

The Role of Internal Audit in Preventing Mosque Financial Reporting Fraud at the Grand Mosque as a Sharia Tourism Destination in Soloraya

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Abstract

Mosque, as a non-profit organization, plays a pivotal role in its function as a place of worship. Additionally, it serves a significant role in supporting social activities, tourism, education, and other activities in accordance with Islamic law. To address the demands of transparency and accountability, it is imperative that mosques prepare accurate financial reports in accordance with relevant accounting standards. However, the implementation of these practices is often hindered by limited resources. This study aims to analyze the role of internal audit in preventing fraudulent financial reporting of mosques in accordance with relevant accounting standards, with a focus on the grand mosques of sharia tourism destinations in Soloraya, namely Al-Falah Sragen Grand Mosque, Madaniyah Grand Mosque Karanganyar, and Al-Aqsha Mosque Klaten. This research uses descriptive qualitative methods with primary and secondary data as sources through observation, interviews, and documentation. The results indicated that while the mosques have prepared financial statements in accordance with sharia accounting principles, such as accountability, fairness, and truth, their accounting practices are not yet fully aligned with the accounting standards of non-profit entities. Internal audits, though still rudimentary in some mosques, contribute to fraud prevention by providing basic oversight mechanisms. The involvement of professional organizations like LAZISMU at Masjid Raya Al-Falah Sragen exemplifies effective financial management. However, other



mosques rely on simpler approval mechanisms by mosque management or local government supervision.

Keywords: Internal Audit, Mosque, Financial Statements, Accounting Standards.

INTRODUCTION

Mosques, as hallowed Islamic religious institutions, function as non-profit entities within the public sector. These venerated edifices transcend mere places of worship, serving as vibrant hubs that foster social cohesion, promote tourism, and facilitate educational and other activities that align with Islamic law. Notably, in Indonesia, these institutions are often referred to as "sharia tourism" or "religious tourism," underscoring their cultural and religious significance. These visits, which are often encouraged by Islamic communities, are driven by the cultural and historical significance of the mosques, as well as their management and aesthetic qualities. The Qur'an, in the ninth chapter (At Taubah) verse 18, states:

إِنَّمَا يَعْمُرُ مَسَاجِدَ اللَّهِ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَنْ يَكُونُوا مِنَ الْمُهْتَدِينَ ﴿١٨﴾

“The mosques of Allāh are only to be maintained by those who believe in Allāh and the Last Day and establish prayer and give zakāh and do not fear except Allāh, for it is expected that those will be of the [rightly] guided.”

The potential of a large mosque will continue to grow, and it is evident that this growth will not be separated from the existence of financial resources. Consequently, if multipurpose activities that are beneficial to the people are not managed properly, many problems in management will ensue. This can potentially result in stagnation and even decline in the future. Indeed, numerous mosque *takmirs* employ conventional management practices characterized by a lack of systematic planning, a division of labor that is ill-defined, and inadequate financial reporting (Kurniawan, 2019).

The current state of financial records at mosques is characterized by a lack of a standardized record format for documenting cash income and expenses. The financial report format is rudimentary, comprising columns for number, date, description, debit, credit, and balance. According to the manager of the Madaniyah Grand Mosque Karanganyar, the challenges encountered in documenting transactions and preparing financial reports stem from a lack of expertise and proficiency in accounting science and financial reporting principles, compounded by the presence of personnel within the finance department who possess competencies in other domains.

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The assertion concerning the function of accounting within the Islamic context serves as a means for Muslims to enhance their faith and piety in Allah. This assertion is grounded in Surah Al-Baqarah: 282, which serves as the foundational basis for Muslim law concerning financial transactions and honesty. The Qur'anic verse under scrutiny in Surah Al-Baqarah 282 underscores the continuity and historical depth of accounting practices within Islamic jurisprudence (Rahayu, 2014).

It is crucial to acknowledge that mosques function as non-profit institutions, operating as religious organizations. These mosques are subject to the guidelines outlined in PSAK 45, which pertains to the financial reporting requirements of non-profit entities. This includes sharia transactions, such as *zakat* and *infaq/sadaqah*, which are also subject to the provisions of PSAK 109. Consequently, it can be deduced that mosques are obligated to integrate the implementation of PSAK 45 and PSAK 109 with financial preparation and reporting (Kusumawardani et al., 2019). In another reference, the ratification of PSAK 13 and the replacement of PSAK 45 with ISAK 35 as guidelines for preparing financial statements of non-profit organizations requires an understanding of the application of new standards in financial reporting to ensure the correct presentation of financial reporting. Financial reports that are both accurate and responsible are essential for maintaining the trust of donors and for being prepared for potential requests for funds from new debtors who require financial reporting (Abidin and Rahma, 2020).

The financial aspect encompasses all assets owned by the mosque, including financial holdings and physical infrastructure, as well as all infrastructure owned and managed by the mosque. In addition to attempting to meet financial needs through routine fundraising, the board is also responsible for managing and controlling mosque finances when the mosque's funds and assets are substantial. This is done to ensure that the obtained funds and assets are not misappropriated, lost, misused, or otherwise compromised in a manner that could weaken or damage the mosque's finances. Adequate financial management and control are essential for ensuring maximum fundraising effectiveness, facilitating timely mosque operations, and fostering trust among the congregation and the community that provides the funds. The financial control process is an integral component of the financial management audit. The implementation of financial control mechanisms and procedures within internal control systems is crucial for ensuring the effectiveness of financial management systems. The objective of internal audit is to ensure that the entire process adheres to the institution's established rules, thereby providing external parties (e.g., donors, communities) with relatively reliable

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information. The involvement of donors, worshipers, and the community is crucial for ensuring the transparency and adherence to applicable standards of the mosque's financial management. This involvement fosters confidence, encouraging continued and future financial support for the mosque.

The selection of the three mosques in the Soloraya region namely Masjid Raya Al-Falah Sragen, The Madaniyah Grand Mosque in Karanganyar, and the Al-Aqsha Grand Mosque in Klaten as the object of research was due to the ease of conducting interviews with mosque administrators, ensuring the accuracy and relevance of the data obtained. This further motivated by the fact that these mosques are tourist destinations in the Soloraya region and receive significant public attention, thereby ensuring convenient access for researchers.

The internal control and audit on financial reporting in religious entities, particularly Islam, which focuses on mosques as the object, remains a rarity in both practical and scientific studies. In this case, the financial manager of the mosque is entrusted with the responsibility of managing these funds because all programs related to the mosque are part of the organizational mandate that must be executed by the Ta'mir Mosque Management. Moreover, maintaining the trust of donors and managing Muslim funds properly is essential to prevent fraud.

RESEARCH METHODS

This research employs a descriptive qualitative approach, utilizing a case study methodology. The objective of this study is to analyze the role of internal audit in preventing fraud in mosque financial reporting. The subjects of this study are three Grand Mosques for Sharia Tourism destinations in Soloraya. These mosques were selected due to their classification as prominent landmarks and Islamic centers, serving as sharia tourism destinations dispersed throughout the Soloraya region. The research methodology employed a tripple approach of in-depth interviews, observations and documentation. The reliability of research findings, whether from observations or interviews, is enhanced when supported by relevant documents such as financial statements.



RESULTS AND DISCUSSIONS

Overview of Research Objects

1. Masjid Raya Al-Falah Sragen

The origins of Masjid Raya Al-Falah date back to 1956, when it was first established on the waqf land of PG Mojo Sragen. The mosque is located on Jl. Sukowati, Kebayan 3, Sragen Tengah, Sragen District, Sragen Regency, Central Java 57212. The managerial staff of the Masjid Raya Al-Falah is predominantly comprised of activists affiliated with the Muhammadiyah Islamic organization. The mosque, which has adopted the motto "*Dari Masjid Kita Bangkit*" which means "From the Mosque We Rise", has garnered recognition for its numerous programs and its effective management. According to the PWM Jateng website, the diverse array of programs at Masjid Raya Al-Falah contributes to its perpetual vitality. Numerous Muslim communities express interest in visiting this mosque for purposes such as rest, prayer, tourism, and comparative studies.

2. Madaniyah Grand Mosque Karanganyar

The Madaniyah Grand Mosque is situated in the urban center of Karanganyar Regency, specifically at Jl. Lawu No.387, Badran Asri, Cangakan, Karanganyar District, Karanganyar Regency, Central Java 57716. This mosque is one of the mosques that has gained prominence as a religious tourism destination. In addition to its function as a place of worship, the mosque also provides a room or meeting hall for events that certainly does not violate Islamic law. According to the Karanganyar district government website, the architectural design of this mosque, which evokes Middle Eastern sensibilities, confers a luxurious ambience upon the Madaniyah Grand Mosque. The construction of the mosque was initiated at the beginning of 2022, and it was officially inaugurated on March 11, 2022, at a cost of 101 Billion Rupiahs. The architectural design of the Madaniyah Grand Mosque is distinguished by its imposing doors, viewing towers, and four majestic minarets.

3. Al-Aqsha Grand Mosque Klaten

As stated in the annals of the mosque, the Al-Aqsha Grand Mosque was constructed on a 5,266-square-meter site in 2012. Its location is particularly advantageous, situated along the Solo-Jogja road in Peraksangkal, Jonggrangan, Klaten Utara District, Klaten Regency, Central Java 57435. The mosque's strategic location ensures that it remains consistently busy, with worshipers flocking daily to engage in both spiritual practice and moments of respite.



Mosque Internal Audit System**1. Internal Audit System at Masjid Raya Al-Falah Sragen**

The financial system and funding for mosque activities and operations are derived entirely from external sources, thereby precluding any internal control over these resources by the local government. All financial activities related to the mosque is managed by *Lembaga Amil Zakat Infaq and Shadaqah Muhammadiyah* (LAZISMU) and directly supervised and audited every month. The financial administration of Masjid Raya Al-Falah is conducted in accordance with the directives issued by the mosque's management, who submit the Cost Budget Plan to LAZISMU. The mosque Takmir's role is limited to providing assistance, conducting oversight, and ensuring transparency in financial matters.

2. Internal Audit System at Madaniyah Grand Mosque Karanganyar

The Madaniyah Grand Mosque Karanganyar is subject to internal supervision and control by two entities: the Regional Government and the mosque management. The General Chairperson has not yet developed a written Standard Operating Procedure (SOP) to guide these supervisory activities, as the Madaniyah Grand Mosque is a relatively recent development. All financial activities at the mosque are subject to direct supervision and are carried out in accordance with the instructions of the chairman and relevant departments. The internal audit process at the Madaniyah Grand Mosque Karanganyar utilizes a streamlined approach, whereby all routine and non-routine revenue and expenditure processes are subject to prior approval from the head of the Takmir before disbursements of mosque funds are executed.

3. Internal Audit System at Al-Aqsha Grand Mosque Klaten

The Al-Aqsha Grand Mosque Klaten was constructed with the involvement of the local government, which possesses both the buildings and the land. The mosque Takmir prioritizes the primary objective of fostering the mosque's growth. The supervision of the Al-Aqsha Grand Mosque Klaten is carried out by two parties, namely the Regional Government and the mosque's management. The local government plays a multifaceted role in the mosque, because the Takmir focuses on ensuring the smooth functioning of its activities and agenda. On an annual basis, the mosque issues reports detailing its activities and financial situation, with the Regional Government exercising oversight in this regard.

Mosque Financial Management System

Masjid Raya Al-Falah Sragen, Madaniyah Grand Mosque Karanganyar, and Al-Aqsha Grand Mosque Klaten function not only as places of worship but also as destinations

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for sharia tourism, attracting Muslim visitors on a daily basis. The primary financial support for these mosques is derived from *infaq shadaqah* and donations from the ummah. Consequently, it is incumbent upon the mosques to prepare financial reports as a source of financial information that is useful for the benefit of the mosque. This financial report serves a dual purpose, as it also functions as a means of accountability for the management of incoming funds from donators.

1. Financial Management System of Masjid Raya Al-Falah

Masjid Raya Al-Falah financial resources are derived exclusively from non-Regional Government Budget funds, specifically donations and contributions from individuals. In the previous fiscal year, the mosque's financial administration was overseen by the Takmir. However, as time elapsed, the funds entering the mosque increased and poses challenges to an effective financial governance. In response, the Masjid Raya Al-Falah has opted to collaborate with LAZISMU, a philanthropic organization, by establishing a dedicated LAZISMU office for mosque services. The management of all mosque finances is now entrusted to LAZISMU, with the mosque Takmir assuming an assisting, monitoring, and transparent role regarding incoming mosque finances, ensuring the adherence to the stipulated amount. All financial activities related to the mosque are subject to direct oversight and supervision by LAZISMU's audit department. The expenditure and utilization of mosque finances are executed in accordance with the directives of the mosque manager. When financing is allocated and a mosque agenda is to be executed, the Takmir submits the Cost Budget Plan to LAZISMU, typically on a monthly basis. This ensures that the finances sourced from the mosque continue to support its operations, even though the management is situated in the LAZISMU service office.

The two guidelines provided by the IAI regarding the financial reporting of non-profit organizations are PSAK 45 concerning the reporting of non-profit organizations and PSAK 109 concerning *zakat*, *infaq*, and *shadaqah*. The results of interviews conducted with the director of Masjid Raya Al-Falah, in conjunction with financial data, indicate that mosque funds are derived from *zakat*, *infaq*, humanitarian funds, and mosque *infaq* from multiple sources. Consequently, when the mosque's financial transactions are substantial and overseen by a recognized amil institution, this approach is regarded as an effective means of ensuring the responsible management of funds by the mosque Takmir.

2. Financial Management System of the Madaniyah Grand Mosque Karanganyar



The financial resources of the Madaniyah Grand Mosque Karanganyar are currently derived exclusively from non-Regional Government Budget sources. However, the government has formulated plans to allocate budgetary funds for the mosque's operations in the future. This will ensure the availability of financial resources from the Regional Government Budget. The mosque's revenue from non-Regional Government Budget sources includes *infaq*, parking fees, and contributions from the viewing tower. Additionally, the mosque offers rental services for various facilities, including the hall for marriage contracts and khatam Al-Quran, among other activities that do not contravene Islamic legal provisions. This revenue stream is allocated toward meeting the operational expenses of the mosque, including but not limited to employee salaries, honoraria for the preacher, water, internet connectivity, the cost of *taklim* assembly activities, and other operational needs. The expenses associated with the upkeep of the mosque are considerable, including but not limited to electricity costs and maintenance expenses.

The supervision and execution of all financial activities are subject to direct oversight and are carried out in accordance with the directives issued by the chairman and relevant departments. With regard to reporting, the Madaniyah Grand Mosque Karanganyar utilizes a simple cash flow report, encompassing customary charitable contributions and daily mosque expenditures. Researchers identified a deficiency in the financial reporting process, noting its reliance on a rudimentary cash flow report model. This is primarily due to the fact that the mosque is a recent construction and the finance manager lacks the specialized knowledge of the finance department, which has led to the finance manager's execution of multiple primary responsibilities.

Table 1. Madaniyah Grand Mosque Cash Flow Statement Model

No.	Description	Log in	Exit	Balance	Description
1	Final Balance	xxx		xxx	
	Bisyaroh Redemption		xxx		
	Sunday morning Infaq	xxx			
	Friday Infaq	xxx			
	View Tower	xxx			
	Daily Infaq	xxx			
	Pay Electricity		xxx		



	Employee Salary		xxx		
	Total	xxx	xxx	xxx	
	Balance in Current Account			xxx	

3. Financial Management System of the Al-Aqsha Grand Mosque Klaten

The financial resources of Al-Aqsha Grand Mosque Klaten can be categorized into two primary sources: Regional Government Budget funds and non- Regional Government Budget funds. The incoming Regional Government Budget funds are allocated for mosque operations, including remuneration for security officers, administrative officers, janitors, imams, *muadzins*, and the procurement of stationery, electricity, and associated taxes. However, due to the constraints imposed by the nominal allocation from the local government, the funds provided are often inadequate. Consequently, the Takmir policy entails the allocation of non- Regional Government Budget funds, including those from *infaq*, to augment operational expenditures. It is crucial to note that, from a financial statement perspective, Regional Government Budget funds are distinctly segregated from routine mosque charity income sources.

The Al-Aqsha Grand Mosque Klaten derives its non- Regional Government Budget income from *infaq* funds and bank profit sharing. This revenue stream is allocated toward meeting the operational needs of the mosque, including but not limited to employee salaries, honoraria for religious scholars, water expenses, internet connectivity, the cost of religious education programs, maintenance of the mosque, and other operational expenses. For significant expenditures, such as electricity costs and mosque repairs, the local government provides financial assistance.

The local government exercises direct supervision over all financial activities of the mosque, with the Klaten regent serving as the primary supervisor. In regard to reporting, the Al-Aqsha Grand Mosque Klaten continues to utilize a rudimentary cash flow report on a monthly basis, encompassing both routine charitable contributions and the mosque's daily expenditures. Annually, a comprehensive report of the mosque's financial activities is submitted to the local government, thereby ensuring accountability. Researchers have identified deficiencies in the mosque financial reports, noting the exclusive reliance on the cash flow report model.



Table 2. Al-Aqsha Grand Mosque Klaten Cash Flow Statement Model

Financial Report			
Al Aqsha Grand Mosque Infaq			
Year 2019			
December 2018 Infaq Balance			Rp. XX
2019 Income:			
	2019 Infaq	Rp. XX	
	Profit Sharing of Bank Jateng Syariah and Bank Dharma Kuwera	Rp. XX	
	Total Income	Rp. XX	Rp. XX
2019 Expenditures:		Rp. XX	
	Employee Intensive Expenses	Rp. XX	
	Extinguisher Refill Cost	Rp. XX	
	GSSB Activity Costs	Rp. XX	
	Halal Bi Halal Activity Costs	Rp. XX	
	Eid al-Adha Activity Cost (Qurban)	Rp. XX	
	Ramadan I'tikaf Activity Fee	Rp. XX	
	Ramadan Activity Costs	Rp. XX	
	Eid Prayer Activity Fee	Rp. XX	
	Employee Consumption Costs	Rp. XX	
	Activity Consumption Costs	Rp. XX	
	Consumption Cost of Community Service	Rp. XX	
	Nuzulul Qur'an Consumption Costs	Rp. XX	
	Meeting Consumption Costs	Rp. XX	
	Guest Consumption Costs	Rp. XX	
	Other Costs	Rp. XX	



	Flag Purchase Cost	Rp. XX	
	Purchase cost of bathroom mirror	Rp. XX	
	Inventory Purchase Cost (HT)	Rp. XX	
	Inventory Purchase Cost (Wall Clock Stand)	Rp. XX	
	Inventory Purchase Cost (Carpet)	Rp. XX	
	Inventory Purchase Cost (LCD Projector)	Rp. XX	
	Inventory Purchase Cost (Car Garage Fence)	Rp. XX	
	Inventory Purchase Cost (Trolley)	Rp. XX	
	Inventory Purchase Cost (Vacuums)	Rp. XX	
	Cost of Building Ablution Facilities and Outside Toilets	Rp. XX	
	Maintenance Costs for Generators and Water Pumps	Rp. XX	
	Vehicle Maintenance Cost	Rp. XX	
	Pond Maintenance Cost	Rp. XX	
	Ablution and Toilet Maintenance Cost	Rp. XX	
	Vacuum Maintenance Cost	Rp. XX	
	Cost of Painting the Entire Mosque Wall	Rp. XX	
	Scapolding Painting Cost	Rp. XX	
	CCTV and AC Maintenance Costs	Rp. XX	
	Inventory Maintenance Cost	Rp. XX	
	Carpet Maintenance Cost	Rp. XX	
	Elevator Maintenance Cost	Rp. XX	
	PVC Ceiling Installation Cost	Rp. XX	
	Sound Maintenance Cost	Rp. XX	
	Garden Maintenance Cost	Rp. XX	
	Activity Supplies Cost	Rp. XX	
	Electrical Supplies Cost	Rp. XX	

	Mosque Dome Rehab Cost	Rp. XX	
	Cost of Renovating a Priest's Room	Rp. XX	
	Household Expenses	Rp. XX	
	Activity Transport Costs	Rp. XX	
	Employee Wage Cost	Rp. XX	
	Honor of Khotib for Friday Prayer	Rp. XX	
	Khafalah Kajian	Rp. XX	
	Loundri Mukena	Rp. XX	
	Revenue Sharing Tax	Rp. XX	
	Avansa Vehicle Tax	Rp. XX	
	Purchase of stationery	Rp. XX	
	Purchase of Cleaning Materials and Tools	Rp. XX	
	Purchase of Medicines	Rp. XX	
	Garden Maintenance	Rp. XX	
	Garbage Retribution	Rp. XX	
	Total Expenses		Rp. XX
	December 2019 Final Balance		Rp. XX

CONCLUSION

The results of the research exposure indicate that Masjid Raya Al-Falah Sragen, the Madaniyah Grand Mosque Karanganyar, and the Al-Aqsha Grand Mosque Klaten are non-profit organizations whose primary activities consist of performing worship activities and engaging in other activities that do not contravene Islamic law, provided that the program or activity in question successfully attracts the attention of Muslims to visit. Furthermore, this research reveals that the mosques as sharia tourist destinations face significant challenges in transparent and accountable financial management. Internal audit plays an important role in preventing potential fraud in financial statements by ensuring supervision and control over the use of funds.

Masjid Raya Al-Falah Sragen serves as a prime example of effective management, as evidenced by its collaboration with LAZISMU to oversee financial operations. The implementation of Cost Budget Plan submission, monthly audits, and direct supervision from LAZISMU underscores the significance of the involvement of professional institutions in promoting accountability and transparency in mosque fund management.



Conversely, Madaniyah Grand Mosque Karanganyar and Al-Aqsha Grand Mosque Klaten implement simpler internal control mechanisms, which conducted through the approval mechanism of the Takmir or local government supervision, although not yet supported by standardized documented procedures.

While the financial statements prepared remain simple and do not fully align with non-profit accounting standards (PSAK 45 and PSAK 109), the role of internal audit has contributed to increase the trust of donors and worshippers in the management of mosque funds. To further enhance fraud prevention, it is necessary to strengthen the capacity of internal audit and implement better accounting standards, so that mosques are able to meet accountability demands within the context of Islamic tourist destinations.

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