P. J., & Casson, M. (2020). *The internalization theory of the multinational enterprise: Past, present and future*. *British Journal of Management*. <https://doi.org/10.1111/1467-8551.12344>
- Cahya, B. T., & Rohmah, F. (2019). *Evolution of Islamic Social Reporting: Viewed From Islamic Position in the Continuum Social Responsibility*. In ... *Ekonomi Dan Bisnis Islam (Journal of e-journal.unair.ac.id*.
- Chan, B. (2021). *Applying a Common Enterprise Theory of Liability to Clinical AI Systems*. *American Journal of Law & Medicine*.
- Fauzi, A. A., & Sheng, M. L. (2022). *The digitalization of micro, small, and medium-sized enterprises (MSMEs): An institutional theory perspective*. *Journal of Small Business Management*. <https://doi.org/10.1080/00472778.2020.1745536>
- Gonzalez, A. D., & Dentchev, N. A. (2021). *Ecosystems in support of social entrepreneurs: A*

- literature review. Social Enterprise Journal.* <https://doi.org/10.1108/SEJ-08-2020-0064>
- Gunibala, Z., Amaliah, T. H., & ... (2021). *Analisis Implementasi Akuntansi Masjid Berdasarkan PSAK 45 Dan Berbasis Komputer.* In ... *Dan Audit Syariah.* *Ejournal.Iaingorontalo.Ac.Id.* <https://Ejournal.Iaingorontalo.Ac.Id/Index.Php/Ak/Article/Download/375/346>
- Haryanti, S., & Kaukab, M. E. (2019). *Analisis Transparansi Dan Akuntabilitas Laporan Keuangan Masjid Di Wonosobo (Sstudi Empiris Pasa Masjid Yang Terdaftar Di Kemenag Kabupaten Wonosobo Journal of Economic, Business and*
- Haugh, H. (2012). *The importance of theory in social enterprise research. Social Enterprise Journal.* <https://doi.org/10.1108/17508611211226557>
- Herizal, H., Mukhrijal, M., & Wance, M. (2020). *Pendekatan akuntabilitas pelayanan publik dalam mengikuti perubahan paradigma baru administrasi publik. Journal of Governance and*
- Herlina, R., Taufik, T., & Nasir, A. (2021). *Pengaruh transparansi, kompetensi, dan sistem akuntansi keuangan terhadap akuntabilitas pengelolaan keuangan daerah dengan penerapan sistem In Journal of Economic, Bussines journal.ipm2kpe.or.id.*
- Rangan, S., & Sengul, M. (2009). *Information technology and transnational integration: Theory and evidence on the evolution of the modern multinational enterprise. Journal of International Business Studies.* <https://doi.org/10.1057/jibs.2009.55>
- Russetyowati, A. (2018). *Peningkatan Minat Penggunaan Kartu Kredit Syariah Melalui Pendekatan Kepercayaan, Sikap, dan Pendapatan. Journal of Finance and Islamic Banking.*
- Sanadi, H. (2019). *Pengaruh Akuntabilitas dan Transparansi Pengelolaan Keuangan Serta Motivasi Terhadap Kinerja Guru di SMAN 1 dan SMAN 68 Jakarta Pusat. Cakrawala Management Business Journal.*
- Selviani, D. (2020). *Pengaruh Penerapan Anggaran Berbasis Kinerja Terhadap Akuntabilitas Kinerja Instansi Pemerintah Kota Cimahi. Land Journal.*
- Setyowati, L. (2020). *Kompetensi Sebagai Pemoderasi Pengelolaan Keuangan Dan Penerapan Akuntansi Terhadap Akuntabilitas Kinerja. Tangible Journal.*
- Soraya, E. A., & Mahmud, A. (2016). *Faktor-faktor yang mempengaruhi kebutuhan standar akuntansi keuangan entitas tanpa akuntabilitas publik. Accounting Analysis Journal.*
- Sulistiyawati, N. (2020). *Analisis akuntabilitas dan transparansi pengelolaan dana. Journal of Applied Management*
- Suprianto, E. (2018). *Analisis Transparansi & Akuntabilitas Laporan Keuangan Masjid di Semarang. ... MUHASABA: Jurnal Akuntansi (e-Journal).*
- Suswandoyo, M. I. (2023). *Accounting Performance and Sustainable Competitive Advantage in Indonesian Mining Companies. Journal Intelektual.*
- Utami, D., Santoso, E. B., & Pranaditya, A. (2017). *Pengaruh struktur modal, pertumbuhan perusahaan, profitabilitas, ukuran perusahaan, kinerja keuangan perusahaan, terhadap nilai perusahaan (studi kasus In Journal Of Accounting. jurnal.unpand.ac.id.*
- Wiartha, I. (2020). *Pengaruh rasio kecukupan modal, likuiditas dan operasioal terhadap kinerja keuangan Bank Syariah di Indonesia (Studi Empiris Pada BRI Syariah). Journal Development.*
- Wijayanto, A., Winarni, E., & ... (2021). *Pengaruh Penerapan Akuntansi Lingkungan. In ... Economics Journal. scholar.archive.org.*
- Wijayati, F. L. (2021). *Conceptualization Good Amil Governance In Zakat Institution. Journal*

of Business and Management

Witro, D. (2021). *Nilai Wasathiyah dan Harakah dalam Hukum Ekonomi Syariah: Sebuah Pendekatan Filosofis Sikap dan Persepsi Bankir terhadap Bunga Bank. Al-Huquq: Journal of Indonesian Islamic*

Young, D. R., & Kim, C. (2015). *Can social enterprises remain sustainable and mission-focused? Applying resiliency theory. Social Enterprise Journal.*
<https://doi.org/10.1108/SEJ-02-2015-0005>