



## Revealing The Accountability of Mosque Cash Management: Implementation of SDG'S No.17

Fityan Izza Noor Abidin<sup>1</sup>, Sarwenda Biduri<sup>2\*</sup>, Risha Tri Amanda<sup>3</sup>, Erinda Wahyuning Tyas<sup>4</sup>, Innaki Mauliddiyah<sup>5</sup>

<sup>12345</sup>Faculty of Business, Law and Social Sciences, Universitas Muhammadiyah Sidoarjo, Indonesia

Correspondence E-mail: [sarwendabiduri@umsida.ac.id](mailto:sarwendabiduri@umsida.ac.id)

### ABSTRACT

This study aims to develop the accountability of mosque cash management as a form of implementing SDG's No.17 (Partnerships for the Goals). Using a qualitative method, data were collected through observation, interviews, and documentation, and analyzed with the Miles and Huberman model involving data reduction, data display, and conclusion drawing. The findings show that the financial accountability implementation at Al Manar Mosque is clear and can be accounted for, although it remains less than optimal and structured, with cash management generally following financial management principles through a manual bookkeeping system. Agency theory is practically relevant, as it describes the relationship between mosque administrators (agents) and congregants or donors (principals) who entrust their funds, emphasizing the need for trust and transparency to strengthen financial governance in religious institutions. This study offers novelty by directly linking mosque cash management to the achievement of SDG's No.17 and applying agency theory within a religious, non-profit organizational context, an area rarely explored in previous research.

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## 1. INTRODUCTION

Non-profit organizations are organizations that aim to improve the welfare of society through services, one of which is the mosque (Juniaswati & Murdiansyah, 2022). The mosque, which is a public sector organization, is only used as a place to carry out or serve ritual worship activities (Yuliarti, 2019). Mosque cash management plays an important role in maintaining the integrity and financial accountability of this religious institution. As a religious and social center in society, the mosque not only functions as a place of worship, but also as an institution that manages community funds, including zakat, infaq, sedekah, and waqf (ZISWAF). In this context, the importance of accountable cash management is increasing, especially in order to support the social and economic mission of the social community (Syafitri et al., 2023).

Mosque cash management is a key aspect in maintaining the accountability and transparency of religious organizations (Rizki & Deviani, 2024). As a non-profit institution such as a mosque, it often relies on donations from the congregation to fund its operational and program activities. Accountability in managing mosque cash is crucial to ensure that the funds entrusted by the congregation are used according to the agreed purpose, such as supporting worship activities to social activities (Mubarak, 2022). Thus, good management not only reflects the responsibility of the mosque management, but also becomes the main pillar in building and maintaining the trust of the congregation.

Carrying out the activities and operations of non-profit organizations such as mosques cannot be separated from the responsibility to effectively manage the resources owned or obtained from the community (Rahayu & Andriani, 2024). Transparent and accountable management of mosque cash is one of the crucial factors in supporting efforts to prosper the mosque (Setiawan et al., 2022) (Saiffuddin, 2020) stated that good mosque cash management aims to provide accurate and relevant information regarding the mosque's financial position in recording in detail various transactions carried out by non-profit organizations. This not only supports transparency to the public, but also ensures that fund management runs effectively, efficiently, and in accordance with the principles of the mandate carried out.

There are problems that occur in mosques, usually only presenting financial reports that only cover income that is generally obtained from the congregation and cash expenditures. The management of mosque cash that is not optimal in terms of sources of funds for income or cash expenditures for the mosque (Jannah, 2019). The source of funds obtained from the mosque cannot be clearly identified for what purpose the funds are used (Ula et al., 2021). Mosque cash management is influenced by accountability as a form of responsibility or mandate that is imposed on the management. Good financial management is in accordance with Islamic law so that it produces good financial management as well (Andarsari, 2017).

Accountability of non-profit organizations to date is still dominated by the relationship between principal and agent. Ta'mir, who is called an agent, has an obligation to report and manage the use of funds that have been provided by the principal (Asmasari & Kusumaningtias, 2019). The implementation of accountability in managing mosque cash is a

real manifestation of the principle of good governance (Biduri et al., 2023). The implementation of accountability mechanisms must be implemented in every Islamic religious organization and mosque cash management has a very important role in increasing the accountability of the organization (Biduri et al., 2024). Mosques that implement good governance principles can have a positive impact on the congregation, especially in increasing their social and economic participation (Hanif et al., 2024). Accountability in this context refers to the transparency and openness of mosque administrators regarding the use of cash, which can increase public trust. Religious institutions that implement financial accountability well tend to have higher levels of participation and donations from the public (Siregar, 2018).

Accountability of mosque financial management is also relevant to the achievement of sustainable development goals or Sustainable Development Goals (SDGs), especially SDG No. 17 which focuses on partnerships to achieve global development goals. Implementation of SDG's in mosques can be realized through global development (Mursidah et al., 2023). The implementation of SDG's in mosques can be realized through transparent and responsible financial management, so that available funds can be used optimally for various programs that support community welfare, such as education, poverty alleviation, and health (Da'wah and Communication et al., 2021).

Sustainable Development Goals (SDG's) No. 17 in the context of mosques offers a great opportunity to strengthen partnerships and cooperation in achieving sustainable development. Mosques as social, religious and cultural institutions have a strategic role in creating sustainable change in society (Saputra, 2021). As a center of worship and social activities, mosques can not only function as a place to develop spiritual values, but can also be important stakeholders in facilitating various activities that support the achievement of SDG's. By becoming a proactive stakeholder in establishing partnerships between various parties, mosques can support community empowerment, advance the economy and preserve the environment. Through synergistic collaboration, mosques can help realize SDG's goal No. 17 and bring broad positive impacts to the surrounding community.

Agency theory was developed by (Jensen & Meckling, 1976) to explain the relationship between principal and agent. Agency theory is relevant in understanding the accountability of mosque cash management, because the relationship between mosque administrators and congregations or donors often reflects the basic principles of agency theory. The congregation as the principal entrusts the funds they donate to the mosque administrators to be managed responsibly. The monitoring mechanism for mosque cash is a step in line with the principles of agency theory which emphasizes the importance of monitoring and alignment of interests between principal and agent (Lambert, 2006). The application of agency theory principles in the context of mosque cash management not only increases accountability, but also maintains the trust of the congregation as the main donors of the mosque.

Previous research has shown that mosque cash management is a factor that has a significant influence on improving the function of the mosque in serving the congregation (Jannah, 2019). Previous research shows that the preparation of financial reports can simplify and accelerate the management of mosque finances and realize transparency and accountability to the surrounding community, especially Muhammadiyah charitable efforts

(Biduri et al., 2024). Previous research related to mosque cash management has focused on aspects such as management and allocation, but few have examined how accountability is in mosque cash management. The novelty of this study lies in the addition of focus on the accountability aspect of mosque cash management as a form of responsibility to improve the function of the mosque in serving the congregation.

Departing from the problems faced by mosques, namely the absence of detailed and clear accountability for congregational funds, especially because the mosque's financial sources come from donations from various parties, this study will explore the implementation of accountability in managing mosque cash, management in managing mosque cash and accountability systems in managing mosque cash that can provide the right solution in increasing the transparency and public accountability of mosques.

## 2. METHODS

### *Research Object*

The object of research is an object used for research by researchers (Octisari et al., 2021). This research was conducted at the Al-Manar Mosque, Jl. Raya Bebekan No. 15, Bebekan, Taman District, Sidoarjo Regency.

### *Data retrieval*

The type of data used is primary data. Primary data is a data source that directly provides data to data collectors (Rachmayani, 2015). The primary source in this study is in the form of information obtained directly from informants or sources regarding matters relating to the Al-Manar Mosque, especially regarding the accountability of mosque cash management and its management aspects. Data collection techniques use observation, interviews, and documentation.

#### a. Observation

Describe the background of the research, all activities that occur, the meaning and participation of the people. Observation can be done with participation or non-participation (Rachmayani, 2015).

#### b. Interview

Interviews are research that requires a face-to-face question and answer process between the researcher and the research subject (Rachmayani, 2015).

#### c. Documentation

Involves collecting and analyzing documents relevant to the research topic. This process aims to understand the context, history, or other elements that cannot be accessed through interviews or direct observation (Rachmayani, 2015).

### *Data Processing and Analysis Methods*

The main data of this study are data collected from the results of observations, interviews, and documentation to the Al-Manar Mosque. Data analysis used using the Miles

and Huberman model which has several processes, namely data reduction, data display, and conclusion drawing/verification.

a. Data reduction

Summarize, choose the main points, focus on the main points, focus on the important points, look for themes and patterns and discard the unnecessary. Thus the reduced data will provide a clearer picture (Rachmayani, 2015).

b. Data presentation

Data presentation is done in the form of short descriptions, charts, relationships between categories, flowcharts and the like or the most frequently used narrative text (Rachmayani, 2015).

c. Drawing conclusions

The initial conclusions presented are still temporary in nature and will change if strong evidence is found to support the next stage of data collection (Rachmayani, 2015).

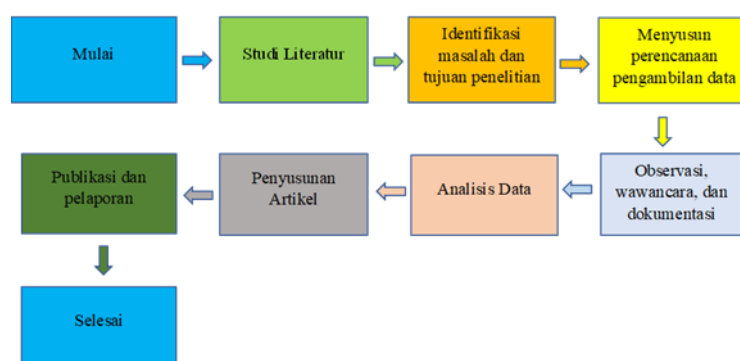


Figure 1: Research Flowchart

### 3. RESULTS AND DISCUSSION

#### *Implementation of Accountability for Mosque Cash Management*

The mosque is a non-profit organization (non-profit oriented), the mosque operates without commercial objectives and prioritizes service to the congregation and the surrounding community (Sumaizar et al., 2019). The mosque's financial report is a form of implementing the principle of openness and accountability to the community, especially to the congregation and donors of the mosque who are directly involved in supporting the operation and development of the mosque. By presenting clear, detailed and accessible financial reports, the mosque shows its commitment to managing funds in a trustworthy and responsible manner. The implementation of accountability at the Al Manar Mosque is still less than optimal and structured in managing mosque cash. The mosque does not comprehensively submit cash reports to donors and congregations regarding the use of cash and balances owned. The management of mosque cash which is still internal without the presentation of systematic and open reports shows that the reporting and accountability mechanisms at the Al Manar Mosque still need to be improved in order to comply with good principles and governance.

Accountability given to the management and congregation in the Al Manar Mosque environment is clear and accountable financial records, although it is still less than optimal and structured in managing mosque cash. One form of the implementation of accountability and transparency is by making mosque financial reports using a manual bookkeeping system, although the mosque has not yet fully submitted cash reports to donors and congregations. Mosque financial management in terms of accountability is very important to implement because financial accountability is very necessary and it is highly recommended that it can be conveyed to the community regarding financial management that can be known by the community as a whole and with that it can also reflect that accountability to the community has been carried out properly.

Lack of understanding and limitations of mosque administrators regarding the importance of transparency and accurate financial reporting are one of the obstacles in the preparation and presentation of periodic cash reports by Al Manar Mosque. The minimal implementation of accountability in managing mosque cash at Al Manar Mosque can lead to distrust and negative perceptions in providing donations or other contributions. Good accountability should be realized through the preparation of open financial reports so that every income and expenditure of funds can be known and monitored by all interested parties (Sumaizar et al., 2019). The preparation of structured reports can help mosque administrators in managing cash funds more effectively and efficiently so that they can build a professional and integrity-based organizational culture in the mosque environment.

#### *Implementation of Management in Mosque Cash Management*

Good management of mosque finances as a basis for consideration in the decision-making process (Noviana, 2019). Thus, the activity of handing over funds from donors to mosque managers must be clear and transparent. The management of the Al Manar Mosque is certainly inseparable from the demands of the Qur'an and the Sunnah and developing a management of mosque fund management that is in accordance with the guidance of the Prophet Muhammad SAW from the source of Islamic teachings (Noviana, 2019). Effective and efficient cash management is one of the main pillars in supporting the sustainability of operations and religious activities at Al Manar Mosque. Bookkeeping at Al Manar Mosque with a manual bookkeeping system is determined by the treasurer on duty. The implementation of management in managing Al Manar Mosque cash has been running well covering four main stages, namely planning, organizing, implementing, and supervising.

Overall, the implementation of management in cash management at Al Manar Mosque has followed the principles of good financial management. Careful planning allows the management to allocate funds effectively and efficiently according to the needs of the mosque and congregation. A clear structure facilitates coordination and distribution of tasks among the management, thereby minimizing the potential for errors in fund management. Disciplined implementation in recording and reporting finances using a manual bookkeeping system is real evidence of the management's efforts in maintaining transparency and accountability. In addition, the supervision carried out is quite good because it has provided space for officers to conduct evaluations and continuous improvements in fund management.

Cash management at Al Manar Mosque can be improved through several aspects to maximize cash management, one of which is the use of information technology. Information technology in the process of recording and reporting finances such as the use of financial applications that can increase efficiency and facilitate access to information for the congregation. Financial management training for administrators is also a strategic step to increase capacity and competence in managing mosque funds more professionally. Cash management at Al Manar Mosque has been running quite well, development and innovation in the field of financial management are still needed so that fund management becomes more optimal, professional and transparent in the future.

#### *Implementation of accountability system in mosque cash management*

The implementation of the financial recording accountability system at Al Manar Mosque is currently carried out through a manual bookkeeping system. Cash recording at Al Manar Mosque using a manual bookkeeping system is very simple but it takes quite a long time and becomes proof of performance and proof of valid financial inflows and outflows of the Mosque, because every expenditure has proof of receipt to be accounted for to the relevant parties. In terms of consumption, Al Manar Mosque funds are allocated for the needs of the mosque, for example mosque renovation, purchase of prayer mats, the Qur'an or other necessities, so that there is a cash flow turnover of the mosque by empowering the community so that the welfare of the congregation itself is achieved.

The implementation of the mosque fund management accountability system is a big responsibility for the Al Manar Mosque prosperity agency so that the mosque funds that are disbursed must be recorded properly. The cash management of the Al Manar Mosque uses a bank account as a medium for recording cash expenditure and receipt transactions with a non-cash transaction process. The implementation of the system in managing mosque cash through a manual bookkeeping system combined with non-cash transactions reflects the efforts of the mosque management in implementing the principles of efficiency and security in fund management. The use of a manual bookkeeping system integrated with a bank account shows that the Al Manar Mosque management has begun to implement more modern financial management principles. The use of cashless transactions minimizes the risk of losing funds and clarifies the flow of cash in and out of the mosque (Haryanti & Kaubab, 2019). The non-cash transaction method provides significant benefits in minimizing the risk of losing cash and increasing transaction efficiency (Rahayu & Andriani, 2024)..

The cash recording process of Al Manar Mosque which is still done manually is prone to errors and takes longer to prepare financial reports. Limitations in the use of technology are one of the factors inhibiting the effectiveness of mosque financial management and accountability. The absence of the use of accounting applications or digital-based financial systems makes the recording and reporting process take more time and is at risk of human error . In addition, the financial report has not been fully socialized to the congregation or donors on a regular basis, so the level of transparency in fund management still needs to be improved.

#### 4. CONCLUSION

Based on the results of the research on Revealing Accountability of Mosque Cash Management: As a Form of Implementation of SDG's No.17, it can be concluded that the accountability implementation at Al Manar Mosque is relatively clear and accountable, although there are still areas that require optimization and better structuring. Financial reports are prepared manually, reflecting efforts toward transparency and responsibility, even though full reporting to donors and congregants has not yet been consistently practiced. In managing mosque cash, the administrators have applied good financial management principles by carrying out careful planning, effective fund allocation, clear task distribution, and disciplined financial recording through a manual bookkeeping system. Regular supervision and evaluations are also carried out, allowing continuous improvement in fund management practices. Furthermore, the accountability system at Al Manar Mosque integrates manual bookkeeping with a non-cash transaction model through the use of a dedicated bank account. This approach indicates that the mosque management is gradually adopting more modern financial management standards by recording both cash disbursements and receipts through banking mechanisms. The combination of manual records and non-cash transactions reflects an effort to enhance efficiency, transparency, and security in financial management. Overall, these practices show that Al Manar Mosque's financial governance is aligned with the principles of accountability expected in religious institutions and supports the realization of SDG's No.17, particularly in building transparent and accountable partnerships.

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