

Date Received : August 2024
Date Accepted : August 2024
Date Published : September 2024

QUALITATIVE REVIEW OF MOSQUE FINANCIAL MANAGEMENT: Implementation of An Accounting System in Controlling Funds

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Keywords:

Accounting System,
Control of Mosque
Funds,
Accountability

ABSTRACTS

This research aims to analyze the implementation of the accounting system in controlling funds in mosques and assess the accountability level in mosque financial management. The open and accountable management of mosque finances is essential to maintaining the congregation's and stakeholders' trust. Qualitative methods were used in this research, using a case study approach at the Adda'watul Islamiyah mosque in Pontianak. Data was collected through intense interviews with the mosque committee and direct observation. The research results indicate that effective accounting system practices can improve control of mosque funds, reduce misuse of funds, and increase accountability of mosque committees. Several mosques that use an accounting system in an organized manner and accordance with applicable accounting standards have succeeded in presenting financial reports that are transparent and accountable. This research suggests that the mosque committee implement a more effective accounting system in order to improve control and accountability of mosque funds.

A. INTRODUCTION

Mosques function as centers of religious and social activities for Muslims worldwide (Amrullah, 2015). Mosques handle various complex financial activities; managing mosque funds is crucial to ensure continuity of operations and services to the congregation and the surrounding community (Yazima, 2024). Mosques are also a non-profit organization that manages funds from the community, requiring systematic, transparent, and accountable financial management (Dewi & Renggana, 2022). The principles of transparency and accountability in managing funds received by mosques reflect the existence of transparent and accountable mosque financial reports. Mosque financial management is essential to congregational trust and smooth operations (Siregar, 2024). With the increasing number of donations and the complexity of financial management, using an efficient and transparent accounting system is very important. An effective accounting system is not just a means of recording transactions but is also an internal control tool that helps prevent fraudulent acts and ensures the use of funds according to their intended purpose (Yunita et al., 2023).

Mulyadi (2016) states that an effective accounting system can increase operational efficiency and provide reliable decision-making information (Limba & Sapulette, 2023). In mosques, using an efficient accounting system will facilitate the management of zakat funds, infaq, donations, and other sources of funds in a more transparent and accountable manner. Rahman (2019) states that the successful use of an accounting system depends on management support and adequate staff training (Sumual et al., 2024). Using an accounting system also has challenges, primarily related to adaptation to technological developments and human resource capabilities. Therefore, apart from selecting appropriate accounting software, training and education for mosque committees is an essential key to ensuring the system's smooth operation (Respatiningsih et al., 2020).

According to research results from Ahyaruddin (2017), mosques are often the focus of public attention regarding the transparency of managing donations given by donors (Safitri, 2014). Thus, indirectly, the mosque organization seeks to provide information that can increase accountability and organizational performance, even though this information is not needed. Accuracy and moral obligations in managing mosque funds are reflected through the principle of accountability, which is the main point of the committee's ethical responsibility towards the congregation and surrounding community (Hudayah, 2020). Ahmed Mohamed emphasized that in managing mosque funds, accountability is not only related to financial responsibility but also includes openness, transparency, and fairness in using any funds received (Abdul, 2020). In this way, mosques need a sound accountability system to ensure that the funds managed are used correctly and by religious principles.

Mosque Accounting System, which includes identification, measurement, recording, and reporting of financial transactions carried out in the mosque as a form of accountability in managing funding sources (Rakhmawati., 2020). To avoid errors in recording, a good and structured accounting system is needed. The mosque accounting system refers to the structure used by the mosque committee to manage, record, evaluate, and inform financial transactions related to mosque operations. This system aims to provide reliable, precise, and structured information regarding the income and expenditure of mosque funds to the committee and other involved parties (Nurhayati et al., 2023).

By implementing an appropriate accounting system, mosques can guarantee that the funds received and used will be in accordance with religious values and can be adequately accounted for by the congregation and the community (Euis, 2023). The mosque accounting system can be adjusted to the unique needs and characteristics of each mosque. This involves recording donations such as donations, infaq, zakat, and other contributions. Husain Al-Qarni (2020) said that by implementing a sound accounting system, mosques can increase effectiveness in managing funds and ensure that every financial transaction that occurs can be accounted for transparently to the congregation (Setiawan, 2023).

It is necessary to understand that the aim of accountability in this context is to be financially responsible for all activities that occur in religious organizations (Prasetio, 2017). Non-profit organizations have different characteristics from business organizations, especially in terms of obtaining the resources needed to carry out operational activities (Sudaryo et al., 2021). Religious organizations are included in the category of non-profit organizations (Marlinah & Ibrahim, 2018). Because its operations are not aimed at seeking financial profit but are more focused on organizing religious activities and services for the congregation. As part of a non-profit organization, mosques also experience pressure to calculate economic and social costs more efficiently and also consider the negative consequences of the activities they carry out (Misra, Hakim, & Pramana, 2020). Funds for religious organizations generally come from donations from the congregation or congregation as well as donations from other parties. In this way, the funds collected must be adequately accounted for by those who contributed.

Controlling mosque funds is a crucial element in the financial management of non-profit organizations, including mosques (Awalia et al., 2023). This involves the use of accounting principles, transparency, accountability, and effective internal control to ensure that the funds managed are used efficiently and in accordance with the stated objectives. The principle of accountability is a fundamental principle in managing mosque funds, which requires the mosque committee to be responsible for managing funds received from the congregation and the community (Puspitasari, 2016). Mohamed (2020) explains that accountability in managing mosque funds includes not only financial accountability but also openness, transparency, and fairness regarding any use of funds received. Transparency is the level of openness in the presentation of financial reports (Irnovadila, 2023).

This is crucial for increasing the trust of the congregation and also ensuring that every incoming and outgoing flow of funds is explained in detail and can be accounted for. Ahyaruddin (2017) emphasized that financial transparency is an essential element in maintaining and increasing public trust and ensuring that the use of funds is in accordance with donor wishes (Tufani et al., 2024). Efficiency and effectiveness: the main aim of controlling funds is to achieve efficiency and effectiveness in managing funds. Efficiency refers to the economical use of funds without reducing service quality, while effectiveness means achieving predetermined goals with available funds (Aflaha et al., 2021).

This research aims to review mosque financial management qualitatively, focusing on using accounting systems to control funds. Because the Adda'watu Islamiyah Mosque uses manual recording rather than accounting software, it will identify the challenges and consequences of manual recording. This strategy is expected

to provide in-depth insight into good practices in managing mosque finances and also identify obstacles to using the accounting system. This research can contribute to increasing understanding and awareness of the importance of efficient financial management in the mosque environment. It is also hoped that it can provide suggestions to the mosque committee and other parties to improve the quality of financial management, which will help improve services to the congregation and the community effectively and efficiently (Elsera et al., 2021).

B. METHOD

This research aims to analyze the implementation of the accounting system in controlling funds in mosques and assess the accountability level in mosque financial management. The open and accountable management of mosque finances is essential to maintaining the congregation's and stakeholders' trust. This research is included in the qualitative research because it involves data collection and data analysis by utilizing existing theories to understand how the mosque committee uses a manual accounting system to control mosque funds and identify the challenges and consequences of this approach. Denzin and Lincoln (2018) emphasized that the qualitative method is a research strategy used to explore aspects of social life with an emphasis on field exploration and direct contact with individuals involved, as an interpretation process focused on the significance of the data collected (Achjar et al., 2023). The object of this research is the Adda'watul Islamiyah Mosque, located in the Siantan Hulu area of Pontianak City. In the context of this research, there are two categories of data, namely primary and secondary. Primary data is obtained directly by researchers through data collection by conducting direct observations and interviews (Fathoni, 2006).

Secondary data is information that already exists based on previous sources (Ridwan et al., 2021). In this research, the secondary data used are journals and previous research on implementing mosque accounting systems and controlling mosque funds. In this research, secondary data is only intended to see differences in how effective and efficient accounting software is in recording. It is hoped that this secondary data will provide an understanding of several methods, principles, and good practices in using an accounting system to control mosque funds effectively. In this research, data collection was carried out using interview and observation methods. This interview was conducted so that participants or mosque committees could share their in-depth insights and experiences regarding financial management without relying on accounting software.

The main instrument for collecting data is an interview guide, which covers a series of questions about manual financial recording and reporting without using software, challenges experienced in manual financial management, the consequences or impact of manual recording methods on fund control, the committee's views on the effectiveness of the system manually. Data was analyzed using the thematic analysis method, which involves transcription of interviews, which helps obtain text ready for analysis; the data coding process aims to identify main themes.

C. RESULT AND DISCUSSION

The results of this research show that from the results of qualitative interviews with the first theme, namely, manual financial recording and reporting without using software, "So here we record all income and expenditure of funds in the ledger, and we record all these transactions in detail and must be recorded. proof that there are receipts

or expenditures, so administrators who have the task of recording transactions must be more careful if they want to record them." (Treasurer of the Adda'watul Islamiyah Mosque). "Usually when it is the end of the month we usually manually re-verify all the records to ensure that there are no errors in the recording." (Secretary of the Adda'watul Islamiyah Mosque).

The second theme is the challenges experienced in manual financial management, "The challenge faced here is the time for recording, which if done manually would definitely take longer, and there would definitely be errors in recording, wrong numbers or forgotten transactions. recorded or recorded twice. And if there are already a lot of ledgers, it becomes even more difficult to manage the documents, especially when comparing or adjusting two or more financial records." (Treasurer of the Adda'watul Islamiyah Mosque).

The third theme concerns manual recording methods' consequences on fund control, limited control, and transparency. "Even though we record manually, we still try to be more open or transparent to all the congregation here about the condition of funds in the mosque, but this recording "It is not too neat compared to using a computer system" (Secretary of the Adda'watul Islamiyah Mosque). The fourth theme is the view of the committee or mosque administrators regarding the effectiveness of the manual system, "Yes, we feel that the manual system can still be used as long as the person doing the recording is thorough, disciplined when recording and verifying it again, but we also think that it cannot keep up with increasingly sophisticated developments. ." (Chair of the Adda'watul Islamiyah Mosque Management). We can still use the manual system, but we, as administrators, also realize that in the long term, we may have to move to a more modern system to make it more efficient. (Treasurer of the Adda'watul Islamiyah Mosque).

The results of interviews with the committee or administrators of the Adda'watul Islamiyah mosque, which uses a manual accounting system, several points were found, namely; first, in manual financial recording and reporting, the committee or mosque administrators routinely record the income and expenditure of funds manually in the ledger. Every transaction is recorded in detail and accompanied by proof of receipt. Second, the challenges experienced in manual financial management, the mosque committee experienced several obstacles in manual recording. Manual recording is time-consuming, and errors can occur, such as transactions being forgotten or recorded twice. Third, the impact of the manual recording method on controlling control funds and transparency is limited; even though the committee tries to maintain transparency, manual re-verification takes longer, and the process could be more effective with a computerized system. Fourth, the view of the mosque management or committee regarding the effectiveness of the manual system: The management or committee feels that the manual recording system can still be used as long as it is carried out with discipline, but the committee or management also realizes that the manual recording system cannot be relied on in the long term, a switch to the system may be needed a more modern one that is useful for increasing efficiency and effectiveness in financial management.

The implementation of a manual accounting system for controlling funds at the Adda'watul Islamiyah mosque shows that even though we have tried to maintain transparency, several obstacles must be overcome; firstly, namely human error, the manual recording process is vulnerable to human error, such as errors in recording or

lack of accuracy in verification, this can cause inaccuracies in financial reports and potential loss of funds. Second, limited efficiency: the manual recording process requires more time and energy than a computerized system; this can hamper efficiency in financial management and result in delays in preparation. Third, limited control; even though the management or committee carries out manual verification, the manual system has limitations regarding effective control and tracking of transactions.

D. SUGGESTIONS AND ACKNOWLEDGMENTS

Based on the results of the interviews and discussions that have been carried out, there are several suggestions and recommendations that I have for the Adda'watul Islamiyah Mosque, namely;

1. Mosque committees or administrators need training and education to increase awareness about the importance of using an effective and efficient accounting system for managing mosque funds.
2. Evaluating technology, recording, and managing mosque funds must consider adopting a modern, computerized accounting system that meets the needs and capabilities of the mosque committee or management.
3. Strengthen the mosque's internal controls; even though it still uses a manual system, the management or committee must also strengthen its internal controls, such as separating duties and verifying each transaction.
4. Periodic monitoring and evaluation: The management or committee must monitor and evaluate the accounting system used and be open and aware of changes, if necessary, to improve the control of mosque funds.

With these suggestions and recommendations, managing mosque funds can increase efficiency, transparency, and trust among the congregation and the community.

Thank you to the Accounting Study Program, Faculty of Economics and Business, Tanjungpura University.

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