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**Accountability of Financial Management at Babul Khair Mosque in  
Gorontalo City**

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**Received:** 2025-03-12

**Revised:** 2025-04-15

**Accepted:** 2025-04-21

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**Abstract:**

This article examines the financial accountability of the Babul Khair Mosque located in Tenda Village, Gorontalo City. This study aims to identify the financial management practices of the mosque and the level of transparency and accountability applied in the management of mosque funds. Using qualitative methods, data were collected through interviews with mosque administrators, direct observation of financial activities, and analysis of available financial reports. The study's results show that mosque financial management still faces various challenges. Although efforts are being made to maintain transparency, financial information has not been fully disclosed to the congregation, resulting in a decline in trust. Accountability in the recording and use of funds also shows deficiencies that could pose a threat to fund allocation. This study is expected to provide a clear picture of the importance of accountability in mosque financial management, as well as provide recommendations for administrators to improve financial management practices that are more transparent and accountable. Thus, it is hoped that this will increase congregational participation and strengthen trust in mosque administrators' management of funds.

**Keywords:** accountability; mosque finances; mosque administrators; Babul Khair Mosque

## Introduction

Mosques are religious institutions that function as centers for worship and social activities, and also play an important role in building the welfare of the community. Mosques are a type of legal entity under the Foundation Law because Law No. 16 of 2001, article 1, paragraph 1, states that a foundation consists of separate assets used to achieve certain objectives in the religious, social, and humanitarian fields.<sup>1</sup> In carrying out its functions, the mosque collects funds from the congregation through various mechanisms, such as voluntary donations, regular infaq, and zakat distributed in accordance with Islamic law.<sup>2</sup> The funds collected are used not only for the maintenance and operation of the mosque but also for various social and religious programs aimed at strengthening the mosque, improving facility quality, and supporting the welfare of the congregation. This is in line with the words of Allah in the Qur'an Surah At-Taubah (9): 18,

إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ  
فَعَسَىٰ أُولَٰئِكَ أَنْ يَكُونُوا مِنَ الْمُتَّقِينَ

Indeed, the ones who (deserve to) prosper the mosques of Allah are those who believe in Allah and the Last Day, establish prayer, pay zakat, and fear none but Allah. They are the ones expected to be guided.

Hadith of the Prophet Muhammad ﷺ stating the importance of maintaining mosques, both physically and spiritually:

Whoever builds a mosque for Allah – even if it is as small as a bird's nest – Allah will build for him a house in Paradise.

“Whoever builds a mosque for Allah – even if it is only as small as a bird’s nest – Allah will build for him a house in Paradise.” (Reported by Bukhari and Muslim)

Efforts to promote the mosque explain that the mosque is a place to get closer to Allah, and people who always support the mosque are considered guardians of Allah (wali Allah). The management of the mosque<sup>3</sup> covers various aspects, including developing comfortable worship facilities, organizing educational and da'wah activities, and implementing social programs for underprivileged communities. It also includes collecting funds

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<sup>1</sup> Juniaswati and Murdiansyah, "Accountability of Financial Management of the Sabilillah Mosque in Malang Based on ISAK 35."

<sup>2</sup> Suprianto, "ANALYSIS OF TRANSPARENCY & ACCOUNTABILITY OF MOSQUE FINANCIAL REPORTS IN SEMARANG."

<sup>3</sup> Dewi and Renggana, "Assistance in Financial Management of Mosques for Improved Social Accountability."

from the congregation through various channels, including donations, infaq, and zakat. A mosque is a nonprofit organization in which administrators serve as agents obligated to manage and report on the use of funds provided by the mosque's principal.<sup>4</sup> Therefore, the management of these funds must be carried out transparently and responsibly.<sup>5</sup> The Babul Khair Mosque, located in Tenda Village, Gorontalo City, is one of the institutions that strives and has a moral responsibility to manage its finances well for the benefit of the congregation and the surrounding community. In this context, accountability not only includes financial recording and reporting, but also transparency in the use of funds and the involvement of the congregation in the management process.

Mosques are non-profit entities with the authority to issue reports to interested third parties. This is because the construction of mosques is funded by donations, alms, or other social assistance.<sup>6</sup> Transparency in the context of an organization refers to the openness of information related to the activities, decisions, and performance of the organization. This includes providing easy, free, and open access to all parties affected by the policies or actions taken by the organization.<sup>7</sup> Good accountability can increase the congregation's trust in the mosque administrators and encourage active participation in mosque activities. On the other hand, a lack of accountability can lead to dissatisfaction, decreased participation, and even a loss of trust from the congregation.<sup>8</sup>

This study aims to identify and analyze financial management practices at the Babul Khair Mosque, as well as assess the level of transparency and accountability that is implemented. Using a qualitative approach, data will be collected through interviews, observations, and analysis of financial documents, which are expected to provide in-depth insights into the challenges and opportunities faced by mosque administrators in managing finances.

It is hoped that the results of this study will not only provide an overview of the current situation, but also present practical recommendations for improvements in financial management, which will ultimately increase accountability and transparency at the Babul Khair Mosque. Thus, this study has a significant contribution to the development of mosque financial management in the Gorontalo area and its surroundings.<sup>9</sup>

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<sup>4</sup> Sari et al., "Accountability in the Financial Management of Religious Organizations."

<sup>5</sup> Novita Alaika Sari et al., "Accountability and Transparency of Financial Reports at the Sabillillah Mosque in Malang City Based on ISAK 35," 2022.

<sup>6</sup> Mursidah et al., "Accountability in Mosque Financial Management."

<sup>7</sup> Windasari, "Accountability and Transparency in Financial Management from an Islamic Perspective."

<sup>8</sup> K Maslin, C Dean, and J Shawe, "The Nutritional Online SURvey for PRegnancy Induced Sickness & Hyperemesis (NOURISH) Study: Results from the First Trimester," *Journal of Human Nutrition and Dietetics* 36, no. 5 (2023): 1821–32, <https://doi.org/10.1111/jhn.13224>.

<sup>9</sup> C Geertz, "The Bazaar Economy: Information and Search in Peasant Marketing," *The*

Based on the research background, the main issue to be examined in this study is the level of accountability in financial management at the Babul Khair Mosque in Gorontalo City, particularly in relation to the transparency of reports and the application of accountability principles.

### **Concept of Accountability**

Accountability is an obligation to account for an organization's success or failure in achieving its predetermined goals and objectives through periodic accountability mechanisms.<sup>10</sup> Public accountability can also be defined as the obligation of the trustee to provide accountability, present, report, and disclose all activities and actions under their responsibility to the party that entrusted them with the mandate.<sup>11</sup> In the context of financial management, accountability encompasses transparency, accurate reporting, and rigorous oversight. Accountability is important because:<sup>12</sup>

- Increasing Trust: When financial management is carried out in an accountable manner, the congregation will have more trust in the mosque administrators. This trust is important in order to gain the support and active participation of the congregation.<sup>13</sup>
- Encourages Participation: With accountability, congregants feel involved in the financial management process. This creates a sense of ownership and shared responsibility for the mosque.
- Prevents Misuse: Accountability helps prevent the misuse of funds and ensures that resources are used in accordance with established objectives.<sup>14</sup>

Accountability in mosque financial management must include various elements, such as transparent record keeping, regular reporting, and evaluations that involve the congregation.

### **Mosque Financial Management**

Financial management in religious institutions, including mosques, has distinct characteristics compared with for-profit organizations. Mosques should report their financial management practices as part of their social

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*Sociology of Economic Life*, 2018, <https://doi.org/10.4324/9780429494338-8>.

<sup>10</sup> Syafitri et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID MUHAJIRIN."

<sup>11</sup> Sari et al., "Akuntabilitas pengelolaan keuangan organisasi keagamaan."

<sup>12</sup> Syafitri et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID MUHAJIRIN."

<sup>13</sup> Guruh Marhaenis Handoko Putro and Mega Barokatul Fajri, "Mosque Financial Accountability and Transparency: A Community Perspective in Lamongan," *AKTSAR: Jurnal Akuntansi Syariah*, 2023, <https://doi.org/10.21043/aktsar.v6i1.20380>.

<sup>14</sup> Denny Andriana<sup>1</sup> et al., "How Accountability Is Practiced in HKBP Church: An Empirical Evidence in Indonesia," *The International Journal of Business Review (The Jobs Review)*, 2022, <https://doi.org/10.17509/tjr.v5i1.51103>.

responsibility to the community.<sup>15</sup> Several important aspects of mosque financial management include:

1. Funding Sources: Mosques distribute donations from congregations, zakat, infaq, and alms. Therefore, it is important to have a good system for managing and distributing these funds.
2. Recording and Reporting: Good financial management must be accompanied by a neat recording system and transparent reporting. This includes preparing financial reports that cover income and expenses, as well as evaluating the use of funds.
3. Supervision and Evaluation: Internal and external supervision are very important to ensure that the funds are used in accordance with the objectives that have been set. Regular evaluations can help identify areas that need improvement.

Several studies show that good financial management in mosques can increase congregational participation and support the continuity of mosque activities. Show that mosques that apply the principles of accountability and transparency in their financial management experience a significant increase in congregational support.<sup>16</sup> By understanding and applying the concept of accountability in financial management, mosques can enhance operational effectiveness and efficiency and strengthen their relationships with congregants.

## Methodology

This study uses a qualitative approach utilizing primary and secondary data.<sup>17</sup> The main objective of this study is to explore financial management practices at the Babul Khair Mosque. The methods used include:

1. Interviews: The researcher conducted in-depth interviews with mosque administrators to obtain information about financial management practices, challenges faced, and the accounting system used.<sup>18</sup> These interviews were semi-structured, allowing the researcher to explore important topics that arose during the discussion.<sup>19</sup>

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<sup>15</sup> Dewi and Renggana, "Pendampingan Pengelolaan Keuangan Masjid Untuk Peningkatan Akuntabilitas Sosial."

<sup>16</sup> Mahardika et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID."

<sup>17</sup> Arditya Prayogi, Fahmi Abd Halim, Yoiceta Vanda, Diah SriRejeki, Aristanto, Dessyana Kardha, Ajeng Ayu Wulandari, Valian Yoga Pudya Ardhan, AYU ZAHRA Chadrasari, Dwi Kunto Nurkukuh, M. Dermawan Mulyodiputro, Sari Lestari Zainal Ridho., *Metodologi Penelitian: Pendekatan Kualitatif Dan Kwantitatif*, 53–58.

<sup>18</sup> Widyanti, et al., "KONSEP AMANAH DALAM AKUNTABILITAS PENGELOLAAN KEUANGAN PADA MASJID IKHLAS MUHAMMADIYAH KECAMATAN LUBUK BEGALUNG KOTA PADANG."

<sup>19</sup> Sugiyono and Lestari, "Metode Penelitian Komunikasi (Kuantitatif, Kualitatif, Dan

2. Observation: The researcher directly observed the mosque's financial activities, including fund collection, transaction recording, and financial reporting.<sup>20</sup> The purpose of this observation was to understand how the financial management process is carried out in daily practice.
3. Document Analysis: The researcher analyzed financial reports owned by the mosque, such as income and expenditure reports.<sup>21</sup> This analysis was conducted to assess the level of transparency and accountability applied in financial management.

A comprehensive overview of the financial management conditions at the Babul Khair Mosque, as well as recommendations for improvements that can increase accountability and transparency in the management of mosque funds.

## Research Results

### General Description of Babul Khair Mosque

Masjid Babul Khair is located in Gorontalo City and is an active mosque in the local community. This mosque was established to be a center for religious and social activities for its congregation.

### Organizational Structure:

The organizational structure of Babul Khair Mosque consists of several important positions, including:

Daily Management: Consisting of a chairperson, vice chairperson, secretary, and treasurer who are responsible for the management and administration of the mosque.

### Divisions:

1. The idārah division is responsible for the management of the mosque, including the planning, organization, implementation, and evaluation of all administrative and financial activities of the mosque, including financial record keeping, document archiving, and activity scheduling.
2. The 'imārah division focuses on efforts to prosper the mosque through the organization of religious activities such as congregational prayers, recitations, lectures, Islamic holidays, as well as religious guidance for the community and mosque youth.
3. The ri'āyah field covers the physical maintenance of the mosque building and the provision of comfortable services for worshipers, such as maintaining cleanliness, security, and the completeness of worship facilities so that the mosque remains a suitable and solemn place for worship.

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Cara Mudah Menulis Artikel Pada Jurnal Internasional),” 195.

<sup>20</sup> Mahardika et al., “AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID.”

<sup>21</sup> Sari et al., “Akuntabilitas pengelolaan keuangan organisasi keagamaan.”

These three areas complement each other in realizing effective mosque management that is oriented towards serving the community.

Activities:

Masjid Babul Khair organizes various religious and social activities, including

- The five daily prayers and Friday prayers.
- Activities for major Islamic holidays include commemorating Ashura Day, the birthday of the Prophet Muhammad SAW, and Isra Mi'raj.
- Implementation of the iftar program for congregants during the month of Ramadan.
- Collection and distribution of Zakat Maal and Zakat Fitrah to eligible recipients in accordance with Sharia regulations.
- Youth development programs for mosque enthusiasts to foster awareness, participation, and leadership among the younger generation in religious activities.

#### Financial Management Results

The research findings indicate that financial management at Babul Khair Mosque faces several challenges related to accountability and transparency.

- Accountability:

Financial Records: The mosque has not implemented an adequate financial recording system, and there is still a lack of clarity in the reports submitted to the congregation. Monthly financial reports are available, but not all congregants are aware of them. Accounting principles are regulated in the Qur'an, such as in Surah Al-Baqarah verse 282, which emphasizes the importance of recording every transaction. Thus, accounting knowledge and practice have become an integral part of business and muamalah (transactions).<sup>22</sup>

- Supervision:

One important aspect of financial management is continuous monitoring. Based on findings at the Babul Khair Mosque, supervision of the use of funds is still relatively weak due to the absence of a routine internal audit mechanism. Audits are conducted only incidentally, or when management submits accountability reports. The absence of a structured internal audit poses higher financial risks, such as potential recording errors, inefficient use of funds, and even the possibility of misuse. In addition, a weak monitoring system can also reduce the congregation's level of trust in the management, because there is no independent party to ensure the accuracy of weekly and monthly financial reports. Therefore, the mosque needs an efficient and high-

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<sup>22</sup> Windasari, "Akuntabilitas Dan Transparansi Pengelolaan Keuangan Dalam Perspektif Islam."

quality financial reporting system, in addition to various forms of data to support the maintenance of the mosque, religious activities, and prayer rooms.<sup>23</sup>

In the context of the Babul Khair Mosque, these weaknesses in supervision have implications for:

1. A lack of control over cash inflows and outflows.
2. Reliance on the honesty of individual administrators without a verification system.
3. A lack of transparency to the congregation because financial reports do not always go through an audit mechanism.
4. Reputational risk, namely, a decline in congregational trust if discrepancies are found in the reports.

Weak oversight indicates that accountability functions are not yet optimal. In fact, accountability requires an internal control system that can ensure that funds are managed appropriately, efficiently, and accountably. This can increase the trust of donors in the funds they contribute.<sup>24</sup>

Thus, this study identifies that strengthening internal audit mechanisms and congregational participation in oversight functions are urgent needs to improve the transparency and accountability of Babul Khair Mosque's financial management. Transparency:

Access to Information: Although the mosque has financial reports, access to this information is limited. It is important for mosques to improve the transparency and accountability of their financial reports in order to build public trust. If financial reports are not transparent, the community will reduce their level of generosity to the mosque and switch to other mosques that are more trusted.<sup>25</sup> Many congregants do not know how mosque funds are used, which reduces their level of trust.

Communication: The lack of effective communication between administrators and congregants contributes to congregants' limited understanding of financial management. Administrators do not actively share information about the use of funds and the activities that they finance.

Overall, although Babul Khair Mosque has made efforts in financial management, there is still a need to improve accountability and transparency through training for mosque administrators and better communication strategies with congregants.

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<sup>23</sup> Mursidah et al., "Akuntabilitas Pengelolaan Keuangan Masjid."

<sup>24</sup> Mahardika et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID."

<sup>25</sup> Suprianto, "ANALISIS TRANSPARANSI & AKUNTABILITAS LAPORAN KEUANGAN MASJID DI SEMARANG."



## Results and Discussion

The results of the study show that the financial management of the Babul Khair Mosque still faces several significant challenges. One of the main challenges is transparency in financial reports.<sup>26</sup> Transparency is an important aspect that serves to build trust between the administrators of the Babul Khair mosque and the congregation. Interviews with mosque administrators show that information regarding financial reports has not been fully communicated to the congregation. The administrators acknowledged that financial reports are not routinely published in an easily understandable format, so the congregation feels that they lack access to information related to the use of mosque funds. This has the potential to cause doubt among the congregation regarding the management of funds.

The management of mosque finances is an important aspect in maintaining the continuity of worship and social activities. In practice, mosques usually prepare weekly financial reports as a form of accountability to the congregation.<sup>27</sup> These reports serve to provide information about income from congregational and donor donations, as well as expenditures for various operational needs such as electricity, cleaning, facility repairs, and honoraria for preachers and muezzins.

However, there is a phenomenon that in the implementation of routine worship, such as Friday sermons, there is an allocation of funds for recording and documentation that is not always openly announced to the congregation. This condition raises questions about the extent to which the principles of transparency (openness in the delivery of information) and accountability (responsibility for the use of funds) have been implemented by mosque administrators through weekly reports. Below is the weekly report of Babul Khair Mosque:

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<sup>26</sup> Syafitri et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MASJID MUHAJIRIN."

<sup>27</sup> Sari et al., "Akuntabilitas pengelolaan keuangan organisasi keagamaan."

The mosque's financial report in this photo is good because it clearly records

JUNI		SALDO AWAL	440 R
6/6	BERKAS 81 DOK 100 R - 200	MP.	100 R
	SOPAN HIMPAN + PRAMUKA		50 R
	Uang JAJARAN		200 R
			640 R
	CELESTIAN KEMAH 130 - 300		170 R
	" T. AD. 60 - 300		40 R
	DEMAN HIMPAN		200 R
	BAYAN KIR. UY. PABAT + ASUN		600 R
			1000 R
6/6	CELESTIAN T. MONI 100 - 300		110 R
			590 R
	BAYAN KIR. BAK		200 R
	SALDO		390 R

  

1/6	UANG JAJARAN	1.000 R
2/6	BAYAN KEMAH 100 R - 200	700 R
3/6	BAYAN KEMAH 100 R - 200	500 R
4/6	BAYAN KEMAH 100 R - 200	300 R
5/6	BAYAN KEMAH 100 R - 200	100 R
6/6	BAYAN KEMAH 100 R - 200	0 R
7/6	BAYAN KEMAH 100 R - 200	0 R
8/6	BAYAN KEMAH 100 R - 200	0 R
9/6	BAYAN KEMAH 100 R - 200	0 R
10/6	BAYAN KEMAH 100 R - 200	0 R
11/6	BAYAN KEMAH 100 R - 200	0 R
12/6	BAYAN KEMAH 100 R - 200	0 R
13/6	BAYAN KEMAH 100 R - 200	0 R
14/6	BAYAN KEMAH 100 R - 200	0 R
15/6	BAYAN KEMAH 100 R - 200	0 R
16/6	BAYAN KEMAH 100 R - 200	0 R
17/6	BAYAN KEMAH 100 R - 200	0 R
18/6	BAYAN KEMAH 100 R - 200	0 R
19/6	BAYAN KEMAH 100 R - 200	0 R
20/6	BAYAN KEMAH 100 R - 200	0 R
21/6	BAYAN KEMAH 100 R - 200	0 R
22/6	BAYAN KEMAH 100 R - 200	0 R
23/6	BAYAN KEMAH 100 R - 200	0 R
24/6	BAYAN KEMAH 100 R - 200	0 R
25/6	BAYAN KEMAH 100 R - 200	0 R
26/6	BAYAN KEMAH 100 R - 200	0 R
27/6	BAYAN KEMAH 100 R - 200	0 R
28/6	BAYAN KEMAH 100 R - 200	0 R
29/6	BAYAN KEMAH 100 R - 200	0 R
30/6	BAYAN KEMAH 100 R - 200	0 R
31/6	BAYAN KEMAH 100 R - 200	0 R

income and expenses, but it is still simple and needs to be made more systematic with a table format, date writing, and opening and closing balances to make it more transparent and accountable.

The lack of effective communication is a major factor in this problem. Most financial information is only conveyed verbally during activities such as sermons. The use of digital media or bulletin boards to convey financial reports transparently has not been reported on a regular basis. In today's digital age, the use of information technology can be a solution to increase transparency. For example, financial reports can be published on the mosque's website or social media so that congregants can access the information at any time.

The results of an interview with Mr. Hi. Yunus Ahmad, S.Pd., MM reinforce these findings: He said that although weekly reports are already in place and are useful as a form of accountability, there are some minor expenses, such as sermon records and documentation, that are sometimes not recorded in detail. This condition is in line with the problems identified earlier, namely gaps in the application of the principle of transparency.

In addition, the source emphasized that the mosque administrators have tried to be trustworthy and involve the congregation in major decisions. However, in terms of administration and consistency of reports, improvements are still needed to better comply with good financial management standards. This is relevant to the research concept of accountability, which is the obligation of fund managers to be accountable for all financial activities to the congregation.

Thus, from both the initial description and the interview results, it can

be concluded that weekly reports are an important instrument in maintaining transparency and accountability. However, their effectiveness still depends on the consistency of delivery and the completeness of the information included.

Another challenge is accountability in financial management. Accountability is manifested in the recording and reporting systems implemented by the administrators.<sup>28</sup> The study found that the financial transaction recording system was not carried out systematically. Many administrators record transactions manually without accounting software that can simplify the recording and reporting process. This can lead to errors in financial reports, which in turn can cause tension regarding the allocation of funds. In addition, the financial reports that are prepared are often incomplete, so they do not reflect the actual financial condition. The low quality of these reports has an impact on the congregation's trust in the mosque administrators.<sup>29</sup>

Congregation participation in financial management is also a challenge that needs to be addressed. Congregation involvement in the financial management process is very important to improve accountability and transparency.<sup>30</sup> However, research shows that congregation participation is still low. Many congregants do not understand the importance of their involvement in mosque management due to a lack of communication from administrators regarding their functions and roles. Meetings held to discuss financial management generally do not involve the congregation at large. Only core administrators and some members of the congregation attend, so that input and suggestions from the congregation are not properly accommodated.

Overall, the challenges faced by the Babul Khair Mosque in financial management indicate the need for fundamental improvements. Mosque administrators are advised to increase transparency by compiling financial reports that are more open and accessible to congregants. The implementation of a better recording system, such as the use of accounting software, is also highly recommended to reduce errors and improve the accuracy of reports.<sup>31</sup> In addition, congregational involvement in the decision-making and financial management processes can strengthen their sense of ownership of the mosque. With these steps, the mosque's financial management is expected to become more accountable, transparent, and effective, thereby increasing the

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<sup>28</sup> Dewi and Renggana, "Pendampingan Pengelolaan Keuangan Masjid Untuk Peningkatan Akuntabilitas Sosial."

<sup>29</sup> Lahaji Lahaji and Sulaiman Ibrahim, "Fiqh Perempuan Keindonesiaan," *Al-Bayyinah*; Vol 3, No 1 (2019) DO - 10.35673/Al-Bayyinah.V3i1.127, July 31, 2019, <https://jurnal.iain-bone.ac.id/index.php/albayyinah/article/view/127>.

<sup>30</sup> Novita Alaika Sari et al., "Akuntabilitas Dan Transparansi Laporan Keuangan Pada Masjid Sabilillah Di Kota Malang Berdasarkan ISAK 35," 2022.

<sup>31</sup> Juniaswati and Murdiansyah, "Akuntabilitas Pengelolaan Keuangan Masjid Sabilillah Kota Malang Berdasarkan ISAK 35."

congregation's trust in the management. The results of the study show that the financial management of the Babul Khair Mosque has been carried out quite well, but there are still some shortcomings that need to be improved.

First, the financial transaction recording system at Babul Khair Mosque is not systematic. The administrators (treasurers) record transactions manually, using notebooks without clear standard procedures. This causes inconsistent recording and is prone to errors. In some cases, administrators also admitted that they did not use accounting software, which should have simplified the recording and reporting process. Without an integrated system, the risk of errors in recording is high, which can have a negative impact on the accuracy of financial reports.<sup>32</sup>

Second, the financial reports prepared by the administrators do not always reflect the actual financial condition of the mosque. Some administrators admit that the reports submitted are often incomplete and lack detail. This can cause confusion and doubt among congregants regarding the allocation of funds. Inaccurate information in financial reports can erode trust among congregants, potentially reducing their participation in supporting mosque activities. Reports that are not transparent and accurate can also hinder administrators in making the right decisions regarding the use of funds.

Based on accountability theory, transparent and accountable financial management includes strict supervision, clear reporting, and congregational involvement.<sup>33</sup> In practice, this mosque has implemented an adequate financial recording system, but there are several weaknesses that need to be addressed. One of the main obstacles is the weakness of human resources within the mosque management. Many administrators do not have an educational background or experience in financial management, which can affect the quality of management. Although they have monthly financial reports, their understanding of how to compile and present these reports effectively is still limited. This results in unclear and lacking details in the reports presented to the congregation.

In addition, the dissemination of financial reports to congregants via loudspeakers and bulletin boards has not been conducted regularly, leading congregants to question the accuracy of cash flow reports and reducing their trust in management's operational and financial competence. Many congregants feel they are not involved in the management process, which leads them to doubt the transparency of fund use. Interviews with several mosque administrators revealed that, although financial reports are available, not all congregants have access to them. This is in line with the theory that

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<sup>32</sup> Suprianto, "ANALISIS TRANSPARANSI & AKUNTABILITAS LAPORAN KEUANGAN MASJID DI SEMARANG."

<sup>33</sup> Juniaswati and Murdiansyah, "Akuntabilitas Pengelolaan Keuangan Masjid Sabilillah Kota Malang Berdasarkan ISAK 35."

accountability is not only focused on recording, but also on communication and community participation. The following is an interview with the Imam of Babul Khair Mosque

Source: Mr. Yusuf Nogi Dukalang (Congregation of Babul Khair Mosque)

Researcher: What is your opinion regarding the submission of mosque financial reports to congregants?

Interviewee: "In my opinion, financial reports should be presented regularly. Currently, the administrators do provide weekly reports, but they are not always announced through the loudspeaker or posted on the bulletin board. As a result, congregants sometimes wonder about the mosque's cash flow, such as the latest balance or what the funds are used for."

Researcher: What are the consequences if reports are not consistently shared?

Source: "If reports are not routine, it can lead to suspicion. The congregation may think that something is being covered up when, in fact, it is not. This can reduce the congregation's level of trust in the management, especially in terms of managing the mosque's operational funds."

Researcher: What do you expect from the management regarding these financial reports?

Informant: "I hope the administrators will be more disciplined in disseminating the reports, either through loudspeakers after Friday prayers or by posting them on the bulletin board. That way, the congregation will feel valued and more trusting, because they know where their donations are going."

Another factor contributing to this problem is the importance of training and human resource development for mosque administrators. Without adequate training, they cannot understand the principles of accountability and sound financial management. Therefore, to improve accountability in financial management, efforts are needed to increase the capacity of mosque administrators through relevant training and education programs.

Overall, despite reasonable financial management efforts, the challenges faced by human resources and the lack of communication with the congregation hinder the achievement of optimal accountability.

## **Implications**

The findings of this study have several important implications for the financial management of the Babul Khair mosque, which can help improve accountability and transparency. The following is a more complete explanation of these implications:

### **1. The Importance of Congregation Involvement**

Congregation involvement in the mosque's financial management process is crucial. Involving the congregation in meetings and discussions about financial reports can create a greater sense of ownership and trust in the mosque administrators. Interview Results with Community Leaders

Source: Mr. Hardi Ahmad (Community Leader, Babul Khair Mosque Congregation)

Researcher: According to you, what is the role of the congregation in mosque financial management?

Source: "I believe that congregations should be actively involved, not just as contributors. Congregations have the right to know how their money is being used, and should be involved in discussions, especially regarding large expenditures. With the involvement of congregations, trust can grow stronger and administrators will be more careful in using funds."

Researcher: Do the administrators present the weekly reports sufficient to involve the congregation?

Source: "Weekly reports are good because congregants can see the income and expenses. However, if they are only read aloud or posted, congregants may not pay much attention. I think there needs to be a forum or opportunity for questions and answers so that congregants can provide direct input. That way, the reports are not just one-way information, but truly a means of communication."

Researcher: In your opinion, what is the main benefit if the congregation is more involved?

Source: "If the congregation is involved, their sense of ownership of the mosque will increase. People will not only give donations, but also feel a sense of responsibility. This will strengthen transparency, increase accountability, and prevent misunderstandings. I am sure that if the administrators and congregants are both open, the management of the mosque will be better." In this way, congregants are not only beneficiaries but also play an active role in decision-making. This can be done through:

- Regular Meetings: Holding regular meetings to discuss financial reports and mosque programs
- Surveys and Questionnaires: Using surveys to obtain input from congregants regarding financial management and mosque activities.

This involvement not only increases transparency but also strengthens the relationship between the administrators and the congregation and creates a sense of shared responsibility.<sup>34</sup>

#### Better Communication Strategies

Mosque administrators need to develop more effective communication strategies to convey financial information to congregants. Some steps that can be taken include:<sup>35</sup>

- Regular Forums: Holding open meetings to discuss financial reports and

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<sup>34</sup> Ahyaruddin et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MESJID DI KOTA PEKANBARU."

<sup>35</sup> Juniaswati and Murdiansyah, "Akuntabilitas Pengelolaan Keuangan Masjid Sabilillah Kota Malang Berdasarkan ISAK 35."

- explain the use of funds in detail.
- **Social Media:** Utilizing social media platforms to share financial reports and mosque activities, so that information can be accessed more widely and quickly.
- **Information Transparency:** Using information boards or the mosque website to display financial reports and funded activities, so that congregants can easily compare and understand the use of funds.

With a better communication strategy, it is hoped that congregants will feel more involved and trust the mosque's financial management.

#### Training for Mosque Administrators

Training for mosque administrators in accountability and financial management is essential to improving the quality of financial management. This training can include:<sup>36</sup>

- **Accounting Basics:** Providing an understanding of basic accounting principles and the importance of good record keeping.
- **Financial Management:** Teaching effective financial management techniques, including budgeting and reporting.

**Ethics and Accountability:** Emphasizing the importance of ethics in financial management and the administrators' responsibility to the congregation. With a better understanding of accountability, mosque administrators can manage funds more effectively and efficiently, as well as increase public trust in the mosque's financial management.

### Conclusion

The challenges Babul Khair Mosque faces in financial management underscore the need for significant improvements. First, mosque administrators are advised to increase transparency by preparing financial reports that are more open and accessible to the congregation. Clear and detailed reports will help the congregation understand how funds are used and increase its trust in the administrators.

In addition, implementing a more robust recording system, such as accounting software, is strongly recommended. This system will not only improve accuracy and efficiency in financial management but also make it easier for administrators to compile accurate and timely reports.

Furthermore, congregational involvement in the decision-making process needs to be increased. By involving congregants in meetings and discussions, administrators can accommodate input and suggestions that can enrich the mosque's financial management. This involvement will also strengthen the congregants' sense of ownership of the mosque, which in turn can increase

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<sup>36</sup> Ahyaruddin et al., "AKUNTABILITAS DAN TRANSPARANSI PENGELOLAAN KEUANGAN MESJID DI KOTA PEKANBARU."

their participation in mosque activities.

With these steps, the financial management of the Babul Khair Mosque is expected to become more accountable and effective, as well as able to meet the expectations and needs of the congregation. This will not only strengthen the relationship between the administrators and the congregation but also contribute to the mosque's sustainability and welfare as a center for social and religious activities in the community.

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