



Financial Management Accountability of Mosque in Covid-19 Pandemic: The Religious and Humanist Side Exploration

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Abstract

The pandemic of Covid-19 influences the behaviour of worship places in doing their accountability. Indeed, it is difficult to trace the truth of the source and amount of the donated funds. The study's objective is to explore the accountability mechanisms of places of worship by exploring them in the context before and during the COVID-19 pandemic. The study is also to explore the religiosity and humanistic side of financial managers in running their duties at the mosque. This research is qualitative research using a phenomenological approach with semi-structured interview methods. This study found that accountability before and during the pandemic has a similar practice in terms of financial accountability. Interestingly, an increasing source of funds was found during the pandemic. There is additional shopping for Wi-Fi to support the mosques' activities. The accountability of mosque financial management consists of religious (self-connection with God) and humanism (honest, trusting and responsible).

Keywords: accountability, covid-19 pandemic, mosque, religiosity, humanist

Introduction

A place of worship is one of the facilities used to carry out worship rituals and other religious activities individually or in groups. Explained that the organization of places of worship which can also be called religious organizations, refers to worship places such as mosques, churches, and temples. The construction of worship places in each area is increasing in accordance with the increase in population density in the environment. The existence of the first Covid-19 was reported on 2 March 2020, which happened to an Indonesian citizen who was infected by a Japanese national (Ratcliffe, 2020). This had a significant negative impact on the economic life of the community, such as the occurrence of Employment Termination in several companies and unemployment and poverty rates which are increasing from time to time. The impact of this pandemic is not only limited to the private sector but also has an impact on financial management in worship places. Financial management in this case starts from the recording process to the presentation of financial statements related to the receipt and expenditure of funds at worship places. Financial

management is also closely related to the control mechanisms implemented to prevent fraud.

Good financial management requires accountability in terms of processes and control mechanisms, and from the side of implementing activities, both individuals and groups are trusted to do this. Accountability is not only providing information in the form of financial statements but also about noble moral values and the responsibility of individuals in an organization (Rodliyah et al., 2021). This financial management is required to be accountable, considering that the funds' management is funds entrusted by the community to be further managed for religious purposes. This demand to be accountable is getting more vital during the Covid-19 pandemic because the community's difficult economic conditions can encourage the misuse of financial management for personal gain.

During this pandemic, financial management will also be further tested when there are donors who hand over donated funds directly to the manager of a worship place at their home without going through a transfer to an official account and recording is only done manually with an anonymous identity. This makes it difficult to trace the truth of the source and amount of the donated funds. This phenomenon is often encountered because, during the Covid-19 pandemic, some donors reduced their interaction with many people, such as going to the mosque to hand over donations in person. The handover process is usually witnessed by several people who are the financial managers at the worship place. Another reason is that donors think that their identity does not need to be known because of the belief that good deeds they do only expect a reward from God.

Financial management is an inseparable part of an organization, whether it is a public sector organization, the private sector, or a non-profit organization. Good financial management will also provide good performance for the entity. Rahayu et al., (2018) defined financial management as a form of administrative activity that starts from planning, recording, supervising and making certain responsibilities to entities at a certain time. In addition, in the context of financial management of public funds, it is defined as a collection of laws, regulations, systems and accountability processes (Sześciło 2020). Thus, the definition of financial management is a process in which all fund management administrative activities involve planning and accountability of funds. Therefore, the concept of financial management is closely related to the concept of accountability.

Accountability is very closely related to the activation process of an entity. Fitria (2017) defined human behaviour in an organization aimed at the community. Thus, the concept of accountability cannot be separated from the human aspect of life. In addition, accountability is a personal obligation of a person or manager who is trusted in managing community resources and can be accounted for (Paranoan & Totanan 2018). So that it can be interpreted that accountability is the obligation of the individual or his representative as someone who is trusted by the community in an entity to be accountable to the community.

Religious organizations are organizations that cannot be separated from accounting as part of accountability. There are several studies involving accounting in religious organizations (Basri et al., 2016; Ihsan & Ibrahim 2011; Kismawadi et al., 2018; Mensah 2016; Meutia & Daud, 2021; Mutch, 2016; Rodliyah et al., 2021; Siswantoro et al., 2018; Yasmin et al., 2014) Pesantren-based educational organizations are organizations that require financial reporting accountability (Basri et al., 2016; Rodliyah

et al., 2021). In research Basri et al. (2016), informants argue that formal accountability mechanisms, especially accounting, are very good in Islamic religious organizations. In addition, (Meutia & Daud, 2021) found trust and transparency are very important in Islamic boarding schools management, especially in financial reporting.

Besides education, religious organizations such as religious-based NGOs also need accountability, such as research conducted by (Ihsan & Ibrahim 2011; Siswanto et al., 2018; Yasmin et al., 2014). Research conducted by (Ihsan & Ibrahim 2011) examined two different waqf institutions because one of the waqf institutions has a professional nature. Furthermore, Siswanto et al. (2018) showed that cash waqf institutions in Indonesia have unique characteristics. Furthermore, religious institutions that require accountability in financial management are worship places.

Worship places are institutions that also require accountability. The following is some research on worship places (Kismawadi et al., 2018; Mensah, 2016; Mohamed et al., 2014; Mutch, 2016). Kismawadi et al. (2018) found that the publication of financial statements in mosques is one proof of accountability. Furthermore, (Mohamed et al., 2014) examined the practice of internal mosque control requires very special attention. In addition, the church, according to Mensah (2016) also found the church he studied needed to improve its internal control system. Meanwhile (Mutch, 2016) examined the accountability of the Church of Scotland and found that accountability is part of theology.

Financial management of the religious place is the management carried out by organizations in managing their finances in worship places. In this case, there are various studies concerning financial management in worship places from various religious points of view (Agustana et al., 2017; Devilaksmi et al., 2019; Dewi et al., 2015; Fitria, 2017; MD Zain et al., 2020; Mohamed et al., 2014; Noormansyah et al., 2019; Patty & Irianto 2013). The first accountability for the management of worship places, namely accountability at mosques, is an accountability perspective that comes from Islam; this accountability is carried out with various approaches (Fitria, 2017; MD Zain et al., 2020; Mohamed et al., 2014; Noormansyah et al., 2019; Sulaiman et al., 2008).

The research of (Mohamed et al., 2014; Siti Alawiah et al., 2007; Sulaiman et al., 2008) looked at the perspective of financial management accountability from the internal control side of the mosque. Unlike what was done by (Fitria, 2017), financial management accountability is seen from the accountability mechanism through processes and tools. In this case, the mechanism used is the mechanism (Ebrahim 2003) which consists of performance assessment, participant, social auditing, disclosure, and self-regulation. (Fitria, 2017) found that informal forms of accountability support accountability in mosques, such as notification of donations on Friday infaq and alms read live and posted on mosque notice boards.

In the Christian perspective, financial management accountability that occurs in the church, in this case, the research conducted by (Dewi et al., 2015), is that financial management in the GKBI church is guaranteed in the theological accounting system. The management of the financial system at GKBI is divided into two, namely, the financial management of offerings and the management of social funds. The findings of its management are the concept of value for money in the budgeting process and the concept of family based on the trust agency of the congregation and third parties, which is one proof of church accountability.

It is also different from the concept of financial management in Hinduism, which can be seen in the financial management that occurs in temples based on research

conducted by (Agustana et al., 2017) and (Devilaksmi et al. 2019). (Agustana et al. 2017) found that accountable financial management is seen in traditional ceremonies performed by Hindus. In this case, the budget plan is made to see the traditional ceremonies carried out; besides that, the temple will report any use of finances at meetings or during traditional ceremonies. In addition, research conducted by (Devilaksmi et al., 2019) examined the internal side of the control of the use of funds in Hindu society by using the term "awig-awig" which means ethics. This ethic is used as a symbol of financial management control in every traditional ceremony performed. So the concept of financial management looks at the ethics of people who manage finances.

The concept of religiosity is more associated with the relationship between entities and religion. So, in this study, we will discuss the concept of religiosity of the people, which will relate to the concept of financial management by religious people. Religion is a collection of constructions in understanding social life in the world (Gorski, 2012) . However, Islam is not defined as man-made but interpreted as a "way of life" or known as "deen" (Haneef, 2005). Thus, Islam is more familiar with the concept of religion as a guide for human life in all aspects of life and will be accounted for in human life or "hereafter".Religiosity itself is a group of behaviours and customs with different assumptions that can be accepted as long as they are accepted with standards and rules that function to give value to everything present in the world (Wasim and Siddiqu, 2020). In this case, the context of religiosity that has occurred in human behaviour is adjusted to the religious rules accepted by religious people.

The humanist concept is knowledge and concern for everything that is closely related to the human person (Melé, 2016). This concern is defined as human respect, respect for the initiative in freedom and respect for dialogue, participation, and cooperation in the expression of friendliness towards others. Besides that, it is also humanist if it is associated with Islamic culture (Wasim & Siddiqu 2020) defined humanism as a symbol of "Brotherhood" and considers that helping fellow Muslim brothers is an obligation. So it can be said that in the perspective of humanist Islam, it describes the relationship between human beings in the bonds of brotherhood. (Copson 2015) provided several approaches to humanism such as understanding reality, Self-understanding, The Good life and the whole person, Morality, and practical action. Thus, based on the explanation above, these studies were not carried out in a Covid-19 pandemic situation. This topic is very interesting to study, considering that the Covid-19 pandemic situation can be one of the factors that affect the accountability of financial management that is carried out, both in terms of processes and control mechanisms that are implemented to prevent financial abuse. This study will also explore the religious and humanism sides to see whether they affect accountability in financial management, especially from the mindset and behaviour of financial managers when carrying out their duties and roles.

This research is included in the realm of qualitative research using a phenomenological approach. Researchers use this approach with the aim of an in-depth picture of the phenomenon regarding the financial management accountability of places of worship in the Covid-19 Pandemic based on the administrators of worship places and donors. Financial management in question is the process of recording the presentation of financial statements and control mechanisms implemented to prevent financial abuse. This approach is also used to reveal further the religiosity and humanistic side that may be behind the mindset and behaviour of individuals directly involved in financial management in places of worship and its impact. Donor financial management in question

is the process of recording the presentation of financial statements and control mechanisms implemented to prevent financial abuse. This approach is also used to reveal further the religiosity and humanism behind the mindset and behavior of individuals directly involved in financial management in worship places and the impact it has.

Research Method

This research is qualitative research. The criteria or justification used in the selection of informants are people who know or are directly involved in the processes and mechanisms of financial management and accountability carried out, both before and during the Covid-19 pandemic in every place of worship that is the object of research.

The informants selected for each research object were 3 people, consisting of: 1 representative of the management who knows and is directly involved in financial management and 2 donors who know the accountability of financial management in each place of worship. Interviews were conducted from 2 sides, namely from the management of places of worship and donors, with the aim of being able to cross-confirm between informants so that the validity of data and information can be obtained. The researcher deliberately hides the informant's identity and will only use the name's initials in this study to maintain and protect the informant's confidentiality.

The data collection process is carried out within three months, starting from 1 June to 31 August 2021. Data collection is carried out using a semi-structured interview method. The research team will make a list of questions that will be used in the interview process with the informants but also does not rule out the possibility that the questions asked will develop along with discovering additional phenomena in the field. The interview process was carried out face-to-face directly with informants or using the help of telephone media and recorded video calls intending to facilitate the process of preparing interview transcripts.

The data analysis technique uses triangulation, where researchers conduct interviews with more than one resource person to ensure the truth of one event or situation (Soeherman, 2019). The researcher will interview three informants for each object of research, where these informants consist of: 1 administrator who is directly involved in financial management and 2 donors who know how to account for financial management at the place of worship. Information gathering through interviews was carried out separately to explore phenomena regarding financial management accountability as well as the religiosity and humanism of the people. This phenomenology method can be seen as the human attitude in determining their practice in the organization. Schutz Theoretical in Social phenomenology opined that the appropriate social scientific method involved developing constructs of everyday actor's constructs (Natanson, 1998).

Table 1. Informant Lists

Informant	Age	Job	Description
Informant J	22 years old	Freelancer	Treasurer
Informant N	45 years old	Private Employer	Donor
Informant M	38 years old	BUMN Employer	Donor

Source: Processed Data, 2021

The next stage refers to (Miles et al., 2014), namely the data reduction process that will be carried out simultaneously with the data collection process so that information is obtained that can answer the problems raised in this study. In the reduction stage, the data used is only those closely relevant to the problems discussed in this study. After the data reduction process is complete, the next stage is data presentation. This stage begins with an explanation of the problems raised in this study, followed by the presentation of the results of the interviews to see the informants' point of view regarding the problems discussed. The data from these interviews are then linked to the theory used so that they can answer the problems posed. The final stage is drawing conclusions based on previous data and analysis and explaining the implications of the research carried out.

Result and Discussion

The financial manager is responsible for receiving funds, allocating them and compiling financial reports as a form of accountability to interested parties. The financial manager at the Al-Fatihah Mosque is commonly referred to as the mosque treasurer. The determination of the mosque treasurer should be based on specific criteria and specifications. This is indicated by the information that has been obtained. Researchers dig up information with the treasurer of the mosque that is in direct contact with finance, namely Informant J as follows:

"There is no special reason why I become the treasurer because I am a bit perfectionist and have experience in the statistics study program. That is for sure about the figures; yesterday, it was an internship at the ministry of finance, the state treasury. So, It was an experience too. It was wrong when my major was statistics, but the internship was at the accounting office" (Informant J).

In most mosques, the treasurer is not the primary profession. Someone who becomes a treasurer must have motivation. The following is an excerpt from the interview of informant J's motivation to become the mosque's treasurer.

"Yes, to be re-elected, I do not know either, because this is in the form of Amanah, and it was also not asked for that for Amanah. For instance, if asked to be treasurer in the next management, God willing, if I am still in Samarinda, I will do it sincerely and responsibly, of course, because this mandate is part of the trust given to me, so I will run it, God willing, to the best of my ability. (Informant J)

The results of the interview excerpt from informant J explained that a financial manager of a worship place should have experience and character relevant to the task. The relevance of experience is an additional point in the process of recruiting financial managers as a measure of their competence. Informant J is considered competent by the mosque management as a financial manager because he has calculation skills and experience in field practice in the state treasury.

The second recruitment criterion is the character possessed by the financial manager. The previous interview explained that informant J is someone who is conscientious and a perfectionist. This character is very important because the financial management process requires accuracy in calculations and confidence that there are no errors in calculating and recording financial events or transactions.

For mosque financial managers, especially the Al-Fatihah mosque, the position held is Amanah. Their motivation is not just material but is a form of responsibility for

their mandate. Amanah is a symbol of trust given to certain people to carry out their duties as best possible and full of responsibility.

The selection of financial managers at the Al Fatihah mosque has considered competence and character. However, Al-Fatehah Mosque has not considered educational background in its recruitment process. This is due to the general assumption that financial reports at places of worship are only cash receipts and disbursements (Kismawadi et al., 2018). In fact, the mosque's financial statements should contain information about assets, liabilities, income equity and cash flows (Andarsari 2017).

Accountability is a form of accountability made by financial managers for the implementation of activities. Accountability is an important thing to do in order to prevent financial managers from committing fraud and abuse of authority. Everyone has a different interpretation of the importance of accountability. The reality conditions that occur at the Al-Fatihah Mosque in response to the meaning related to the urgency of accountability are documented in the interview excerpts as follows:

"Yes, yes, of course, the accountability report is important because it is a form of a report that we give to donors and congregations related to the use of mosque funds; besides that, this is people's money, so mosque people have the right to know what income has been used, such as infaq, etc. Also, accountability is actually not only in the form of a report but later in the afterlife; we will also be asked about the accountability of these mosque funds, so transparency is really important..." (Informant J)

Financial managers recognize the importance of accountability from the point of view of the risks and benefits inherent in the tasks they carry out. This awareness of risk underscores the importance of accountability. The following interview excerpt illustrates the importance of accountability from the point of view of the risks involved.

"... one of them is also because we are the mosque of the Mulawarman University, and the mosque's financial reports are also included there. So so that there are no ee... findings and so on, the alfatihah mosque is very transparent in the use of funds so that when, for example, it is audited, no problems are found." (Informant J)

"...because transparency is a part of the efforts to monitor and control both preventively and repressively" (Informant N)

From the point of view of the importance of accountability, informant M revealed the following answers;

"... for other donors, it becomes a trust, yes, later this place of worship is like that, oh, it is clearly used like that for anything, and it is appropriate for the donation I want to like that" (Informant M)

Several excerpts from previous interviews show that the financial manager of the Alfatihah mosque has understood the importance of accountability. They can identify to whom they are accountable. Informant J explained that he is accountable to donors, the Jamaah, and the university. Even accountability is not only understood as accountability to these parties but also to God in the hereafter. This is in line with the explanation (Bovens, 2005) regarding accountability which states that accountability is a relationship between actors and other parties. The other party can be a person or institution and also God.

Bovens (2005) explained that accountability is a control tool that can improve public integrity and improve the performance of actors. Informant N really understands

that accountability is a tool for controlling and supervising other parties towards actors in an effort to prevent abuse of authority. Control can trigger the integrity and performance of financial managers so as to create trust from donors.

Awareness is an important self-factor that can encourage accountability (Ahmadi et al., 2014). Awareness makes individuals understand their duties and responsibilities and carry them out well. The financial manager of the Alfatihah mosque has realized the importance of accountability. This is found in the interview, which states that accountability reporting is something important. This awareness spurred them to work responsibly and avoid irregularities in the reporting process.

In accountability, recording and reporting mechanisms are substantial. The accountability mechanism includes an explanation of the source of funds, the mechanism for receiving funds, and the recording and reporting of finances to the transparency media used. Several informants explained the accountability mechanism of the Al-Fatihah mosque, which includes the source of funds, the flow of donation receipts, recording and reporting of donations, as well as media transparency.

Source of funds. Al-Fatihah Mosque receives funding from various sources and various uses. Informant J stated the source of revenue and the number of funds managed as follows:

"Yes, well... for the income from the alfatihah mosque, we here calculate it from the usual infaq. Infaq at Friday prayers, infaq Friday prayers are also counted for one week. It looks like if someone infaq goes to the charity box on Wednesday or Thursday, it is counted in the Friday prayer infaq like that. Then for other finances, we also accept donations; sometimes donations are open together, it is every day, it is through the bank, yes, or cash, we can, and we also open any donation, so we accept it directly like that. For the time being, our finances are included in the Friday prayer infaq, then donations for open fasting together Monday-Thursday, and Friday rice donations are like that" (Informant J)

"...Only for the details, if per week, per week it is 2 to 5 million if for Friday infaq it is like that" (Informant J)

"...for other donations, sometimes for one month, maybe 1 million, yes, the rice for fasting and Friday praying" (Informant J)

Al-Fatihah Mosque accepts donations from worshipers and the general public. The manager categorizes the donation receipt based on the source, including; charity box infaq, Friday prayer infaq, iftar donation, Friday rice donation and donations in any form aimed at the benefit of the mosque, congregation and society. The receipts are calculated every week. Total weekly infaq fund receipts range from 2-5 million rupiah. Then for donations for iftar and Friday rice, it is around Rp. 1 million per month.

Fund Receipt Flow. The flow of receiving donations is a mechanism for receiving money that applies to the Al-Fatihah mosque. The mosque's financial manager explains the flow of money receipts in the Al-Fatihah mosque as follows;

"For our first line, from the mosque, it is open for donations, or infaq, then for if it has done, maybe this is the donation, if it is sent, there will be a confirmation to the mosque. If it is via bank transfer, it will be recorded later" (Informant J)

"Maybe it is just info, right, because our mosque is a government mosque, join with the university. So, for those who hold finances from the bank, it is usually directly from Mr. Bahri as the university finances staff like that. So if we want to take care

of ourselves, we can go to Pak Bahri first and then we can spend money, if it is a lot, yes, if it is a business with a bank like that" (Informant J)

"For that, all administrators are allowed, only later on, in the end, the management will report to me like that." (Informant J).

Al-Fatihah Mosque accepts infaq and donations directly and indirectly. Mosque administrators receive donations directly from the community and congregation. The donations are directly given to the financial manager (mosque treasurer). Indirect receipts are made through transfers to mosque accounts and charity boxes. Recording of direct receipts occurs when the treasurer receives money from the congregation. Transfer receipts are recorded after confirmation from the congregation, accompanied by proof of delivery.

Financial Recording and Reporting. Financial recording and reporting is a substantive form of accountability. The following interview describes the recording mechanism at the Al-Fatihah Mosque. The following are excerpts from interviews with several informants;

"...for the recording, the mosque divides it for the recording. There was an infaq on Friday, then donations for breaking the fast, Friday rice, the reports are different per month like that" (Informant J)

"Yes, God willing, it will be recorded in full, eh... from the name, size and cellphone number like that so that it can be followed up again, but indeed if you do not give a name, we give the name of God's servant like that. And for those whose direct donations are like food, we did not record it, but immediately..." (Informant J)

The financial manager of Al-Fatihah Mosque records the receipt of infaq and donations based on their allocation. They categorize the receipts into Friday infaq, iftar donations, and Friday rice donations. Donations received in rupiah are recorded in full, including the donor's name, mobile phone number and nominal amount. Complete details of donors into the Al-Fatihah mosque database. If one of the donors does not provide a complete identity, then the recording uses the initials "servant of Allah". Donations in physical forms, such as consumable food, are not recorded in the treasurer's books but are directly distributed to the Al-Fatihah Mosque Congregation.

After recording, the mosque treasurer makes a report on the funds he manages. The form of the financial report of the Al-Fatihah mosque is described by informant M as follows;

"Ok, that's what I remember. They usually report in the form of expenses and income and expenses like that, so use it for anything like that" (Informant M)

"Yes, it's graphically simple, so for example, how much income this month will it be written down, then how much is the expense like that" (Informant M)

Based on the interview excerpt, Al-Fatihah Mosque makes financial reports in the form of cash receipts and disbursements in a monthly period. Each month they detail both receipts and expenses and report them to the congregation. This form of reporting is similar to that of most other mosques ([Andarsari, 2017](#); [Kismawadi et al., 2018](#)).

Referring to ISAK 35, in addition to reporting cash receipts and disbursements, mosques should make a statement of financial position (including; assets, liabilities, and net assets), income statements, and reports on changes in net assets and notes to financial statements. This report is a form of accountability substance submitted to stakeholders. However, regulatory demands, donors and congregations are still low, so the form of reporting cash receipts and disbursements is still dominant in many mosques.

Transparency. Transparency is a guarantee of access for everyone to obtain information about mosque management, one of which is a financial management information. The following is an excerpt from an interview regarding the transparency of financial management at the Al-Fatihah mosque;

"Yes, for self-reports, God willing, from the Alfatihah mosque, it is very transparent, ..for the expenses, so the first expenses are reported at the time of Friday prayers are like that, yes, so the expenses per week are read out at every Friday prayer along with the details, and then we also make a reportthe condition of cash financial cash to unmul finance, so to the unmul treasurer it is for cash finance, and also we will give a monthly report like that to the donor how much expenditure was used and how much was spent e..how much income came in the month this, in that month one month is so" (Informant J)

"As far as I know, yes, as far as I know, for the transparency of Alfatihah mosque's finances itself, it is broadcast at certain moments, for example on Friday, then Eid al-Fitr and so on..." (Informant N)

"Okay, from what I see, it is good enough. So they publish the report transparently every month. Maybe at the beginning of 2020, what I know is that it is still not every month, only every three months, if I am not mistaken, it is like that, then I do not follow it very well, but in 2021 they are quite routine, so they are reported every month and actually for the congregation of Friday prayers, they will be reported at every Friday sermon like that..." (Informant M)

"...They have published this month, like that, sometimes they share it through a whatsapp group, so there is a whatsapp group for donors, but there it will be shared by the mosque to inform us like that..." (Informant M).

Al-Fatihah Mosque shares financial information through various means, both electronic and non-electronic. Electronically, mosque managers share financial information through WhatsApp and Instagram groups. Mosque managers create whatsapp groups for donors as a medium of transparency and also as a means of raising donations for mosque activities. In addition, the management also shared their activities and financial information through the Al-Fatihah mosque's Instagram account.

Another form of transparency media is nonelectronic. The mosque's financial manager announces the mosque's cash receipts and disbursements every Friday, and at major holiday events such as Eid al-Fitr and Eid al-Adha. The financial manager also makes a monthly report which is sent to unmul as a form of transparency on the receipt and use of the funds.

When accountability is deemed crucial to be carried out, it will result in demands for its implementation. However, a demand for accountability cannot be generalized. There are different views of each individual. This is evidenced in the results of interviews with donors, namely Informant N and Informant M as follows:

"I replied that I believe in financial management, but it is still necessary to be transparent because that is part of accountability, yes, and it is important that transparency is necessary because even though we already believe it does not reduce transparency, it does not exist. But if you ask me personally, because the amount of alms I give is also not large, I usually don't pay much attention to the financial statements because I believe that I'm sorry that the money will be channelled for the good of the people" (Informant N)

"I personally need it, so I know clearly, for example, what this donation is for..."
(Informant M)

In terms of demands for accountability, the Al-Fatihah Mosque has 2 (two) different views. In this study, researchers managed to get informants who are permanent donors (Informant M) and incidental donors (Informant N). Permanent donors are individuals who give part of their wealth to a place of worship/foundation/non-profit organization on a regular basis for a longer period of time. Meanwhile, incidental donors are individuals who give part of their wealth to a place of worship/foundation/non-profit organization from time to time. In the view of permanent donors, accountability is important and needed by Informant M because the transparency carried out by the manager of the Al-Fatihah Mosque is proof that the allocation of funds has been carried out properly.

According to the view of incidental donors, accountability has become less important because, based on Informant N's explanation, the existence of trust in the financial management of the Al-Fatihah Mosque makes the informants not really need financial reports, besides the lack of need to see financial statements is also caused by the small number of donations. However, Informant N continued to explain that transparency really needs to be done as a form of accountability to the community. As for from here, it can be seen that there are different views in looking at the demands for accountability of the Al-Fatihah Mosque that occur as a result of the nominal amount issued by each donor.

The phenomenon of low demand for accountability is caused by the incidental nature of donations, and the amount is not large. This is confirmed by research conducted (Bagby, 2017). He found that the Muslim community made donations with a nominal that was not large enough. In addition, Islam teaches to make infaq or donations in secret (Al-Quran 2:274). This triggers the congregation not to demand accountability from the mosque's financial managers.

Accountability should be the obligation of financial managers, regardless of whether there are demands from donors and the public. This is in line with the stewardship theory explaining that mosque financial managers will be motivated to act in accordance with the wishes of the donor (Davis et al., 2018). The obligation to report is a form of emphasis on the public interest rather than personal interests.

The phenomenon of mosque financial management before and during the pandemic receipt of funds before and during the pandemic. The Covid-19 pandemic has become an epidemic that has attacked Indonesia from March 2020 until now. This condition cannot be predicted when it will end, so it has an impact on changes in people's lifestyles. One area that has an impact is places of worship. This impact can be seen in the receipt of infaq before and after the COVID-19 pandemic. Al-Fatihah Mosque explained the changes in an interview with the mosque treasurer as follows;

"Yes, well for income before and after the pandemic. ...maybe during the pandemic even more..." (Informant J)

"So, after this pandemic, the income is even more, it is just for now, if it is a lockdown, it is not even a lockdown or when it rains, the congregation is a little bit... the income might only be around 2 to 3 million, if it is normal as usual, ... even though it is covid but the main thing is no lockdown is usually 4 to 5 million. It is more about the general lockdown that has more influence" (Informant J)

"Mostly even after the pandemic. why ...because we are from the mosque, ...give a new mechanism like that after the pandemic. So we racked our brains to the

mosque's finances kept going like that. ... if previously there was a lot of money coming in, it was more than the amount was on Friday, so yeah... usually on Friday, we just slide the charity box, shift it...every congregation, right. So now, after the pandemic we are racking our brains because we are not allowed to touch, so there are guards at the mosque like that, at every door, so everyone passing by remember that to give infaq..." (Informant J)

"For transfers, there is no change, huh. Maybe just the addition of other banks like that. Previously we used muamalat, now we are adding a BNI bank to make it easier..." (Informant J)

The Covid-19 pandemic is an extraordinary event that makes all forms of lifestyle or lifestyle change according to situations and conditions. This of course affects the receipt of funds received by places of worship, especially at the Al-Fatihah Mosque. However, there are special findings during the Covid-19 pandemic, based on the results of the interview with the treasurer of the Al-Fatihah Mosque, it was stated that the income during the pandemic was actually more than the period before the pandemic. This happens as a result of the increasing level of faith and concern of the community or congregation for awareness to share with others and help each other when life is difficult in the midst of a pandemic.

In addition to the internal factors of the congregation, the increase in the number of donations was also caused by innovative programs and new mechanisms run by the management of the Al-Fatihah Mosque. In the pre-pandemic period, infaq collection was done through the distribution of charity boxes. After the pandemic period, this method was no longer possible, so the administrator placed guards at every mosque door so as to strengthen the motivation of the community to donate when leaving the mosque. In addition, during the pandemic the Mosque Manager added a bank account to make it easier for pilgrims to make transfers without incurring additional administrative costs.

Priority scale for the use of funds before and during the pandemic. The COVID-19 pandemic affects the structure of the use of funds. In addition to the operational priorities of worship, there is an additional spending structure during the pandemic. The mosque's financial manager makes this addition a priority scale to support mosque activities. The following is an interview excerpt about the priority scale of budget used during the pandemic;

"For every week, we usually pay for Friday sermons, Friday sermons are certain... how much is the nominal, yes, that's for sure. Then Friday rice, that's for sure every week if the amount is also the same, God willing. Then open together Monday and Thursday, it still runs. Every month there is a payment for Wi-Fi, then the salary of the designer so we have our own designer, yes it is paid every month, and also the security of the mosque security is also paid every month. The rest is more for mosque equipment, what you need... that is what you will buy. If from the treasurer himself, pegged every week ... giving 500 thousand for the equipment section..." (Informant J)

"For before and after, maybe there will be an increase for expenses because, since the pandemic, we are the Alfatihah mosque broadcasting that way, so we can study in the mosque, so since the pandemic, we have installed Wi-Fi in the mosque. So there is a slight increase in expenses that must be paid every month, it is different from before the pandemic, before the pandemic, our mosque did not have Wi-Fi

like that, so maybe it is more like Wi-Fi, if for electricity or for the water supply, we do not have it pay, so it is directly from the university" (Informant J)

Prior to the pandemic, the priority scale was mosque operations which included payment of Friday prayer sermons fees, purchases of Friday rice at a fixed amount each week, purchasing of iftar menus on Mondays and Thursdays, and payment of graphic design salaries, payment of security salaries, and mosque equipment. During the pandemic, activities continue to run, and there are even additional broadcast activities that are routinely carried out. This affects the additional costs during the pandemic. The addition comes from installing mosque Wi-Fi for religious activities, student learning facilities, and people in need.

Transparency methods before and during the pandemic. During the Covid-19 pandemic, there were restrictions and restrictions on community activities, including worship activities. This has increased the use of internet services and social networks as a medium of communication and socialization. Al-Fatihah Mosque suffered a similar impact. The submission of financial information carried out before and at the beginning of the covid-19 pandemic was revealed by Informant J in the following excerpt from the interview:

"Yes well, for transparency, there is no significant difference. At least before the pandemic, expenses per week were read out during Friday prayers then... after the 2020 pandemic, there was an appeal letter not to pray in congregation, finally the weekly spending information was shared on social media. But now, thank God, it is normal to read it every Friday and still share it on social media." (Informant J)

There is no significant difference in the method of financial transparency used by the Al-Fatihah Mosque before and during the Covid-19 pandemic. It's just that a small change occurred when in 2020 when there was a circular issued by the government related to the prohibition of carrying out congregational prayers in mosques. Media transparency of Friday announcements changed to dissemination through social media and persisted to this day. So this makes the announcement of reports per week only shared on social media.

The religious and humanist phenomenon of the mosque people, religiosity & relationship with God. Religiosity is a state from within that encourages an individual to behave in accordance with the religious order and beliefs held. The level of religiosity cannot be measured by humans authentically. However, one of the religious attitudes that are reflected in a person is hope, which is oriented towards God and the hereafter. The phenomenon of religiosity is identified in the motivation to work as a mosque financial manager and the motivation to donate money from donors. The following are excerpts from interviews with Informants J, M and N:

"I become an administrator apart from what I mentioned earlier ...yes, it is a form of giving service to Allah. Because what we are taking care of is God's house, so I feel grateful because I have been given the opportunity to be a part of Alfatihah mosque" (Informant J)

"Good for their own reasons, actually there are no grandiose reasons because to give charity, yes, especially Muslims are often taught to give charity when it is narrow or spacious. So, God willing, this is also a form of charitable investment in the afterlife like that" (Informant N)

"... this can be a form of saving for good deeds for myself personally, God willing, and an expression of gratitude for the sustenance that God has given" (Informant M)

Mosque financial managers are not the main profession of informants, so it is necessary to explore the motivations for their involvement in these activities. The results of the interview show that there is religiosity among financial managers and the Al-Fatihah Mosque congregation. The main reason for involvement in financial management is as a form of servitude to God. Furthermore, the mosque is the house of Allah, so it is not surprising that there are some sincere Muslims to help take care of Allah's house.

In addition, the religiosity side is also seen in the donors or congregations of the Al-Fatihah Mosque. They reveal that alms/infaq is an obligation, so there is no rational reason other than obedience to God's commands. Infaq / Sadaqah is a recommendation without knowing the situation, both narrow and spacious. This is the main factor for donating some of the property as an investment that will be reaped on the Day of Judgment.

Honesty is a person's attitude to state the truth about a situation. Honesty is an important characteristic in financial management. The honesty of the mosque's financial management triggers donor confidence in the reports submitted. The following is an interview excerpt about the character of honesty in the financial management of the Al-Fatihah mosque;

"... which we are also sure about, eh... yes, like the monthly report, how much income and expenses are there, so the donor believes that because we give the results that are there. We also look at the documentation sometimes...the agenda, after the agenda, we immediately send it to the donor group" (Informant J)

"It is clear if the donation is for breaking the fast, it is clear that it goes directly to iftar. As well as the donation for Friday rice, it's clear that we use the donation only for Friday rice and also if it's an infaq, we will only do it for the mosque...we'll adjust it for a mosque like that" (Informant J)

"When they have made the donation, they immediately give a report if for example, it has been distributed on what day on what date and for what reason. So according to the donation contract..." (Informant M)

The point of honesty is important to always be upheld in a social environment because honesty is a driving aspect that increases trust in something. Honesty is reflected in the transparency of activity reports that are directly sent to donors and the public through the social media of the Al-Fatihah mosque. Then the allocation of funds is also made clear, if the donation that is opened is intended as a joint iftar fund, then the distribution is only for breaking the fast together, as well as if the donation is intended for the needs of the mosque then the distribution of funds is only for the needs of the mosque. This is reinforced by the information provided by Informant M as a donor that the management will immediately provide a complete report regarding the distribution of donations along with the date and purpose per the donation contract.

Trust is a belief that someone will do something according to what we want. One of the levels of trust is determined by transparency. Transparency in the financial management of the Al-Fatihah mosque, trusted by the congregation and donors. This belief is reflected in the excerpts from interviews with the following three informants;

"Yes, for the management, it seems that the donors really believe that, what we see is that the donors can continue to do that every week, send if there is indeed sustenance. So, God willing, the donors will continue and increase" (Informant J)

"on a scale of one to three, I will answer two, so I feel quite confident in the financial management at Alfatihah Mosque" (Informant N)

"I believe it is enough, so what I see is that from the Alfatihah mosque, there are several programs that they have launched like that since 2020 that I know" (Informant M)

Transparency in reporting activities and finances of the Al-Fatihah mosque increases public trust. This is evidenced by the statement given by the treasurer of the Al-Fatihah Mosque, who explained that the donors strongly believed in the financial management of the Al-Fatihah Mosque, so that regular donors made donations regularly and the number of donors increased. Apart from the management, the donor also stated that Informant N and Informant M, as donors said that they trusted the financial management of the Al-Fatihah Mosque.

Responsibility is the awareness that humans have of their obligations. The financial manager is responsible for fulfilling the information desired by the congregation. The treasurer's sense of responsibility as a financial manager is presented as follows;

"Yes, if it is for financial management, maybe because of an obligation, yes, because his position is in the treasurer, so it is an obligation, and also if not the treasurer, you can't help at all, it looks like for finance" (Informant J).

"Financial managers always report the receipt and use of their funds every Friday. Usually, before the preacher is invited, there are announcements. The contents are the details of receipts, then expenses, then the balance." (informant M)

In terms of humanism, moral responsibility certainly cannot be separated from its supporting aspects. This side is shown by the statement of the attitude of the treasurer of the Al-Fatihah Mosque that the obligations of the position he currently carries make him carry out his duties as the financial manager of the Al-Fatihah Mosque well, because if he does not serve in the finance department, not all administrators can come into direct contact with financial governance. This was also confirmed by one of the informants. He stated that the financial manager had carried out his obligations and always announced it every Friday.

Conclusion

The COVID-19 pandemic has had several impacts on religious organizations. The agent of responsibility has prominent accountability because the funds managed by places of worship are people's funds. Therefore, accountability for the financial management of worship places contains religious and humanist values. In terms of religiosity, the mosque's financial manager views that the task he carries out is not only a responsibility to the people but also a form of transcendental obedience. Humanism is manifested in honesty, trust and responsibility. Integrity and responsibility of financial management create people's trust in the financial management of worship places.

Regarding reporting, places of worship obtain sources of funds from the people through transfers and in cash. Financial managers then record and make simple reports on the funds they manage. The form of reporting for places of worship contains cash receipts and disbursements. Places of Worship have not made a complete report

regarding the assets, liabilities and net assets they manage. This is due to the low demand for accountability from the people. The people are satisfied with the cash receipts and disbursements reports submitted by the manager of the place of worship. Even people who donate incidentally to places of worship, especially mosques, are not too concerned about the reporting provided by the mosque's financial manager.

Accountability before and during the pandemic is not much different. Although all lines experienced a contraction in acceptance, there were interesting things found in mosque places of worship, namely the increase in sources of income during the pandemic. The structure of the use of funds is not much different; it's just that there is additional shopping for Wi-Fi to support the activities of places of worship and to support financial reporting media and activities.

This study has limitations. First, this study focuses on interview information from administrators and donors because of concerns about the spread of the virus that is currently endemic, so document inspection and observation are difficult to do. Further research is recommended to explore several topics, including accountability in smaller places of worship and mosques whose operational costs are financed by the government. Second, future research can identify barriers to financial managers in providing reports that comply with public sector reporting standards. Third, further research is directed to explore the people's wishes regarding what form of information they need.

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