

The Perception of Angkolanese toward Mosques Fund Deposit on Mosque Administrator House at West Angkola District, North Sumatera

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ABSTRACT

The problem in this study was a decision by the mosque management not to use the services of Islamic banks in saving mosque funds. The formulation of the problem in this study described on how the public perception of West Angkola Subdistrict on the deposit of mosque funds in the house of mosque administrators and what factors caused mosque administrators to make decisions by saving mosque funds in the administrator house. This study discussed the perceptions of the people of West Angkola District on the storage of mosque funds in the house of the mosque management. This research was a qualitative study using primary data with 60 samples. Data collection techniques were interviews, observation, namely observing an event in the field. The results of the study indicated that the perceptions of the people of West Angkola Subdistrict on the deposit of mosque funds in the house of the mosque administrator had a positive perception of the decision of mosque administrators in saving mosque funds. The community had high confidence in the decision of the mosque management in managing mosque funds. One of the factors influencing the decision to make mosque funds in the mosque administrator house was the sense of public trust in the mosque administrators in saving funds. Besides, the distance that is quite far and the mosque management's knowledge is lacking on Islamic banks affected the decision of mosque administrators to save mosque funds.

Keywords: Perception, mosque, fund

INTRODUCTION

Economics has existed since humans existed on earth. How to survive is one of the arts contained in economics. Economics will continue to develop following the development of human civilization. Developments also followed the development of Islamic economics in the Islamic banking sector. On the one hand, the conventional economy is considered to be still above the sharia economy. Economists predict that in

the coming years the Islamic economy will develop more rapidly than conventional economies¹.

According to Law No. 21 of 2008 concerning Syariah Banking states that Islamic banking is everything that concerns Islamic banks and syariah business units, including institutions, business activities, as well as methods and processes in carrying out their business activities². Syariah banks are banks that carry out their business activities based on sharia principles and by type consist of Islamic commercial banks and Islamic public finance banks.

Even though the majority of Indonesia's population is Muslim, the development of Islamic products has been slow and has not developed as well as conventional banks. Efforts to develop Islamic banks should not only be based on laws but must also be oriented towards the market or the community as service users. If it is only based on religious reasons, it does not necessarily affect people's behavior towards decisions to use banking services³.

Apart from providing services to the community as individuals, Islamic banks of course also provide fund collection services for institutions such as mosque funds. However, at this time, people still do not take full advantage of this service, due to different perceptions among the community.

Chaplin as written by Desmita provides a definition of perception which defines it as "the process of knowing or recognizing the phenomenon and events with the help of the senses"⁴. Everyone's perception of an object will be different as well as people who in their daily activities carry out the distribution of funds, of course, think that the place to store the mosque's finances is in a safe place and under Islamic law such as Islamic banks which use a different profit-sharing system from conventional banks. Which uses the same interest system as usury which is prohibited by Allah SWT or used for personal purposes⁵.

Mosque derived from Arabic prayer mat, which means a place of prostration or a place to worship Allah SWT. The earth we live in is a mosque for Muslims. Every

¹ Agus Marimin, Abdul Haris Romdhoni dan Tira Nur Fitria, "Perkembangan Bank Syariah di Indonesia", Dalam *Jurnal Ilmiah Ekonomi Islam*, Vol. 01, No. 02, Juli 2015. hlm. 75.

² Undang-Undang No. 21 Tahun 2008 Tentang Perbankan Syariah.

³ Fitri Hayati Rahmah, "Persepsi Kemakmuran Masjid Terhadap Bank Syariah (Studi di Kecamatan Medan Denai)" (Skripsi : Universitas Islam Negeri Sumatera Utara, 2019), hlm. 1-2.

⁴ Desmita, *Psikologi Perkembangan Peserta Didik* (Bandung: PT Remaja Rosdakarya, 2011), hlm. 117.

⁵ Mohammad E. Ayub, *Manajemen Masjid Petunjuk Praktis Bagi Para Pengurus*(Jakarta: Gema Insani Press, 1996), hlm. 1.

Muslim is allowed to pray in any area on earth except on graves, in an unclean place, and in places which according to the standards of Islamic law are not suitable for prayer.

A mosque is a religious organization that manages finance, and other resources from the congregation, the source of mosque funds comes from charities from donors and the community such as alms, donations, assistance from the government or private agencies or other forms of social assistance. The funds are needed to support religious, religious activities, provision of facilities and infrastructure, and development of the mosques. In connection with this public fund, financial management must be accountable, namely, by being presented in a transparent and accountable manner⁶.

Many people are antipathy to mosques because the mosque management is not transparent in providing financial reports, and poor mosque management causes many mosque congregations to leave. Another problem that often arises is that there are still many mosques that do not record in detail the income and disbursements of cash, usually only recorded as cash receipts and disbursements, detailing the sources of cash income and the use of mosque cash for anything, so that sometimes this raises suspicion among the community⁷. This phenomenon often occurs in one area in South Tapanuli:

Table I
Mosques in Angkola Barat District

| No | Sub-district | Mosque | Address |
|-----|--------------|-------------------------|----------------------|
| (1) | (2) | (3) | (4) |
| 1 | Lubuk Raya | Masjid Nurul Iman | Dusun Pintu Batu |
| 2 | | Masjid Nurul Huda | Dusun Tambiski |
| 3 | Sitaratoit | Masjid Nurul Huda | Siataratoit |
| 4 | | Masjid Tagwa | Sitaratoit |
| 5 | L. Sigordang | Masjid Husnul Istiqomah | L. Layan |
| 6 | | Masjid Arrohman | L. Layan Sigordang |
| 7 | Sialogo | Masjid Nurul Huda | Sialogo |
| 8 | | Masjid Nurul Iman | Tanjung Ale |
| 9 | | Masjid Al-Ikhlas | Si Ijuk |
| 10 | Parsalakan | Masjid Al-Abror | Dusun I Huta Koje |
| 11 | | Masjid Tagwa | Dusun I Huta Koje |
| 12 | | Masjid Nurul Iman | Dusun II Hutalambung |
| 13 | | Masjid Tagwa | Dusun II Hutalambung |

⁶ Endang, "Penerapan Akuntabilitas dan Transparansi Dalam Pengelolaan Keuangan Masjid Jamik An-Nur Sekayu" Dalam *Jurnal ACSY Politeknik Sekayu*, Vol. VI, No. 1 Januari 2017, hlm. 41.

⁷ Pipit Rosita Andarsari, "Laporan Keuangan Organisasi Nirlaba (Lembaga Masjid)", Dalam *Jurnal Ekonomi Universitas Kadiri* Vol. I, No. 2 September 2016, hlm. 144.

| | | | |
|----|----------------|----------------------|---|
| 14 | | Masjid Nurul Iman | Dusun III Aek Lubuk |
| 15 | | Masjid Nurul Huda | Dusun IV Hutatonga |
| 16 | | Masjid Istiqomah | Dusun V Hutatunggal |
| 17 | | Masjid Nurul Iman | Dusun VI Lobu Jelok |
| 18 | Aek Nabara | Masjid Nurul Ikhsan | Aek Nabara |
| 19 | Sibangkua | Masjid Baiturrahman | Dusun I Sibangkua |
| 20 | | Masjid Nurul Islam | Dsn. II Sibangkua |
| 21 | | Masjid Nurul Huda | Dusun III Tobotan |
| 22 | Sigumuru | Masjid Jami' | Sigumuru |
| 23 | Sisundung | Masjid Nurul Iman | Sisundung |
| 24 | Kel Sitinjak | Masjid Al-Muttaqin | Lingkungan (LK) I Tanoponggol |
| 25 | | Masjid Nurul Huda | Lingkungan (LK) II Simaninggir |
| 26 | | Masjid Assyuhada | Lingkungan (LK) III, IV dan V Sitinjak |
| 27 | | Masjid Al-Abror | Lingkungan (LK) VI Pagaran |
| 28 | Siuhom | Masjid Nurul Iman | Siuhom |
| 29 | | Masjid Al-Ikhlas | Dusun. Adian Nauli |
| 30 | Kel Simatorkis | Masjid Al-Muhazzirin | I Simatorkis Sisoma |
| 31 | | Masjid Al-Abror | Lingkungan (LK) I Simatorkis Sisoma |
| 32 | | Masjid Al-Ikhlas | Lingkungan (LK)II |
| 33 | | Masjid Tagwa | Lingkungan (LK) III |
| 34 | | Masjid Nurul Iman | Lingkungan (LK) IV |
| 35 | | Masjid Bussalam | Lingkungan (LK) V |
| 36 | | Masjid Baburrahman | Lingkungan (LK)VI |
| 37 | | Masjid Baiturrahman | Lingkungan (LK) III |
| 38 | Panobasan | Masjid Nurul Huda | Panobasan |
| 39 | | Masjid Taqwa | Panobasan |
| 40 | | Masjid Ar-Rahman | Dusun. Pagaran Singkut |
| 41 | | Masjid Al-Muhajirin | Panobasan |
| 42 | P. Lombang | Masjid Al-Ikhlas | Dusun. I P.Lombang |
| 43 | | Masjid Tagwa | Dusun. I P.Lombang |
| 44 | | Masjid Jamik | Dusun. II P.Lombang |
| 45 | | Masjid Baburrohman | Dusun. II P. Lombang |

Source: Kantor Urusan Agama at Angkola Barat District.

Based on the information in table I, it can be seen that there are 45 mosques in the West Angkola District consist of 14 villages. According to Mr Abdul Fatah Harahap, as chairman of the board of the As-Syuhada mosque at LK V (subdistrict V) Sitinjak and also as the main mosque in West Angkola District, he said that "the mosque treasury is kept at home because this method has been agreed upon by all mosque administrators and the surrounding community".

Mosque management views Islamic banks and conventional banks as the same, previously in 2018 the mosque management kept in a conventional bank (Bank Rakyat Indonesia/BRI) but because they always add to the expense of each withdrawal, so mosque administrators do not use conventional bank services namely BRI because they

are considered detrimental. Besides, if the mosque cash is kept in a syariah bank, the mosque management does not understand the suitable products and the mosque management decides to keep it at home "⁸.

Based on the information in table 1 above, it can be seen that there are 45 mosques in the West Angkola District and consist of 14 subdistricts. According to Mr Abdul Fatah Harahap, as chairman of the board of the As-Syuhada mosque at LK V Sitinjak and also as the main mosque in West Angkola District, he said that "the mosque treasury is kept at home because this method has been agreed upon by all mosque administrators and the surrounding community".

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Based on the phenomenon in the background, the researcher interested in studying The Perception of Angkolanese toward Mosques Fund Deposit on Mosque Administrator House at West Angkola District, North Sumatera.

The problem in this study could not merely study the perception of the people of West Angkola District on the storage of mosque funds in the house of the mosque management for four sub-districts as the representation of 14 subdistricts in the West Angkola District.

Based on the background and problem limitations, the researcher compiled the problem formulation in this study, namely how the community's perception of the Angkola Barat District towards saving mosque funds in the mosque management's house and what factors caused the mosque management to make decisions by saving mosque funds in the management's house.

Meanwhile, this study aims to describe the perceptions of the people of West Angkola Subdistrict on the deposit of mosque funds in the mosque management's house and to find out the factors that cause mosque administrators to make decisions by saving mosque funds in the management's house.

⁸ Hasil Wawancara Dengan Bapak Abdul Fatah Harahap, Sabtu 07 Desember 2019.

RESEARCH METHOD

The location of this study was in the West Angkola District, consisting of 14 subdistricts. It was conducted from November 26, 2019, to August 2020. This study was a descriptive qualitative study. In general, descriptive research is non-hypothetical research so that in the research steps, there is no need to formulate a hypothesis⁹. The sampling technique in this study was the snowball sampling technique¹⁰. The researcher presented a network through a sociogram image in the form of a circle image that was linked or connected with lines. Each circle represented a respondent or case, and the lines showed the relationship between respondents or cases.

In the main qualitative data sources were key informants and research informants¹¹. The key informants in this study were 15 informants from 4 subdistricts. Researchers took four subdistricts as the representation from 14 subdistricts in West Angkola District, by choosing the closest mosque to the Islamic bank in Sialogo Village, the farthest from the Islamic bank is in Panobasan Lombang Village, the main mosque in West Angkola District is Sitinjak sub-district and the mosque where the researchers are located are in Sigumuru Village. The informants in this study were 15 informants in one subdistrict; hence the total number of research subjects were 60 informants.

This study used a variety of sources consist of interview and observation techniques. Analytical techniques were used to analyze research data, including statistical tools that are relevant for this study¹². Besides, the data validity checking technique was also carried out using an extension of participation, the persistence of observation, triangulation and peer checking.

In qualitative research, the presence of research at every stage of qualitative research helps the researcher to understand all the data collected in the study¹³.

RESULT AND DISCUSSION

The number of subdistricts and the number of population-based on gender in West Angkola District can be seen through data found at the Central Statistics Agency office of South Tapanuli Regency.

⁹ *Ibid.*, hlm. 245.

¹⁰ Sugiyono, *Statistika Untuk Penelitian* (Bandung: Alfabeta, 2007), hlm. 57.

¹¹ Aresta Darmanto, Optimalisasi Sumber Pendapatan Asli Daerah Dalam Pelaksanaan Otonomi Daerah di Kabupaten Kutai Timur, Dalam *Jurnal Ilmu Administrasi Bisnis*, Volume 4, Nomor 1, 2016. hlm. 19.

¹² Burhan Bungin, *Penelitian Kualitatif* (Jakarta: Kencana, 2011), hlm. 262.

¹³ *Ibid.*, hlm. 4.

Tabel II The Subdistricts in West Angkola District¹⁴

| No | Subdistrict | Number of subdistrict | Number of wards |
|---------------------|----------------------|-----------------------|-----------------|
| (1) | (2) | (3) | (4) |
| 1 | Siuhom | 4 | - |
| 2 | Sisundung | 5 | - |
| 3 | Parsalakan | 6 | - |
| 4 | Sialogo | 2 | - |
| 5 | Lembah Lubuk Raya | 3 | - |
| 6 | Sitara Toit | - | - |
| 7 | Lobu Layan Sigordang | - | - |
| 8 | Aek Nabara | - | - |
| 9 | Sibangkua | 3 | - |
| 10 | Sigumuru | - | - |
| 11 | Sitinjak | - | 6 |
| 12 | Simatorkis Sisoma | - | 7 |
| 13 | Panobasan | 3 | - |
| 14 | Panobasan Lombang | 3 | - |
| Total number | | 29 | 13 |

Source: Pusat Statistik Kabupaten Tapanuli Selatan

Tabel III**The Number of Total Population by Gender in West Angkola Subdistrict**

| No | Subdistrict | Male | Female | Total |
|--------------|----------------------|---------------|---------------|---------------|
| (1) | (2) | (3) | (4) | (5) |
| 1 | Siuhom | 878 | 859 | 1737 |
| 2 | Sisundung | 875 | 920 | 1795 |
| 3 | Parsalakan | 1262 | 1334 | 2596 |
| 4 | Sialogo | 331 | 374 | 705 |
| 5 | Lembah Lubuk Raya | 256 | 264 | 520 |
| 6 | Sitara Toit | 548 | 587 | 1135 |
| 7 | Lobu Layan Sigordang | 565 | 596 | 1161 |
| 8 | Aek Nabara | 428 | 414 | 842 |
| 9 | Sibangkua | 644 | 747 | 1391 |
| 10 | Sigumuru | 510 | 535 | 1045 |
| 11 | Sitinjak | 2005 | 2067 | 4072 |
| 12 | Simatorkis Sisoma | 1534 | 1606 | 3140 |
| 13 | Panobasan | 1100 | 1124 | 2224 |
| 14 | Panobasan Lombang | 1488 | 1438 | 2926 |
| Total | | 12.424 | 12.865 | 25.289 |

Source: Pusat Statistik Kabupaten Tapanuli Selatan

The areas in West Angkola District began from Sialogo Village to Panobasan Lombang Village, Panobasan Lombang Village was the last villages in this study.

¹⁴ *Ibid.*, hlm. 163.

The informants in this study were people in the West Angkola District; namely, the people in 4 subdistricts in each village were 15 people. Researchers took four subdistricts that represented 14 subdistricts in West Angkola District, namely: first, the mosque closest to the Islamic bank was in Sialogo Village. Second, the mosque that the farthest from the Islamic bank was in the village of Panobasan Lombang. Third, the Grand Mosque in Angkola Barat District located in Sitingjak Village. Fourth, the mosque where the researcher lives in Sigumuru Village.

The informants in this study were the people of West Angkola District who represented every community whose daily activities carry out worship to find out how the informant's perception of the mosque's fund savings.

Based on an interview with Mr Burhanuddin Harahap as a community in Sigumuru Village, he has a positive view of the way mosque administrators save mosque funds, namely by saving mosque funds at the manager's house¹⁵. Besides, Mr James Riyadi also said that although according to him there was no problem with saving at home, the management must be more careful in saving mosque funds and always be open in records of income and expenditure regarding mosque funds¹⁶. Ms Nisa thought that saving mosque funds in a bank would certainly be safer and more secure, but the public understood that using the bank would add additional fees every time a withdrawal was made¹⁷.

Besides, according to Mr Marhaban, if a Syariah Bank, of course kept the mosque funds, the management would find it more difficult to distribute mosque funds when needed¹⁸. Ms Nurholila said that they hope that there will be a Syariah Link machine that will represent existing Islamic banks in the city and also discounts every time the withdrawal is cheaper than Conventional Link¹⁹.

Based on the interview, it was found that saving in Islamic banks is very safe and secure. However, the mosque management lacks knowledge of Islamic bank products, and it is also difficult to find machines to withdraw funds when needed.

¹⁵ Hasil Wawancara Dengan Bapak Burhanuddin Harahap Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

¹⁶ Hasil Wawancara Dengan Bapak James Riyadi Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

¹⁷ Hasil Wawancara Dengan Ibu Nisa Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

¹⁸ Hasil Wawancara Dengan Bapak Marhaban Selaku Masyarakat Kelurahan Sitingjak, Senin 20 Juli 2020.

¹⁹ Hasil Wawancara Dengan Ibu Nurholila Selaku Masyarakat Kelurahan Sitingjak, Senin 20 Juli 2020.

Based on the results of interviews with respondents related to the effectiveness of saving funds, according to Mr Barani Pulungan, he had a positive view of how to save mosque funds by the mosque management and felt that it was quite effective²⁰.

Based on the interview with Ms Sinta Melisa Siregar, the method taken by mosque administrators is indeed quite risky. However, for the smooth operation of the mosque, mosque administrators still try to maintain public trust by saving mosque funds in a safer place²¹. Moreover, as Mr Robinson said that if the mosque management were not open, the public would be suspicious of the funds kept by the mosque administrators. However, mosque administrators in West Angkola District are always open to the public by explaining the amount of income and expenditure each week²². Based on the results of interviews conducted by researchers to the Community of West Angkola District, it could be seen that several factors caused the mosque management to decide to save mosque funds in the mosque management's house, as follows:

1. Trusty. In Ms Rosdewani's and Ms Aprida's opinion, they said that they trusted the mosque administrators in saving mosque funds²³. Mr Gullam Pulungan and Ms Nur Salimah assumed that the factor of community trust caused mosque administrators to prefer to keep mosque funds in their homes so that the administrators could more easily distribute mosque funds when needed²⁴. Mr Jainal Lubis said the mosque acknowledged that mosque management had to be carried out openly, including what activities had been carried out and which would be needed²⁵. According to Ms Dinda Putri Siregar and Sister Nur Aisyah, mosque administrators work without compensation and if there is, but not from mosque funds but the chief in subdistrict/village, besides that what they get is community appreciation to mosque administrators as seen from the trust given by the community²⁶.

²⁰ Hasil Wawancara Dengan Bapak Barani Pulungan Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

²¹ Hasil Wawancara Dengan Ibu Sinta Melisa Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

²² Hasil Wawancara Dengan Bapak Robinson Selaku Masyarakat Kelurahan Sitinjak, Senin 20 Juli 2020.

²³ Hasil Wawancara Dengan Ibu Rosdewani dan Ibu Aprida Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

²⁴ Hasil Wawancara Dengan Bapak Gullam Pulungan dan Ibu Nur Salimah Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

²⁵ Hasil Wawancara Dengan Bapak Jainal Lubis Selaku Masyarakat Kelurahan Sitinjak, Senin 20 Juli 2020.

²⁶ Hasil Wawancara Dengan Ibu Dinda Putri dan Saudari Nur Aisyah Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

2. Distance. In this study, the researchers determined the closest subdistrict to the Islamic bank, namely Sialogo Village and the farthest subdistrict from the Islamic bank, namely Panobasan Lombang Village, to find its respective sides. According to Mr Misran Simanungkalit, Sialogo Village is indeed the closest village to a Syariah Bank in West Angkola District but prefers to save mosque funds at Bank Sumatera Utara because Bank Sumatera Utara is the closest bank to the mosque, and some of the funds are kept at his house for sudden and operational needs of the mosque²⁷. According to Mr.Sopian Simanjuntak, although the Nurul Huda Mosque is the closest to the Islamic bank, the management does not keep mosque funds in the Islamic bank because there is still a bank nearby²⁸. The community hopes that there will be a mini sharia bank in West Angkola Subdistrict so that the distance between the people of West Angkola District and the Islamic bank is closer. Besides, according to Mr Mara Switch and Ibu Gadis said that because the village of Panobasan Lombang is the remotest village from the sharia bank in West Angkola District, of course, the management prefers to keep mosque funds at home because of the very long distance²⁹. Mr Timbul Dalimunthe and Brother Sutanto Lubis said that the location of the office is one of the factors that greatly influence the storage of mosque funds, the community hopes that there will be a mini sharia bank in West Angkola District that can help in saving mosque funds, which are also cheaper than conventional banks³⁰.
3. Additional cost. Ms Holidah stated that, if the money has saved in an Islamic bank, it will certainly add additional costs, because the distance between the Islamic bank and the mosque is quite far³¹. Besides, Ms Khodijah said that when mosque funds were needed, suddenly it would slow down the operation of the mosque. The public will no longer trust mosque administrators who are not trustworthy³². According to Ms Saridan, Ms Juli and Ms Elmi, saving money in a bank is not free because saving

²⁷ Hasil Wawancara Dengan Bapak Misran Simanungkalit Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

²⁸ Hasil Wawancara Dengan Bapak Sopian Simanjuntak Selaku Masyarakat Desa Panobasan Lombang, Rabu 22 Juli 2020.

²⁹ Hasil Wawancara Dengan Bapak Mara Ganti dan Ibu Gadis Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

³⁰ Hasil Wawancara Dengan Bapak Timbul Dalimunthe dan Saudara Sutanto Lubis Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

³¹ Hasil Wawancara Ibu Holidah Selaku Masyarakat Desa Panobasan Lombang, Rabu 22 Juli 2020.

³² Hasil Wawancara Dengan Ibu Saridan, Ibu Juli dan Ibu Elmi Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

money in a bank is tantamount to leaving money with the bank as an institution that is entrusted with it. Even so, there are still other costs, such as transaction fees³³. Ms Saripah and Ms Astima hoped that mosque administrators should make more efforts to maximize costs for the mosque's needs and minimize additional costs that are not for the needs of the mosque. If the mosque funds are kept in the bank, of course, there will be additional costs and these additional costs are included in the mosque's expenses³⁴. Besides, Mr Mara Godang, Mr Johan and Brother Kopon thought that if people saw the mosque's expenditure being in vain, it would certainly disappoint the community. To maintain public trust, mosque administrators must be smarter in acting by maximizing the needs of the mosque and minimizing mosque expenditure³⁵. According to Mr Awaluddin, the existence of a mini sharia bank in the West Angkola District would help the operation of the mosque, and the administrative costs were cheaper and even didn't exist, especially for mosque funds³⁶. The researcher concluded that to reduce additional costs, the community hopes that there will be a mini sharia bank in West Angkola District which will facilitate the operation of the mosque, so that mosque funds are maximized for mosque needs and minimize additional costs that were considered useless.

4. Age. Based on the researcher's review, every mosque administrator entrusted by the community is categorized as old. This is because the mosque management has long been entrusted by the community so that it is not difficult for mosque administrators to save mosque funds. According to Nelpi Dalimunthe, Nora Handayani Tumanggor and Hotnida, they think that the mosque management has long been entrusted by the community even though it is old. However, until now, the mosque management can still carry out the community's mandate³⁷. Based on the results of the interview, the researcher concluded that the mosque management were all old and unable to manage mosque funds if they had to save them in a

³³ Hasil Wawancara Dengan Bapak Mara Godang, Bapak Johan dan Saudara Kopon Selaku Masyarakat Kelurahan Sitinjak, Senin 20 Juli 2020.

³⁴ Hasil Wawancara Dengan Ibu Saripah dan Ibu Astima Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

³⁵ Hasil Wawancara Dengan Bapak Mara Godang, Bapak Johan dan Saudara Kopon Selaku Masyarakat Kelurahan Sitinjak, Senin 20 Juli 2020.

³⁶ Hasil Wawancara Dengan Bapak Awaluddin Selaku Masyarakat Desa Panobasan Lombang, Rabu 22 Juli 2020.

³⁷ Hasil Wawancara Dengan Saudari Nelpi Dalimunthe, Nora Handayani Tumanggor dan Hotnida Selaku Masyarakat Desa Sigumuru, Kamis 16 Juli 2020.

sharia bank, therefore the mosque youth needed to be in a form that should be able to handle the storage of mosque funds

5. Lack of Information According to Ms Nur Hasanah and Ms Sari Anna, the mosque management did not understand about banks, especially Islamic banks. Islamic banks are rarely used around the West Agkola District area. In the West Angkola District, there is only the BRI/BNI Link Bank which is usually used by the people of West Angkola District³⁸. According to Mr Rahman, Mr Agussalim and Ms Nurma Sari, they think that the result of the lack of public information about banks, especially Islamic banks, has led to an understanding of the public who think that like sharia and conventional banks are the same³⁹. Mr Tarmiji said that the lack of socialization to rural communities could lead to less positive perceptions of Islamic banks, the lack of knowledge about Islamic banks would be an excuse for people not to use Islamic bank service products that have sharia principles, let alone related to mosque funds sourced from the community⁴⁰.
6. Bank Procedure. According to Ms Armi Siregar, she thought that dealing with what was called a bank would take time due to long queues. Sometimes mosque funds are needed suddenly, and it will be difficult for mosque administrators to queue up⁴¹. Ms Erlina Sari said that when mosque administrators register at the bank, they have to queue, save mosque funds in the bank and queue based on the queue number and take the money from an ATM provided in front of a sharia bank but have to travel quite a long distance which will take as long as The trip. Therefore, mosque administrators prefer to save mosque funds at the mosque management's house and take full responsibility for the mosque funds they keep in order to facilitate the operation of the mosque when needed⁴².

³⁸ Hasil Wawancara Dengan Ibu Nur Hasanah dan Ibu Sari Anna Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

³⁹ Hasil Wawancara Dengan Bapak Rahman, Bapak Agussalim dan Ibu Nurma Sari, Selaku Masyarakat Kelurahan Sitinjak, Senin 20 Juli 2020.

⁴⁰ Hasil Wawancara Dengan Bapak Tarmiji Selaku Masyarakat Desa Panobasan Lombang, Rabu 22 Juli 2020.

⁴¹ Hasil Wawancara Dengan Ibu Armi Siregar Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

⁴² Hasil Wawancara Dengan Ibu Erlina Sari Selaku Masyarakat Desa Sialogo, Sabtu 18 Juli 2020.

Research Analysis

Based on the results of the study, women did not know about mosque funds at all, and all men knew about mosque funds because the mosque bulletin boards were in the mosque and women prayed more often at home and were told.

Even so, the community still had a positive view of how to save mosque funds because they thought that the mosque administrators were certainly not chosen carelessly. The community considered that the mosque management was quite effective in carrying out the tasks mandated by the community because the mosque was always well cared for and its income and expenses were always recorded on the provided blackboard.

If the mosque funds were stored in a Syariah Bank, it would certainly add additional costs due to distance and deductions for each withdrawal. Besides, the main reason for mosque administrators to keep mosque funds at home was based on the high trust of the community towards mosque administrators.

By saving mosque funds at the house of the mosque administrators, of course, still would not guarantee mosque funds, the community hoped that there would be a mini Syariah Bank in the West Angkola District area. It provided the facilities, especially for mosque funds.

CONCLUSION

Based on the results of the study and discussion, it can be concluded that the mosque administrators in the West Angkola District saved the mosque funds in the house of the mosque administrator/a treasurer. Regarding the public's perception of saving mosque funds in the hands of the treasurer, the public prefers to save mosque funds in the hands of the treasurer. It was also supported by the fact that people are reluctant to save mosque funds in Islamic banks in addition to the considerable distance and lack of public compliance with Islamic banks.

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