

Examining the Accountability and Internal Control of Mosque's Financial Management Practices in Padang (Case Study on 5 Big Mosques in Padang)

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ABSTRACT

The appearance of charity box theft phenomenon in mosque nowadays is one of the proof of how mosque is still lack of accountability and internal control. The high level of trust among the congregations to management of mosque without any good system on financial management may lead it become vulnerable to fraud and abuse. This study aims at examining the accountability and internal control on financial management practices of 5 big mosques in Padang. Depth interviews were conducted and supported by Terry Lewis modified instrument to assess the level of accountability and internal control of each mosque. The results of the study indicate that the best accountability and internal control on financial management practices are carried out by Taqwa Muhammadiyah mosque and the lowest is shown by Baitul Hadi Mosque. Meanwhile Raya Andalas Mosque, Sahara Mosque, and Baiturrahmah Mosque are in the medium level. The good accountability on financial management practices of mosque can be seen from some sections of assessment, they are Planning & Budgeting, Financial Reporting, Basic Accounting, Grant (Waqf) Management, and Staffing practices and the good internal control on financial management can be seen from physical custody, segregation of duties, and recording transaction practices.

Keywords: *Accountability, internal control, mosques, financial management*

Background

Mosque is a sign or symbol for Muslims. It is a place to do the main worship for Muslims. It is also a place for Islamic community to execute social activity such as community development, learning, and discussion. The function is not restricted as a place to perform praying. It can be seen that when the period of the Prophet Muhammad (*pbuh*), the role of the mosque is not only as religious center, but also covers the aspects of administration, economy, social, security, education, expansion of religion (Wahab, 2008). This situation has made the mosque as a one-stop center for the society until right now.

In running those activities, mosque has taken role in collecting and distributing the fund from its congregation where the source of fund comes from zakat, waqf, infaq and other donations from society (Ayub, Muhsin, & Mardjoned, 1996). Those money will turn to high number even huge number that should be well managed, controlled and taken responsible for it that it becomes the base assumption that mosque have to perform the financial report.

At today, the need of transparency and accountability is getting higher for Non Profit Organizations (NPOs) (Bastian, 2005). Mosque is one of the type of religious non profit organizations that needs to be enhanced their financial managements. This phenomenon eventually will create problems especially in the collecting, managing and distributing processes. There are

some previous studies such as Greenlee et al. (2007), Debere (2010), Siino (2004) and Vanderwarren (2001) identified many cases of abuse and misconduct involving religious charity funds that give negative public perception especially regarding the mosque's accountability.

In many embezzlement cases, trust is misplaced in the embezzler (Elson 2007). Such a high level of trust will lead to very little need for supervision. This would, in turn create opportunities for fraud (Daniel 2010). The study conducted by Sulaiman et al. (2008) provides further evidence that the element of trust renders internal controls unnecessary. Subsequently, this may provide an opportunity for fraud and also fraud that is difficult to detect, given that the perpetrators are 'trusted' individuals. Mosque as part of religious organizations are regarded as 'sacred' and people who worked there or are associated with them are perceived to have high moral values.

The number of research toward accounting practices as well as financial management on mosque is also still a little in Indonesia moreover in West Sumatera province, even there is no exact number of the the total amount of mosque in Indonesia as it is criticized by Vice President of Indonesia on National Work Council of Indonesian Mosque Board to Ministry of Religion Affair (Antony, 2018). It indicates that there is a lack of government attention.

According to information system of Ministry of Religion Affair of Indonesia, West Sumatera in 2018, have 3946 mosques that has been registered and 287 mosques are located in Padang city. There are some types of mosque based on the facility they own such as Agung Mosque, Raya Mosques, Big mosque, and Jami" mosque. Most of mosques are managed by society surrounding the mosque, while others managed by campus that owns that mosque or government in city or province. However, the big numbers of mosque and its various type is not followed by the financial management regulation standard to maintain its financial managements to enhance its accountability and internal control. It can be seen from some cases of losing the charity collection box happening currently in West Sumatera.

In May 2019, cited from the Antara Sumbar.com, there were stolen of Collection box in Al Mukminun Mosque Padang. The same case also happened in Darul Jadid Mosque as cited on Padang Ekspres on December, 2018 and in Baiturrahman Mosque in Bukittinggi as has been on recorded by CCTV as cited by Haluan on December 2018. Those case are some example of phenomenon as the lack of internal control system of the mosque so that stealing can be done by the external people. Actually, another such kind of misuse or misappropriation used of mosque fund can be possible happen that can be carried out by internal people such manager of mosque because there is opportunity and they know so well about the internal management.

Therefore, we need to enhance the accountability as well as the internal control of the big mosque especially on financial management practices. Accountability is demonstrated by individuals and organization"s actions, not only through reporting and disclosure of requirements, but also in their responsibilities to the public in terms of organizational values and performance (Ebrahim, 2003) and internal control protect the assets of an organization, create reliable financial reporting, promote compliance with laws and regulations and achieve effective and efficient operations (Cuomo, 2005). This research aims to examine empirical evidence about:

The accountability and the internal control system of big mosques on financial management practices in Padang and how to derive the good standard of financial management practices of big mosques in Padang.

Literature Review

According to Donaldson and Davis, stewardship theory is designed for the researcher to test the situation in which manager in a company who is as the “steward” can be motivated to act best to their principal (quoted in Clarke, 2004), meanwhile Chinn (quoted in Clarke, 2004) stated that stewardship theory is built on philosophical assumption about the character of human, that basically want to be trusted, can act with high responsibility and have integrity and honesty to other party.

The stewardship theory can be implemented in accounting for public sector organization like government organization, (Morgan, 1996; David, 2006 dan Thorton, 2009) or Non Profit Organizations (Vargas, 2004; Caers Ralf, 2006 dan Wilson 2010) in which the development of accounting in public sector have been prepared to fulfill the need of information for stewards and principals.

The implication of stewardship theory in this research is explaining the existence of the management of mosque as person who is responsible and can be trusted to act best in managing the financial of mosque for the society and public interest.

According to Lewis (2015) financial management entails planning, organizing, controlling and monitoring the financial resources of an organization to achieve objectives. The heart of financial management is the concept of financial control. This describes a situation where the financial resources of an organisation are being correctly and effectively used. This will only happen if strong and relevant financial policies and procedures are put in place.

Accountability is the acknowledgment and assumption of responsibility for actions, products, decisions, and policies including the administration, governance, and implementation within the scope of the role of employment position and encompassing the obligation to report, explain and be answerable for resulting consequences. Accountability is generally defined as accepting and meeting one's personal responsibilities, being and feeling obligated to another individual as well as oneself, and having to justify one's actions to others (London, 2003). Accountability has frequently been presented as rational practice to ensure responsibility by individuals and institutions, which should be implemented in all civil societies, economic institutions and organizations (Velayutham and Perera 2004).

On the other hand, the Islamic sense of accountability is different from that which is generally understood in the West. In Islam, accountability is viewed from two different perspectives: man's accountability to God, and man's accountability to other men (society). Thus an individual worships God and executes all his duties as a *khalifah* (vicegerent). This constitutes his primary accountability. Secondary accountability is established through a contract between man and other men. More importantly, his relationship with other individuals mirrors his relationship with God.

In addition, the internal control objectives are also supported by several professional bodies, including the International Federation of Accountants (IFAC) and the Government Finance

Officer Association (GFOA). IFAC in the Professional Accountants in Business Committee International Good Practice Guideline highlights that internal control should be used to support the organization in achieving its objectives by managing its risks, while complying with rules, regulations, and organizational policies by treating internal control as part of risk management and integrating both in its overall governance system (IFAC, 2012).

NPOs have some particular characteristics that distinguish them from business organizations, which mean that developing accountability mechanisms will be a challenge in these organizations. Lack of ownership and the absence of a profit motive in religious based organizations make these organizations more dependent upon the external environment for generating financial resources in order to operate. Furthermore, Afifuddin and Siti-Nabiha (2012) state religious organizations do not have a control mechanism in place to protect their and keep their members informed of the organization's financial status and fund raising efforts. resources.

The framework indicates that the accountability on financial management practice of mosque are determined by planning & budgeting, basic accounting, financial reporting, grant (waqf) management and staffing. Meanwhile the internal control system can be seen from physical custody, segregation of duties and recording of transaction.

Methodology

It is a descriptive because the objectives of this study are observing and finding the information as many as possible of the phenomenon. It is kind of method which is conducted by collecting and analyzing data, and drawing representative conclusion. According to Mack et.al (2005), the aim of descriptive research is to describe "what exist" with respect to variables or conditions in a situation". The descriptive research is used to explore the phenomena by conducting interview, focus group and participant observation, shortly this study is more flexible. In other word, in descriptive research, the information is obtained by in-depth interview with the participants.

Subjects in a study are required to get the needed information. Lodico et.al (2006) revealed that the subject depends on the types of questions asked, the researcher will want to select the subjects so that they will be able to provide the key information essential for the study. It means that in qualitative research, the researchers select their subject based on the subjects' knowledge which is capable to answer the question. In this research, the researcher chooses the subjects by applying selection.

Based on these criteria that has been determined by the Ministry of Religion, the Big Mosque type in Padang only meet 3 criteria as Big Mosque while it seems that the Big Mosque based on those criteria is applicable for Big Mosque in Java Provinces.. It is realized when the researcher try to match up the list of Big Mosque that has been stated on the website of Information System of Mosque database with those criteria that has been stated, not all of the mosques that have been categorized as big mosque in that website are suited to be categorized as big mosque based on those standards. Therefore, here is the 5 big mosque in Padang that become the samples on this research

5 Big Mosque in Padang

No	Name of Mosque	Address
1	Baiturrahmah Mosque	RSI Siti Rahmah, Air Pacah
2	Raya Andalas Mosque	Jl.Raya Andalas No. 56
3	Taqwa Muhammadiyah Mosque	Jl. Bundo Kanduang No 1, Padang
4	Baitul Hadi Mosque	Komplek Aur Duri Indah, Lubeg
5	Sahara Mosque	Padang Pasir, behind Selaguri Hospital

According to Julkarnaen (2018), the accountability and transparency of mosque in Medan is very good. This research implies that there is a significant influence for both accountability and transparency on financial management of mosque in Medan. The better of accountability and transparency, and the better quality of financial management practices in Medan. Ismatullah and Kartini (2018) state that the transparency does not affect the empowerment of people around the mosque and for the accountability have a role in the empowerment of people around the mosque. Simultaneously, the two variables have an important role in empowering the people around the mosque.

The financial statement made by the mosque is very simple such as bookkeeping with cash in flow and cash outflow. The accountability and transparency that has been done through two ways :firstly by announcing the financial report after Friday Prayer and secondly by showing the financial information on board in the wall of mosque. In addition, Roudhotul Muchlisin mosque hasn't implemented PSAK 45 (SFAS 45) in preparing the financial statement (Novitasari et al, 2018).

The internal control system plays an important role in ensuring the effectiveness of financial management practices. Budget participation and accountability on financial management practices in the mosque does not show any significant result. It is caused that interactive effects of budget participation were only on managerial performance but not on financial management practices. In addition, low levels of budget instrumentality and budget participation will affect the effectiveness of organizational strategy, performance and job satisfactions (Sanusia, 2015)

Methodology

Considering the purpose of the research and the nature of the problem, this research is a descriptive qualitative research. The objectives of this study are observing and finding the information as many

as possible of the phenomenon. For selecting the proper subjects, the researcher has observed the subjects and focus on treasurer of big mosque type that fulfill some criterias as big mosque that has been determined by Ministry of Religion Affairs as follows :

- a. The mosque is subsidized by sub-district government or non profit organization
- b. The mosque becomes the center of religious activity
- c. The management of mosque is chosen by society and strengthened by the recommendation of Religious Office Center (KUA)
- d. The big mosque has some main facilities criteria such has the mosque can afford 5000 people, 1 (one) VIP room and convention hall room, 20 toilets and 50 spigots, sound system 4000 MW, generator set, and projector

The data in this research will be in the form of descriptive qualitative data and use qualitative data procedure for the data analysis. Data in this research will be obtained from conducting interview with the Treasurer of big mosques as the informant which is supported by questionnaire to get validity of the financial management practices in mosque and documentation of research data. In taking data, the researcher needs sources to get the available data. Data source is the subject of the research from where the data can be obtained.

Creswell (2008) also classify the interview into four types, those types are (1) one-on-one interview, (2) focus group interview, (3) telephone interview, (4) electronic E-mail interview In this research the researcher uses one-on- one interview with unstructured question with some questions arranged an adjusted based on the previous researches about this topic and modified the Lewis (2015) instrument.

In qualitative research, data can be categorized good data if the data are valid. To get validity of data, Creswell (2009: 191) classified the validity of data into eight strategies. Those are:

1. Triangulate different data sources of information by examining evidence from the sources and using it to build a coherent justification for themes.
2. Use member checking to determine the accuracy of the qualitative finding through taking the final report or specific descriptions or themes back to informant and determining whether these participants feel that they are accurate.
3. Use rich, thick description to convey the findings.
4. Clarify the bias means the researcher brings to the study.
5. Also present negative or discrepant information that runs counter to the themes.
6. Spend prolonged time in the field.
7. Use peer debriefing to enhance the accuracy of the account.

After collecting the data, the researcher analyzes the data. Wiersma (1991) stated ‘Data analysis in qualitative research is a process of categorization, description, and synthesis. Data reduction is necessary for the description and interpretation of the phenomenon under study’. In short, data analysis is systematically process to analyze data which have been collected.

According to Sugiyono (2008), there are three activities to analyze data in descriptive qualitative research. Those activities are data reduction, data display, and conclusion drawing/verification.

Data reduction means the process of selecting, identifying, classifying and coding the data that are considered important. In conducting research, the researcher will get much data. Hence, the researcher must select data that will give valuable information in research. Thus, at first the researcher has to do reduction to analyze the data. Based on the concept of data reduction, reducing the data in this researcher is chosen by identifying how far the role of accounting to enhance accountability and internal control on financial management practices of big mosque in Padang only.

Data display means the process to simply the data in the form of sentence, narrative, or table. Data display refers to show data that have been reduced in the form of patterns. It benefits to help the researcher in understanding the data. In displaying data, the researcher describes data that have been reduced into sentence form. Sugiyono (2008) stated that in qualitative research, the most frequent form of display data is narrative text. Hence, the researcher arranges the data in good sequence of narrative text in order to be easier to understand.

For the last process is conclusion and verification. In qualitative research, the characteristic of conclusion is temporary. It can change if the researcher does not discover strong evidence to support the next collecting data. However, if the conclusion in the previous data can be evidenced by validity and consistency when the researcher is going back to the field, so the conclusion is credible. In this research, the researchers make conclusion from the data display.

In short, the steps in analyzing the data are: (1) the researcher collects the data through interview and questionnaire. Then, the researcher selects, identify, and focuses on the data by referring to formulation of the research problem. (2) After selecting the data, the researcher displays those data into good sentences. (3) After displaying data, the conclusion is drawn. Moreover, to get validity of data, the researcher do cross check to the interview by listening it the recorder carefully.

Result and Discussion

This research is conducted for 5 treasurers from 5 big mosques in Padang. It is conducted from May 3rd 2019 until May 20th 2019. The duration of interview for each treasure around 45 minutes – 90 minutes and it is supported by questionnaire to make the data become more precise and well managed. The list of question for interview is in line with the statement on questionnaire. The interview consists of 3 parts, first part is asking the identity of treasurer, second part is asking the profile of mosque and last part is about accountability and internal control of big mosque.

The bank account for all mosque has been on behalf of mosque institution. It is good for all big mosques make the bank account on behalf of mosque institution to avoid the misappropriation of funds and also to avoid the mixture of mosque wealth and individual wealth and to ease the recording process.

Mosque Information Data

Name of Mosque	Duration of position	The number of Congregation	The biggest source of fund	Bank account in name	Type of Bank
Baitul Hadi Mosque	6 years /unlimited	100-200 people	Infaq/alms	Mosque	Conventional
Raya Andalas Mosque	5 years	51-100 people	Infaq/alms	Mosque	Islamic bank
Sahara Mosque	5 years	100-200 people	Infaq/alms	Mosque	Conventional
Baiturrahmah Mosque	4 years	> 200 people	Baiturrahmah Foundation	Mosque	Islamic bank
Taqwa Muhammadiyah Mosque	5 years	> 200 people	Infaq/alms & waqf	Mosque	Islamic bank

Financial management of mosque consist of three main part, they are budgeting, source of mosque fund, and financial report. It also in line with the Financial Management for Non Pofit Organization health checked made by Lewis (2015) that said that the accountability can be seen from the way the organization to plan, process and review (monitor) the financial through budgeting, basic accounting system, financial reporting, and there is some additional item that see the accountability of mosque, they are management of grant and staffing as adopted in this research to see the financial management of 5 big mosque in Padang.

This research adopted Mango's (Management Accounting for Non- governmental Organisations) Financial Health Check Instrument and Score as the assessment tools so that we can identify the level of accountability as well the internal control of Mosque Financial Management Practices with some adjustment of question that is got from some previous research about this topic and suited with the mosque organization. This instrument is set with the given statement of the good practices so that the researcher can consider how well each mosque in line with good practice. By the end of health check, the researcher can make conclusion about the interpretation of score that has been got by each mosque. Here is the score to identify the level of how well the practices:

Financial Score Management Assessment

Explanation	Score
The practice is totally in accordance with the statement	5
Close to 5, but not quite there	4
Close to 0, but not that poor	1
This is not in place, or is not true or does not happen	0

Source: Lewis (2015)

Planning and Budgetting

Making planning and annual budgeting involves some funds that is expected to be collected with the source and strategy to get it, how much the money that should be spent and the quantity of people or institution that will receive it and the minimum balance that must be available as the alternative for at least every month (Kustiawan, 2001). There are some methods of the way of mosque make a plan as well as budgeting. Generally, 5 big mosque in Padang has made a good planning before executing the program that will be run in the mosque. Each member of mosque manager participates in a discussion meeting at the beginning of year to determine working plan for a year in the mosque.

Interpretation Score Result Assessment of 5 Big Mosque in Padang On Planning and Budgeting Section

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	9	High Risk
2	Raya Andalas Mosque	32	Medium Risk
3	Sahara Mosque	15	High Risk
4	Baiturrahmah Mosque	11	High Risk
5	Taqwa Muhammadiyah Mosque	26	Medium Risk

Source : Author's Compilation

From the table we may conclude that the practices of Planning and Budgeting of Raya Andalas and Taqwa Muhammadiyah Mosque shows there is a Medium risk indication. Meanwhile, Baitul Hadi, Sahara, Baiturrahmah mosque is in High Risk. This result actually in accordance with the previous research conducted by Akhyar Adnan (2013). His research conclude that not all of mosque in Yogyakarta has made budgeting and so does in the Mosque in Jakarta. It may happen because based on the interview the mosque usually makes budgeting only for construction of mosque or before implementing some big activities.

This reason can happen because the lack of knowledge of about the function of planning and budgeting itself. Actually, the function of planning and budgeting according to Lewis (2015) is a strategic and operational process linked to achieve the vision and mission of an organization. It involves building longer term funding strategies and shorter-term budgets and forecasts that make the organization can be lead on the its objectives track. The budget is also used as a tool for evaluating the success of the project, when it is finished.

Basic Accounting Systems

Basic accounting system is used to keep track of financial and monetary transactions. Financial accounting in non profit organization according to Lewis (2015) is a system of recording, classifying and summarising information for various purposes. Financial accounting records can be maintained using a manual or computerised system (or a combination of both methods). Keeping accounts simply means finding a way to store financial information so that the organization can show how it has spent its money and where the funds came from.

The records on transaction are recorded in manual cashbook except Taqwa Muhammadiyah Mosque which has recorded the transaction both on cashbook and computer in Microsoft Excel. The item on bookkeeping also has used some formula on Microsoft excel so that the calculation can be proceed automatically and also completed with code of account to track each name of account.

Mosques have different cash book for each type of purpose. They have special cash book for Orphans, special cash book only for Mosque and one cash book for indigent and poor transaction. So do the Baitul Hadi Mosque, Raya Andalas Mosque Baiturrahmah and Taqwa Muhammadiyah. The cash book in the Sahara Mosque consist of the cash book consist of daily cash book, monthly cash book and annually cash book. The daily cash book is used for recording the daily transaction. The monthly cash book is used to summarized the monthly the amount of transaction and the annually cash book is to summarized all the amount of transaction in cash account yearly.

Every payment made by mosque is always supported by supporting document such as receipt, invoice and others and the supporting document is well kept. On the other hand, the other mosque have archived all the receipts or invoice and other supporting documents as said by the treasurer of Raya Andalas and Baiturrahmah mosque. For Taqwa Muhammadiyah, the treasurer has special place to keep it and it has been well managed in one place based on type and date that they have shown to the researcher as the proof that every transaction is well archived. The 5 big mosque in this research also never have debt to the other party because this mosque always have the sufficient money to fulfill its need and the money that they have got always adjusted with the money on hand.

Interpretation Score Result on Basic Accounting of 5 big Mosque in Padang

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	18	High Risk
2	Raya Andalas Mosque	33	Medium Risk
3	Sahara Mosque	35	Medium Risk
4	Baiturrahmah Mosque	34	Medium Risk
5	Taqwa Muhammadiyah Mosque	40	Medium Risk

Souce: author's compilation

Financial Reporting

Financial report generated by mosque is reviewed by the head of management mosque when there is a meeting. Unfortunately, not all 5 big mosques has implemented it. The way that all of the 5 big mosques report the financial report is by announcing the financial condition of mosque every Friday on Friday Praying. Beside reporting in Friday praying, the other way to publish financial report can be done through the publication on the white board on the wall of mosque as it is implemented in Baitul hadi Mosque, Raya Andalas Mosque, Sahara Mosque and Taqwa Muhammadiyah Mosque.

Meanwhile the Baiturrahmah mosque, the financial report only publish orally before Friday praying and report quarterly to the Rector. It is in line with what has been done in the previous research of Novitasari, (2018) and (Nurlailah, Nurleni, & Madris, 2014). There is another way to publish the financial report that has been done by big mosque in Bogor to increase the transparency such as open facility of suggestion box, publish in social media of mosque instead of oral publication every Friday and publishing on information board (Haq, 2013).

The publication of financial reporting is really important to see the transparency aspect of the mosque. Besides, it also must be supported by the easiness to have the access to the financial report by public. Some of the mosque felt objected when the researcher want to see and get the access to the financial report. From 5 big mosque, only the Sahara Mosque, and Taqwa Muhammadiyah mosque who are not objected to show the financial report that they have made and to be analysed in this research.

According to UU No 14 Year 2008 about Public Information Transparency article 7 and enhanced by article 9 which stated that, mosque as one of the public organization is obligated to provide public information (financial report) which is accurate, true, and it will not misleading the the reader. To implement it, public organization must build the information system and documentation that can be well accessed and efficient that can be accessed easily.

This case may lead to conclusion that Baitul Hadi Mosque, Raya Andalas Mosque and Baiturrahmah Mosque still lack of transparency, because according to Rahatu (2017), the transparency can be measured at least through a number of indicators, first is to provide clear information on procedures, costs and responsibilities. Second is easy access to information. Third is to establish a grievance mechanism if any regulations are violated and fourth is to increases the information flow through cooperation with mass media and non-governmental organizations.

In addition, the financial report made by the 5 big mosque in Padang has not implemented the SFAS 45. From the interview, only the Baiturrahmah Mosque treasurer who has already known that mosque should make the financial report based on the SFAS 45 because the treasurer has accounting background. However, it does not make this mosque automatically implement the SFAS 45 in its financial report.

Baased on interview, the cash inflow from infaq (alms) from collection box of Baiturrahmah mosque can reach Rp 200,000,0000 for every quarter, and if it is calculated for a years, the mosque could earned about Rp 800,000,000 in a year. Taqwa Muhammadiyah also admit that it has ever received donation from Governor of West Sumatera, Irwan Prayitno and Bank Nagari with the amount Rp750,000,000. This is the huge number, that the other three mosque has not ever got it.

According to SFAS 45, Mosque that can be categorized as religious non profit organization should apply the SFAS 4. Moreover, based on the UU No 28 Year 2004, the foundation that has received donation from the government, abroad, or other party more than Rp 500,000,000 or has assets out of waqf more than Rp 20 billion is obligated to be audited.

Interpretation Score Result on Financial Management of 5 big Mosque in Padang

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	20	High Risk
2	Raya Andalas Mosque	19	High Risk
3	Sahara Mosque	24	Medium Risk
4	Baiturrahmah Mosque	15	High Risk
5	Taqwa Muhammadiyah Mosque	26	Medium Risk

Source: author's compilation

From the table of score result we can see that in section of financial reporting, Baitul Hadi Mosque, Raya Andalas Mosque, and Baiturrahmah Mosque has a high risk. It may happen because the significant lowest part owned by Baitul Hadi Mosque is in the point 1 about the review from the head of management mosque toward the financial reporting made by the treasurer as well as lack of monitoring of report. The significant lowest score owned by the Raya Andalas Mosque is in the part of the easiness to access the financial report. Meanwhile, the significant part of lowest score of Baiturrahmah mosque in the section of easiness is accessing the financial report and the publication of financial reporting. It may happens because the treasurer thought that the financial report is only reported to the Rector because most of fund to finance the operational mosque foundation comes from its foundation.

Management of Grant (Waqf)

For mosque institution, the contribution of money may receive in the form of alms (shodaqoh, infaq) and grant (waqf). The grant (waqf) usually has the big amount. Therefore, it must be well managed. Sometimes, donors tend to fund specific need which may form some agreements. The grant agreement may contain a number of grant conditions, including procurement rules and reporting. Actually, there is special treatment for waqf given by donors to the mosque that has been regulated in SFAS 112 about Waqf. This standard is set up as to enhance the accountability of nazhir (the one who manage the waqf) to manage the waqf as requested by donor and make the record, measurement as well as disclosure of its use. Based on the interview, all of the manager of mosque

still lack of knowledge about waqf management, so that there is assumption that all the donor that has been given by mosque will be given the same treatment.

Interpretation of Score Result of 5 big Mosque in Padang

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	25	Medium Risk
2	Raya Andalas Mosque	26	Medium Risk
3	Sahara Mosque	25	Medium Risk
4	Baiturrahmah Mosque	25	Medium Risk
5	Taqwa Muhammadiyah Mosque	33	Low Risk

Source: author's compilation

The table score result of grant management in 5 big mosque in Padang shows that the highest score is got by Taqwa Muhammadiyah Mosque that it can be interpreted that this mosque has been good in managing grant so that it has low risk. Meanwhile the Raya Andalas mosque only get the medium risk interpretation score because it has not successful in executing the grant as it suggested by the donor. The other 3 mosque who has not ever managed such big grant or waqf that contains special agreement are give the medium risk score as it imply that it is neutral because it has not experience to implemented such kind of grant/waqf but there is intention of applying and understanding the way how should implemented it in good practices.

Staffing

The good financial management is dependent on someone with the right skills, support, and attitude to carry out their responsibilities. All of the manager of mosque management have a role to play in financial management. The head of management of mosque, secretary, treasurer, division member, etc participate in the success of mosque management to working hand in hand through all the stages of the financial management cycle (the process of plan- do-review).

Based on the interview, the way of 5 big mosques choose the manager of mosque is usually based on the discussion of the previous manager of mosque. The first priority to be the indicator is the intensity of someone pray in the mosque or how often they pray in the mosque. Then, it is seen from the character and then the capacity and competency of that people to be the person in charge in that field. However, the indicator that can be fulfilled is the intensity of praying in the mosque and the character, while for the competency to in charge for each field especially for the treasurer is not really important for them.

Therefore, most of treasurer in 5 big mosque only one treasurer that fulfilled all the indicators that suited with their background to be a treasurer, it is in Baiturrahmah mosque. The other 4 treasurer who are not from the financial background try some ways to fulfil the competency as treasurer as by asking the previous treasurer and learning by doing. There is no such a special program of support the treasurer to increase their competency in this field. Furthermore, innovating the managing staff of management of mosque with reward and punishment is good to motivating the performance of the manager of mosque. It also can be a media for encouraging and enhancing the discipline (Nazri,2011).

Interpretation of Staffing Score Result of 5 big Mosques in Padang

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	7	High Risk
2	Raya Andalas Mosque	14	High Risk
3	Sahara Mosque	13	High Risk
4	Baiturrahmah Mosque	19	High Risk
5	Taqwa Muhammadiyah Mosque	18	High Risk

Source: author's compilation

Internal Control

Internal controls are systems of policies and procedures that protect the assets of an organization, create reliable financial reporting, promote compliance with laws and regulations and achieve effective and efficient operations (Cuomo,2005). According to Morehead, (2007) in Salwani, (2014), the effective implementation and monitoring of internal control system will ensure that Non Profit Organization such as religious organizations meet their objectives, such as providing services to the community professionally, while utilizing resources efficiently and minimizing the risk of fraud. Given that cash is very susceptible to fraud and theft, the internal control system related to receipt of income and cash disbursement should include physical custody, segregation of duties, authorization, recording of financial (cash) transactions.

Physical custody is divided into three stages: collection, banking-in, and safekeeping. At the collection stage, three control systems are implemented in all of the 5 big mosques. The collection boxes are sealed or locked, they can be opened only in the presence of at least two persons (minimizes the chances for theft or fraud and provides an additional check), and collections are counted as soon as the collection box is opened (a delay may lead to theft or fraud). These three control system has been well implemented by the 5 big mosques. However, for bank-in, the money from the collection box of Baitul Hadi Mosque, and Raya Andalas Mosque were not banked directly at least on the next working day. This such a delay may lead to opportunities for theft and misappropriation. Meanwhile the Raya Andalas is quite better than the Baitul Hadi Mosque even it

also do not directly deposited the money on the next working day, they have a clear regulation that 10% of money is kept in the safe deposit box and others is saved in the bank promptly after calculating.

Furthermore, only the Sahara Mosque is always deposited the money after calculating the collection box because the distance from the mosque and the bank is near, and the Baiturrahmah Mosque treasurer always bank in the money because that mosque always get the big number of alms and Taqwa Muhammadiyah Mosque always deposit it to its BMT because the location of BMT is one area with the mosque.

There is a full trust to the treasurer of Baitul Hadi Mosque, however, it can give loopholes as well as opportunity to misappropriate the money. With regards to segregation of accounting duties, the main principle is to segregate the three functions; authorization, recording, and custodial functions. Checks and balances are essentials to make embezzlement difficult. For that reasons, no single person should be responsible to perform more than one function (Hall, 2008). In the case of Baitul Hadi Mosque internal control for disbursement of fund and segregation of duties seemed to be low. From the interview, the absence of this control due to the lack of human resources that want to participate to be voluntarily to handle other parts

There is no such a written procedure and regulation on financial management of this mosque will be more the significant factor that will lead to the absence of segregation of duties rather than the other 4 mosque. Therefore the clear written standard operational procedure about finance in mosque is really important to define the duty of each mosque management staff, the agreed procedure of finance, and other things that can be regulated in finance. Prior studies have suggested that the lack of regulations and a proper code of conduct as regards accounting and financial management practices in churches (and other religious organizations) have contributed to their inefficiency (Booth,1993). To make it clear about how the condition of segregation of duties practices in the mosque.

The proper recording of financial transactions is also necessary, for it provides a proper audit trail. Ensuring the accuracy of the recorded transactions also means that the recorded transactions have to be verified, an equally important task. Accordingly, the recording aspect includes verifying the transactions and asset register recording (Lewis, 2015). The process of verifying cash book has been implemented by the big mosque except Baitul Hadi Mosque. It may happen because based on the interview with the treasurer, the documentation of all bank pay slip is not well archived, and the most important thing for treasurer is the transaction has been recorded in cashbook even though without verifying it, because the financial report is simple and will not be checked by somebody else.

Fixed asset register is a schedule of an organization's equipment and property, recording details of purchase date, value, location, etc. It has been made by these 5 big mosques and handled by one division named inventory division. This person who is charged in this division will maintain make the records of all of the assets of mosque and keep it in the safe place. Generally, all of the mosque has shown the good implementation in safekeeping and maintenance the assets and do the recording as well in a simple recording format. However, the records only stated the name of assets, the price, and the date of purchasing. It is better for the mosque to include the other item in fixed

assets register such as history repair, where it is held or located, how much it is insured for, details of guarantees or warranties and depreciation methods (Lewis 2015). Each asset should be tagged with a unique reference number for identification purposes, so that it will ease to identify the specific assets that has the same specification. The head of mosque management should check the assets regularly to ensure that the assets is really maintained and there is no lost and properly used.

Interpretation Score Result of 5 big Mosque in Padang

NO	Name of Mosque	Score Result	Interpretation
1	Baitul Hadi Mosque	41	Medium Risk
2	Raya Andalas Mosque	62	Low Risk
3	Sahara Mosque	64	Low Risk
4	Baiturrahmah Mosque	64	Low Risk
5	Taqwa Muhammadiyah Mosque	64	Low Risk

The table of interpretation result score of internal control system practices in 5 big mosques indicates that, Raya Andalas Mosque, Sahara Mosque, Baiturrahmah Mosque, and Taqwa Muhammadiyah Mosque has low risk internal control. It means that the internal control system in those mosques are good so that the risk is low. Those mosques have had a good physical custody in collecting and safekeeping the money, segregation of duties among the manager of mosque management, and recording transaction. Meanwhile Baitul Hadi Mosque only reach 41 scores on internal control system that means the mosque has medium risk of internal control. It is caused that this mosque lack of segregation of duties, so that one person can have two function while being treasurer and also purchasing the need of mosque by himself, lack of physical custody and lack of receipt documentation and verification in its internal control

Financial Management Practices

Financial Management practices in 5 big mosques in Padang can be seen from the section of planning & budgeting, basic accounting system, financial reporting, grant management, staffing and internal control system practices. After assessing the score of planning & budgeting, basic accounting system, financial reporting, grant management, staffing and internal control system practices 5 big mosque in Padang, those can lead us to the conclusion of how well the practices of financial management as a whole. We can see the interpretation through combining all the scores of all sections to see the interpretation of how well the financial management practices of 5 Big Mosques in Padang according to the Terry Lewis (2015).

Financial Management Assessment of 5 Big Mosque in Padang

Using Lewis Terry Instrument

Component of Financial Management Practices	5 Big Mosque in Padang					Highest Score for Best Practices Standard
	BH	RA	SH	BR	TM	
Planning & Budgeting	9	32	15	11	26	50
Basic Accounting	18	33	35	34	40	60
Financial Reporting	20	19	24	15	26	40
Internal Control	41	62	64	64	64	75
Grant management	25	26	25	25	33	35
Staffing	7	14	13	19	18	40
TOTAL SCORE	120	186	176	168	207	300
Interpretation	Work to be Done	Not bad	Not bad	Not bad	Not bad	Well done

Source : Author's Compilation

Based on the total score of financial management assessment of 5 big mosque, the financial management of Baitul Hadi is getting the lowest score. It happens because this mosque lack of planning and budgeting practices, basic accounting, internal control, and staffing function best practices. It indicates that Baitul Hadi Mosque has a serious problem on the accountability as well as in internal control system that it gives a high risk on facing the financial problem in the future such as the misuse of funds, misleading of financial information, the lose of money and others financial problem.

The ownership of mosque also plays the important role here. There is another indication that, the mosque which is owned and managed by the society will be more lack on financial management practices than the other which is owned by foundation and managed by its foundation. It is in accordance with the research of Fitria (2017) that stated that the typology of mosque that comes from community mosque (mosque managed by society) is lack of knowledge about finance and accounting skill and should be done the training as well as social audit to improve its practices. On the other hand, Baitul Hadi Mosque has a good transparency. It can be seen from the easiness of accessing the financial report of the mosque and the publication of cash received by mosque completely shown in the wall of mosque board that is not only the financial inflow and outflow of mosque but also showing the report of orphan cash receives, poor alms, Ramadhan infaq, ta'jil

charity donors, i'tikaf donors, monthly mosque donors, and other report on the wall of mosque that it is always updated.

Not only the Baitul Hadi Mosque which is owned by society, but also the Raya Andalas Mosque. However, the score of financial management of this mosque is better than the Baitul Hadi Mosque. Raya Andalas Mosque has the medium risk as it has the same interpretation with the other 3 mosque who are owned by foundation and organization. It is caused by the difference of organization structure that the highest position is Advisory Board that comes from Ninik Mamak (the eldest). The management of mosque of Raya Andalas is monitored by Ninik Mamak, so that the accountability as well as the internal control will be good.

In addition, the Raya Andalas Mosque, Sahara Mosque, Baiturrahmah Mosque and Taqwa Muhammadiyah Mosque has the financial management score interpretation as „not bad“ that means the financial management carried out has been in the medium level standard of implementation. It indicates that there have been a clearly some good financial practice in place, but still plenty of room for improvement. There is a risk may not be cause serious problem for the financial management of mosque but needs to be enhanced and increased as well. The low scoring sections owned by its mosque require immediate attention to be more focused to be fixed by the manager of mosque to maximize the accountability and internal control practices.

This research also shows that even though the Raya Andalas Mosque, Sahara Mosque, Baiturrahmah Mosque and Taqwa Muhammadiyah Mosque have the same interpretation as „not bad“ on financial management, but it has the different score. The Raya Andalas has 182 score, Sahara Mosque is 176, Baiturrahmah Mosque has 168 score and Taqwa Muhammadiyah Mosque is 207 score. Based on this research, the Raya Andalas mosque has a strength on planning and budgeting section, Baiturrahmah mosque has lowest score on financial reporting, Sahara Mosque has the lowest score on planning and budgeting section and staffing section and Taqwa. Muhammadiyah Mosque almost good in all sections so that it got the highest score among all the 4 big mosques.

Conclusion

Based on this research, there are some points that can be concluded:

1. The best accountability on financial management practices is carried out by Taqwa Muhammadiyah mosque and the lowest accountability on financial management practices is shown by Baitul Hadi Mosque. Meanwhile Raya Andalas Mosque, Sahara Mosque, and Baiturrahmah Mosque is in the medium level of accountability financial management practices.
2. The best internal control on financial management practices is carried out by Taqwa Muhammadiyah Mosque, Baiturrahmah Mosque, and Sahara Mosque. Then it is followed by Raya Andalas Mosque. The lowest internal control on financial management practices is shown by Baitul Hadi Mosque.
3. The good accountability on financial management practices can be seen from some sections of assessment, they are Planning & Budgeting, Financial Reporting, Basic Accounting, Grant (Waqf) Management, and Staffing practices and the good internal control on

financial management can be seen from physical custody, segregation of duties, and recording transaction practices.

4. Some other findings in this research is the accountability and internal control on financial management practices can be influenced by the ownership of that mosque and the organization who takes responsible as the manager of that mosque.

Suggestion

There are some suggestions that can be implemented from this research:

1. The big mosque should do trainings for the treasurer that invite some the experts in financial management for the treasurer who doesn't have background in finance to increase the competence of treasurer to do its responsibility such as has been implemented in Malaysia, by the existence of Episteme Community that voluntarily give training about financial management of mosque in Malaysia. Hopefully, by making this kind of training, it will also make such kind of another Episteme Community will appear in Indonesia or it can be established by government of Indonesia.
2. Future research may continue this research about the typology of ownership of the mosque such as mosque owned by foundation, mosque owned by government, or mosque owned by organization and society to see how well its financial implementation according to its ownership to show deeply whether there such kind of influence on the accountability and internal control in its financial management if it is seen from the ownership of that mosque.
3. This research can be the stepping stone for the next more advanced research to develop the mosque's financial management to be better adapt with technology and accounting information system that can be applicable to use for big mosque in West Sumatera.

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