
STRATEGY OF THE *TAKMIR* OF THE GREAT MOSQUE OF THE CUBADAK MARKET: RECORDING AND ACCOUNTABILITY OF SHARIA FINANCES



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Abstract

Mosques are non-profit institutions that focus on religious activities, so it is important to have a reliable accounting system in the management of public funds to maintain transparency and accountability. However, mosque management often only records general receipts and expenditures without clear details of their sources and purposes, which can raise public suspicion. This study aims to evaluate how Takmir Raya Pasar Cubadak conducts its financial recording and financial reporting responsibilities. The results show that the mosque's financial management is still far from PSAK 109 and ISAK 35 standards, especially in terms of transparency and separation of funds such as zakat, infaq, and sadaqah. The current financial records only include incoming and outgoing cash without details of the source and allocation of funds, which results in financial accountability not meeting the expected standards. Therefore, financial management at the Cubadak Market Grand Mosque needs to be improved to be better and following applicable accounting principles.

Keywords: Mosque, Accounting, Financial Report, Accountability

INTRODUCTION

The mosque is the house of Allah, a place where Muslims worship to get closer and gain His approval. As explained in the Qur'an, Allah Subhanahu Wa Ta'ala says:

وَأَنَّ الْمَسَاجِدَ لِلَّهِ فَلَا تَدْعُوا مِمَّا أَحَدًا

"And indeed the mosques are for Allah. So do not worship anything in them except Allah."

(QS. Al-Jinn 72: Verse 18)

The mosque has functions that go far beyond being a mere place of worship (حَبْلٍ مِنَ اللَّهِ); it also serves as a center for in-depth education and the dissemination of fundamental Islamic values. In addition, the mosque plays a very important role in addressing various problems of the community and strengthening community empowerment (حَبْلٍ مِنَ النَّاسِ) in various ways. As a concrete example, the mosque can function as a center for various social activities, ranging from assisting the needy, and raising funds for charitable activities, to organizing humanitarian programs that have a wide impact. Since its inception during the time of the Prophet Muhammad SAW, the mosque has been used not only for ritual worship but also for various general activities involving all levels of society. Various positive activities can be carried out in the mosque, such as learning religious and general knowledge, deliberations to resolve community problems, as well as social activities aimed at helping others, all of which reflect the role of the mosque as a living and dynamic center in community life (Latief et al., 2021).

The mosque is a non-profit institution that focuses on religious activities, operating without the aim of gaining financial profit. In carrying out its activities, the mosque is responsible for managing its resources, including existing facilities and equipment, as well as funds obtained voluntarily and sincerely from the community. Although not profit-oriented, the mosque still has to face various complex financial aspects. This includes careful budget management, salary payments to staff and workers, and handling operational costs such as electricity and various other expenses. All of these aspects must be well-managed to ensure the sustainability and effectiveness of the activities carried out, both in worship services and social programs that benefit the community (Nining Islamiyah, 2019).

Some of the main characteristics of a mosque organization that make it classified as a non-profit organization are: (a) its purpose is not to seek profit; (b) its main funds are

obtained from donors; (c) if there is a profit, it is not distributed to donors; (d) the mosque cannot be sold or return donations; and (e) its focus tends to be on service (Salman et al., 2023).

According to Andarsari (2016), the main purpose of the mosque is to improve the welfare of the community, not to seek profit. Therefore, the importance of a reliable accounting system in managing community funds cannot be ignored to maintain transparency and accountability. Thus, non-profit organizations, including mosques, are expected to provide accountability reports to the public regarding the use of funds received from the community, in accordance with applicable accounting standards, similar to the usual practices of organizations that prioritize profit (Suarni & Irwan, 2023).

According to the decision of the Directorate of Islamic Religious Affairs and Sharia Development of the Directorate General of Islamic Community Guidance of the Ministry of Religion of the Republic of Indonesia, issued with the number DJ.II/802 of 2014 in February 2015, various types of mosques are regulated (Syahfitri & Ulandari, 2019). Including the Pasar Cubadak Grand Mosque which is included in the category of Jami Mosque. This mosque is the center of socio-religious activities in rural areas/sub-districts and is located in Jorong Tanah Putih, Kenagrian Cubadak Timur, Duo Koto District, Pasaman Regency, West Sumatra Province. The Pasar Cubadak Grand Mosque plays an important role in uniting the community and facilitating various religious and humanitarian activities in the surrounding area. One of the main sources of income for the Pasar Cubadak Grand Mosque is donations from charity boxes, infak/alms given by the congregation and residents. Because the mosque's funds come from the community, the mosque management has the responsibility to provide accountability for all activities carried out, especially in terms of financial management. This is due to the significant amount of mosque income every week and month, so the management needs to ensure transparency and accountability in the use of these funds (Muchlis et al., 2019).

In conveying financial information to the public, it is important to have standards so that the preparers and readers of financial reports have uniform guidelines. Before the enactment of ISAK 35 on January 1st, 2020, PSAK 45 was used as a guideline for presenting financial reports for non-profit entities. The presentation of financial reports referring to

ISAK 35 has five types of reports, namely: financial position, report financial statements, comprehensive income statements, net asset change statements, cash flow statements, and notes to the financial statements. Although most mosques have prepared financial statements, the recording is not yet fully in accordance with applicable standards, only recording monthly expenses and income. In the process of recording and presenting zakat and infaq/sadaqah financial statements, ISAK 35 will generally be combined with PSAK 109. PSAK 109 regulates the procedures for recording finances for zakat and infaq/sadaqah, with the main objective of increasing transparency and accountability in the management of zakat funds. This standard covers the recognition, measurement, presentation, and disclosure of zakat and infaq/sadaqah receipt and distribution transactions by amil (Bagja et al., 2021)

Harahap (2004:133) states that financial reports have two objectives, namely:

1. The main objective is to submit financial position reports following applicable accounting principles.
2. The specific objective is to provide information regarding assets, liabilities, capital, and other relevant information (Iksan et al., 2021).

Of course, a good financial report is a report that can be accounted for. Accountability in the world of economics is called accountability. Accountability is the obligation of the responsible party to manage, report, and disclose all activities and activities related to the use of public resources (Kamilah et al., 2023). This accountability includes two types: vertical accountability, which refers to responsibility to a higher authority, and horizontal accountability, which involves accountability to the wider community or between equal institutions without hierarchical relationships.(Muchlis et al., 2019). Because the mosque is one of the entities that use funds from the community as a source of finance and income, either in the form of infaq, alms, and/or other forms of social assistance provided by the community, the mosque can also be said to be a public entity, all of its activities must be accounted for to the public (Suarni & Irwan, 2023).

Accountability for mosque finances is of course very important for the prosperity of the mosque. Accountability can be said to be getting better when assisted by an accounting system that produces accountable, timely, and accurate information (Juniaswati & Murdiansyah, 2022a). Financial statements are documents that describe the financial

condition of an organization. This document is prepared through a series of accounting processes with the main purpose of communicating about the organization's finances, especially to parties outside the organization, such as investors, creditors, or the general public. This process is important because it helps external parties understand the financial health and performance of the organization in more depth (Adil et al., 2022).

Among the phenomena that often occur is that mosque administrators only record general records of the receipt and expenditure of mosque funds, without providing clear details regarding the source and purpose of their use, thus giving rise to suspicion among the community towards mosque administrators (Yuliarti, 2019). So the main challenge in managing mosques today is to ensure that finances are managed efficiently and accurately. Frequent criticisms include the lack of accountability in the accounting system, minimal congregation participation in budgeting, inaccurate recording and reporting of income, and difficulty in finding effective sources of income for the mosque (Asrori et al., 2020).

By presenting financial reports, organizations can help reduce the crisis of public trust and increase their credibility. Therefore, the presentation of financial reports in accordance with the standards applicable in Indonesia, such as PSAK 109 which regulates the recognition, measurement, presentation, and disclosure of zakat and infaq/alms transactions, and ISAK 35 on Financial Reporting of Non-Profit Organizations, is a crucial aspect in organizations. This standard aims to ensure that the financial reports of non-profit organizations are presented consistently, so that they are easy to understand, relevant, accountable, and have high comparability in the long term (Hadi et al., 2022)

Through preliminary interviews with the Head of Takmir of Pasar Cubadak Grand Mosque, it was indicated that the financial recording process still uses a simple manual method, limited to recording the receipt and expenditure of funds. As a result, the data produced is less relevant and unreliable. The impact is a decrease in donor trust, which in turn can result in a decrease in funding sources. In addition, the Takmir of the Mosque is also not familiar with ISAK 35 and PSAK 109 on Zakat, Infak/Sadaqah, which shows the lack of training or coaching related to sharia accounting among mosque administrators. Thus, because mosques are non-profit organizations, they need to ensure accountability in all their information because it involves public interest. One way to ensure this is through

transparency and accountability in the management and preparation of financial reports. Therefore, it is necessary to have mosque financial staff who are trustworthy, have knowledge of financial practices, and can be responsible for the information (Bagja et al., 2021).

Thus, the importance of human resource development. This aims to improve technical, theoretical, and conceptual aspects, as well as aspects of education, training, and development. This development can be divided into two main types, namely informal development and formal development. Informal development refers to the efforts of mosque administrators who independently improve their skills and knowledge by studying materials relevant to their duties and responsibilities. Informal development shows that the individual is motivated to develop by improving their abilities in carrying out their duties. Meanwhile, formal development involves the mosque assigning administrators to attend education and training programs, which can be organized by the mosque itself or by other education and training institutions (Zuana et al., 2023).

Through the background that has been described, this study aims to find out how the administrators of the Pasar Cubadak Grand Mosque record their finances and how they are accountable for the financial reports they make.

REVIEW OF LITERATURE

The mosque *takmir* is a group that manages and maintains the mosque, responsible for the implementation of worship, administration, finances, as well as educational and social programs. The term "*takmir*" comes from the Arabic word "*ta'mir*" which means to prosper or organize. Their duties include ensuring the cleanliness and security of the mosque, organizing religious activities such as congregational prayers and religious studies, and managing finances and donations. The organizational structure of the *takmir* usually consists of a chairman, secretary, treasurer, and other members with specific responsibilities. Takmir members are elected through community deliberation and have a certain term of office, aiming to ensure that the mosque functions well as a center of worship and social activities for the congregation (Sin & Ahmad, 2021)

Mosque accounting is a service that involves recording and managing transactions that occur in the operation of a mosque. The process of recording accounting in a mosque is simpler than that carried out in a commercial business because it uses a cash-based method of recording where income and expenses are recognized when cash is received and paid (Thalib, 2023).

The financial goal is set to support the implementation of adequate and Sharia-compliant worship services, as well as supporting other goals such as social and educational. The education referred to here includes TPA for children and parents. This financial goal is not to gain profit, but to finance the needs of worship for the congregation at the place of worship and support other social and religious functions (Suarni et al., 2022)

Mosque income usually comes from infak/sadaqah. While zakat is only collected during the month of Ramadan as an activity to help *muzaki* easily distribute their zakat. Zakat according to its meaning in language, refers to growth, blessings, or many good things. According to the definition of a fiqh expert, zakat is a certain amount of property that must be donated to a certain group by fulfilling certain conditions. The name "zakat" is given because the property grows or develops when distributed to the recipient and is accompanied by prayers from the recipient. The requirements for paying zakat are Islam, being sane and mature, being perfectly owned, and reaching the *nisab* (Raihan & K, 2021). Allah's command to pay zakat is contained in surah At-Taubah: 103 which reads:

Allah Subhanahu Wa Ta'ala says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from their wealth to cleanse and purify them and pray for them. Indeed, your prayer (grows) peace of mind for them. Allah is All-Hearing, All-Knowing." (QS. At-Taubah 9: Verse 103).

There are two types of zakat: Zakat Fitrah, which is obligatory for every Muslim, both male and female, which is carried out in the month of Ramadan, and Zakat Mal, which is obligatory for all types of wealth obtained in a manner that is following religious provisions (Hermain et al, 2019). Zakat for Muslims is considered an important part of religious teachings that must be carried out. As the third pillar of Islam after prayer, carrying out zakat

is an obligation that must not be ignored. Leaving zakat is considered a sin while carrying it out will get rewards (Zuana et al., 2022). Zakat related to the body, known as zakat fitrah. Zakat fitrah must be paid by every Muslim who has excess from the basic needs of his family, and its implementation is carried out in the month of Ramadan, at the latest before the preacher finishes his sermon on Eid al-Fitr (Raihan & K, 2021).

While infaq is the use or expenditure of wealth for good purposes, such as performing the hajj and umrah, providing for the family, paying zakat, and other beneficial activities. Thus, someone who wastes or squanders wealth cannot be considered a munfiq (a person who gives alms). Furthermore, sadaqah, sadaqah is the act of giving wealth to get closer to Allah SWT and is preferred to be done secretly. Thus, it can be concluded that infaq has a wider scope than zakat and sadaqah because infaq covers both (Salman et al., 2023).

In the mosque, various economic transactions require accounting records. Therefore, PSAK 109 (Financial Accounting Standards Statement) is very important, because it regulates accounting for financial instruments. PSAK 109 guides the recognition, measurement, presentation, and disclosure of financial instruments, including assets, liabilities, and equity.

Some of the main points in PSAK 109 include the classification of financial instruments, which distinguishes between financial assets, financial liabilities, and equity based on their definitions and characteristics. In addition, there is recognition and measurement, which explains how and when financial instruments should be recorded in the financial statements, as well as the measurement method, such as acquisition cost or fair value. PSAK 109 also regulates the disclosure of information that must be included in the financial statements related to financial instruments, to provide a clear picture of the risks and their impact on the financial position. Finally, there are provisions regarding the presentation of financial instruments in the financial statements, including the difference between assets and liabilities and how to record changes in value. Thus, PSAK 109 aims to improve transparency and consistency in financial statements related to financial instruments (Abidah et al., 2024).

The Financial Accounting Standards Board (DSAK), which is part of the Indonesian Institute of Accountants (IAI), is responsible for setting and regulating accounting standards

in Indonesia so that accounting principles are applied consistently and transparently. One of the guidelines issued by DSAK is ISAK 35, which focuses on the presentation of mosque financial statements, especially when there is significant doubt about the continuity of its operations.

The financial statements of mosques that comply with ISAK 35 include several important elements, such as a statement of financial position that details assets such as buildings, land, and cash, as well as existing liabilities. Any uncertainties related to operational continuity, such as a decrease in donations or an increase in debt, need to be disclosed so that the congregation can understand the financial condition properly. In addition, the operational surplus/deficit report records income from donations, infak, or charitable activities, as well as expenses for mosque operations, including maintenance and staff salaries, with an explanation of the impact if the mosque faces significant doubts. The statement of changes in funds describes the movement of the mosque's balance during a certain period, including donations and the use of reserve funds, with an explanation of the uncertainty in the use of emergency funds. The cash flow statement records the inflow of funds from donations and expenses for operations and explains the steps taken if there is a significant decrease in donations. Finally, the notes to the financial statements must include disclosures about uncertainties that can affect operational continuity, along with the mosque management's plans to address these problems, such as finding new sources of funding or cost efficiency. By following the presentation of financial statements in accordance with these guidelines, mosques can be considered to have good accounting records (Financial Accounting Standards Board, 2018).

In financial accounting records, of course, it cannot be separated from what is called accountability. Accountability is an obligation that must be fulfilled by an individual who is responsible for the tasks given to him so that he can provide reports, presentations, explanations, and disclosures of all activities to the person responsible as part of the responsibility given. Accountability is designed to prevent the use and misuse of facilities and budgets that do not follow the context of managing the required funding sources (Sandy & Sumaryanto, 2023).

The calculation indicators of accountable financial reports are financial reports that are relevant, reliable, and easy to understand by users. The information presented must be honest, neutral, complete, and prepared with sound considerations. In addition, financial reports must be comparable between periods or with other entities, and prioritize substance rather than formal form. This is important so that financial reports can be a strong basis for decision-making (OCBC NISP, 2023).

Among the previous studies that are relevant to this research, namely, research conducted by Ali & Lamaya (2023) The results of the study show that the Takmir of the Darussalam Sikumana Mosque in Kupang City has managed the mosque's finances well. However, its financial reports have not met the ISAK 35 and PSAK 109 standards. Then the research conducted by Yasin & Estiningrum (2022) The results of the study show that the Al-Muslimun Tulungagung mosque has not presented its financial reports following the ISAK 35 and PSAK 109 standards related to recording zakat and infak/alms. The financial reports presented only cover cash receipts and expenditures. Then Ariana (2021) the results of the study indicate that the financial reports prepared by the Ainul Yaqin Sumberklampok mosque have not fully complied with ISAK Number 35 or PSAK Number 109. The financial reports presented by the Ainul Yaqin Sumberklampok mosque are still in the form of simple cash records. They combine these elements by compiling financial position reports, activity reports, cash flow reports, and notes to the financial statements following ISAK Number 35, where fund management is described as a fund balance, as well as a report on assets managed in accordance with PSAK Number 109. Then the study Juniaswati & Murdiansyah (2022), results of the study show that the Sabilillah Mosque in Malang City has implemented accountability indicators, but has not reached a full level of accountability because its financial reports do not follow the ISAK 35 standards. Then the study Karimah & Baehaqi (2022) The results of this study indicate that the administrators have demonstrated responsibility in managing funds entrusted by the community and donors, although there is still room for improvement in several aspects. In terms of transparency, the mosque administrators have adopted innovation by publishing all information regarding activities and financial conditions through social media. The use of social media is also an important means of communication for the community during the pandemic.

The conclusion of the various studies shows variations in the application of accounting standards (ISAK 35 and PSAK 109) in various mosques. Some mosques still do not fully comply with these standards by only doing simple cash recording. On the other hand, there are mosques such as the Takmir of the Darussalam Sikumana Mosque in Kupang City that have succeeded in managing their finances well even though their financial reports do not fully meet the standards. However, there are efforts in several mosques, such as the use of social media by mosque administrators to increase transparency and communication with the community during the pandemic, indicating innovation in the publication of financial information and activities.

To achieve full accountability in the management of mosque finances, it is essential to make serious improvements to the competence and knowledge of mosque administrators regarding accounting following standards. This step not only ensures transparency and accountability for all funds coming in and out of the mosque but also builds the trust of the congregation and the wider community in the financial management carried out. With a better understanding of accounting principles, mosque administrators can prepare clear, structured, and accountable financial reports, so that all financial transactions can be monitored and evaluated properly. In addition, this increase in competence also allows the management of mosque funds to be more efficient and effective and opens up opportunities to get more support and donations because trust is formed from professional and transparent financial management (Kamilah & Samri Juliati Nasution, 2024).

RESEARCH METHOD

The research approach used is a qualitative descriptive approach. Qualitative research is a type of research that focuses on understanding problems in social life by considering real conditions or natural environments that are holistic, complex, and in-depth. While qualitative descriptive research is where the data collected is in the form of words, pictures, and numbers, the focus is not on numbers, but on the analysis of words. The collected data will be processed and described so that it can be understood by other parties (Paramita, 2015).

This study took place from February to April 2024. The researcher conducted the study at the Pasar Cubadak Grand Mosque located in Pasar Nagari Cubadak Timur, Dua Koto

District, East Pasaman Regency, West Sumatra Province. The reason for choosing the Pasar Cubadak Grand Mosque as a research location is because, despite its simple condition, this mosque has an important role in the community's religious activities. Where every time there is a religious holiday, this mosque will be the main place of implementation. Its location in the center of trade also provides a unique context for studying how this mosque manages its finances. This study will focus on how this mosque manages funds effectively and maintains the financial accountability of the mosque.

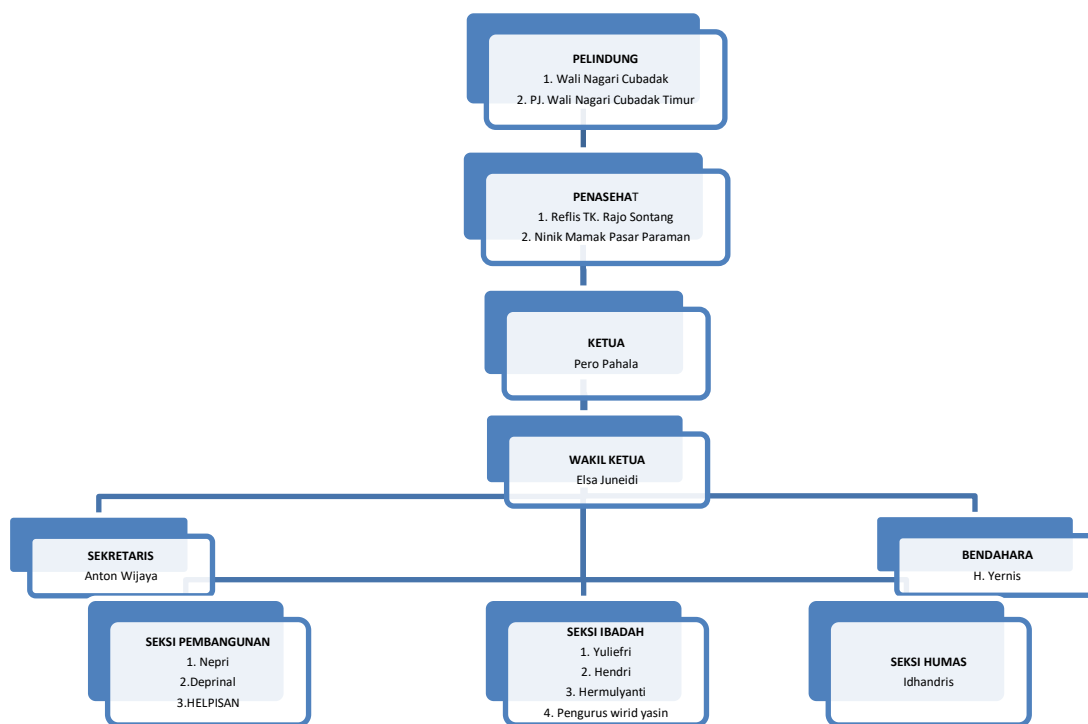
Data collection techniques in this study are interviews, observations, and documentation. Qualitative data is divided into two types, namely primary data and secondary data. The explanation of the two types of data is as follows:

- a. Primary Data: Is data obtained or collected directly by researchers from the research location. Primary data comes from observations and interviews.
- b. Secondary Data: This is data obtained from document sources, such as books, research reports, journals, and so on (Abdul Fattah Nasution, 2023).

The data processing techniques used in this study are by using data collection, data reduction, data presentation, and concluding.

RESULTS AND DISCUSSION

Mosque management is an Indonesian term used to describe a group of people or administrators who are responsible for the management and maintenance of a mosque. The word "*takmir*" comes from the Arabic word "ta'mir" (تعمير), which means to prosper or organize. Every mosque must have a management or *takmir*, and usually, there is a clear organizational structure in the division of their duties. The following is the management structure of the Pasar Cubadak Grand Mosque:



Pasar Cubadak Grand Mosque in its implementation of mosque accounting still uses a relatively simple method. Currently, the financial recording system in this mosque only covers incoming and outgoing cash receipts. Based on interviews with the mosque administrators, it was revealed that this mosque still relies on a fairly simple financial information system in managing cash receipts. The cash receipts include regular monthly donor donations, daily donations, and Friday alms from the mosque congregation. During the holy month of Ramadan, this mosque also collects zakat from the congregation.

In terms of cash expenditure, the mosque sometimes does not record the expenditure made, on the grounds that the cash spent is not considered large. This causes the available financial records to only include the remaining cash in the hands of the management. This lack of recording has the potential to cause a lack of accurate information regarding the mosque's cash flow. As a result, the management does not have a complete picture of the use of mosque funds, which can affect financial transparency and accountability.

In addition, sometimes there are problems in recording alms, where when the chairman of the management does not participate in calculating Friday alms for certain reasons, then the managers at the location do not differentiate between alms for orphans and

alms for the mosque. Although these cash sources are different, managers sometimes combine the two during the calculation process. After the calculation is complete, the cash is divided into two without considering the difference. This of course results in inaccuracy in recording the cash received.

In the cash disbursement system, the Pasar Cubadak Grand Mosque includes various activities that support the operation and maintenance of the mosque. One important activity is the provision of assistance to orphans, which is carried out every year at the end of the month of Ramadan. This assistance is not given routinely throughout the year but rather depends on the availability of funds that exceed the operational needs of the mosque and donations from the congregation. The provision of this assistance is one form of attention and concern from the mosque towards orphans, but its implementation is very dependent on the financial condition of the mosque at that time.

Other routine expenses involve purchasing various cleaning equipment and paying labor wages to ensure that the mosque is always clean and ready for worship activities. Every week, these expenses include the purchase of floor cleaners used to maintain the cleanliness of the mosque area. Labor wages are also part of the routine expenses to maintain the cleanliness of the mosque. The cleanliness of the mosque is maintained and activities in the mosque can run smoothly without disruption.

In addition to routine needs, Cash output also includes repairs and maintenance of necessary mosque facilities. This includes repairs to the sound system, painting the walls, and other maintenance according to the conditions required. These expenses are made based on the conditions and needs that arise so that the mosque is always in good condition and ready to be used by the congregation. In the past year, the mosque has also renovated the toilets, ablution areas, mosque walls, and roofs (ceilings of the mosque). Thus, cash expenditures in the mosque are not only focused on daily needs but also on efforts to maintain and repair facilities that support the smooth operation of the mosque.

In the collection of zakat at the Pasar Cubadak Grand Mosque, the mosque administrators function as *amil*, who are tasked with managing the zakat fitrah collected from the community. Zakat fitrah is one form of zakat that must be paid in the month of Ramadan and is not included in zakat mal. The mosque administrators receive zakat from individuals

who wish to fulfill their zakat obligations during the holy month. The amount of zakat fitrah that is required is 2.5 kilograms of rice or Rp40,000 per person who pays zakat.

The mosque administrators act as amils without taking a share of the zakat collected. Although in Islamic teachings it is permissible for amils to receive part of the zakat, the mosque administrators here only act as collectors, stores, and distributors of zakat without receiving a share of the zakat. The salaries for the amils are provided by the village or Nagari which from the beginning has committed to being donors for the mosque administrators. The funds for the amils' salaries come from contributions from the village that support the implementation of the amil's duties at the Pasar Cubadak Grand Mosque.

Determination of *asnaf* or zakat recipients is carried out before zakat collection begins. This determination process involves the assistance of the village or sub-district government, which has data on the local community so that the determination of *asnaf* can be carried out more easily and accurately. Although the amount of zakat received is adjusted to the number of *muzaki* or zakat givers, the distribution of zakat is carried out carefully to ensure that each *asnaf* receives his or her rights according to the amount of zakat given by the community.

In 2024, the mosque caretaker reported that only 23 people had paid their zakat to the mosque, most of whom were new residents of the village. Each name of the *muzaki* was recorded in detail by the Pasar Cubadak Grand Mosque for administrative purposes. According to the explanation from the caretaker, the role of the mosque as an amil aims to make it easier for the community to pay zakat without having to look for *asnaf* individually. All zakat collected will be distributed at the end of the month of Ramadan, from evening to night on the last day of the holy month.

The operational report presented as financial information for the Pasar Cubadak Grand Mosque is prepared by the mosque administrators who are selected through community deliberations. The process of financial bookkeeping for the mosque should be a shared responsibility, but in practice, this activity is often only carried out by the chairman of the board. The treasurer, who officially should play an important role in managing the mosque's finances, only carries out a limited function in storing the cash received, without

being directly involved in preparing the financial report. As a result, the main responsibility for financial reporting is centered on the chairman of the board.

This condition creates obstacles for the Pasar Cubadak Grand Mosque, especially because the existing management structure does not run according to the roles that have been set. The imperfection in the implementation of this structure hinders the effectiveness of the mosque's financial management. In addition, one of the main reasons why the mosque has not been able to implement standardized financial reports is the lack of adequate training for the *takmir* and administrators. The absence of formal education or special training in finance for the administrators makes the process of making financial reports less than optimal.

Financial management at the Pasar Cubadak Grand Mosque, when assessed based on PSAK 109 and ISAK 35 standards, is still not following the established principles. In PSAK 109, which regulates the accounting of zakat, infak, and *sedekah*, every receipt of zakat, infak, and *sedekah* should be recorded separately according to its source. However, the recording at this mosque has not been done in detail, because the funds received are often mixed without a clear separation between zakat, infaq, and alms. This is not in line with PSAK 109, which requires adequate recording for each type of fund, as well as the presentation of transparent and detailed financial reports related to the distribution of zakat and infaq. Currently, mosques only record general cash receipts and expenditures, without details regarding the allocation of funds following these standards.

Meanwhile, ISAK 35 regulates the presentation of financial statements for non-profit entities, including financial position statements, activity statements, and cash flow statements. Pasar Cubadak Grand Mosque has not formally prepared these reports. The financial records that are made only cover cash receipts and disbursements, without more comprehensive reports such as statements of changes in funds or net assets as regulated in ISAK 35. This standard also emphasizes the importance of transparency, especially regarding funding sources and allocation of their use. However, the less detailed records make the mosque's financial reporting not fully accountable and difficult for external parties or the public to access.

Thus, financial management at the Pasar Cubadak Grand Mosque has not met the recording standards following PSAK 109 and ISAK 35. Because these two standards require

detailed separation of funds, transparency in reporting, and the preparation of complete financial reports, which are currently still not adequately implemented in the mosque. This situation indicates the need for training and capacity building for mosque administrators to manage finances better. Relevant education and structured training will help administrators understand the principles of accounting and financial management so that they can implement a more professional and standardized reporting system. With these improvements, it is hoped that the mosque's financial reports can be prepared more accurately and transparently, supporting more efficient and effective mosque financial management.

Accountability (responsibility) when asked by the takmir explained that "in managing the mosque's finances, the takmir are responsible to humans but the greatest responsibility is to Allah SWT, because what is managed is the mosque's money. So as a Muslim, the fear of Allah's punishment for cheating or fraud will prevent him from doing so." Deals with people are merely worldly matters, but the financial affairs of the mosque are for the world and the hereafter, so God willing, we will never cheat."

Through interviews with the caretakers regarding accountability, it is seen that there are two types of accountability applied at the Pasar Cubadak Grand Mosque, namely vertical and horizontal accountability. Vertical accountability shows that the caretakers feel they have a great responsibility to Allah SWT in managing the mosque's finances, while horizontal accountability reflects their responsibility to the community or mosque congregation. Despite this awareness of responsibility, the management of mosque finances has not met the characteristics of an accountable report according to OCBC NISP. Accountability should be seen in important aspects such as transparency, reliability, openness, and accuracy of financial information.

First, in terms of transparency, the financial report at the Pasar Cubadak Grand Mosque lacks the necessary transparency. The existing report does not provide a clear explanation of the source of income and how funds are allocated, which makes it difficult for the congregation to understand the overall use of mosque funds. This lack of information can reduce the congregation's trust in the management of mosque finances.

Second, related to reliability, the financial reports prepared do not meet the expected standards. The ambiguity in recording data causes inaccuracy in the report, so the information presented does not reflect the actual financial condition of the mosque and is difficult to trust.

Third, in terms of transparency, although the *takmir* feels responsible to the community, existing practices do not allow the congregation to access and understand financial reports easily. Transparency of information is very important so that the congregation can be involved in monitoring and providing input regarding the management of mosque finances.

Finally, the accuracy of the financial information presented is also a major concern. Lack of training and understanding of standardized financial reporting makes it difficult for administrators to produce accurate reports. This can lead to errors in recording and reporting, which ultimately affects overall financial accountability.

Overall, despite the good intentions of the *takmir* to be accountable for the management of mosque finances, the lack of understanding and skills in preparing standardized reports means that the accountability of the Pasar Cubadak Grand Mosque cannot yet be considered to meet the expected criteria. To achieve a better level of accountability, it is necessary to increase the capacity of mosque administrators through training in accounting and financial management and the implementation of best practices in preparing financial reports.

Based on the research that has been conducted, the results show that financial management at the Pasar Cubadak Grand Mosque is still far from the standards set by PSAK 109 and ISAK 35, especially in terms of transparency, recording of income and expenditure, and separation of funds based on their types, such as *zakat*, *infak*, and *sedekah*. Currently, financial records at the mosque only cover cash inflows and outflows without any clear details regarding the sources of funds received and the allocation of these funds. As a result of this less detailed recording, the financial accountability of the mosque has not reached the expected standard, in accordance with the characteristics of accountability, which emphasize the importance of transparency, openness, and reliability of financial reports. The mosque has not been able to reflect good accountability because its financial reports do not provide a clear and complete picture of fund management. Thus, financial management at the Pasar

Cubadak Grand Mosque needs to be improved to meet better, more reliable, and more accounting-based accountability standards.

In comparison with previous studies, there are variations in the application of accounting standards in various mosques. For example, research by Ali & Lamaya (2023) revealed that the Takmir of the Darussalam Sikumana Mosque in Kupang City has managed its finances quite well, even though its financial reports have not met the ISAK 35 and PSAK 109 standards. This shows a difference with the Pasar Cubadak Grand Mosque which still uses a very simple recording method.

Other research by Yasin & Estiningrum (2022) shows that the Tulungagung Al-Muslimun Mosque has not presented financial reports according to ISAK 35 and PSAK 109 standards related to zakat and infak/alms. The mosque's financial report also only includes cash receipts and expenditures, similar to the conditions at the Pasar Cubadak Grand Mosque.

Study Ariana (2021) found that the Ainul Yaqin Mosque of Sumber Klampok has not fully complied with ISAK Number 35 or PSAK Number 109, even though they have prepared various financial reports following the standards. This shows a better effort compared to a simple recording at the Pasar Cubadak Grand Mosque.

On the other hand, The Last Supper (2022) reported that the Sabilillah Mosque in Malang City has implemented accountability indicators, but its financial report still does not fully comply with the ISAK 35 standards. This shows that the Sabilillah Mosque has made better efforts compared to the Pasar Cubadak Grand Mosque, although it has not achieved full accountability.

Finally, research by Karimah & Baehaqi (2022) shows that although the mosque management has shown responsibility in managing funds and using social media for transparency, there is still room for improvement. The use of social media for financial transparency is an aspect that has not been implemented at the Pasar Cubadak Grand Mosque. Overall, the conclusions of various studies show that although several mosques have shown progress in financial management and transparency, the Pasar Cubadak Grand Mosque is still lagging in implementing accounting standards and transparency efforts.

CONCLUSION

Pasar Cubadak Grand Mosque currently implements a simple accounting system, which only includes recording cash receipts and expenditures without detailed recording. This system causes several problems, such as a lack of transparency and accuracy in financial reporting. The consolidation of donation funds that are not in accordance with their intended use and inconsistent recording causes inaccuracy in financial reports. In addition, the responsibility for financial management, which should be a joint task of the mosque management, is often only held by the head of the management, while the treasurer only plays a limited role. The lack of training and accounting knowledge among the management is one of the main causes of the less-than-optimal management of mosque finances.

Pasar Cubadak Grand Mosque needs to improve its accounting system by adopting a more structured and standardized financial recording method, ensuring that every transaction is recorded correctly and accurately, and distinguishing sources of funds, such as donations for orphans and the mosque. Mosque administrators must also receive training in accounting and financial management so that they can prepare accurate and transparent financial reports. The management structure needs to be optimized with a clear division of tasks, where the treasurer is more active in financial management and reporting. To increase the trust of the congregation and donors, financial reports must be prepared and published regularly, ensuring transparency and the use of funds according to their intended use. In addition, the implementation of a strong internal control system is important to monitor and ensure that all financial transactions are carried out according to established procedures to avoid errors or misuse of funds.

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