

Transparency and Accountability of Mosque Financial Management (Comparative Study of NU and Muhammadiyah-Based Mosques in Gorontalo City)

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Abstract

This article evaluates financial management's openness and accountability in mosques in Gorontalo City. The research employs a sociological and economic framework utilizing inductive, deductive, and comparative analytical methodologies. The study's results indicate that numerous NU-based mosques lack transparency. It stems from the antiquated belief that disclosing mosque donations diminishes the donor's altruism. Meanwhile, mosques affiliated with Muhammadiyah exhibit transparency by publicly disclosing financial information to the audience through posted notifications or direct communication before the Friday sermon. Financial management accountability for NU-based mosques is executed through reports from the treasurer to the head of takmir and other members. The data provided is partial due to the existing trust among them, resulting in a lack of rigorous demands for comprehensive accountability. Concurrently, Muhammadiyah-affiliated mosques adopt an accountability framework by conducting management meetings with mosque congregants to get a detailed presentation on the allocation of mosque finances, encompassing both revenue and expenditures.

Keywords: Mosque; Mosque Finance, NU; Muhammadiyah; Gorontalo; Transparency

Transparansi dan Akuntabilitas Pengelolaan Keuangan Masjid (Studi Komparasi Masjid Berbasis NU dan Muhammadiyah di Kota Gorontalo)

Abstrak

Artikel ini mengkaji keterbukaan dan akuntabilitas pengelolaan keuangan masjid di Kota Gorontalo. Penelitian ini menggunakan kerangka sosiologis dan ekonomi dengan menggunakan metodologi analisis induktif, deduktif, dan komparatif. Hasil penelitian menunjukkan bahwa banyak masjid berbasis NU yang kurang transparan. Hal ini bermula dari anggapan kuno bahwa pengungkapan sumbangan masjid akan mengurangi altruisme donatur. Masjid yang berafiliasi dengan Muhammadiyah menunjukkan transparansi dengan mengungkapkan informasi keuangan kepada jemaah, baik melalui pengumuman yang ditempel maupun komunikasi langsung sebelum khutbah Jumat. Akuntabilitas pengelolaan keuangan masjid berbasis NU dilakukan melalui laporan bendahara kepada ketua takmir dan anggota lainnya. Data yang diberikan bersifat parsial karena adanya rasa saling percaya di antara mereka, sehingga tidak ada tuntutan akuntabilitas yang menyeluruh. Bersamaan dengan itu, masjid yang berafiliasi dengan Muhammadiyah mengadopsi kerangka akuntabilitas dengan melakukan rapat manajemen dengan jemaah masjid untuk mendapatkan presentasi terperinci tentang alokasi keuangan masjid, yang mencakup pendapatan dan pengeluaran.

Kata Kunci: Masjid; Keuangan Masjid, NU; Muhammadiyah; Gorontalo; Transparansi

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A. Introduction

Gorontalo City is one of the region's icons that firmly upholds the atmosphere of religious life in its society¹. Information about the religious conditions in Gorontalo City is strongly suspected to have come from Muslim traders who landed in the Gorontalo region. The coming of Islam into Gorontalo historically and socially was probably through two routes, namely the Northern route and the Southern route (Tomini Bay) The pieces of evidence can be tracked in the 13th century AD. The Northern Route of the Archipelago had begun to be crowded with traders including Muslim traders². In addition to the majority of its population of around 196,690 people being Muslim, or around 92.20 percent of the total population of Gorontalo City (of more 1.173.553 across the province of Gorontalo), it can also be marked by the many mosques that are places of worship for Muslims scattered in the corners of Gorontalo City³. According to data obtained from the governance section of the Gorontalo City Regional Secretariat, approximately 283 mosques were recently operating and registered.

The religious activities and atmosphere that take place in it are active. For example, in some mosques, it is customary to carry out tadarrusan al-Quran every night after the Maghrib prayer until the time for the Isha prayer, which women generally attend. In this case, mosques that were recorded include Baiturrahim Grand Mosque, Gorontalo City, Ar-Rahmah Siendeng Grand Mosque, Hulontalangi District, Jami' al-Mubaraq Mosque, Wumialo Village, Central City, al-Mu'awanah Mosque, Huangobotu Dungingi Village, Sabilil Huda Grand Mosque, East City, Hunto Mosque, Biau Village, and al-Jauhar Mosque, Bugis Village. It is especially on Friday nights, the recitation of *al-Barzanji* is carried out. The atmosphere illustrates the high religious propagation in the Gorontalo city community. Moreover, on average, these activities are heard in the environment around the mosque through loudspeakers (*TOA*). Likewise, reading bikini or dhikr in the Gorontalo language at night is essential to welcome the big days of

¹ Mashadi and Wahidah Suryani, "Jaringan Islamisasi Gorontalo (Fenomena Keagamaan dan Perkembangan Islam di Gorontalo)" *Al-Ulum*. 18.2 (2018): 435–458; Mukrimin, "Investigating the Role of Islam in Shaping Political Identity in Gorontalo" *Jurnal Ilmiah AL-Jauhari: Jurnal Studi Islam Dan Interdisipliner*. 8.1 (2023): 65–81; Muh Rusli, "Sinergitas Islam dan budaya dalam kearifan lokal: Studi adat molobunga yiliyala di Gorontalo" *Jurnal Ilmiah AL-Jauhari: Jurnal Studi Islam dan Interdisipliner*. 5.2 (2020): 266–284; Muhibbuddin Bakry, "Nilai-nilai religiousitas adat 'Mo meati' pada masyarakat Kota Gorontalo (Replika Islam Nusantara)" *Al-Ulum*. 16.1 (2016): 185–207; IAIN Sultan Amai, *Profile IAIN Sultan Amai 2010-2011*, vols. (Gorontalo, 2011).

² IAIN Sultan Amai, *Profile IAIN Sultan Amai 2010-2011*; Kamaruddin Mustamin, Muhammad Gazali Rahman, and Arhanuddin Salim, "Tradisi maulid pada masyarakat Muslim Gorontalo: Pertautan tradisi lokal dan Islam (Maulid tradition among Gorontalo Muslim community: The link between local tradition and Islam)" *Potret Pemikiran*. 25.1 (2021): 91–111; Samsi Pomalingo et al., "Literacy of Islamic thought: contestation, claim of truth, and polemic of religion in Islam in Gorontalo, Indonesia" *International Journal of Cultural and Religious Studies (IJCRS)*. (2021); Soyan AP Kau, *Islam dan budaya lokal adat Gorontalo: Makna filosofis, normatif, edukatif, dan gender*, vols. (Malang: Inteligensia, 2020); Donald Qomaidiansyah Tungkagi, "Varian Islam Nusantara: Jawa, Minangkabau dan Gorontalo" *Jurnal Lekture Keagamaan*. 15.2 (2017): 273; Mashadi Mashadi, "Konteks dan corak mistisisme Islam dalam tradisi keagamaan masyarakat Gorontalo" *Ulamuna*. 17.2 (2017): 259–274; Sofyan AP Kau and Kasim Yahiji, *Akulturasi Islam dan budaya lokal: Studi tentang ritus-ritus kehidupan dalam tradisi lokal Muslim Gorontalo*, vols. (Malang: Intelengensia Media, 2018).

³ BPS Prov Gorontalo, Provinsi Gorontalo dalam Angka 2024, vols. (Gorontalo, 2024, p.267); BPS Kota Gorontalo, Kota Gorontalo dalam angka 2024, vols. (Kota Gorontalo, 2024, p.132).

Muslims, generally reading all night until dawn. For example, at the moment of commemorating the Prophet's Birthday, Isra' Mi'raj, and the Hijriah New Year. All of these indicate that the predicate of a religious city is very worthy of being held by the city of Gorontalo⁴.

That is why the Gorontalo city government has set several slogans for its region, for example, Madrasah City, Religious City, Serambi Medina, and a philosophy of life that they inherited from the Gorontalo kingdom, namely "*Adat bersendi syara', syara' bersendi kitabullah*".⁵ Historical reasons support the naming; since ancient times, Gorontalo has been known as one of the centres of the spread of Islam and a place of education that is an extension of the Ternate Kingdom. That way, the image of the city of Gorontalo is very strategic to be used as a specific area that can provide an Islamic cultural nuance and introduce itself on a national and international scale as a religious tourism city in the Eastern Indonesian region.

B. Method

This study uses analytical descriptive research specifications. This study systematically describes the level of transparency and accountability of mosque financial management by comparing NU and Muhammadiyah-based mosques in Gorontalo City. The type of research is qualitative. Qualitative research is conducted in a specific setting in real life (natural) to investigate and understand the phenomenon: what happened, why, and how did the financial management of mosques in Gorontalo City occur? So qualitative research is based on "going exploring", which involves in-depth and case-oriented studies of several or single cases. The primary purpose of qualitative research is to make facts easy to understand and if possible (according to the model), produce new hypotheses⁶.

Qualitative research is a process that involves participants (those being researched), researchers, and readers, as well as the relationships they build. So, researchers are influenced by the social, historical and cultural environment in which the research is conducted. Consequently, when conducting research, researchers must build good relationships with research objects and present research results so readers can follow

⁴ Mukrimin, "Investigating the Role of Islam in Shaping Political Identity in Gorontalo"; Moh. Karmin Baruadi, "Sendi adat dan eksistensi sastra; Pengaruh Islam dalam nuansa budaya lokal Gorontalo" *El-Harakah: Jurnal Budaya Islam*. 14.2 (2012): 293–311; Rizal Darwis, "Tradition of hileyiya: The interaction between religion and traditions in Gorontalo in sociology of Islamic law perspective" *Analisa*. 22.1 (2015): 57; Kau and Yahiji, *Akulturasi Islam dan budaya lokal: Studi tentang ritus-ritus kehidupan dalam tradisi lokal Muslim Gorontalo*; Sofhian Sofhian and Asna Usman Dilo, "Tradisi Pohulo'o Gorontalo dalam tinjauan fiqh" *el Harakah: Jurnal Budaya Islam*. 15.1 (2015): 94; Nurhayati Tine et al., "Wujud implementasi kearifan lokal dalam siklus kehidupan pada masyarakat Gorontalo (Studi pada tradisi pernikahan dan tradisi molontalo (tujuh bulanan)" *Jurnal Diskursus Islam*. 5.3 (2017): 455–478.

⁵The position of the Gorontalo royal city was originally in the Hulawa sub-district, Telaga district, precisely on the banks of the Bolango River. According to research, in 1024 H, this royal city was moved from the Hulawa sub-district to the Dungingi, Tuladenggi sub-district, and Dungingi district. Then, during the reign of Sultan Botutihe, this kingdom was moved from Dungingi to a location between two sub-districts, namely the Biau sub-district and the Limba B sub-district.

⁶ A Chariri, *Landasan filsafat dan metode penelitian kualitatif*, vols. (Semarang: Laboratorium Pengembangan Akuntansi (LPA), FE, Universitas Dipenogoro, 2009, p.2).

the researcher's thoughts in building knowledge. Because the role of researchers is considered the primary instrument in qualitative data collection, at the beginning of the research, it is necessary to identify personal values, assumptions and biases (researchers). The researcher's contribution to the research setting is essential, positive, and not detrimental.⁷

This social research method examines in depth the phenomenon of community life, in this case, that is involved in the mechanism of mosque financial management, be it the administrators, treasurers and mosque congregations. In addition, it also uses an economic approach or, more specifically, management to find out the working mechanism of mosque financial management to determine an organization's level of transparency and accountability.

To obtain the data, observation was conducted around the city of Gorontalo. Observation is an effort by researchers to explore and track as adequately as possible the reality of the phenomenon being studied. Researchers use this technique to observe all forms of implementation of mosque financial management in the city of Gorontalo, especially those that are the objects of this study, including the system or form of transparency and accountability of mosque financial management. Participant observation is conducted by observing individual behaviour and interactions in the research setting. Therefore, researchers must be directly involved in the daily lives of the subjects being studied. In this way, researchers can obtain specific data outside the formal structure and procedures of the organization.⁸. Furthermore, in-depth interviews were also conducted. Interviews as a form of vertical communication and interaction process between researchers and data sources that function very effectively, because interviews can also function as an aid to observation techniques⁹.

Concerning this research, the researcher used a guided interview type intending to find the level of validity of the required data by trying to collect all information from the financial management that has been appointed by each Mosque Management Board (*Badan Takmir Masjid - BTM*) in Gorontalo City and the permanent congregation.

The sample and population in this study were 283 mosques spread throughout the city of Gorontalo with variations of 2 (two) religious movement bases, namely NU and Muhammadiyah, based on the objects in this study. Given the large number of mosques or populations in this study, the researcher determined the sample by using the purposive sampling method based on the provision that from each sub-district, there is representation including large and *Jami* mosques for NU-based mosques and representation for Muhammadiyah-based mosques. The total number of mosques used as samples in this study was 42, consisting of 24 NU mosques and 18 Muhammadiyah mosques. From the data presented by one of the Muhammadiyah administrators, the number of mosques in Gorontalo City is 33, spread across all sub-districts, both large and relatively small mosques, both in public places and housing complexes (see table 1, table 2, and table 3).

⁷J. W. Creswell, *Research Design: Pendekatan Kualitatif, Kuantitatif, dan Mixed*. (Yogyakarta: Pustaka Pelajar. 2009), p. 294.

⁸*Ibid.*

⁹Suharsini Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktek* (Jakarta: Rineka Cipta, 2006), p. 201.

Table 1: List of Researched Mosques in Gorontalo City

NO	Location	Area (M2)	Name of Mosque	Established
1 PCM KOTA SELATAN				
1 1	KEL. LIMBA B	1.424	Darul Arqam	Ser.No.1080, 22 Sep.1997
2 2	KEL. LIMBA B	150	Al-Azhar	AIW No.W2/48/I/ 1994
3 3	KEL. LIMBA U1	354	Darul Abrar	Sert.No.495 Tgl 22 Mart 1995
4 4	KEL. LIMBA U1	400	Al-Munir	AIW.Th. 1959
2 PCM KOTA TIMUR				
5 1	KEL. PADEBUOLO	777	Wal-Fajri	Sert.Pemda No.3 Tgl.15 Maret 1988
6 2	KEL. MOODU	666	At-Taqwa	Sert.No.441 Tgl. 25 Juni 1991
7 3	KEL. IPILO	958	Marhamah	Sert. No.487 Tgl. 15 Sept. 1992
8 4	KEL. IPILO	547	Al-Hidayah	Sert No.347 Tgl 18 Mei 1992
9 5	Kel. HELEDULAA UTARA	462	Al-Uswah	Sert No.703 18 Mei 1992
3 PCM DUMBO RAYA				
1 0 1	KEL. TALUMOLO	255	Darul Muahidin	A.J.W. 21 Maret 1994
1 1 2	KEL. BUGIS	863	Daruttagqwa	Sert No.57 Tgl 24 Juli 1989
1 2 3	KEL. BUGIS	206	Arradhiyah	Surat Penyerahan Tgl 13 April 1963
1 3 4	KEL. BOTU	350	Al-Muhabbah	A.J.W. 1 Oktober 1984
4 PCM HULONDALANGI				
1 4 1	KEL. SIENDENG	363	Darurrahmah	Sert No.221 Tgl 15 September 1992
5 PCM KOTA BARAT				
1 5 1	KEL. DEMBE II	446	Al-Munawar	AIW, 12-8-1991
1 6 2	KEL. DEMBE II	1.284	Al-Magfirah	AIW, No.W3/BA/032/9/ 90 Tgl.21-3-1992
1 7 3	KEL. LEKOBALO	174	Nurul Iman	Sert.No.104 22 Sep.1997
1 8 4	KEL. LEKOBALO	128	Ar-Rahman	AIW 11 Januari 1994
1 9 5	KEL. LEKOBALO	255	Al-Muhsinin	AIW 15 juni 1992
2 0 6	KEL. PILOLODAA	310	Nurul Iman	Sert.22 Sept 1997
2 1 7	KEL. TENILO	273	Masjid Jabal Nur/MIS	Sert. No.81 Tgl. 18-5-1992
6 PCM DUNGINGI				
2 2 1	KEL. BULADU	1.651	Allslah/Taman Pendidikan	Sert. No.427 tgl.21-3-1988 (PEMDA)
2 3 2	KEL. HUANGOBOTU	532	Darul Muttaaqin	Sert No. 442 Tgl. 1-7-1997
2 4 3	KEL. MOLOSIFAT W	437	Darussalam	Sert. No. 258 Tgl. 18-5- 1992
7 PCM KOTA UTARA				
2 5 1	KEL. DEMBE I	364	Darul Istigfaf	Ikrar Waqaf 11 Jan. 1994
2 6 4	KEL. DEMBE I	504	Darussalam	Sertifikat No.661 21 Juli 1995
2 7 6	KEL. DEMBE I	486	Darul Jihad	Sertifikat No.365 5 Maret 1982
2 8 8	WONGKADITI TIMUR	945	Darul Musyahadah	Sertifikat No.536 22 Mei 1991
2 9 10	WONGKADITI BARAT	822/636	Darul Istiqomah	Sertifikat No.536 25 Juni 1991
3 0 11	DULOMO SELATAN	550	Muthmainnah	AIW No.102/01/2 22 Juni 1996
8 PCM SIPATANA				
3 1 4	BULOTADAA BARAT	225/800	Al-Hidayah	Surat Jual Beli 30 Oktober 1935
9 PCM KOTA TENGAH				

3 2	1	KEL. DULALOWO	667	Al-Muqarrabin	Sertifikat No.415 25 Mei 1991
3 3	4	KEL. WUMIALO	336	Ar-Rayaan	Sertifikat No.385 25 Juni 1991

Source: adapted by the author from Nu and Muhammadiyah Board of Gorontalo City, 2024.

The respondents from NU-based mosques in this study are presented in the following table:

Table 2: NU-based mosques in Gorontalo City

NO	Name of Mosque	Sub-District	Rural/Village
1	Baiturrahim	Kota Selatan	Limba B
2	Sultan Amai	Kota Selatan	Biawu
3	Al Jamaah	Kota Selatan	Limba U II
4	Al Jauhar	Kota Timur	Bugis
5	Marhamah	Kota Timur	Ipilo
6	Nurul Haq	Kota Timur	Heledulaa Utara
7	JabalNur	Kota Barat	Dembe I
8	At Taqwa	Kota Barat	Molosipat W
9	Nurul Yaqin	Kota Barat	Buladu
10	Az Zikra	Dungingi	Tomulabutao
11	Uswatun Hasanah	Dungingi	Huangobotu
12	Al Muhaqirin	Dungingi	Tuladenggi
13	Nurul Jannah	Kota Utara	Dulomo Selatan
14	At Taubah	Kota Utara	Wogkadiit Tmur
15	Al Haul	Kota Utara	Dembe Jaya
16	Darul Muhtadin	Kota Tengah	Pulubala
17	Al Marhamah	Kota Tengah	Dulalowo Timur
18	Al Mubarak	Kota Tengah	Wumialo
19	Ar Rahman	Hulonthalangi	Siendeng
20	Babul Khaer	Hulonthalangi	Tenda
21	Rahmatullah	Sipatana	Molosipat U
22	Al Mujahidin	Sipatana	Bulotadaa Barat
23	Al Affar	Dumbo Raya	Botu
24	Al Ikhlas	Dumbo Raya	Talumolo

Table 3: List of Muhammadiyah-based mosques in Gorontalo City

NO	Name of Mosque	Sub-District	Rural/Village
1	Darul Arqom	Kota Selatan	Limba B
2	Al Azhar	Kota Selatan	Limba B
3	Wal Fajri	Kota Timur	Padebuolo
4	At-Taqwa	Kota Timur	Moodu
5	Al Uswah	Kota Timur	Heledulaa
6	Darul Muahidin	Dumbo Raya	Talumolo
7	Al Muhabbah	Dumbo Raya	Botu
8	Darurrahmah	Hulonthalangi	Siendeng
9	Al Magfirah	Kota Barat	Dembe II
10	Nurul Iman	Kota Barat	Lekobalo
11	Darul Muttaqin	Dungingi	Huangobotu
12	Darussalam	Dungingi	Molosipat W
13	Darul istigfar	Kota Utara	Dembe I
14	Darussalam	Kota Utara	Dembe I
15	Darul Jihad	Kota Utara	Dembe I
16	Al Hidayah	Sipatana	Bulotadaa Barat
17	Al Muqarrabin	Kota Tengah	Dulalowo
18	Ar Rayyan	Kota Tengah	Wumialo

Source: adapted by the author from NU Board, 2024.

C. Concept of Transparency

Transparency is providing open and honest financial information to the public based on the consideration that the public has the right to know openly and comprehensively about the government's accountability in managing the resources entrusted to it and its compliance with laws and regulations.¹⁰

The entire series of activities must be managed as transparently as possible for the community, donors, and organizations concerned, who must be given the authority in the form of convenience to obtain information related to policies and development activities in the organization's management.¹¹. The main principles of implementing transparency¹²:

1. Providing information and ensuring ease in obtaining information regarding activities carried out in the organization.
2. Information must be fully disclosed to the community and donors, including vision, mission, financial condition, management structure, form of planning, and activity results. Disclosure of information must be open, easily accessible, published regularly, and up-to-date.
3. The existence of media to convey opinions, suggestions, criticisms or arguments for improving performance conditions or activities that are better and more focused.

Financial transparency is very necessary in order to increase public and government support in implementing all programs that have been agreed to be implemented.¹³. In addition, transparency can create mutual trust between the government and the public by providing information and ensuring ease in obtaining accurate and adequate information.

In the context of economics, the term transparency is evident, namely innocence as it is, no lies, honesty and openness to the public about what the institution does in terms of financial management where the reported data must reflect the actual reality and any changes must be disclosed truthfully and immediately to all related parties (stakeholders)¹⁴.

Transparency is a process of openness from management managers to build access in the management process to balance the flow of information in and out. So, in the process of transparency, information is provided by public management and the public, who have the right to obtain information concerning public interests. So, transparency is a concept of creating mutual trust between the government and the public through providing information and ensuring ease in obtaining information.¹⁵.

¹⁰Mardiasmo, *Pewujudan Transparansi dan Akuntabilitas Publik Melalui Akuntansi*, (Bandung : Alfabeta, 2006), p. 13.

¹¹Hariy Sadaly, *Akuntabilitas Publik*. Lembaga Penelitian SMERU. 2002, h. 28. p

¹²Sutedjo, 2009, Persepsi Stakeholders Terhadap Transparasi Dan Akuntabilitas Pengelolaan Keuangan Sekolah. Tesis Program Pascasarjana Universitas Diponegoro, <http://eprints.undip.ac.id/24292/1/Sutedjo.pdf>. Accessed: June 2024.

¹³*Ibid.*

¹⁴ Hamid Muhammad, *Transparansi Sebuah Keharusan dalam Semua Sektor*. (Jakarta: PT RajaGrafindo Persada 2009), p. 92.

¹⁵Mujayanti Mandasari, *et.all*, Akuntabilitas Pengelolaan Keuangan Dana Bansos Pada Majelis Taklim Muslimat NU Ukhluwah Islamiyah Kampung Anyar, Singaraja, Bali dalam *e-Journal S1 Ak Universitas Pendidikan Ganesha Jurusan Akuntansi Program S1* (Volume 3 No. 1 Tahun 2015).

Mardiasmo said that transparency is the openness of the government in providing information related to public resource management activities to the needy people, namely the community.¹⁶. Mardiasmo said that transparency objectives in governance are: 1. One form of government accountability to the community 2. Efforts to improve governance management 3. Efforts to improve good governance management and implementation and reduce opportunities for corruption, collusion, and nepotism practices.

Transparency will have a positive impact on governance. Transparency will increase the accountability of policymakers so that public control over policy-making authority holders will run effectively.

Principles of Transparency

There are at least six principles of transparency put forward by the Humanitarian Forum Indonesia (HFI), namely: the availability of easily understood and accessible information (funds, implementation methods, forms of assistance or programs); the availability of publications and media regarding the activity process and financial details; the availability of periodic reports regarding the utilization of resources in project development that the public can access; annual reports; website or publication media of the organization; and, guidelines for the dissemination of information¹⁷. The principle of transparency is not only related to financial matters; transparency in planning also includes the following 5 (five) matters: openness in essential meetings where the public can provide their opinions; openness of information related to documents that need to be known by the public; openness of procedures (decision making or planning procedures); openness of registers containing legal facts (civil records and land books); and, openness to accept public participation.

Regarding the budget, transparency is intended as information related to budget planning, which is every community's right. The community's rights related to budgeting are the right to know, the right to observe and attend public meetings, the right to express opinions, the right to obtain public documents, and the right to be informed.¹⁸. As a result, transparency will reduce the level of uncertainty in the decision-making process regarding fund management because the dissemination of various information that has so far only been accessed by the government can provide an opportunity for the community to participate in decision-making, for example, with each member who is done through deliberation. In addition, transparency can narrow the opportunities for corruption on small to large scales that involve the community so that they can participate in decision-making.

Accountability and Its Urgency

Accountability can be interpreted as an obligation to be responsible for the success or failure of implementing organizational activities to achieve previously determined goals and targets, through accountability that is carried out periodically¹⁹. Many scholars said that the scope of accountability in Islamic accounting includes accountability to God,

¹⁶Mardiasmo, *Pewujudan...*p. 75.

¹⁷ *Ibid.*

¹⁸ Abdul Halim, dan Muhammad Syam Kusufi. *Akuntansi Sektor Publik; Teori, Konsep dan Aplikasinya*. (Jakarta: Salemba Empat, 2012), p. 26.

¹⁹ Mardiasmo, *op., cit.*, p. 46

humans, and nature.²⁰ Accountability to God is carried out by implementing Islamic law to maintain the mandate given by Allah SWT.

The definition of accountability provides a target guideline for almost all public sector reforms and encourages pressure on key actors involved to be accountable and ensure good public service performance. The principle of accountability is the implementation of responsibility where activities carried out by related parties must be able to account for the implementation of the authority given in their field of duty. The principle of accountability is closely related to accountability for the effectiveness of activities in achieving the targets or targets of policies or programs that have been set. According to Lawton and Rose, it is a process where a person or group of people are required to make a report of their activities in a way that they already know or do not know to carry out their work. Accountability, as one of the principles of good corporate governance, is related to the responsibility of the leadership for decisions and results achieved in accordance with the authority delegated in carrying out the responsibility of managing the organization. The principle of accountability is used to create an effective control system based on power distribution among shareholders, directors and commissioners.²¹

Accountability to humans is done by providing reports and information needed by parties involved in organizational activities. So that the realization of its activities, both success and failure in achieving the targets that have been set, are explained. Accountability has various dimensions in the organization, including legal and honesty accountability, program accountability, process accountability, policy accountability, and financial accountability.

Legal accountability and honesty

Ghamidi stated that Islamic behaviour is behaviour in which the perpetrator always feels that there is supervision by Allah, both in hidden and visible circumstances, and always carries out self-reflection, that is, *muhasaba* (calculating and evaluating) towards others. Therefore, Muslims must return to Allah, correct themselves, implement Islamic behaviour, have faith and be honest. However, only God knows the depth of a person's heart that he has carried out "honesty", so it is difficult to measure the level of honesty itself. However, supervision and rules that are enforced firmly can help a person to be transparent and accountable.²²

Legal accountability is related to implementing compliance with laws and other regulations required in the organization. In contrast, honesty and accountability are related to avoiding abuse of office, corruption and collusion. Legal accountability ensures the upholding of the supremacy of law, while honesty accountability ensures the existence of healthy organizational practices.²³ Moreover, accountability and honesty are related to how an organization can avoid abuse such as corruption, collusion, and nepotism

²⁰Permatasari,N.C. dan Dewi,N.H.U., 2011, "Pandangan Pemilik Badan Usaha Islam Terhadap Akuntabilitas Dan Moralitas", *The Indonesian Accounting Review*, Vol.1, No.2,July, 2011, p. 135-144.

²¹*Ibid.*

²²Muhamad, "Penyesuaian Teori Akuntansi Syariah: Perspektif Akuntansi Sosial dan Pertanggungjawab", *Journal of Islamic Economics*, Vol.3, No.1, Muharram / Maret, 2002, pp. 67-87.

²³Syahrudin Rasul, *Pengintegrasian Sistem Akuntabilitas Kinerja dan Anggaran dalam Perspektif UU NO. 17/2003 Tentang Keuangan Negara*. (Jakarta: PNRI, 2008), p. 64

(*Korupsi, Kolusi, Nepotisme* - KKN) so that it can guarantee a healthy practice. Honesty is related to how an organization can avoid abuse of office, and supervision and inspection can be carried out to avoid collusion, corruption and nepotism.

Program Accountability

Concerning how an organization creates a program that refers to a strategy for achieving the organization's vision and mission, it is necessary to disclose the reporting of the results of the organization's program activities so that it can determine the amount of resources allocated to the results of activities that have been carried out. The principles that must be considered in program accountability include: firstly, there is a commitment from the leadership and all staff involved in creating a program, and secondly, it can guarantee the use of resources consistently with applicable regulations to avoid misuse of existing resources.²⁴.

Process Accountability

Process accountability is related to whether the procedures used in tasks are reasonable regarding administrative procedures related to the organization's implementation or management. Administrative procedures include firstly, division and direction of work, consisting of delegation of authority, job descriptions, meetings of the organization's leaders and administrators that are held periodically, and secondly, adequacy of the management information system, consisting of Documentation of organizational data (management structure data, program activity data, financial data), and ease of accessing information owned by the organization.²⁵.

Process accountability must explain the conformity between the realization of activities and the initial plan and the success and failure in achieving previously set goals and objectives. Accountable organizational managers are responsible for what they do and the organization's overall performance.

Policy Accountability

A policy is basically a provision that must be used as a guideline, a handle, or a guideline for every effort of the organization's administrators to achieve smoothness and integration in achieving the organization's goals. All matters relating to the mechanisms in the organization (decision-making, leadership, and organizational structure) are based on the agreements and considerations of all organization members when making a policy.²⁶. The agreement must be documented so that it is clear and can be used as a guideline that is applied consistently by the organization. Organizations must also prepare clear policies on obtaining information, the time required, and complaint procedures if information does not reach the relevant parties.

Financial Accountability

Islam, through the Qur'an, has outlined that the accounting concept followed by the makers of accounting reports emphasizes responsibility or accountability. Sharia accounting is an essential accounting system that will be reassessed from an Islamic perspective. Furthermore, the components that form financial accountability include

²⁴Kama, A.Z., "Akuntabilitas Dalam Penyelenggaraan Pemerintahan", *Ishlah*, ISSN. 1410 - 9328, Vol.13 No. 03. 2010, p. 72.

²⁵*Ibid.*

²⁶Silvia, *op. cit.*, p.25.

disclosure and compliance with regulations. The concept of disclosure requires that financial reports be designed and presented as a picture or reality of all events or organizational activities for a period containing information. By recording all transactions, it will be easier to be accountable for them.²⁷.

Compliance with regulations in the financial recording process using sharia principles. The general principles of Sharia accounting are justice, truth, and accountability. Therefore, transaction recording in accounting reporting is done correctly, clearly, informatively, comprehensively, and addressed to all parties, and there is no element of manipulation.²⁸.

Based on the explanation above, it can be concluded that accountability has a broad scope, not only financial responsibility in the form of financial reports, but also accountability for all activities carried out by the organization, as the party holding the mandate to provide accountability, present, report, and disclose all activities and activities of such accountability. Moreover, it can be understood that transparency and accountability are closely related concepts because, without transparency, there can be no accountability. Conversely, transparency will only be valid with being equipped with accountability. The main prerequisite for realizing accountability must be in a situation and environmental conditions that prioritize openness (transparency) as a basis for accountability and a democratic environment. Preparing financial reports is one form of transparency needs, a supporting requirement for accountability in the form of openness (openness) of resource management activities. The goal is to explain how accountability is carried out. With a transparent explanation, the public will know what the organization has done, how much budget is used, and the results of its actions.

The aspect contained in the definition of accountability is that the public has the right to know the policies taken by the party they trust. The media of accountability in the concept of accountability is not limited to accountability reports alone but also the practice of facilitating the mandate giver to obtain information, either directly or indirectly, verbally or in writing. Accountability will thrive in an environment that prioritizes openness as an essential foundation, a transparent and democratic atmosphere, and freedom of expression. Accountability, as one of the prerequisites for the implementation of a new state, is based on the concept of organization in management, which concerns the extent of authority and span of control of the organization, factors that can be controlled (controllable) at a certain level of management or power; and control as an important part of a good society supports each other with accountability. In other words, control can only run efficiently and effectively if a suitable accountability mechanism, and vice versa, supports it.²⁹.

Moreover, accountability is the embodiment of an individual's or organizational unit's obligation to manage and control resources and implement policies entrusted to him to achieve the goals set through periodic accountability media. These resources are input for individuals and organizational units that should be measurable and identifiable.

Furthermore, accounting and accountability are things that go hand in hand because accounting is a measuring tool of accountability to produce information. In addition, accountability is not only pegged as a concept of knowledge but requires actual practice to realize it. With accounting being used as accountability, accounting becomes a tool or

²⁷ Disclosure of financial reports must be based on activities that influence the organization's operational processes. Muhammad, *op. cit.*, p. 37.

²⁸ *Ibid.*

²⁹ *Ibid.*

function of "stewardship" where the information presented demands to have real (reality), fair (true), objective, and reliable (trustworthy) quality. It will create a harmonious stakeholder relationship, making accounting information more trustworthy. It can also be used for decision-making, especially regarding organizational management functions (stewardship) and performance evaluation, and inspire parties to think further in developing the organization.³⁰. Tatag quoted Polidano's statement that offered a new category, which he called direct and indirect accountability.³¹. Indirect accountability refers to responsibility to external parties such as society, consumers, or certain client groups, while direct accountability relates to vertical responsibility through a specific chain of command.

Accountability is the embodiment of an individual or organizational unit's obligation to control and manage resources and implement policies entrusted to him/her to achieve the goals set through periodic accountability media. These resources are input for individuals and organizational units that should be measurable and identifiable.³².

It is imperative to adhere to the principles of accountability when implementing accountability in the public organization environment, specifically the mosque's public space³³. Initially, the organization's leadership and all members must pledge to fulfil the mission to be held accountable. Secondly, it must be a system that ensures the consistent use of resources under relevant laws and regulations. Thirdly, it must demonstrate the extent to which the established goals and objectives have been met. Fourthly, it must focus on the vision and mission and the results and benefits achieved. Fifth, it must be transparent, innovative, objective, and honest to catalyze organizational management reforms, including revising performance measurement methods and compiling accountability reports.³⁴.

³⁰Sofyan Syafri Harahap, *Teori Akuntansi* Edisi Revisi. (Jakarta: Rajawali Pers, 2011), p. 72.

³¹Tatag Wiranto, Akuntabilitas dan Transparansi dalam Pelayanan Publik. *Skripsi*. STAIN Salatiga, 2009.

³² Sutaryo 2010. *Nilai Relevan Informasi Laporan Keuangan terkait Financial Distrees Pemerintah . Daerah*, (Purwokerto: Universitas Jenderal Soedirman., 2010), p. 19

³³ Intan Salwani Mohamed et al., "Mosque Fund Management: Issues on Accountability and Internal Controls" *Procedia - Social and Behavioral Sciences*. 145 (2014): 189–194; Nurlaila, Hendra Harmain, and Aqwa Naser Daulay, "Analysis of Accountability of the Mosque financial statement in Indonesia" *Jurnal Masjid*. 1.1 (2020): 1–13, online, Internet, 24 Mar. 2024. , Available: <http://repository.uinsu.ac.id/9366/>; Nurhidayah Chairany Permatasari and Nurul Hasanah Uswati Dewi, "Pandangan Pemilik Badan Usaha Islam Terhadap Akuntabilitas dan Moralitas" *The Indonesian Accounting Review*. 1.2 (2011): 135–144; Riza Ramadhan, "Maqashid Shariah and its Influence on Accountability of the Mosque" *WIGA: Jurnal Penelitian Ilmu Ekonomi*. 14.2 (2024): 345–357; Wan Zuriati Wan Zakaria and Norazlina Ilias, "A preliminary study towards financial management practices of mosques" *Advanced International Journal of Business, Entrepreneurship and SMEs*. 5.18 (2023): 231–243; Instan Salwani Mohammed et al., "Mosques Fund Management: A Study on Governance and Internal Controls Practices" *Recent Advances on Finance Science and Management*. (2015): 45–50; Lisdiawati Lisdiawati, Muchriana Muchran, and Saida Said, "Accountability And Financial Transparency Of Mosques Based On Sharia Enterprise Theory (Case Study Of Masjid Al-Muhajirin Desa Sidoraharjo)" *International Journal of Economic Research and Financial Accounting (IJERFA)*. 2.3 (2024); Saiful Muchlis, Anna Sutrisna Sukirman, and Ridwan Ridwan, "Accountability and Management Transparency Masjid Finance Based on Principles Aman and Fathanah (Phenomenology Study in Mosques in Nganjuk Hamlet , Sugihwaras Village, Wonomulyo District, Polewali Mandar Regency, West Sulawesi Province)" *The Indonesian Journal of Accounting Research*. 22.1 (2019): 65–90.

³⁴*Ibid.*

D. Findings and Discussion

Transparency of Financial Management of NU and Muhammadiyah-Based Mosques in Gorontalo City

First of all, let us elaborate more deeply on the sources of the finances of the mosque. The sources of mosque finances come from donations from the community and congregation in the form of infaq and alms, primarily obtained during Friday prayers. In addition, the mosque also receives donations from individuals who donate to carry out worship, such as infaq to pray for parents who have passed away, infaq for vows, infaq as an expression of gratitude and others. Unrestricted donations are resources whose use is not limited to a specific purpose by the donor. The sources of mosque finances are also obtained from the local government if they receive assistance for repairing the mosque building, as conveyed by the management of the Baiturrahim mosque, Darul Arqam and several other mosques in Gorontalo City.³⁵.

After conducting a fairly diverse data review of the responses of mosque financial managers spread across Gorontalo City, a form of financial transparency of mosques based on NU and Muhammadiyah is presented. Based on the accumulation of observations and interview results from mosques that were used as samples for the representation of NU-based mosques, it was found that there were administrators who were reluctant to convey detailed financial information with various arguments as justification. Among the reasons that often arise are:

According to the statement from the mosque's financial manager, managing the mosque's finances has been entrusted to us as the treasurer and mosque administrator, so there should be an attitude of mutual trust and no longer criticizing and having negative views, especially since this is a matter of funds for the benefit of the afterlife, so don't let the donations that have been deposited be wasted because they are often asked for information to be announced. The money donated to the mosque has been fully handed over to the financial manager, so God willing, it will definitely be used as well as possible without any accountability; we will definitely do it because this also concerns hablun min Allah. Not only in the world are we asked for accountability, especially in the afterlife³⁶.

Transparency is urgent and sensitive in every organization, including non-profit organizations such as mosques. The finances managed will be hampered by the ability to disclose information in as much detail as possible and easily exposed by the mosque congregation. Various community arguments explain that when transparency can be realized in managing mosque finances, the community is encouraged to participate in developing mosque facilities and infrastructure. Therefore, it is necessary to have an indicator for the creation of transparency to make it simple to observe the level of

³⁵Some comments were presented by the Takmir mosque administrators, who were respondents to the research.

³⁶The narrative of several mosque congregations remains among the mosques Jabal Nur Kota Barat, Darul Muhtadin Kota Tengah, Nurul Jannah Kota Utara, Fastabikul Khaerat Kota Selatan.

transparency.³⁷ This indicator should provide clear information regarding financial managers' procedures, costs, and organizational duties. Ease of access to information in any form; establishment of a complaint mechanism if any regulations are broken to facilitate the establishment of synchronization; and enhancement of the flow of information through collaboration with the mass media and non-governmental entities to carry out straightforward audits.

A mosque congregation expressed ³⁸, in this way:

It would be better if the congregation knew all information regarding the flow of mosque finances by being exposed through the media; there is a separate column in the form of an announcement or cooperation with an institution that is trusted enough to audit so that the direction of finances is clear. In addition, each congregation member is allowed to ask questions and give suggestions so that openness is created even though, in principle, we should all trust each other because this is a matter of afterlife funds.

The results of the research observations show the forms of transparency in mosque financial management.³⁹, include the information that is shown on the notice board; the delivery of it in the form of financial conditions, both weekly and monthly, up to the final balance every Friday; and leaflets that contain the most recent data on financial conditions that are retained by the treasurer and forwarded to the head of BTM.

A respondent revealed that mosque finances that are transparent will provide an excellent worship experience and will create solidarity among mosque congregations; this is stated in the following comments:

When I pray in this mosque or a mosque with good financial management, it feels like a pleasant worship because the spiritual atmosphere between the congregation is definitely created, especially since our motivation to donate to the charity box is high because we can see it directly on the wall or announced every Friday. So, the congregation's desire to participate in the completeness of the mosque's facilities and infrastructure is accessible for the congregation to collect.⁴⁰.

The financial transparency of the mosque that researchers found in the form of data presentation, either posted or announced, in several mosques is still relatively simple and not detailed based on the real conditions of the mosque's fund turnover. When cash is submitted, only income and expenses often appear that need to be more detailed and comprehensive. It is triggered by one factor, namely the forgetfulness or indifference of officers to write the latest or most recent according to the mosque treasurer's financial information. This statement was similarly conveyed by one of the mosque officers who was given the responsibility to write information on the notice board that they often forget

³⁷Loina Lalolo Krina P., *Indikator & Alat Ukur Prinsip Akuntabilitas, Transparansi & Partisipasi*, Sekretariat Good Public Governance: Badan Perencanaan Pembangunan Nasional, Jakarta , 2011, p. 7.

³⁸a similar statement

The congregation of the Al Jariah mosque conveyed this statement.

³⁹The results of researchers' observations from various mosques were sampled in this study.

⁴⁰ M.T., one of the regular congregation Masjid al Muqarrabin, Kecamatan Kota Tengah, *interview* 4 November 2023. It was also reinforced by other congregations at the Uswatun Hasanah Mosque, Dungingi Sub-District.

or are not serious about writing the latest according to the wishes of the mosque administrator because they are busy completing office tasks.⁴¹

In several mosques that researchers have encountered, there is indeed a form of transparency that is encouraging based on observations and statements from the takmir and permanent congregation, including the Al Muqarrabin and Darul Jihad mosques in Kota Tengah District, Darul Arqam, Al Ittihad and Sultan Amai in Kota Selatan District, Darur Rahmah Mosque in Hulonthalangi District, Darussalam Mosque in Kota Utara District. The mechanism of financial transparency is in the form of submissions every Friday (weekly) and every month, as well as a system of sticking to the notice board, starting from the income fund and allocating the use carefully by paying attention to current factors and data accuracy. The form data presentation attached to the notice board is in the form of marker writing, typed on paper then attached and also in a neatly printed form.⁴².

Accountability of Financial Management of NU and Muhammadiyah-Based Mosques in Gorontalo City

Financial accountability of the mosque is a must, and every mosque should implement it. A solid influence to motivate the congregation to donate depends on the level of accountability of the management, in this case, related to the treasurer and other BTM members who have been given the authority to do so.

Accounting is a moral and discursive practice related to individuals' moral (ethical) dimension. The mosque, as an accounting entity that does not receive attention from accountants or accounting scientists, has built its perception of accounting, as conveyed by the treasurer of the Muqarrabin Mosque located in the Kota Tengah Sub-district in this way:

Actually, service is not our main task. However, the mosque needs administrators and the role of accounting to make financial reports so that the community and congregation know what the Friday box funds and donations from the congregation are used for. So, there must be accountability from the treasurer to the core management and the congregation. In order to create mutual trust and harmony between the mosque congregation, not mutual suspicion⁴³.

In the last few decades, accounting has experienced relatively rapid development. If, in its development, the accounting that we know is more oriented towards the private sector, now mosque accounting is part of the culture that was born in society. However, in practice, accounting that operates in the public sector like this is often looked down upon by decision-makers, so it needs to be more recognized and subordinated. The role of accounting as a tool in the religious sphere for worship entities comes in the form of a combination of accounting and religion (spiritual) or a value system and transcendence.

As an entity, the mosque uses accounting reporting whose funds come from community donations as its financial sources, such as donor donations, alms or other forms of social assistance. Therefore, it is vital to be accountable to the public for all these

⁴¹ The results of observations at several mosques and comments from authorized officers were recorded on the notice board at the Al Affar Mosque, Dumbo Raya District.

⁴² The results of the researcher's search in several mosque interviews with several mosque congregations (SK, IR, MD, RP, AM, HM, RH, GA, FO) separately.

⁴³ Interview H.H., treasurer of a mosque based on Muhammadiyah.

financial reports, this is according to the statement of the Al Jariah Mosque congregation as follows:

As the trustees in this mosque, we must carry out the trust well because it has been trusted by the community, especially the congregation of this mosque. So, if money comes in, it must be recorded properly, and at some point, will be asked to be accountable either at the management meeting or to be announced in the middle of the mosque congregation.⁴⁴

There is a need for accountable and transparent presentation in its reporting to become the key to success for entities to continue to exist and survive in society. The mosque is a symbol of worship, and if interpreted as mosque accounting, then the mosque is side by side with the masculine side of accounting, which is always interpreted as materialistic. In the form of reporting, they are present to complement each other. There is a growing assumption, especially for profit-oriented entities (private), that accounting has yet to coexist with spirituality because spirituality can narrow the room for the movement of company owners to gain as much profit as possible. As a symbol, decision-makers are likelier to enliven the egoistic side than the altruistic one. It is different from the symbol behind mosque accounting, which may be present as a form of financial reporting that is more emancipatory and humanistic, although still in a very simple form and full of the teachings of Tauhid.

Some mosque administrators hesitate to convey financial information related to donor reports (amount donated) to the public (congregation). According to opinion, the temporary assumption is that the donation report submitted can cause the nature of "show-off (*ujub*), arrogant, and pompous", for example, the delivery of many donations from the local congregation. The dilemma situation that is displayed like this, causes the administrators to ultimately feel no need to submit donor reports (who and how much they donate)⁴⁵. Unlike other congregations, they see the need for reports on who and the amount of donations received from donors so that information about the financial position is clear and transparent and can be accounted for. The presence of accounting as information is expected to encourage social change and change the paradigm and mindset of society. In other words, financial reports or other reports related to the financial position need to be a severe concern and reported to the public so as not to disturb and cause suspicion between administrators and congregations.

Every organization has a specific goal to achieve. Because religious organizations are included in non-profit organizations, their goal is not to seek profit like private organizations. The main goal of religious organizations in the form of mosques is to provide services and organize all activities that are needed or that have become routine worship rituals in the religious organization concerned. So, the core goal of all religious organizations is to serve the people or followers of their religion. This service for the people can be interpreted narrowly and broadly.⁴⁶. Narrowly, the service provided by religious organizations to their people aims to ensure that the worship process in the religious organization can be carried out as well as possible. All the needs of the people related to the worship ritual process must be available and maintained for an unlimited time.

⁴⁴Interview G.A bendahara Masjid Al Jariah di Kecamatan Dungingi.

⁴⁵interview with D.G. This statement was made by one of the mosque administrators in the Siapatana sub-district.

⁴⁶Indra Bastian, *Akuntansi Yayasan dan Lembaga Publik*, (Jakarta: Erlangga, 2007), p. 102.

The broad context of service can be interpreted as a service to the community as a whole concerning various aspect of the religious and social life of the religious community. It depends on how the local community positions the role and function of the place of worship.⁴⁷. For example, suppose a mosque is a center of activity for the surrounding community. In that case, the mosque is not only used to pray and remember God. However, it can also function as a facilitator to discuss social problems, such as how to find solutions to improve the quality of life of Muslims around the mosque.

This improvement in the quality of life can be achieved by improving the community's economy, for example, by establishing Baitul Maal. For example, mosque managers can organize religious education for children and parents. It also shows another goal of religious organizations, namely social and educational goals. Although its primary goal is to serve the community, religious organizations still have financial goals.

The financial goal is aimed at supporting the implementation of adequate worship services that meet the standards according to the rules of religious teachings and support other goals, such as social and educational goals⁴⁸. Of course, this financial goal is not to gain profit but more towards how to finance the needs of worship in places of worship and other socio-religious functions. To achieve this financial goal, it is also not permissible to violate provisions prohibited by religious teachings, or the existence of the place of worship will increase unrest in society so that security stability is not maintained.⁴⁹. Like other public organizations or institutions, religious organizations are also under pressure to be more efficient, taking into account economic and social costs and the positive and negative impacts of the activities they carry out.

Various demands can cause accounting to be accepted quickly and recognized as a science needed to manage public affairs, including institutions or organizations in the scope of religious organizations.⁵⁰. The reality is that most managers and administrators of religious organizations have yet to realize how to create good governance. One effort to create good governance is to create good accountability by implementing accounting practices. Accounting in religious organizations is an activity that cannot be separated from the series of activity management in a complete or simple form so that mutual trust and openness are created.

The treasurer should be fully aware of the importance of using accounting as an accountability instrument. The mosque prepares financial reports to answer the suspicions that often arise from the mosque congregation and the surrounding community regarding using funds sourced from community donations or government agencies.⁵¹ In the context of mosque construction or religious activities held by the mosque routinely.

The treasurer's responsibility is not only limited to receiving, recording and storing what is his/her duty but he/she must be ready to be accountable for whether the

⁴⁷*Ibid.*, h. 105.

⁴⁸*Ibid*

⁴⁹Following what the Darul Arqam mosque congregation expressed, the mosque should make the community more aware of the importance of doing good and prioritize the element of community involvement in participating in the afterlife, not the opposite, distancing the community from the mosque.

⁵⁰Abdul Halim dan Muhammad Syam Kusufi.. *Akuntansi Sektor Publik; Teori, Konsep dan Aplikasinya*, (Jakarta: Salemba Empat, 2014), p. 445.

⁵¹Following what was stated by the treasurer of the Al Ittihad Mosque, especially if this donation was given by the government, which will require clarification

work is good or not, as expressed by the treasurer of the At-Taqwa Moodu Mosque, Kota Timur Sub-district, in this way:

Although we are not from the accounting department, we know the importance of financial reporting very well, as we do in this mosque. Although this is not our main activity, we must still carry out our mandate well because even the slightest mistake can be a boomerang for us, and of course, we also have to maintain the trust of the community who have trusted us.⁵²

The main reason for using accounting in order to submit mosque financial reports is done by the treasurer of the Darul Jihad Mosque, North City District, because of the community's need for accountability and openness and maintaining concerns about suspicion because of his experience before serving as treasurer, it can be said that there is a lack of openness about the management of mosque finances.⁵³. This reinforcement was also conveyed by the imam of the mosque, who has been a long-time administrator, as follows:

Actually, the previous treasurer had not made records like now, but we, as administrators, were afraid that there would be suspicious people. So, we usually report through an announcement on Friday according to the request of the head of the mosque construction. However, we routinely convey the contents of the mosque's cash every night after the Isya prayer for the fasting month.⁵⁴

The credibility and authority of individuals and entities of the mosque are the primary considerations because accounting through financial reporting made by the Mosque management is very important in managing the finances and activities of the mosque. Suspicion and distrust can arise from the mosque congregation and the surrounding community if the mosque management never submits periodic accountability reports transparently.

The higher the insight of mosque administrators about the urgency of management and socio-religion, the greater the awareness of the importance of mosque organizations being managed with modern organizational rules so that mosques can play a greater role and function for the community's welfare. However, the fact is that mosque administrators' awareness and organizational skills are still relatively low, let alone the awareness to apply accounting to mosque organizations.

Financial management is defined as organizing the wealth in an organization to achieve the goals that the organization wants to achieve. In other words, another definition says that financial management is an activity to obtain and use funds to increase or maximize the value.

In the context of religious organizations, finance organizations religious organizations are the organization's managers of places of worship to use congregation funds in accordance with the provisions of religious teachings and the interests of religious communities, as well as how to obtain funds from the congregation in ways that are justified by religious teachings. Based on this understanding, there are two functions in financial management: the function of obtaining funds and the function of using funds. The foremost function is to manage religious organizations and organizations that follow religious teachings and do not burden the congregation. The second function is how to

⁵²OA's statement regarding the importance of mosque financial accountability.

⁵³Discussion with the mosque management, including the treasurer.

⁵⁴Narrative of one of the imams of the Ar Rayyan mosque, Kota Tengah.

use funds effectively and efficiently. The second function also includes accountability for fund management.

In the context of accountability patterns, if private sector organizations are the organization, business owners, or creditors, then the accountability of religious organizations is organizations people who have given their mandate and is the most crucial part in creating credibility for the management being carried out. If this element of accountability cannot be fulfilled, then the implications can be distrust, dissatisfaction, or even slander.

Regarding the need or not to report the financial position to the congregation considering the growing mindset in society that reporting the amount of donations will have an impact on the image of the "donor" because sometimes the nature of showing off and arrogance often covers the human heart when they do something that is not usually done by others or exceeds others, so that they are seen as generous or kind⁵⁵. This kind of reality is often encountered in the scope of organizations, including community organizations. These organizations where some donors do not include their names; only pseudonyms are written, such as servant of Allah and so on, as if they want to emphasize and imply a form of sincerity, which does not need to be known by others, only they and Allah know their deeds. The feeling of dilemma or hesitation in choosing whether to report donations causes the role of mosque organizations in positioning information to stakeholders to be less efficient.

For some contributors and donors, financial accountability is also required so that the budget distribution can be clearly seen and assessed to determine whether it is effective and efficient following the designed planning and dreams. It means that with the information presented, it will be easier for all stakeholders to make investment decisions and find out information about the financial position of a specific period. Accounting reporting regulates the form of presentation of financial statements for non-profit organizations. The organization's problems in the environment of worship entities are due to the need for more public understanding of the importance of financial reports. There needs to be a refresher, or at least socialization from some social organization among the congregation regarding the importance of bookkeeping and reporting. With an understanding or at least just providing knowledge when holding the Majelis Taklim, Majelis Dzikir and other activities, it is hoped that it can change the mindset of the community who consider the delivery of financial position information "taboo."⁵⁶.

It is crucial to develop qualified human resources to manage finances so that accountable financial management is created. Human resources are essential for financial management; at least the mosque administrators provide crash courses to mosque treasurers by inviting competent/expert educators to learn or provide courses, for example, how to prepare non-profit financial reports, understand how to manage finances, auditing and so on. Such training is hoped to increase knowledge on managing finances properly and correctly.

The Need for Comprehensive Islamic Studies To anticipate the emerging traits such as; ria and arrogance. The community needs to be reminded that such traits will only harm themselves. Because any practice carried out by humans, if it does not come from

⁵⁵In line with what was conveyed by the management of the Al Magfirah Dembe II Mosque, West City District, the public's view is that when it is announced, it will reduce the value of sincerity in donating, so it will also be a dilemma when it is opened to the public.

⁵⁶The results of discussions with several mosque administrators and congregations spread across two sub-districts, namely Kecamatan Sipatana and Kecamatan Kota Barat.

a pious heart, only to show off or be noticed by others, will be in vain before God. For that, there is a need for comprehensive guidance in the form of *wiridan pengajian* performance and the need also to provide additional information on the importance of reporting the financial position of the mosque in the form of accountability and transparency so that it is hoped that from these activities a sense of responsibility and high integrity will be fostered in the management of mosque finances. It reports donations and manages mosque finances through information expected to contribute to future accounting development. Therefore, accounting and accountability go hand in hand because accounting is a measuring tool of accountability to produce information. Moreover, accountability is not only pegged as a concept of knowledge but requires real practice to realize it. Crucially, accounting matters become a tool or function of "stewardship" where the information presented demands to have real (reality), fair (true), objective, and reliable (trustworthy) quality.

E. Conclusion

This comparative study has shown that Muhammadiyah-based mosques in Gorontalo City have better transparency and accountability in financial management than NU-based mosques. This is mainly due to a more formal organizational structure, a structured accounting system and a commitment to clear financial reporting. However, both types of mosques need to continue to improve the capacity of administrators in financial management and build a system that supports transparency and accountability to maintain the trust of the congregation and the sustainability of mosque operations.

Transparency and accountability are essential pillars in the financial management of NU and Muhammadiyah-based mosques. Muhammadiyah-based mosques are more formal and structured, while NU-based mosques prioritize a community. Both have advantages, but both need to improve their financial management systems to be more professional. Finally, this study recommends that mosques in Gorontalo City adopt best practices from both approaches, such as financial management training for mosque administrators, uniform financial recording standards, and utilization of digital for transparency and efficiency. Therefore, the financial management of the mosque can run better, thereby increasing the congregation's trust and the sustainability of religious and social activities.

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