

PHENOMENOLOGICAL STUDIES OF MOSQUE'S FINANCIAL MANAGEMENT MODEL

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ABSTRACT

The mosque is currently developing not only as a place of spiritual worship, but more broadly to meet the needs of people in various aspects of life. The complexity of the program makes the mosque's financial management procedures important. This study aims to formulate models of financial management of mosques. So that can be used as reference of the ideal financial management of the mosque. This research uses qualitative research method with phenomenology approach with the aim to get deep meaning of the values that underlie the financial management of mosque. Data collection is done through interview, observation, and documentation. The results of this study formulate a systematic financial management of mosques. Started with the process of tarbiah which is done continuously by instilling the intention LillahiTa'ala in the board and the congregation. From these results produce the essence of charity to reach the ridlo of Allah SWT. Charity accompanied by sincere, trustworthy, and tawakkal make the board more careful in managing infaq funds. The prudence of the board makes accounting appear as a tool of internal control. Besides, the influence of sincere value makes the pilgrims not pay much attention to detail infaq so that make accountability of mosque more put forward of program accountability than accountability of financial report. It is expected that the next researcher is able to test this model on a larger research site so that it can be a perfect model.

Key word: Financial Management Model, Tarbiah, Charity, Internal Control

Introduction

Currently the phenomenon of financial scandal not only occurs in the government and business sector, but occurs in other sectors such as houses of worship. There are even some cases of corruption that occur in the environment of worship. Examples of cases that occurred in Rokan Hulu District Riau Province in 2011. There has been corruption funds APBD Riau Province Budget Year 2008 amounting to Rp750 million which should be allocated for the construction of Mosque Muara Rumba Market Mosque, Baitur Rahman Mosque, TPA Nurul Iman Danau Kulit Kayu and MDA Ibtidaiyah Sungai Kuti Kota Lamadi Riau Province (GoRiau, 2016).

A case of house worship corruption also occurred in Singapore in 2015. The City Harvest Church pastor was found guilty of misappropriating church money of \$ 24 million to fund his wife's music career. Five other City Harvest Church administrators were also involved in the corruption case (BBC, 2016). This phenomenon proves that religion has not been able to be a control to the behavior of the house worshippers to be honest and trustful. So that required optimal financial control from party giving trust to board of religious organization.

Good accounting practice in mosque management is very important. Religious syariah which is the standard rule other than the rule of law of the state will always accompany accounting practices in the mosque environment. Accounting can serve as a tool to develop the function and role of the mosque in addition to the place of worship (Halim and Kusufi 2012: 451). For example when a mosque has activities in the field of education, with the correct application of accounting it will become more accountable, with the budgeting system, recording, and reporting system.

In the context of mosque organization governance, financial and administrative management is important (Job in Halim and Kusufi 2014: 449). If the management of the mosque's finances can be done well, it is a sign of the mosque board is a person who can be trusted and responsible. However, if the management is not implemented properly it will result in the occurrence of slander and administrators of the mosque will be considered people who can not be trusted and less responsible. Especially now, the mosque has grown into a driving economy of the ummah so that financial management must be done appropriately and meet the element of accountability.

A mosque that has more functions than rituals but also education and business is sure to have more assets. Moreover, many mosques have legal entities in the form of foundations and institutions. The development of activities and functions of the mosque is still not accompanied by the ability of financial management by the board. Not infrequently mosques that have large assets still do the system of recording and control is very simple. Even among those who apply controls based only on mutual trust.

In the perspective of stewardship theory, steward (tamir) and principal (people) have a relationship based on mutual trust and trust. In stewardship theory, managers (tamir) will behave according to common interests (Raharjo, 2007: 39). This theory considers that tamir mosque as mosque manager have motivation to manage mosque by giving priority to mutual interest. Institute of Da'wah Education and Social Mosque Abu Dzar Al Ghifari is one of the religious organizations in Malang, East Java. The mosque has a health clinic, a business unit, and several other public facilities. In addition to religious activities, the mosque also organizes social activities such as mass circumcision, the provision of assistance to the people, compensation for orphans,

the provision of venture capital and other social activities. In this mosque there is also a supporting educational institution that is Khuttab Al Fatih and Pesantren Mahasiswa.

LDPS Income Mosque Abu Dzar Al Ghifari quite large, in one week the average infaq income is IDR 8.000.000. The income does not include the results of entrepreneurial activities run by the mosque. The author is interested in conducting research in LDPS Masjid Abu Dzar Al-Ghifari because the mosque is classified as having considerable income, and has a lot of activities through the institutions that exist in the mosque.

Preliminary observations show that although this mosque has a large income and many activities are held, but management accountability is not optimal yet. But this mosque still has great confidence from pilgrims. Evidenced by the many donors who help the mosque in implementing the program, one of which is the formation of Minimarket 212 which became a follow-up of the phenomenon of the Islamic movement in empowering the people's economy. Therefore, this research seeks to photograph and build a model of effective and efficient mosque financial management system and realize the purpose of mosque as da'wah institution which conforms to Islamic values

Litelature Review

The Celestial Management

The Celestial Management is a management science based on the interpretation of divine values and principles that descend from the sky of spirituality through the word of Allah SWT and the word of his messenger and applied in every human activity in the world including business activities (Amin 2009: 70).

Management and moral spirit applied in business not only fulfill the good corporate governance principle. Business is said to be the mandate of Allah SWT to be accounted for in the world and the hereafter, so that corporate practices are required to be more transparent and accountable.

The concept of sky management tries to shift the paradigm of world-oriented management science (world motivation) by making the values in the spiritual frame as the motivation and the spirit of a business (*ukhrawi* motivation). The doctrine of heavenly values referred to as spiritual approach are values that refer to the 3 W principle, namely life is a place of Worship, life is a place of Wealth, and life is a place of Warfare (Amin 2009: 72) .

Life is a place of Worship

It means that life or work is interpreted as a place of worship. Working not only to serve the leader, but to work more than that is devoted to Allah SWT. Worship value value is derived in the ZIKR concept ie

1. Zero based: business starts from a sincere intention,
2. Faith: believing in the promises of Allah SWT,
3. Consistent: Istiqamah (firmly on the establishment), Kaffah (totality),
4. Result Oriented: the final goal is the pleasure of Allah SWT

Life is a place of Wealth

The place of work or business should be used as a place to create prosperity as well as a center for sharing and sharing welfare fairly. Wealth is meant to be a balanced welfare between material and immaterial. Value values in Wealth is derived into the concept of PIKR namely Power, Infomation, Knowledge, and Reward.

1. Power Sharing: distribution of authority
2. Information Sharing: information sharing
3. Knowledge Sharing: sharing of knowledge and skills
4. Reward Sharing: division of rewards

Life is a place of Warfare

Human resources must have a fighting spirit such as enthusiasm, high loyalty, creative, innovative, and synergistic to become the dream team. To become the dream team in all fields, human resources must equip themselves with the concept of MIKR (Militant, Intellect, Competitive, Regenerative). This concept uses a philosophy of struggle that all achievements are achieved with hard work and struggle.

1. Militants: high spirit and persistent struggle
2. Intellect: the ability to use the mind to solve problems
3. Competitive: ability and readiness to always compete
4. Regenerative: competitive ability and keeping success

The conclusion that can be drawn from the above discussion is ZIKR inspires the individual to awaken all his activities to achieve the pleasure of Allah SWT. ZIKR builds human harmony with its creator. Besides this man must build harmony with other human beings. The concept of PIKR applies here that by sharing information, and science, one will be able to execute its authority well so that it gets rewarded. PIKR can only work if based on ZIKR, while successful PIKR will give birth to MIKR community.

Broadly speaking, this sky management concept has existed in the mosque environment. The dimension of Life is a place of Worship has obviously existed that the mosque management performs the mosque management activities as one of the worship

paths. Likewise the dimension of Life is a place of Wealth, the mosque has been made by the board as a place to gain prosperity. Both material and non material welfare. But for the dimension of Life is a place of Warfare is not yet in the mosque because the mosque focus to perform services to the public, not as a place of business. Indeed there are several business units within the mosque, but it is a business unit that aims to meet the needs of the people

Stewardship theory is introduced as a theory based on behavior and premise (Donaldson and Davis (1991). According to Donaldson et al (1997: 21) "Stewardship theory is a theory that describes a situation in which managers are not motivated by individual goals but rather aim at their primary outcome goal for the benefit of the organization, so that this theory has a psychology and sociology base that has been designed where executives as stewards are motivated to act accordingly desire of the principal "

Based on that opinion, this theory uses motivation through psychology and sociology approach. Principals use a motivational approach to stewards to act in accordance with the wishes of the principal to achieve organizational goals. In stewardship theory managers tend to strive to provide maximum benefits for the organization compared with personal goals.

Meanwhile, according to Murwaningsari (2009: 31) Stewardship theory is built on the assumption of philosophy about human nature that is essentially human beings can be trusted, able to act with full responsibility, have integrity and honesty on the other side. According to this theory view that tamir in mosque management at are basically trustworthy and will be accountable to the public, and the people as a trustee.

Stewardship theory differs from agency theory which prioritizes the material factor as reward and motivation. The agency theory emphasizes the planning of performance measurements and rewards given to managers to behave positively or benefit the company as a whole (Raharjo, 2007: 38).

Method

This study uses phenomenology as a research methodology. Phenomenology begins with Husserl's philosophical view as an appropriate method of research used to understand and describe an individual's experience of a phenomenon. Moustakas (1994) finds that phenomenology refers to knowledge arising from consciousness, describing what is perceived and perceived from the consciousness of one's immediate experience. Understanding is not much different from Creswell (2009) which states that phenomenology is a qualitative methodology that identifies the essence of human about a phenomenon as described by the informants in the study.

Epistemological phenomenology is a combination of subjectivism and objectivity. At the root of objectivity, phenomenology demands an epoche to free researchers from prejudice both derived from assumptions, understandings, theories, beliefs, habits, experiences and judgments held by researchers. This allows researchers to arrive at the universality of the essence as an objective truth of reality. Husserl (1964) states that "essence" is a universal aspect of informant experience that transcends physical objects and applies to all situations of experience both real and theoretical. In terms of subjectivity, phenomenological research leads to the process of analysis that occurs in the minds of researchers.

Data analysis used in this research is transcendental phenomenology consisting of four stages, namely epoche, phenomenology reduction, variation of imagination, and synthesis of meaning and essence.

1. Epoche

The early stages in the analysis of phenomenological research data are epoche. Epoche is derived from the Greek that bearati "away from" and "not vote" (Kuswarno, 2009: 48). Researchers try to ignore the experience, perception, and assessment of the object of research. Epoche requires that the researcher be "neutral" and behave in no way affect the object, so that the object enters into the realm of consciousness without being influenced by anyone. With the use of epoche in the hope the researcher will obtain data that is completely pure of the object related ideas, feelings, understanding, and the idea of managing the mosque finance. The researcher will perform the epoche process while performing the data collection process. Epoche is done so that researchers do not influence or direct the informant to provide certain data, so that the data produced is the data that is completely pure from the self informant.

2. Phenomenological Reduction

According to Kuswarno (2009: 49) the reduction of phenomenology will bring us back to how we experience something. The researcher attempted to bring back the original assumption and restore its natural properties. Phenomenological reduction is used as a way to understand a phenomenon to arouse conscious meaning. In this stage the researcher will change the existing facts into an essence in general.

According Kuswarno (2009: 51) stages in the reduction of phenomenology are as follows:

- a) Bracketing, or the process of placing phenomena in "baskets" or brackets, and separating things that can be annoying to bring about its purity. This process is done by marking every transcript of the interview that is considered important and relevant.
- b) Horizontalizing, or to compare with others' perceptions of observed phenomena, as well as correcting or completing the bracketing process.
- c) Horizon, ie the process of discovering the essence of a pure phenomenon or that has been detached from the perception of others.
- d) Grouping horizons into specific themes, and organizing them into textural descriptions of relevant phenomena.

3. Variation of Imagination

According to Niswatin (2014: 71) the function of the stage of variation of the imagination is to search for meaning and themes that arise based on experience and knowledge of informants that have been collected by researchers. Intuition and thought in this case is used by the researcher as a tool to reflect on the experience and knowledge of the informant to find the whole meaning.

In the context of this study, variations of imagination are done by researchers to obtain the essence of financial management practices within the mosque. researchers also use the intuition to achieve the meaning of the mosque's financial management practices based on data obtained after the phenomenological reduction stage.

4. Synthesis of Meaning and Essence

The function of this stage is to find the synthesis of the meaning and the nature of the object as a whole by integrating the textural description (resulting from phenomenological reduction) and the structural description (produced by the variant of imagination) into a statement that describes the nature of the phenomenon as a whole. In this case the understanding of what is visible from the mosque's financial management along with the meanings contained therein will be combined to get answers on how the financial management process is interpreted by the financial manager at the research location. The findings of synthesis and essence at this stage will result in a model of mosque financial management.

The object of research taken by researchers is the behavior of mosque management in managing mosque finance. After the researchers get the data from the informant, then the first stage conducted by researchers is to reduce phenomenology. In the phenomenological reduction stage, the data goes through the reduction and elimination phases. This process aims to select, focus, and organize vital data and remove unnecessary data. In this stage of reduction and elimination the data will go through bracketing, horizontalizing, to forming a set of horizons. In the phenomenological reduction stage, epoche must always exist with the aim of preserving the purity of the data.

From the phenomenological reduction process will result in a textural description containing the preliminary findings of research on common themes in the object. Textural descriptions are further broken down through the variation stage of the imagination to bring up hidden meaning resulting in structural descriptions.

Textual descriptions and structural descriptions that have been discovered will go through the synthesis stage of meaning and essence to be integrated so as to elicit the essence of the phenomenon as a whole. At this stage will be bring up a model financial management of the Abu Dzar Al-Ghifari mosque.

Results and Discussion

The research report which contains the concept of management of financial mosque will pass data validation with initial concept of mosque financial management. This process is done by researchers with the aim to build the truth of the phenomena that have been found. This research produced a conceptual framework of mosque finance management model. In building the optimal management of mosque finances, found several stages that must be processed by mosque worship institutions. The first stage is tarbiah. This stage is the core of all processes and is done continuously. Tarbiah is used to instill the intention of Lillahi Ta'ala in the congregation and the board. Intention Lillahi Ta'ala is the intention to run the worship with sincerity and in accordance with the provisions of Allah SWT. Reference to the provisions in question is the human command as a khalifah, an order to worship, and orders to prosper the mosque.

To perform tarbiah on self-congregation can be done by using socio cultural and emotional approach with lecture method, halaqah, targhib and tarhib. While the board is done with an emotional approach with halaqah method, lectures, discussions, examples, targhib and tarhib. This tarbiah process motivates to reach the rildo of Allah SWT. So as to produce charity that is accompanied by the value of sincere, trustworthy, and tawakkal. Charity in question is a form of human devotion to Allah SWT. As a board, for example is channeling infaq funds with trust and responsible. Meanwhile, as a pilgrim is trying to prosper the mosque through infaq based on sincere behavior. The essence is to make a charity that is blessed as a motivation to perform the functions of the board and pilgrims. In the context of the board, the emergence of Islamic values makes it more careful in managing the trust (fund) of the mosque.

Internal controls emerged as a prudent form of the board of trustees. The internalization of values that accompany charitable behavior makes accounting appear to be internal control. Accounting appears in the form of preventive, detective, and corrective controls. These types of internal controls include the separation of accounting functions, accounting records, supervision, reconciliation of records and evaluation of financial procedures. Basically the form of control is a reflection of the accounting paragraph (QS Al Baqarah verse 282). Sincere value that appears to make pilgrims pay more attention to the program's accountability physically. The congregation's desire not to recall grants makes accountability in financial reporting a second priority after program accountability.

Accounting as a Tarbiah Based Internal Control Tool

Values that previously appeared in the consequences of the process tarbiah apparently affect the meaning of accounting. The emergence of sincere, trustworthy, and tawakkal in the process of financial management makes accounting as the science that underlies the activity appears as a tool for control. This understanding exists within the few boards involved in financial management activities. Accounting can be used as a medium to account for the management of an institution to the principal. Accounting that has a function as a tool muhasabaht not only serves as a tool of financial records, but also used for supervision of the use of mosque resources. Relation to Islam, accounting is part of the application of Islamic law. Accounting ordered to

record neatly transactions conducted. Because with a neat record can be used as a tool to measure performance (self introspection). With the existence of accounting then the evaluation can run so as to make a learning to

Dimensions of Control Preventive

Internal control performs three important functions: preventive control, detective control and corrective control. According to Romney and Steinbart (2015: 227) preventive control is the control to prevent problems before they arise. For example, recruiting qualified personnel, separating personnel duties and controlling physical access to assets and information. In the mosque environment there are several control procedures included in the preventive control dimension, among others:

Separation of Accounting Functions

Theoretically, according to Romney and Steinbart (2015: 243) the separation of accounting functions is the separation of accounting functions of authorization, storage, and recording in order to minimize the ability of employees to commit fraud. This separation of accounting tasks into a good stock as an accountability effort. There should be a separation of functions between decision makers, depositors, and financial reporters. A chairperson has the authority to decide a case related to the program, budget, or disbursement (otoriasasi). The treasurer has a fund-storage function, and the accountant has a financial reporting function.

The above three functions are vital in a financial management of the mosque, therefore the authority in all three functions must be implemented properly. In this study, the authority has been well enough implemented, as evidenced by the emergence of three financial functions described in the previous description.

Money is a very sensitive thing, a person can fall into sin because terlena akan money. Separation of duties in terms of depositing funds is a good thing. As a form of accountability, only the treasurer can hold money in an organization. This function is referred to as a storage function. According to Romney and Stainbert (2015: 243) the storage function handles cash, equipment, supplies, fixed assets, as well as receiving checks and writing checks. While the right to decide the cash flow is katua institution with the approval of the parties concerned.

The third function in the management of mosque finance is the function of recording. The recording function is in charge of preparing the source document, entering data in a computer system, maintaining a journal, ledgers, files, or databases, and preparing reconciliations and performance reports (Romney and Stainbert, 2015: 243). Should be in accordance with the description in the previous chapter, this function is carried by accountant and accountant staff. The task of the accountant and staff of accountants is to record the transaction evidence into the Mosque Accounting System that has been owned. In the system, the accountant inputs based on existing cash proof. The output of the system is a statement of cash flows and balance sheets. In addition, the accountant is also tasked with reconciliation of the financial records. Reconciliation is done as one form of muhasabah (introspection) on records issued by the treasurer and financial statements published by the accountant.

Control of Recording Functions

The use of appropriate electronic and paper documents can help ensure accurate and complete recording of all relevant transaction data. One of the efforts to enforce accounting principles is to record the transactions. The recording is done in both physical and electronic documents through the mosque's accounting system. The Board performs various forms of internal control through the accounting records function. Among others, through double entry records; division of recording of income and expenditure on the basis of three types of pockets of funds: making of donation, cash in and outgoing cash; system account password (account number) and asset card.

The function of this accounting record is done by treasurer, treasurer staff, accountant and accountant staff. From the interview result, it is known that the use of this accounting record is one of the prudence of the board. Disclosed that the fund is the mandate of the people. Internalization of religious values makes the administrators try to apply the mandate. In addition, self-control comes from the fear of administrators will sin because of inaccuracy or error in managing the people's funds. Through the internal controls applied, the board seeks to take responsibility for the mandate given.

First, internal control is with the double-entry bookkeeping system applied. It is known that in carrying out each record in a book or computer is based on pairs of records that are income and expenditure. Although in the internal record of treasurer the form is still very simple with some notes that are still mixed because it is not a background accounting treasurer. But in the accountant records that exist in the computer can be separated well by the accountant. This form of control is very useful in maintaining the cash flow of the mosque.

Second, is the control through the separation of the pockets of funds. In this discussion there are three pockets of funds. First there is a bag of zakat maal in charge of receiving and raking zakat to the rightful to receive. The second bag is an educational pocket that oversees the receipt and distribution of funds for educational purposes including TPA and Khuttab. The third is the bag of baitul maal which is also the largest bag. Baitul maal is tasked to channel funds to existing business fields, employee salary, operational needs of mosques and other purposes that are outside the shelter pockets education and zakat maal pockets. Control with the pockets of funds should be supported by the division of the type of charity box, so that the mandate of the congregation can be recorded properly. So that the allocation of funds flow can run properly.

Third control, information technology can not be separated from the mosque organization. Urgency of this information system is very influential on the management of finance. Accounting system of the mosque makes accountants more easily do the recording. With the existence of this information system make the board able to do numbering to existing account. This account

number represents every transaction performed. With the existence of this account number makes the board able to monitor the cash inflows and outflows quickly. In addition, the accounting system and account numbering make transactions more orderly, making it easier for the reconciliation process.

According to Harahap (2011: 15) verifiability is any information in the financial statements should be traceable to the evidence and supported by valid evidence. Verifiability applies reinforced by the statement that the process of recording done even if the transaction is simple must have evidence that can be accounted for.

In accordance with the above theory, the ideal financial management must be traceable truth. One of the supporting instruments of control is authentic proof. Accountants on the research site call it accounting control in order to protect the committee from the act of sin. In addition to supporting the making of good financial statements, human nature that is easily tempted with money should be controlled through the issuance of such evidence. In reality, the evidence that must exist is a supporter of the double entry system of evidence of cash inflows and cash out.

The mosque is one of the public organizations owned by many people (umma). Therefore it is necessary to control by recording the mosque. The fifth form of control is the issuance of asset cards (subsidiary ledger) as a form of control over public assets in the mosque environment.

Dimensions of Detective and Corrective Control

According to Romney and Steinbart (2015: 227) Detective control aims to find the inevitable problem. For example duplicating the calculation checks and preparing for bank reconciliation and monthly balance balances. But through the results of interviews and observations in the research site, researchers only find control in the form of direct supervision (supervision) by the core management.

Whereas Corrective Control serves to identify, and fix problems and fix and recover from the resulting mistakes (Romney and Steinbart, 2015: 227). For example, maintaining backup copies of files, fixing data entry errors, and re-collecting transactions for further processing. In the research site, the form of corrective control is through the evaluation of financial procedures.

Evaluation of Financial Management Procedures

One form of corrective control is the evaluation of financial management procedures. According Hasibuan (2011: 40) Evaluation is the measurement and improvement of the implementation of subordinate work, so that the plan plans that have been made to achieve the goal remains done. Meanwhile, according to Romney and Steinbart (2015: 250) the internal control system selected or developed should be monitored continuously, evaluated, and modified as needed.

Basically the reconciliation process is done in addition to detecting possible recording errors, but deeper to test an accounting information system. Good financial management must be balanced with a good accounting information system as well. Any problems that arise in the reconciliation process are used as material for improvements to the accounting information system. According to Romney and Steinbart (2015: 250) a team can be established to conduct an evaluation, or it can be categorized as an internal audit. In reality field this team is accountant and accountant staff.

The weakness in the organization of the mosque is usually there are caretakers who carry a task, when in fact he is not competent in the task. Of course this is a challenge for accountants in making a good accounting information system. Evaluation of accounting information system is intended to produce a good system, but easily understood by human resources that are not accountant background.

Al-Baqarah Accounting Minded

One of the uniqueness in the mosque environment is the internalization of Islamic values in its financial management. One of the principles held in carrying out the accounting function is Al Quran Surah Al Baqarah verse 282.

O ye who believe, if you do not cash in cash for a prescribed time, you should write it down.
And let a writer among you write it correctly. And let the writer not reluctant to write it as
Allah taught it, wise should he write, and let the person who owes it mock (what will be
written), and he should be cautious of Allah his Lord, and he shall not reduce any of his debt
... "(QSA1 -Baqarah Verses 282)

The discussion was conducted with Mr. H, he explained that the good muamalah should be accompanied by the principle of recording according to Al Quran Surah Al-Baqarah verse 282. Basically, accounting in Islamic perspective has the main reference in that verse. Described in the verse contains the command of Allah SWT that in every transaction payable accounts must be recorded correctly, and there must be a witness. According to him, the verse is a verse that became the basis of accounting rules in Islam. As his statement as follows.

"Accounting in the perspective of Islam, the verse which can be used as the main reference is the letter of Al Baqarah Ayat 282. The point is that all transactions are not cash or debts, the law must be recorded and the recorder must record correctly. "

"... So it is clear that in order for all muamalah to run properly it should be noted and
the basis of that policy. "

"... Be recorded correctly and there must be witnesses. That accounting provision in Islam "

Mr. H opinion above explains that good muamalah must be accompanied by recording according to Al Baqarah verse 282. While the word muamalah interpreted as a activity of buying and selling, owes, and leases (Harahap, 2011: 355). The concept of the verse that contains the command to maintain writing (do the recording) sometimes still interpreted differently by the perpetrators of transactions, including in the mosque environment. Still others assume that as if writing transactions is a form of lack of trust to other boards. This assumption is what makes the application of accounting in the mosque environment is still somewhat defective. In fact this is a command of Allah SWT.

Has been explained in the previous point that the more faith a human being, the better the quality of worship is done. A servant who wants to reach the ridla Allah SWT must be the totality in doing the command of Allah SWT in every activity. Accounting minded that has not grown according to QS Al Baqarah verse 282 makes accountability practices of mosque institutions still do not have a clear form. This is because the recording of financial transactions has not been done properly. There is still the assumption that it is sufficient only to have confidence in every financial transaction. Surely this assumption is quite risky when the institution of the mosque already has assets with large amounts. Because actually money is one of human temptation.

The recording order contained in QS Al Baqarah verse 282 can be regarded as a form of control over the transactions performed. This verse keeps people from manipulating transactions and transactions (profit). What is described in the previous point (accounting as muhasabah) is an example of the implementation of the verse. The application of this verse by the board of the mosque is a form of vertical human responsibility to Allah SWT. Horizontally, the application of this paragraph makes accounting practice more accountable.

In the mosque environment is in the implementation of this course has not been able to do well and correctly. Limited human resource capability is still a major factor. But on the other hand, the use of a clear accounting system is a manifestation of the mandate execution. Because the accounting system can keep the assets that dikelo maintained accountability so that no party is harmed.

Accountability of Mosque Based on Values *Ikhlas*

This research reveals the existence of some unique things in the accounting practice of the mosque. Internalization of sincere value makes a challenge for accounting by mosque board. The influence of sincere value makes the practice of financial accountability in mosque institution become the second priority after accountability of program. The desire of mosque officials to realize accountable and transparent accounting practices is not fully applicable. The board tried to record the donation through the issuance of donation evidence. Because the good accountability requirement is a clear report, in this case is clear evidence of donations. Of course in the donation evidence requires donors to include their identity. But the move does not entirely get a positive response from jamaah. In accounting perspective, this can be said a problem. But if viewed from the perspective of Islam, would be different.

Most pilgrims refuse to accept donation evidence. Indeed, there are still pilgrims willing to accept donation evidence, but the requirement is that the identity should not be made public. Jews who do not want to receive evidence of donations and do not want his identity exposed to the public for fear of riya. This dilemma has to be faced by the board in an effort to practice accounting. On one side of the board wants to realize accounting practices are accountable and transparent, on the other hand pilgrims do not want such practices in order to maintain keihlasan.

Mr. D explains that someone can be called riya because like to show off. Likewise in the matter of worship, the person is happy when worship seen by others. He explained in the context of donation to the mosque, can lead to riya if donors feel proud of their contribution. Riya is a matter of heart, not necessarily someone who want exposed his identity is said riya. But it is more awake when the name of the donor is replaced with the name of the Servant of God. As a board must also be able to address it well. On one side of the donation evidence must exist, because part of the element of financial statements, on the other hand the pilgrims are trying to maintain sincerity in charity.

"Riya is often called a person who sings to show off, because the agendas of the worship rulers are very happy when seen by people. It's a liver disease. "

"..So actually the ria affair is very dependent on the intention, often people if known to others it's fun. Not necessarily."

"... Nha who donate can be proud, if it is proud ya can not. Indeed, announcing the donation of someone, it is part of the responsibility of the board. If the donate don't want to be replaced with the ServantAllah because the concerned is trying to do sincerity and unhurried because worried about dirty the practice. "

Jamaahs try to avoid riya behavior by not wanting to give identity or receive donation evidence. Internalization of sincere value is felt in this case. It has been explained in the previous that the first requirement of a diridloi charity is sincere. While the said charity is a charity that is not accompanied by attitude ujub and riya. Then it can be concluded that the internalization of the value significantly affects the behavior of the congregation in berinfaq.

In the context of accountability, according to Bastian (2010: 385) accountability in public sector organizations is the accountability of actions and decisions of leaders or managers of public sector organizations to stakeholders and the public. One good indicator of financial management is accountability. If the financial management of the mosque can be well executed, the sign of the mosque administrator is a person who can be trusted and responsible.

Efforts in establishing sound financial management are evident in the various forms of internal controls undertaken. But it is not enough to represent the meaning of good management. One of the instruments that must exist is financial accountability. The pattern of accountability in religious organizations is both vertical and horizontal.

The pattern of responsibility of the board vertically to Allah SWT cannot be separated from the form of horizontal accountability to the congregation. The point is that this vertical accountability always internalizes the board's attitude in doing every activity in order to realize its horizontal accountability. The emergence of the concept of motivation boards who are eager to get the ridlo of Allah SWT make the board motivated to do good deeds. All this is the responsibility of the board vertically. Because sebanarnya board feared punishment AllahSWT. Therefore, the motivation is present as a prudent form of the board, because Allah has asserted that the human will be dihisab.

In this discussion, there are two types of accountability within the mosque. Accountability in terms of financial statements and programs. According to Harahap (2011: 140) the purpose of sharia financial statements is to provide information regarding the financial position, performance and changes in the financial position of a sharia entity that is beneficial to a large number of users in economic decision-making. By standard, the financial statements of the mosque organization are guided by PSAK 45 which consists of the statement of financial position, activity report, cash flow statement, and notes to the financial statements. But in reality researchers have never found a mosque that implements the making of financial statements such as PSAK 45. Surely there is a big question mark, why it can happen. In fact, often mosques only publish simple cash flow reports, with periods that are not routine. But the mosque is still trusted by its congregation.

This phenomenon is inseparable from the influence of program accountability. It is known that program accountability plays a more dominant role than the accountability of financial statements. In this context, program accountability is intended to be the running of the mosque program physically, so the pilgrims feel able to enjoy. The congregational belief grows because of a program that is physically visible and perceived. With the implementation of the program makes pilgrims believe that the trust (fund) has been channeled. The support of some media owned by the mosque becomes an important point in socializing the implementation of the program.

The confidence that has grown through the accountability of this program makes pilgrims feel quite confident and does not need to criticize the mosque's financial statements. Surely this phenomenon has an impact on the accountability of the mosque's financial statements. The not-so-urgent position of financial statements makes accountability seem simple. Seen with the reality of the mosque organization that only publishes financial statements with a very simple format with periods that are not routine every month.

In addition, the faith of the pilgrims to the prohibition of doing riya make pilgrims do not want to remember a gift. Belief in this matter makes the pilgrims less concerned about the financial statements. Because assume has given trust to the board. Especially encouraged by the expression that the financial statements of the mosque is not important because not everyone can read it increasingly makes the urgency weaker. Sasuai with the statement of Khalid (2010: 22) that when some Indonesian people still think that the financial statements are only useful for those who have knowledge of accounting or finance only.

Al-Baqarah Accounting Minded

One of the uniqueness in the mosque environment is the internalization of Islamic values in its financial management. One of the principles held in carrying out the accounting function is Al Quran Surah Al Baqarah verse 282.

"O ye who believe, if ye do not in cash for a prescribed time, you shall write it. And let a writer among you write it correctly. And let the writer not reluctant to write it as Allah taught it, wise should he write, and let the person who owes it mock (what will be written), and he should be cautious of Allah his Lord, and he shall not reduce any of his debt ... "(QSAI - Baqarah Verses 282)

The discussion was conducted with Mr. H, he explained that the good muamalah should be accompanied by the principle of recording according to Al Quran Surah Al-Baqarah verse 282. Basically, accounting in Islamic perspective has the main reference in that verse. Described in the verse contains the command of Allah SWT that in every transaction payable accounts must be recorded correctly, and there must be a witness. According to him, the verse is a verse that became the basis of accounting rules in Islam. As his statement as follows.

"Accounting in the perspective of Islam, the verse which can be used as the main reference is the letter of Al Baqarah Ayat 282. The point is that all transactions are not cash or debts, the law must be recorded and the recorder must record correctly. "

"... So it is clear that in order for all muamalah to run properly it should be noted and the basis of that policy. "

"... Be recorded correctly and there must be witnesses. That accounting provision in Islam "

Mr. H opinion above explains that good muamalah must be accompanied by recording according to Al Baqarah verse 282. While the word muamalah interpreted as a activity of buying and selling, owes, and leases (Harahap, 2011: 355). The concept of the verse that contains the command to maintain writing (do the recording) sometimes still interpreted differently by the perpetrators of transactions, including in the mosque environment. Still others assume that as if writing transactions is a form of lack of trust to other boards. This assumption is what makes the application of accounting in the mosque environment is still somewhat defective. In fact this is a command of Allah SWT.

Has been explained in the previous point that the more faith a human being, the better the quality of worship is done. A servant who wants to reach the ridla Allah SWT must be the totality in doing the command of Allah SWT in every activity. Accounting minded that has not grown according to QS Al Baqarah verse 282 makes accountability practices of mosque institutions still do not have a clear form. This is because the recording of financial transactions has not been done properly. There is still the assumption that it is sufficient only to have confidence in every financial transaction. Surely this assumption is quite risky when the institution of the mosque already has assets with large amounts. Because actually money is one of human temptation.

The recording order contained in QS Al Baqarah verse 282 can be regarded as a form of control over the transactions performed. This verse keeps people from manipulating transactions and transactions (profit). What is described in the previous point (accounting as muhasabah) is an example of the implementation of the verse. The application of this verse by the board of the mosque is a form of vertical human responsibility to Allah SWT. Horizontally, the application of this paragraph makes accounting practice more accountable.

In the mosque environment is in the implementation of this course has not been able to do well and correctly. Limited human resource capability is still a major factor. But on the other hand, the use of a clear accounting system is a manifestation of the mandate execution. Because the accounting system can keep the assets that dikeloa maintained accountability so that no party is harmed.

Accountability of Mosque Based on Values Ikhlas

This research reveals the existence of some unique things in the accounting practice of the mosque. Internalization of sincere value makes a challenge for accounting by mosque board. The influence of sincere value makes the practice of financial accountability in mosque institution become the second priority after accountability of program.

The desire of mosque officials to realize accountable and transparent accounting practices is not fully applicable. The board tried to record the donation through the issuance of donation evidence. Because the good accountability requirement is a clear report, in this case is clear evidence of donations. Of course in the donation evidence requires donors to include their identity. But the move does not entirely get a positive response from jamaah. In accounting perspective, this can be said a problem. But if viewed from the perspective of Islam, would be different.

Most pilgrims refuse to accept donation evidence. Indeed, there are still pilgrims willing to accept donation evidence, but the requirement is that the identity should not be made public. Jews who do not want to receive evidence of donations and do not want his identity exposed to the public for fear of riya. This dilemma has to be faced by the board in an effort to practice accounting. On one side of the board wants to realize accounting practices are accountable and transparent, on the other hand pilgrims do not want such practices in order to maintain keihlasan.

Mr. D explains that someone can be called riya because like to show off. Likewise in the matter of worship, the person is happy when worship seen by others. He explained in the context of donation to the mosque, can lead to riya if donors feel proud of their contribution. Riya is a matter of heart, not necessarily someone who want exposed his identity is said riya. But it is more awake when the name of the donor is replaced with the name of the Servant of God. As a board must also be able to address it well. On one side of the donation evidence must exist, because part of the element of financial statements, on the other hand the pilgrims are trying to maintain sincerity in charity.

"Riya is often called a person who sings to show off, because the agendas of the worship rulers are very happy when seen by people. It's a liver disease. "

"..So actually the ria affair is very dependent on the intention, often people if known to others it's fun. Not necessarily."

"... Nha who donate can be proud, if it is proud ya can not. Indeed, announcing the donation of someone, it is part of the responsibility of the board. If the donate don't want to be replaced with the ServantAllah because the concerned is trying to do sincerity and unhurried because worried about dirty the practice. "

Jamaahs try to avoid riya behavior by not wanting to give identity or receive donation evidence. Internalization of sincere value is felt in this case. It has been explained in the previous that the first requirement of a diridloi charity is sincere. While the said charity is a charity that is not accompanied by attitude ujub and riya. Then it can be concluded that the internalization of the value significantly affects the behavior of the congregation in berinfaq.

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Conclusion

This research was conducted on public sector organization ie mosque. Departing from the current reality that makes the mosque not only as a place of spiritual worship, but more broadly to meet the needs of people in various aspects of life. The complexity of existing programs in the mosque makes the procedure of financial management of the mosque becomes important. Overtaken by a mosque that has been transformed into an institution or foundation makes the mosque financial management procedures more important. Other issues, the essence of the mosque as an organization that the value of Islamic values make the existing financial practices therein must follow the value.

During this time most mosques run their financial management practices with trust capital. This phenomenon makes the mosque's financial management practice run very simple. Therefore it is necessary to have a structured model of mosque financial management to facilitate the complexity of existing programs within the institution of the mosque. Based on the study of phenomenological analysis, this study formulated a model of mosque financial management that the requirements of Islamic values.

Internalization of Islamic values through the implantation of Lillahi Ta'ala's intentions has an impact on the attitude and behavior of administrators and pilgrims in carrying out their functions. Internalization makes the board and pilgrims to try sincerely and run the worship according to the provisions that is as caliph, according to the command of worship, and orders to prosper the mosque.

The results of the tarbiah process are continuously performed, resulting in the essence of charity in which the board and pilgrims are motivated to do charity in order to get the love of Allah SWT. The meaning of charity is all activity activities related to devotion to Allah SWT. In doing the behavior is accompanied by sincere attitude, trust, and tawakkal. Islamic values that emerge accompanying the behavior of financial management makes the appearance of prudence in megelola every mandate (fund) given.

Internalization of Islamic values as a result of the process of tarbiah makes accounting present as a form of control (muhasabah) based on Al Quran Surah Al-Baqarah verse 282. Accounting is not only present as a form of recording of financial transactions, but accounting is present in an attempt to protect administrators from sinful behavior . That is with the existence of accounting is able to control the behavior of managers to not do deviant. Various forms of internal control that emerged as an effort to perform pegendalian over the board and financial organizations. Preventive control efforts are realized by job separation procedures, and accounting records. Detective, corrective and corrective measures are realized through supervision, reconciliation of records and evaluation of financial procedures.

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