

Enhancing Accountability in Religious Institutions: A Conceptual Model of PSAK 45 Application in Mosques

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Abstract.

This study aims to determine the effects of financial statement quality and the jamaah trust on the conceptual model of PSAK 45 in Yogyakarta. PSAK 45 is a Statement of Financial Accounting Standards that focuses on the Financial Reporting of Nonprofit Entities and was ratified by the Financial Accounting Standards Board on April 8, 2011. Mosques are nonprofit organizations used for worship and for all activities related to the people. For this reason, mosques require an accounting process that produces an effective financial reporting system and provides all the information supporting worship facilities and religious activities, including maintenance and repair activities. Financial statements play an important role in presenting information generated by the Mosque's activities and operations. The quality of financial reports is an important factor for mosque organizations, as they can demonstrate that the takmir are properly accountable for the authority granted to them as a mandate to manage funds or assets originating from the congregation or the community. The results show that the quality of the financial statements and the Jamaah trust are affected by the conceptual model of PSAK 45.

Keywords: PSAK 45 ; Akuntansi Syariah ; Masjid and Organisasi non-profit.

I. INTRODUCTION

Based on the results of the 2020 population census in D.I. Yogyakarta, Yogyakarta has the largest total population of 3.882.288 people, with six religions: Islam, Christianity, Catholicism, Hinduism, Buddhism, and Confucianism (yogyakarta.bps.go.id/). The total Muslim population in the city of Yogyakarta in 2020 reached 83,59%, up from 83,52% in 2019 (opendata.jogjakota.go.id/). With a large Muslim population in Yogyakarta, Yogyakarta certainly has many Muslim houses of worship, known as "Masjid". Around 8,021 mosques in Yogyakarta have been registered in the SIMAS (Mosque Information System) program of the Directorate of Islamic and Sharia Development, Directorate General of Islamic Community Guidance, Ministry of Religion of the Republic of Indonesia.

A mosque is not only used for Muslim worship; it is also a nonprofit organization in Indonesia (Kusumadyahdewi, 2018). The mosque institution is a form of nonprofit organization in the religious field, in accordance with the Statement of Financial Accounting Standards (PSAK 45) of 2011, which states that nonprofit organizations must and have the right to prepare financial reports and report to users of financial statements (Susi, 2019).

The Mosque as a form of organization (nonprofit oriented), is used as a means of worship and is used for all things related to the activities of the people (Qadri, 2019). For this reason, mosques require an accounting process that produces an effective financial reporting system and provides all the information needed to support worship facilities and religious activities, including mosque maintenance and care.

II. LITERATURE REVIEW

Theoretical Framework

Sharia Enterprise Theory

Corporate Social Responsibility is a concept that must be established in Islamic banking so that social reporting becomes a necessity to provide information to users of financial statements (Faris, 2017). The concept of Corporate Social Responsibility in Islam comprises zakat, justice, benefit, responsibility, and falah. The concept was then formulated into the Sharia Enterprise Theory (Poppy, 2020).

Based on the explanation above, it can be asserted that the Masjid must report on accountability and transparency to the congregation and its stakeholders, at two levels: vertically and horizontally. The CSR supports the SET theory, in which accountability is centered on Khalifatullah fil Ardh, namely accountability to abd' Allah. This accountability of the Mosque is a form of that related to the submission of a servant to the provisions of the Sharia. This accountability is vertical, directly related to Allah SWT.

1. Stewardship Theory

Davis (1997) states that Stewardship Theory describes a situation in which management is not motivated by individual goals but rather by achieving results for the organization's benefit. Stewardship theory supports internal control system variables. An internal control system can protect organizational funds, ensure effective and efficient asset management, ensure accurate financial reports, and prevent fraud.

In this study, the function of stewardship theory is used to maintain mosque management's trust in the takmir's management of funds in accordance with the mandate. Takmir, according to his belief, also has a responsibility to manage, and this can be accounted for in the benefit of the people.

Literature Framework

1. Mosque

In terms of language, the word mosque is derived from the roots sajada, yasjudu, sajdan, and sujudan, and it means the place of worship (i.e., the Mosque). At the same time, the word prostration means being obedient, full of respect, and ta'dzim (Ali Masykuri, 2019). In the Qur'an, the Mosque is expressed in two terms. First, "mosque", a designation that directly refers to the notion of a place of worship for Muslims, which is commensurate with the designation of places of worship of other religions (Q.S. 22:40). Second, "*bayt*" which denotes two meanings, firstly a place to live as a house for humans or a nest for animals, and secondly "*bayt Allah*".

Hence, the mosque management must implement a conceptual framework for sound accounting and bookkeeping to produce the necessary financial reports. Accounting plays a role in facilitating financial management as a planning, monitoring, and decision-making tool (Fahmi, 2017).

2. Non – profit Organization

The presentation of financial statements of non-profit-oriented entities is regulated in ISAK 35, where users of financial statements of non-profit-oriented entities generally have an interest in assessing the ways and responsibilities of management in managing resources, including information about the financial position, financial performance, and cash flows of the entity that is useful in making financial statements economic decisions. The ability of nonprofit-oriented entities to use these resources can be conveyed through financial statements (IAI, 2018).

Related to this study, the Mosque is a nonprofit religious organization that manages its own resources and resources obtained from the community voluntarily and sincerely (Azwari & Nuraliati, 2018).

Based on the explanation above, it can be concluded that nonprofit organizations can facilitate and improve the effectiveness and efficiency of all activities, especially in mosque institutions.

3. Accountability

According to Surya Pratolo (2008), accountability is the obligation to account for an organization's performance. Therefore, accountability also means public officials' accountability to the people who grant them the authority to manage their various affairs and interests. Meanwhile, according to Dwiyanto (2005), accountability is a measure of how well the service delivery process aligns with stakeholders' interests.

4. Transparency

According to Government Regulation No. 71 of 2010, transparency is the provision of open and honest financial information to the public, based on the consideration that the public has the right to know openly and thoroughly the government's accountability in managing the resources entrusted to it and its compliance with regulations. legislation. According to Sony, transparency means openness in the planning, preparation, and implementation of the budget (Sony Yuwono, 2005:58).

In short, transparency and accountability are key to mosques' survival and to maximizing their role in the socio-cultural domain.

5. Voluntary Donors

Donation is a charity (English: donation from Latin: donum), a gift that is generally physical in nature by an individual or legal entity. According to Luh Made (2017), this gift or donation is voluntary, with no profit in return. However, donations can be in the form of food, goods, clothing, toys, or vehicles, but this is not always the case, for example, in disaster emergencies or in certain other circumstances. Donations can be in the form of humanitarian assistance or development. In the case of medical care, the donation can be a blood transfusion or, in the case of a transplant, an organ replacement. A form of free will funding.

In short, the most important thing in not-for-profit organizations is that organizational resources come from voluntary donors who do not expect anything in return.

6. The Absence of Profit Motive

Based on PSAK 45, good-quality financial reports are those in which no goods/services are obtained for the purpose of collecting profits, i.e., the profits generated by an entity are never distributed to its owners. According to Nainggolan (2005), the resources of nonprofit entities come from donors who do not expect repayment of economic benefits proportional to the resources they provide. As a result of these characteristics, in nonprofit entities, certain transactions arise that rarely, or even never, occur in business entities, such as receiving donations.

In accordance with what is stated in the Statement of Financial Accounting Standards (PSAK) No. 45, the purpose of this statement is to regulate the financial reporting of nonprofit entities where the purpose of the financial statements of nonprofit entities. According to the Indonesian Institute of Accountants (2014), the purpose is to provide relevant information to meet the interests of resource providers who do not expect repayment, members, creditors, and other parties that provide resources to nonprofit entities. Therefore, good financial reporting for a nonprofit organization is when donors do not expect repayment of the economic benefits, or when donors wish to benefit from their donations.

7. The ownership in nonprofit organization

Based on PSAK 45, financial statements are good if they have the characteristics that there is no owner, such as a nonprofit organization, which means that the ownership in a nonprofit organization is not for sale, transfer, or redemption, or the ownership does not represent the proportion of the division of the entity's resources in the liquidation or dissolution of the entity (IAI 2011).

III. RESEARCH METHOD

Object Research and Subject Research

The object of this research is four mosques in the city of Yogyakarta. The research subjects are Syuhada Mosque, Jogokariyan Mosque, Gedhe Kauman Mosque, Gedhe Mataram Mosque, located in Gondokusuman, Mantrijeron, Gondomanan, and Banguntapan in the city of Yogyakarta, which have been registered with the SIMAS (Mosque Information System) program of the Directorate of Islamic and Sharia Development, Directorate General of Islamic Community Guidance, Ministry of Religion of the Republic of Indonesia.

Data Type

This study will use qualitative descriptive research and interviews as its main data sources. Therefore, this study uses primary data from interviews with Takmir mosques, including the organizational structure in each Mosque. All data were obtained from Takmir's responses during the interview, which included several questions about the quality of the financial report and the Jama'ah trust. The following are the key questions to ask during the interview:

1. The questions regarding voluntary donors concern the scheme, how donors can donate at the Mosque, and how to record donors' finances.
2. The question regarding the absence of a profit motive is how the Mosque can be sure that the donor who gives money to the Mosque has no motive for a refund.
3. The question regarding ownership in a nonprofit organization is whether the Mosque is privately owned or belongs to the organization.

4. The questions regarding accountability and transparency of the Mosque concern how they provide information to the jama'ah and how they can build donors' trust in the Mosque.

Data Collection Technique

The data collection technique in this study used interview questions to be asked of Takmir. The question will be about 2 issues: the quality of the financial report and the jama'ah trust. Regarding financial report quality, it will be determined by indicators such as voluntary donors, the absence of a profit motive, nonprofit organization ownership, accountability, and transparency. The following are the techniques used by the author in collecting existing data:

From the above, it can be seen that the data collection process involves gathering various items to be used as research materials.

a. Participant observation

In this observation, the researcher observes events, occurrences, poses, and the like, accompanied by a list that needs to be observed" (Sulistyo Basuki, 2006: 149). Researchers make direct observations by bringing previously prepared observation data to check whether the observed events match it.

b. Structured Interview

A structured interview is an interview using a list of questions that have been prepared in advance" (Sulistyo-Basuki, 2006: 171). Researchers must ask the same questions in the same order to all respondents to generate consistent responses and avoid processing difficulties due to different interpretations. Structured interviews are designed similarly to questionnaires, except that they are oral rather than written, and are conducted by an interviewer who records the respondent's answers.

The advantage of structured interviews is that they usually have higher validity than unstructured interviews. However, this method also has at least two drawbacks, namely:

1. The procedure for conducting this type of interview requires a large amount of money and a long time.
2. The validity of structured interviews is usually lower than that of other methods, such as biodata analysis or standardized psychological tests (Guilford, in Singh, 2002).

Therefore, this study will use structured interviews because they are more systematic for obtaining information from respondents under certain conditions, as a set of questions is asked in the order prepared by the interviewer, and the answers are recorded in a standardized form (Singh, 2002).

c. Documentation

This study will be documented by recording on a smartphone, and before recording, the researchers will transcribe with the interviewees (takmir). The document will present the research activities through photos or other visual evidence of the research conceptual model.

A. Operational Definition of Variables

1. Dependent Variable (Y)

The conceptual model of PSAK 45

The independent variable influences the dependent variable. The dependent variable in this study is the conceptual model of PSAK 45. PSAK 45 provides financial reporting guidance. In this study, PSAK 45 serves as a measure of the quality of mosque financial reports and congregational trust in mosques, where mosques are nonprofit institutions in Indonesia.

The preparation of mosque financial reports in accordance with PSAK 45 can also assist mosques in being accountable as public nonprofit entities, as the Financial Accounting Standards Board ratified it on April 8, 2011.

2. Independent Variabel (X)

The independent variable is the variable considered to affect the dependent variable. The independent variables in this study are voluntary donors, the absence of a profit motive, ownership in a nonprofit organization, and accountability and transparency.

- a. Voluntary Donors (X_1)
- b. The Absence of Profit Motive (X_2)
- c. The ownership in a nonprofit organization (X_3)
- d. Accountability (X_4)
- e. Transparency (X_5)

B. Data Analysis Technique

Qualitative data analysis is carried out when the empirical data obtained are qualitative, in the form of a collection of tangible words rather than a series of numbers, and cannot be arranged in categories/classification structures.

Data can be collected in a variety of ways (observation, interviews, document digests, tapes) and are usually processed before use (through recording, typing, editing, or transcribing). However, qualitative analysis still uses words, usually organized into extended text, and does not use mathematical calculations or statistics as analytical tools.

Data analysis techniques used in qualitative research include analyzing interview transcripts, data reduction, analysis, and data interpretation, as well as triangulation. From the data analysis, conclusions can be drawn. The following are data analysis techniques used by researchers:

a. Data Reduction

Data reduction is not something separate from analysis. Data reduction is the process of selecting, focusing on, simplifying, abstracting, and transforming raw data emerging from field notes.

Data reduction is a form of analysis that sharpens, categorizes, directs, discards unnecessary, and organizes data in such a way that conclusions can be drawn and verified. This data reduction or transformation process continues after the field research until a complete final report is prepared. So qualitative research can be simplified and transformed in various ways: through rigorous selection, through summary or brief description, through classification into broader patterns, and so on.

b. Triangulation

In addition to using data reduction, the researcher also uses triangulation to check the validity of the data. In the sense of triangulation, it is a technique for checking the validity of data that uses something else to compare interview results with the object of research (Moloeng, 2004:330).

Triangulation can be done using different techniques (Nasution, 2003:115), namely interviews, observations, and documents. This triangulation is used not only to verify the data's correctness but also to enrich it. According to Nasution, triangulation can also be useful for investigating the validity of the researcher's interpretation of the data, as it is reflective.

c. Draw a conclusion

The third analysis activity is drawing conclusions and verification. When data collection is underway, a qualitative analyst begins to examine the meanings of things, noting regularities, patterns, explanations, possible configurations, causal pathways, and propositions.

Conclusions that are not clear at first will become more detailed. "Final" conclusions will emerge depending on the size of the field note collections, the coding, storage, and retrieval methods used, the researcher's skill, and the demands of the funder. Still, these conclusions are often formulated in advance.

Based on the above understanding, this study will use qualitative descriptive research, as the main strength of qualitative research lies in the flexibility of the researcher's style to describe the flow of the research, with a very open research problem, which will facilitate the process and allow new possibilities to emerge when the research is carried out.

IV. DISCUSSION

Table 1. The Results of the Discussion

No	Mosque	RQ1	RQ2
1	Gedhe Mataram Mosque	It doesn't implement PSAK 45	It doesn't implement PSAK 45

2	Jogokariyan Mosque	It doesn't implement PSAK 45	It doesn't implement PSAK 45
3	Syuhada Mosque	It implements PSAK 45	It implements PSAK 45

Sources: NVIVO analysis, 2022

Based on all of the discussion in this study, there are 5 (five) takmirs have been interviewed of the three mosques (Masjid Gedhe Mataram, Masjid Jogokariyan, and Masjid Syuhada).

The results showed that of the 3 (three) mosques that were studied, only 1 (one) Mosque implemented PSAK 45. Because saying that the Mosque implements PSAK 45 is not enough, it should be measured based on 3 variables (voluntary donors, the absence of a profit motive, and ownership in a nonprofit organization), as stated in Research Question 1 regarding the quality of the financial report. Still, it must be measured against 2 other variables (accountability and transparency), which are also included in research question 2 regarding jamaah trusts. Because, basically, the 5 variables form an inseparable unit in determining the conceptual model of PSAK 45. However, the author separates the variables to facilitate separating measurements of the quality of financial reports and jamaah trust.

Therefore, the importance of a donation that goes into the Mosque and where the donation comes from, even if there is a desire from the donors who ask for a reward, cannot be fully used as a benchmark, because the recording of financial statements in the Mosque is also very important and must be recorded in an accountability and transparency manner, for better record keeping.

However, in a nonprofit organization, donations to the Mosque need to be recorded and reported to ensure transparency and accountability in their management, as well as to provide interested parties (donors) with information on the organization's development. And for making the decision to donate and recognizing the importance of financial statements for an entity, especially a nonprofit entity.

In this study, accountability and transparency have a major impact on trust and the intention to donate to the Mosque. When the Mosque provides transparency to the jamaah, the jamaah will have greater trust in the Mosque.

Trust in the Mosque also increases when donors/jamaah feel accountable to a good mosque through strong financial reporting. However, if transparency and accountability within an organization are not properly maintained, trust in mosques will certainly be low. Because donors/jamaah still require high demands for accountability from institutions (Farwell et al., 2018).

In addition, research on perceptions of transparency, accountability demands, and trust in mosques is needed to improve the quality and effectiveness of Indonesian financial institutions (Ahmad, 2020).

Therefore, the conceptual model of PSAK can focus not only on the quality of financial reports but also on the jamaah's trust in the Mosque. This study explains how transparency and accountability can affect trust, and how trust, in turn, can affect the number of worshipers who attend the Mosque.

Practically speaking, these results provide valuable insight for mosque managers about the importance of increasing transparency and accountability to maintain donor/jamaah trust. Lack of transparency and accountability will erode donors' trust, affecting their intention to donate to the Mosque.

This study also uses sharia enterprise theory because its concept is centered on Khalifatullah fil Ardh, namely accountability to Allah. Accountability to the Mosque is one form directly related to a servant's provision of the Sharia. Therefore, because of the vertical nature of accountability, the form of responsibility is directly related to Allah SWT, whereas the horizontal form is to the community/jamaah.

While the main function of stewardship theory in this research is to maintain the trust of the mosque management in the takmir to manage funds in accordance with the mandate given, the takmir, according to his belief, has a responsibility to manage them. However, the jamaah did not ask; the Mosque has an obligation to explain it.

Of the 2 mosques that do not implement PSAK 45, both have prepared financial reports. However, they do not know whether they are in accordance with PSAK 45, as the Mosque still prepares financial statements as a means of accountability and transparency to donors/jamaah. However, in theory, the 2 mosques have implemented stewardship and sharia enterprise theory, except for PSAK 45, which is not fully implemented.

Otherwise, they disclose the annual report to the congregation, even if it does not fully implement PSAK 45. fully implemented PSAK 45 and also the Sharia Enterprise Theory and Stewardship Theory.

So, research on the 3 (three) mosques in Yogyakarta found that only 1 (one) out of 3 (three) mosques has implemented PSAK 45. Moreover, the 2 (two) mosques have not implemented PSAK 45 but still prepare financial statements solely as a form of obligation imposed by the takmir.

V. CONCLUSIONS

The conceptual model of PSAK 45 has a significant effect on the quality of financial reports in mosques, as measured by voluntary donors, the absence of a profit motive, and ownership in a nonprofit organization. Then we can conclude that among the three mosques, only the Syuhada Mosque has prepared a financial report in accordance with PSAK 45. In comparison, the other two mosques still prepare financial reports but do not comply with PSAK 45. Supported by Rita (2017), Andikawati (2017), and Widyasari (2021) studies.

The conceptual model of PSAK 45 has a significant effect on Jamaah trust in the Mosque, as measured by accountability and transparency. The results of this study clearly show that Mosque 1, 2, and 3 (Gedhe Mataram Mosque, Jogokariyan Mosque, and Syuhada Mosque) stated that jamaah trust in mosques should be carried out as an effort to improve the quality of the Mosque. Therefore, it can be concluded that all the Mosques agreed that the Jamaah Trust is very influential in the Mosques. Supported by Biduri (2019), Ahmad (2020), and Ai Nur (2018).

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