

Accountability in the Financial Management of Raudhatul Muflihin Mosque in Makassar

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Abstract. *Financial accountability is an important aspect of mosque management because mosque funds are primarily obtained from community donations, alms, and other forms of social contributions. This study aims to examine the implementation of financial accountability in the management of Raudhatul Muflihin Mosque in Makassar. The study employed a descriptive qualitative approach. Data were collected through direct observation, semi-structured interviews, documentation, and literature review. Primary data were obtained from an interview with the mosque's Deputy Treasurer, while secondary data consisted of the mosque's 2025 financial report. Data were analyzed through data presentation, data reduction, data verification, and conclusion drawing. The findings indicate that financial accountability at Raudhatul Muflihin Mosque has been implemented relatively well through several practices. First, financial integrity is demonstrated by recording all income and expenditures and providing supporting evidence such as receipts and notes. The recorded cash balance is also regularly compared with the physical cash available. Financial activities are supervised by the mosque chairman, indicating the existence of a simple internal control mechanism. Second, financial disclosure is conducted regularly every Friday before Friday prayers, when information regarding income, expenditures, and the remaining balance is communicated to the congregation. Financial reports and supporting documents are also displayed on the mosque's information board and may be accessed by congregants. Third, the management of mosque funds follows Islamic principles, with funds allocated only for mosque-related activities and zakat funds managed separately through the Zakat Collection Unit (UPZ). Overall, the findings demonstrate that although the mosque's financial reporting system remains relatively simple, it has established practices that support transparency, accountability, financial integrity, and compliance with sharia principles.*

Keywords: *Financial Accountability, Financial Management, Mosque, Transparency, Sharia Compliance, Nonprofit Organization*

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INTRODUCTION

Financial management in religious institutions such as mosques has become increasingly important, particularly in relation to accountability and transparency (Fauzi & Harmain, 2023; Pratama et al., 2023; Putro & Fajri, 2023; Yusran, 2021). As social and religious institutions that rely heavily on donations and contributions from the community, mosques have a responsibility

to manage their financial resources professionally and responsibly (Arif et al., 2022; Ruslan, 2022). Proper financial management is essential to maintaining public trust and ensuring that funds are used in accordance with the purposes for which they were entrusted. However, despite the importance of accountability, many mosques still face difficulties in managing and reporting their finances effectively and systematically. This condition creates a gap between the need for transparent and accountable financial management and the practices implemented in the field (Yudhanti & Margarita, 2024).

A mosque is a form of nonprofit organization whose primary purpose is not to generate profit but to provide religious and social services to the community (Kurniawati et al., 2025; Karimullah, 2023; Masuwd, 2026; Sumartini et al., 2026). As nonprofit entities, mosques manage resources obtained from the community and use them to support worship, social activities, education, and other community-oriented programs (Rumiatty, 2022; Tandos, 2025; Arsam et al., 2025; Darmawan & Aziz, 2025; Fahmi, 2025; Prasetyo et al., 2026; Kamaruddin et al., 2026; Asmaria et al., 2026). Therefore, although mosques do not operate for commercial purposes, they still require an appropriate financial management system to ensure that all resources are properly recorded, managed, and reported.

In carrying out their activities, mosques receive various forms of financial contributions from the community, including donations, alms (*sadaqah*), and other forms of social assistance (Katmas et al., 2026; Haddade et al., 2024). These funds must be managed carefully because they represent public trust. Financial recording is therefore necessary to monitor every receipt and expenditure and to provide evidence of how funds have been utilized (Maulana & Ridwan, 2020; Hatapayo & Sari, 2025; Keakopa, 2018). Nevertheless, limitations in financial knowledge, human resources, and accounting practices may result in financial reports that are relatively simple, incomplete, and less informative. Such conditions may affect the level of public confidence, particularly because the community represents one of the main sources of mosque funding. Consequently, efforts to improve mosque financial management through standardized accounting practices are necessary (Rahayu & Andriani, 2024; Chaniago et al., 2024; Islamiyah, 2019; Sanusi et al., 2015; Usman, 2024; Sarif et al., 2018; Fahmi, 2025).

One approach that can support improvements in nonprofit financial reporting is the application of Interpretation of Financial Accounting Standards (ISAK) 35, issued by the Indonesian Institute of Accountants (IAI). ISAK 35 provides guidance for financial reporting by nonprofit entities and is relevant to organizations such as mosques. The application of appropriate accounting standards can assist mosques in presenting financial information that is more relevant, reliable, understandable, and accountable (Jurnal, 2020; Roziq et al., 2021; Caniago & Susanti, 2026; Anggraeni et al., 2026; Saputra, 2025; Adim et al., 2026). Furthermore, standardized financial reporting can strengthen transparency and accountability and ultimately contribute to maintaining the trust of the community and donors who support mosque activities (Yudhanti & Margarita, 2024).

Financial accountability is particularly important because mosque funds originate from members of the community and are entrusted to mosque administrators. Transparent financial reporting enables the community to understand how funds have been received, managed, and utilized. For mosque administrators, financial reports can also serve as an important management instrument because they provide a systematic record of financial transactions and support the planning and evaluation of mosque activities. In addition, financial reports function as evidence of responsibility to the community and can reduce the possibility of misunderstandings regarding the use of mosque funds. The larger the amount of funds managed by a mosque, the greater the demand for transparency and accountability in its financial management.

Accountability can generally be understood as an obligation to explain and justify the implementation of organizational responsibilities, including the management and use of financial

resources. It involves responsibility for the success or failure of an organization's activities in achieving predetermined objectives. In the context of financial management, accountability is reflected in the existence of proper records, clear financial reports, disclosure of relevant information, and compliance with applicable regulations. Thus, accountability is not limited to producing financial reports but also concerns the extent to which financial management can be explained and justified to stakeholders (Syafitri et al., 2023).

In this context, Masjid Raudhatul Muflihien in Makassar is a relevant institution for examining the implementation of financial accountability. The mosque is strategically located in the Pasar Terong area, one of the centers of economic activity in Makassar. In addition to functioning as a place of worship, the mosque actively serves as a center for religious and social activities within the surrounding community (Fernando et al., 2022; Maulidizen et al., 2024; Masuwd, 2026). Various activities are regularly conducted and communicated to the public. In terms of financial management, the mosque has made efforts to implement accountability by presenting cash flow information containing receipts and expenditures and communicating this information to the congregation through the mosque's information board.

However, based on initial observations, the financial information presented by the mosque remains relatively simple and appears to focus on specific financial information rather than a comprehensive and systematic financial reporting framework. The consistency of financial reporting, completeness of information, traceability of financial data, and the extent to which financial reports function as a form of accountability to the congregation require further examination. The existence of financial information displayed publicly indicates an effort toward transparency; however, transparency alone does not necessarily demonstrate that the overall financial management process has fulfilled the principles of accountability.

Therefore, it is important to conduct research on the implementation of financial accountability at Masjid Raudhatul Muflihien in Makassar. This study is expected to provide an overview of how financial accountability is implemented in the mosque, particularly in relation to financial recording, reporting, transparency, and responsibility to the congregation. The findings are also expected to provide useful input for mosque administrators in developing a more systematic, transparent, and accountable financial management system. Ultimately, improved financial accountability may strengthen public trust and support the sustainability of mosque activities and services for the community.

METHODS

Research Design

This study employed a descriptive qualitative research approach. A qualitative approach was selected because the study aimed to obtain an in-depth understanding of the implementation of financial accountability at Masjid Raudhatul Muflihien in Makassar. The research focused on describing the actual practices of financial management, the parties involved in managing mosque finances, the process of recording and reporting financial transactions, and the forms of financial accountability provided to the congregation. The descriptive qualitative approach enabled the researcher to describe the financial management practices based on information obtained directly from the research setting. Rather than measuring financial accountability quantitatively, this study sought to understand how accountability was implemented in practice and how the mosque administrators fulfilled their responsibility in managing funds entrusted by the community.

Research Location and Period

The research was conducted at Masjid Raudhatul Muflihien, located at Jalan Mentimun No. 7, Wajo Baru Subdistrict, Bontoala District, Makassar City, South Sulawesi, Indonesia. The location was selected because the mosque actively conducts religious and social activities and receives financial contributions from the surrounding community. The research was conducted from

March 12, 2026, to May 4, 2026. During this period, the researcher conducted observations, interviews, documentation, and a review of relevant literature to obtain information concerning the mosque's financial management and accountability practices.

Types and Sources of Data

Type of Data

The study used qualitative data in the form of descriptive information obtained through interviews, observations, and documentation. The data primarily consisted of explanations and statements provided by the mosque administrator concerning the implementation of financial management and accountability. The qualitative data were used to identify and describe the procedures followed by the mosque in managing its financial resources, including the receipt and expenditure of funds, financial recording, financial reporting, and the communication of financial information to the congregation.

Sources of Data

The data sources in this study consisted of primary and secondary data.

Primary Data

Primary data were obtained directly from the research setting through interviews with Mr. H. Abd Beddu, who serves as the Deputy Treasurer of Masjid Raudhatul Muflihien. The interview provided information concerning the mosque's financial management practices, the mechanisms used to account for financial resources, the form of financial information presented to the congregation, and the implementation of Islamic principles in the use and management of mosque funds. In addition to interviews, primary data were also obtained through direct observation of financial management practices and activities conducted at the mosque. These observations enabled the researcher to examine the actual conditions and practices related to financial accountability.

Secondary Data

Secondary data consisted primarily of the 2025 financial report of Masjid Raudhatul Muflihien in Makassar. This document was used to complement the information obtained from interviews and observations. The financial report provided supporting information regarding the mosque's financial receipts and expenditures and was used to examine the form and content of financial reporting implemented by the mosque.

Data Collection Techniques

Data collection was conducted using four techniques: observation, documentation, interviews, and literature review. The use of multiple data collection techniques was intended to obtain comprehensive information and strengthen the credibility of the research findings.

Observation

Observation was conducted through direct examination of activities and conditions at Masjid Raudhatul Muflihien. The researcher visited the research location and observed the financial management practices implemented by the mosque administrators. This included observing the availability and presentation of financial information and the general practices associated with financial accountability. Direct observation enabled the researcher to obtain empirical information about the actual conditions in the field and to compare observed practices with information obtained through interviews.

Documentation

Documentation involved collecting and examining relevant documents related to the financial management of Masjid Raudhatul Muflihien. The primary document examined in this study was the 2025 financial report of the mosque. The document was analyzed to obtain

information concerning financial receipts, expenditures, and the manner in which financial information was recorded and presented. Documentation served as supporting evidence for information obtained through interviews and observations.

Interviews

Semi-structured interviews were conducted directly with Mr. H. Abd Beddu, the Deputy Treasurer of Masjid Raudhatul Muflihien. The interview focused on the mosque's financial management practices, the process of recording and reporting financial transactions, mechanisms for accountability to the congregation, and the application of Islamic principles in the management and utilization of mosque funds. The interview allowed the researcher to obtain detailed explanations from an individual directly involved in the management of mosque finances.

Literature Review

A literature review was conducted by examining relevant books, scientific journal articles, regulations, and previous studies concerning financial accountability and the management of nonprofit organizations. The literature review was used to establish the theoretical foundation of the study and to provide a basis for comparing the practices identified at Masjid Raudhatul Muflihien with relevant concepts and previous research findings.

Data Analysis Technique

Data analysis in this study followed the qualitative data analysis framework proposed by Miles and Huberman (2014), as cited by Jailani & Saksitha (2024). Qualitative data analysis was conducted throughout the research process, allowing the researcher to continuously examine the information obtained from observations, interviews, and documentation. The analysis consisted of four main stages: data presentation, data reduction, data verification, and conclusion drawing.

Data Presentation

Data presentation refers to the process of organizing and presenting collected information in a form that facilitates interpretation and conclusion drawing (Jailani & Saksitha, 2024). In this study, data obtained from observations and interviews with mosque administrators were organized systematically. Information from the 2025 financial report was also presented as supporting evidence. The data were arranged according to relevant aspects of financial accountability, including financial recording, financial reporting, transparency, responsibility, and accountability to the congregation.

Data Reduction

Data reduction involves selecting, focusing, simplifying, abstracting, and transforming raw information obtained from field notes and other sources into relevant categories (Jailani & Saksitha, 2024). In this study, the researcher selected information relevant to the research objective, particularly information concerning the implementation of financial accountability at Masjid Raudhatul Muflihien. Information obtained from the interviews was classified according to the research focus, while irrelevant information was excluded from further analysis. This process allowed the researcher to focus on the data most relevant to answering the research question.

Data Verification

Data verification was conducted to ensure the credibility and reliability of the information obtained during the research process. According to Sugiyono (2017), data verification involves examining, testing, checking, and reconsidering the meaning, patterns, rules, or explanations contained in the collected data. In this study, the researcher examined the interview results and compared them with information obtained through observation and documentation. This process

was intended to identify inconsistencies and ensure that the findings accurately reflected the financial management practices implemented at Masjid Raudhatul Muflihien.

Conclusion Drawing

The final stage of the data analysis process was conclusion drawing. According to Sugiyono (2017), conclusions in qualitative research provide a descriptive interpretation of an object by explaining relationships, patterns, or other findings that were previously unclear. In this study, conclusions were drawn by interpreting the results of the data reduction, presentation, and verification processes. The conclusions were formulated to provide an overall description of the implementation of financial accountability at Masjid Raudhatul Muflihien in Makassar. The conclusions were also used to answer the research question concerning how financial accountability is implemented in the management of mosque finances.

RESULTS AND DISCUSSION

Financial Integrity

Based on interview activities at the Raudhatul Muflihien mosque, the Raudhatul Muflihien Mosque records all financial transactions without exception as explained by the deputy treasurer, Mr. HAB as follows:

"Yes, all transactions are recorded, and there is proof, there are notes, there are receipts. Yes, the point is, what is the cash balance minus expenses, then you know that is the financial balance, so you know the remaining cash balance".

From the explanation above, it can be understood that the financial report is in the form of cash flow, where the Raudhatul Muflihien Mosque's financial recording system is still carried out simply but is still structured based on cash inflows and outflows. Mosque management, especially the treasurer, records all income and expenses directly without complicated processes. The main income comes from charity boxes and congregation donations. Every time there is new income, the balance is immediately added to the previous balance, thereby creating accumulated funds that continue to increase over time.

Mosque financial management is only carried out by the treasurer as the party responsible for recording all income and expenses. However, the treasurer does not work fully alone, because every financial activity remains under the supervision of the chairman of the mosque as explained by the deputy treasurer, Mr. HAB, as follows:

"Only the treasurer is known to the chairman of the mosque, all expenses are known to the chairman of the mosque. In essence, all expenses must be known to the chairman as well as donations".

From the explanation above, it can be understood that mosque financial management is only carried out by the treasurer as the party responsible for recording all income and expenditure. However, the treasurer does not work fully alone, because every financial activity remains under the supervision of the chairman of the mosque, where all income such as donations from the congregation and charity boxes are not only recorded by the treasurer, but are also known to the chairman of the mosque. Likewise with expenditure, no funds may be spent without the knowledge and approval of the head of the mosque.

With this system, every financial transaction, both income and expenditure, is always transparent to the head of the mosque. This shows that there is a simple internal control mechanism, where the head of the mosque plays the role of supervising and ensuring that funds are used according to the mosque's needs.

The form of the Raudhatul Muflihien Mosque's financial report is a cash flow financial report in which the Raudhatul Muflihien Mosque's financial recording system is still carried out

in a simple manner but is still structured based on cash inflows and outflows as explained by the deputy treasurer of the Mosque, Mr. HAB, as follows:

"Just immediately record income and expenses, for example what is needed by workers, and for mosque needs, every balance that comes in is added to the previous balance like a charity box, if expenses are recorded expenses for the week, for example in a week what is spent".

From the explanation above, it can be understood by the deputy treasurer of the mosque above that the financial report is in the form of cash flow, where the Raudhatul Muflihien Mosque's financial recording system is still carried out simply but is still structured based on cash inflows and outflows. Mosque management, especially the treasurer, records all income and expenses directly without complicated processes. The main income comes from charity boxes and congregation donations. Every time there is new income, the balance is immediately added to the previous balance, thereby creating accumulated funds that continue to increase over time.

The treasurer also carries out regular cash re-checks as explained by the deputy treasurer, Mr. HAB, as follows:

"Yes, we always check and see how much the physical amount is, for example, the balance was IDR 5,000,000 and today it is IDR 100,000, so the physical amount is IDR 5,100,000, as well as purchases, no matter how small, there is always proof of expenditure".

Mr. HAB further said that:

Everything is in the archive, which includes income, expenditure, remaining balance and notes, there are 4 reports, 1 for the chairman, 1 treasurer, 1 mading, and 1 archive

From the explanation above, the mosque treasurer always checks directly the physical money (real cash) on hand. The balance recorded in the book is not just left as a number, but is matched with the money that actually exists physically. For example: If the cash balance was previously recorded at IDR 5,000,000, then there was an income of IDR 100,000, then physically the cash available must be IDR 5,100,000. This shows that records and existing money must always be in accordance. In addition, every expenditure, no matter how small, must be accompanied by proof of the transaction, such as a note or receipt. No expenditure is made without supporting documents, so that all use of funds can be accounted for.

The mosque has a financial recording system which is completely documented in the financial report archive. In this archive, income, expenses, remaining balance are recorded in full, and are accompanied by proof of transactions in the form of notes. Apart from that, the financial report is made in 4 copies, namely for the mosque chairman, for the treasurer, to be displayed on the wall so that the congregation knows, and one is kept as an archive.

Disclosure

Disclosure of financial reports at the Raudhatul Muflihien mosque is carried out every week, namely every Friday before Friday prayers are held as explained by the deputy treasurer of the mosque.

"Every Friday, before Friday prayers, the income is read, then the balance, then the expenditure, and the remaining balance".

From the explanation above, the mosque's financial reports are submitted regularly and openly to the congregation every week, to be precise every Friday, before Friday prayers begin, the mosque administrators submit financial reports verbally to the congregation. The report briefly explains: (1) Total income during a certain period (for example from charity boxes or donations); (2) Initial balance or previous balance; (3) The amount of expenditure that has been used for mosque needs; (4) As well as the remaining final balance that is still available.

In this way, the congregation can find out the financial condition of the mosque regularly every week, without having to wait for the annual or written report. And all congregants can

monitor financial reports, not only mosque administrators, this was also explained by the mosque's deputy treasurer during the interview.

"Everyone participates, the congregation also participates because there is always evidence placed on the wall, it is transparent, nothing is hidden and nothing is covered up, the congregation is allowed to see the financial reports and are invited to come to the office to see the archives, all financial evidence can be seen".

From the explanation above, the financial management of the mosque is only carried out by the treasurer as the party responsible for recording all income and expenditure. However, the treasurer does not work fully alone, because every financial activity remains under the supervision of the chairman of the mosque, where all income such as donations from the congregation and charity boxes are not only recorded by the treasurer, but are also known to the chairman of the mosque. Likewise with expenditure, no funds may be spent without the knowledge and approval of the head of the mosque.

With this system, every financial transaction, both income and expenditure, is always transparent to the head of the mosque. This shows that there is a simple internal control mechanism, where the head of the mosque plays the role of supervising and ensuring that funds are used according to the mosque's needs.

Sharia Compliance

Based on the results of the interview presented by the deputy mosque treasurer, at the Raudhatul Muflihien Mosque, the funds used are in accordance with sharia principles.

"All sharia principles because they are all for the mosque's needs, there is no one to borrow and borrow because the lending and borrowing are not sharia principles, there is no borrowing or borrowing at all because it is difficult to collect, nothing is used for other needs, everything is for the needs of the mosque".

From the explanation above, mosque financial management is completely based on sharia principles. All funds managed are used only for mosque needs, such as operational activities and religious activities, so they are not allocated for purposes outside the mosque's interests.

The management also emphasized that the practice of lending and borrowing is not permitted in managing mosque funds because it is not in accordance with sharia principles and can cause difficulties in returning funds. Therefore, the use of mosque funds is carried out carefully and is only focused on the interests of the mosque without being used for other purposes.

And if the mosque wants to use funds for certain activities such as Israj Mi'raj, Sacrifice, and Mawlid, a committee is needed. The committee that is formed is directly responsible for managing and using the funds according to the needs of the planned activities. After the activity is complete, the committee is required to prepare a financial accountability report which is then submitted to the mosque management as explained by the deputy mosque treasurer, Mr. HAB.

"Using these funds requires a committee, those who manage their own financial funds, the management forms a committee and the committee manages it and at the end of the event the committee is asked to make a financial report".

From the explanation above, the use of funds for certain activities is managed through the formation of a committee by the mosque management. The committee formed is directly responsible for managing and using funds according to the needs of the planned activities. After the activity is completed, the committee is required to prepare a financial accountability report which is then submitted to the mosque management. This shows that there is a structured fund management mechanism and accountability from the committee regarding the use of activity funds.

The registration of zakat funds is separate because the zakat funds at the Raudhatul Muflihien mosque are handled by the Zakat Collection Unit (UPZ). This was explained by the deputy treasurer of the mosque himself during the interview. There is a separate zakat that handles upz, it's separate, zakat is specifically handled by baznaz, it's still part of the mosque but has its own finances.

From the explanation above, according to the statement made by the mosque's deputy treasurer above, the management of zakat funds is carried out separately from the operational finances of the mosque. Zakat funds are handled by the Zakat Collection Unit (UPZ) which is within the scope of the mosque, but has its own financial management, the management of zakat remains under the coordination of the National Zakat Amil Agency. Even though it is part of the mosque, administratively and financially the zakat funds are managed specifically and are not mixed with mosque funds.

CONCLUSION

Financial integrity, financial management of the Raudhatul Muflihien mosque has been running quite well. The treasurer records all income and expenses directly and is equipped with proof of transactions such as notes and receipts. Apart from that, recorded cash balances are always checked with existing physical money. The supervision of the head of the mosque over every transaction shows that there is internal control, even though it is still in a simple form. This shows that the management tries to maintain honesty and thoroughness in managing mosque funds. Disclosure and transparency, the management of the Raudhatul Muflihien Mosque has provided open information to the congregation. Financial reports are submitted regularly every Friday before Friday prayers and are also published on the mosque information board. Congregants are even given the opportunity to see the archives and proof of transactions directly if necessary. This condition shows that the management does not cover up financial information and tries to be accountable for managing funds to the congregation. Adherence to sharia principles, management of Raudhatul Muflihien Mosque funds has been carried out in accordance with sharia principles. Mosque funds are used only for operational needs and religious activities, and are not used for lending and borrowing practices. Apart from that, zakat funds are managed separately through the Zakat Collection Unit (UPZ), so that they are not mixed with mosque operational funds. This shows that there are efforts to maintain trust in managing community funds.

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