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RESPONSIBLE AI AND HUMAN-CENTERED DESIGN: BRIDGING ETHICS AND INNOVATION

FINANCIAL MANAGEMENT AND REPORTING AT THE I'ANATUT THOLIBIN MOSQUE SURABAYA

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Abstract: This study aims to analyze the accountability of the management and reporting of the I'anantut Tholibin Mosque. The research method used is a qualitative case study by highlighting the phenomenon of management and reporting at the I'anantut Tholibin Mosque in Surabaya. The researcher uses data analysis techniques starting from data collection to the completion of the data collection process by collecting data, reducing data, presenting and drawing conclusions. Data collection is carried out through observation, interviews and documentation. The selected informants are people who really understand the problems to be studied and people who currently hold positions that are in accordance with the information to be extracted. Based on the results of the study, the I'anantut Tholibin Mosque in Surabaya has a similar understanding, namely the understanding of financial management and reporting. Unfortunately, the implementation of PSAK 109 and PSAK 45 has not been fully fulfilled by the mosque management. So the reports presented are merely an indication of the incoming and outgoing financial reports, not in accordance with existing policies, the implementation of KDPPLKS is also unknown and has not implemented sharia reporting in the presentation of its reports.

Keywords: Financial Management, Financial Reporting, Mosque

1. Introduction

A mosque is a multi-functional place of worship. A mosque is not a place of worship specifically for prayer and Itikaf alone. All positive and beneficial activities for the people can be carried out at the mosque. Whether it is a religious problem or a world problem, there is no sharia prohibition on doing so in a mosque. During the time of the Prophet sallallaahu alaihi wasalam, mosques were very prosperous. Mosques are not only used as places for prayer. The Prophet used the mosque as a center of activity. Indonesia has so many mosques, which clearly has great potential for Muslims both economically, politically and socio-culturally. Indonesia is a country with the largest Muslim population in the world. The Muslim population is directly proportional to the number of mosques in Indonesia. As of 2019, the number of mosques and prayer rooms registered with the Ministry of Religion of the Republic of Indonesia is 546,043 (five hundred and forty six thousand and forty three) places of worship (simas.kemenag.go.id) Mosques are not only places used for ritual worship, but also as a means for Muslims to carry out social activities, education and as a place to unify the community. The Indonesian Mosque Council (DMI) explains that the first function of a mosque is as a madlah or place of worship in the narrow sense, such as prayer and reciting the Koran, as well as being a ghiru madlah or place of worship more broadly, such as a place to strengthen community social interaction. Second, the mosque is a community forum through existing facilities and infrastructure. Mosques are used as centers for education, teaching and development of knowledge, centers for collecting and distributing zakat, infaq and shodaqoh, places for travelers to rest, and so on.

Third, the mosque is a unifying center and communication center for the people. All kinds of information and activities for the Islamic community can be carried out at the mosque. DMI's vision is also to realize the function of the mosque in empowering/prospering the mosque in order to improve the welfare of the congregation and community in the mosque environment.

Disclosure and reporting on mosques is actually not based on the size of the mosque and whether or not the mosque has a foundation, but rather how the internal management manages it and can be held accountable for it. In accordance with Andriani's (2011) research entitled analysis of differences in the quality of mosque internal control systems in terms of the size of the mosque and the type of Islamic organization managing the mosque with the results of the research showing that when viewed from the size of the mosque, overall large mosques have a higher quality internal control system. better than a small mosque. However, more detailed test results prove that there is a difference in the quality of internal control (cash receipts, cash disbursements and reconciliation practices) between small mosques and large mosques and there is no difference in the quality of the general internal control system between small mosques and large mosques (Andriani, 2011).

Receipts and expenditure at mosques are certain things, transparency and accountability are a must in mosque organizations. Funds obtained from various sources are used to finance mosque activities, procurement of facilities and infrastructure as well as mosque development. The funds are used to finance routine activities, manage the mosque, maintain/maintain it. Mosque activities will certainly be carried out well if sufficient funds are available. The funds collected must also be managed well so that they can meet all kinds of mosque needs and activities. For this reason, it is important that there is accountability from the mosque manager/takmir for the funds managed. The accountability carried out by mosque takmirs is not only towards humans in habluminannas (donors and congregation) but the main thing is accountability to Allah in habluminallah. Habluminannas refers to relationships between humans themselves, which in this case involve mental aspects. Habluminallah is in the relationship between humans and Allah SWT, which in this case involves spiritual aspects. The mental aspect here is the aspect that bridges the physical and spiritual aspects (Laili, 2019).

The physical, mental and spiritual aspects are the three aspects that provide an assessment based on point of view. Therefore, the three aspects of reporting and disclosure from the mosque side can run normally, there is a lot of reporting that needs to be improved if we look at these three aspects. Of these three aspects, only one must be paid attention to, namely the intention of its preparation (Laili, 2019). If there is no definite intention or to bring a better mosque, it will definitely be useless even if you look at it from any aspect. In particular, each mosque has a culture that is different from each region in Indonesia. Even though they are both places of worship for Muslims, Indonesia has a variety of tribes and customs that are unique to each region.

Responsibility for the physical aspects carried out by mosque takmirs is to make mosque financial reports based on standards that have been created. The Indonesian Accounting Association (IAI) created Statement of Financial Accounting Standards (PSAK) No. 45 whose aim is to regulate the financial reporting of non-profit organizations. IAI also issued Statement of Financial Accounting Standards (PSAK) No. 109 concerning accounting for Zakat and Infaq/Alms to standardize reporting, and simplify the recording of Zakat and Infaq/Alms, so that the public can read the accounting reports of zakat managers and supervise their management.

From this research, there are three aspects that sometimes become obstacles in the field of actual mosque reality. Especially in the spiritual aspect, in this aspect the mosque administrators or management do not pay attention to the sharia contained therein. Everyone thinks that what is recorded and managed is in accordance with what exists, but in fact what is managed should be in accordance with applicable Islamic law. Examples such as storing money in a bank which causes bank interest to arise, any form of interest is riba' is not permitted in Islam for any reason, including security reasons. We can save the money in the bank without managing the interest, so one alternative is to use the bank's interest proceeds for purposes outside the mosque, such as social activities to build public toilets and other public facilities.There are also mental aspects in managing and reporting mosques, namely fellow humans such as related parties such as donors, congregations, administrators, related external parties. Sometimes the mosque management arbitrarily becomes the manager of financial reports at the mosque with a lot of assistance received, which is used as a loan system between administrators or other things that violate the rules. It is best to be transparent, so that what has been obtained can be managed and reported in real terms without any abuse by the management. And there is also no excessive budget increase in the budget that has been allocated to the form of management, it can be seen from the physical aspect that what is received and reported is the same. In the physical aspect, there is a risk of fraud in the management and reporting of financial statements, there is no continuity between what is budgeted and allocated.

Accountability in the mental aspect can be seen from various types of accountability (Ellwood, 1993) in Mardiasmo (2002), namely accountability for honesty and legal accountability (accountability for probability and legality), process accountability, program accountability and policy accountability. (policy accountability). Responsibility in the spiritual aspect can be seen by the realization of sharia ethics based on the values of Islamic teachings as a whole based on the Al-Qur'an and Hadith. From the perspective of ethical teachings (morals) in Islam, in principle humans are required to do good to themselves, as well as to fellow humans, their natural environment and to God as His creator.

This research aims to reveal the management and reporting of mosques from mental, physical and spiritual aspects in one of the large mosques in the city of Surabaya, Sawahan District, namely the I'anantut Tholibin Mosque. Sometimes, if the scope is relatively small or there is no direct supervisor, the mosque administrators will look the other way, resulting in the preparation of financial reports which are haphazardly not in accordance with existing regulations. Even though recording is very important, even if it is in the simplest form possible, it has also been taught in the Qur'an in Surah Al Baqarah verse 282.

This mosque has a vision of creating a society that is prosperous and spiritually blessed by Allah through community activities centered in the mosque, so that the function of the mosque in the time of the Prophet can be realized again. Researchers chose the I'anantut Tholibin Mosque as the research object because this mosque has many unique features that other mosques in Surabaya, especially in the Sawahan subdistrict, do not have. The I'anantut Tholibin Mosque has a mission to make the mosque prosperous, not only focusing on the physical aspect of the building but most importantly on its congregation.

Based on the research background described above, the problem in this research can be formulated as follows:

1. How is the implementation of the management and reporting program for the I'anantut Tholibin Mosque, is it appropriate from a mental aspect?

2. How is the implementation of the I'anantut Tholibin Mosque management and reporting program appropriate in terms of physical aspects?
3. How is the implementation of the I'anantut Tholibin Mosque management and reporting program appropriate in terms of the spiritual aspect?
The aim of this research is to describe empirically how the management and reporting programs of the I'anantut Tholibin Mosque are implemented and how the accountability of the accountability reports is in accordance with the mental, physical and spiritual aspects.
By carrying out this research, it is hoped that the following benefits can be obtained:
1. Academic Benefits
As reference material for further research and it is hoped that it can add insight to academics regarding the implementation of management and reporting in mental, physical and spiritual aspects.
2. Practical Benefits
It is hoped that the results of this research can provide practical information and contributions to the community in general, the takmir takmir of mosques in Surabaya, especially at the I'anatut Tholibin Mosque in management planning and reporting in mental, physical and spiritual aspects.
3. Policy Benefits
It is hoped that the results of this research can add information and be used as a reference by the government, especially the Indonesian Mosque Council (DMI) in developing and perfecting regulations regarding reporting and disclosure at mosques in Indonesia. Apart from that, it is also hoped that this research can enrich references regarding studies of mosque financial reporting and disclosure in Indonesia.
In this case, the author limits the discussion to the implementation of the I'anantut Tholibin Mosque in Surabaya to the mental, physical and spiritual aspects. Programs at mosques are sustainable for the community directly and indirectly, so that they are right on target for research achievements. From a mental perspective, the researcher tries to check the relationship between internal parties in the mosque and parties outside the mosque. In terms of spirituality, the scope is more specifically in accordance with the relationship between humans and creators, and from a physical aspect, whether the responsibility for assistance managed by the mosque management can be accounted for. or not.

2. Literature Review

Literature Review

This research is qualitative research by highlighting a phenomenon that occurs within the mosque. (Moleong, 2000) that qualitative research is research that uses a naturalistic approach to find understanding about phenomena in a setting with a special context.
To analyze and interpret data well, accurate and systematic data is needed so that the results obtained are able to describe the situation of the object being researched correctly. In the data collection stage, the data collection technique used in this research is field study, namely by conducting interviews (using a recording device) towards an object directly as a research informant. The interview carried out is direct communication between the interviewer who asks questions orally and the respondent who answers the questions directly. The methods also used are literature study and documentation study.

3. Method

The data analysis process is carried out from data collection until the completion of the data collection process. These processes can be explained into the following three stages:
1. Data reduction is carried out by focusing attention and searching for research material from various literature used in accordance with the main problem that has been proposed in the problem formulation. Relevant data is analyzed carefully, while less relevant data is set aside.
2. Presentation of data by researchers using interpretive methods. Starting by explaining the problem formulation with the researcher's perception as an introduction to touch on the informant's perception regarding the questions asked. Then the data obtained which is related to the problem formulation is explained first and then connects it with theory to be able to answer the problem formulation. Because this research uses an interpretive method, the presentation is only limited to presenting the data obtained with theory to answer the problem.
3. Drawing conclusions. From the data collection and analysis that has been carried out, the researcher looks for the meaning of each symptom obtained in the research process, notes the limitations faced in this research, and the positive implications that are expected to be obtained from this research. Since the first steps in data collection, researchers have begun to look for the meaning of everything that has been recorded or arranged into a certain configuration. Processing qualitative data will not draw conclusions hastily, but gradually while still paying attention to the development of data acquisition. Because researchers are part of the research instrument, each data has been checked for accuracy and validity. With this interactive analysis model, researchers can draw conclusions.

Research informants are people or parties who are needed to provide information about the situation and conditions of the research background. The informants chosen are people who really know the problem to be researched and people who currently occupy positions that are appropriate to the information they want to explore. Information obtained from informants is in the form of interviews. The informants, they not only know and can provide information, but also have experienced or understood it seriously as a result of their long involvement with the environment and activities in question. The informants in this research were the administrators of the I'anantut Tholibin mosque, academics and mosque congregations both from around the I'anantut Tholibin mosque and from outside such as the surrounding community but not the congregation.

In qualitative research, data validity is tested through four tests, namely credibility (internal validity), transferability (external validity), dependability and confirmability (objectivity). Moleong (2010: 324) believes that there are 4 criteria for validity (1) trustworthiness (2) transferability (3) dependence (4) certainty. As in data analysis techniques, this research uses qualitative data. Testing the validity of the data to obtain a truth value for research is called a credibility test. Where in testing the validity of research data using triangulation procedures. In this research, various data sources, theories, methods and investigators were used consistently so that accurate results and information were obtained. The definition of Triangulation itself is essentially a multi-method approach carried out by researchers when collecting and analyzing data. The basic idea is that the phenomenon under study can be understood well and reduce as much as possible the bias that occurs so that a high level of truth is obtained when approached from various points of view. Triangulation includes four things, namely method triangulation, inter-researcher triangulation, source triangulation and theory triangulation. This research uses 2 types of triangulation, namely:

a. Triangulation of data sources, namely exploring the truth of certain information through various methods and sources of data acquisition. For example, through the main data source, namely interviews, researchers can obtain supporting data sources such as documents shown by informants as evidence so that the data or information from informants is more accurate. Triangulation with data sources means comparing and cross-checking the degree of trustworthiness of information obtained through different times and tools, this can be achieved through:
1) Comparing a person's situation and perception with various opinions and views.
2) Compare the results of the interview with the contents of a related document.
b. Triangulation Theory is the final result of qualitative research in the form of a formulation of information or a thesis statement. This information is then compared with relevant theoretical perspectives to avoid individual researcher bias in the findings or conclusions produced. Apart from that, theoretical triangulation can increase the depth of understanding as long as the researcher is able to explore theoretical knowledge in depth based on the results of the data analysis that has been obtained..

4. Result and Discussion

The presentation of the results must be clear and concise. The results should summarize the findings (scientific) rather than provide data in great detail. The citation must be in the APA format, for example: (Ahmadjayadi, 2003). Please highlight any differences between your results or findings and previous publications by other researchers.
Tables and Figures are presented centrally, as shown below and quoted in the manuscript.
Discussion discussions should explore the importance of research or writing results, not repeating them. The combined Results and Discussion sections are often appropriate. Avoid widely published literature citations and discussions.

The I'anantut Tholibin Mosque is located on Jalan Banyu Urip No. 220, Kupang Krajan sub-district, Sawahan sub-district, Surabaya city. The I'anantut Tholibin Mosque is now synonymous with the name of the large mosque built on the edge of the Banyu Urip highway which leads to Kupang, even though the construction of this mosque was completed and ended 8 years ago, to be precise in 2012, it is synonymous with that title because the I'anantut Mosque Tholibin's anantut looks from the front and side like a building that is still under construction. The cuba at the I'anantut Tholibin mosque is very short so it looks like it doesn't have a cuba, even though if we look at it from inside the mosque building it looks like the cuba is huge, because the height of the mosque building itself almost touches the electric cables that run through the mosque so it is very minimal. the cuban height of this mosque. Not only is Cuba unique to the I'anantut Tholibin mosque, the tower can also be said to be unique to this mosque building. Long story short, the construction site for this tower used to be a water source from the Banyu Urip area. The depth of the well was very deep, so when the tower was built This forced the need to close the flow of the water source, which was full of debate in ancient times. In the end, construction was agreed and carried out until completion, requiring several earth nails to close the well.

When working in a company, there are many, not actually, parts of the work system that are divided to help carry out work activities. One of the most important parts is a financial manager and the financial division that manages the company's financial reports. The financial manager in the finance division itself is actually the center for the company to continue working and developing. How come? All operational funds are the responsibility of the financial manager, therefore do not ignore their performance. For example, if you have to look for a financial manager candidate, you have to look for someone who is competent and independent for the company's progress.

Management at mosques tends to be simple, PSAK 109 which regulates accounting for zakat and infaq/alms, contains definitions, recognition and measurement, presentation and disclosure of matters related to distribution policies and the operationalization of zakat and infaq/alms. This was expressed by the mosque takmir himself.

With developments in today's times, all work can be done more easily and quickly, one of which is managing mosque finances. In the past, financial work was only done manually, manual here means doing it yourself without utilizing existing human resources, now we can utilize the existing financial system. In fact, a financial system can even make financial reporting and financial management easier, because the key to successful financial management is a good system, if a mosque or organization has a good system, God willing, the management and reporting will be good. The management's understanding of financial management has its own meaning

The physical aspect here can be interpreted in the form of money or assets directly obtained from the mosque's own income. The meaning of the physical aspect is how the responsibility of the management can be fully accounted for, not just reported and announced, not only that, but there is a corresponding return so that the responsibility is heavy in this world and in the hereafter. The treasurer also submits a recorded form of his report.

Physically, everyone is accountable in this world and in the afterlife, therefore the management must be as transparent as possible in presenting the mosque's financial reports.

Trust from society is something that is very difficult for us to gain. Building trust is not easy. There are many factors that we can provide in order to gain a place in the eyes of many people, not only managing and continuing to report the results of what we get, not just that but more. wide. Management must be able to be accountable to the community so that what is reported is not just a formality, but is truly useful for the community. Takmir emphasized the management to always maintain the trust of the public, by managing and reporting finances honestly.

Accountability to God Almighty is not easy, there are many things to take into account and what is the guidance of the mosque administrator to report all this to his God, because the mosque is the house of Allah whose role here is as a servant or holding responsibility for all existing affairs. in the house of God entrusted to the caretakers.

Managing money at a mosque is not an easy thing, there are many things that must be taken into account very carefully. One of them is how the money in this mosque, whether in terms of income or expenditure, can be managed well and can be reported to the relevant parties. In terms of income, the management must be truly transparent with the congregation, there is nothing to hide, they are obliged to be honest and honest. can be trustworthy in managing the income received, as well as expenditure must be in line with what is needed, not just as if money is spent for useless uses. So creating good and honest governance is not as easy as we imagine, even though the scope is not as large as the scope of what is managed. All of this reflects the conditions that exist in the management, how to manage and hold accountable what is managed, the better or better a report shows the good performance of the management, on the contrary, if the financial management is not good and dishonest it will be a picture of the management's incompetence. in managing the mosque's finances.

After managing the finances of the mosque, the management has the burden of reporting what has been obtained or what has been spent transparently, it must be in accordance with what has happened in the field, the assessment is that the report is prepared, trustworthy, honest and can be accounted for with certainty, not just a mere formality. to cancel obligations. Financial reports on mosques can also be used to make decisions about the future of the mosque, how the mosque will be redeveloped or what direction the mosque will take to become a house of God that provides services to the congregation who want to worship. All of this must be thought through carefully about the value of the mosque's financial reports themselves, not just reporting the income and expenses that occur.

Management and reporting are seen from the perspective of the system the mosque uses. In this case, how the management occurs at the mosque, money or other assets that are donated to benefactors, starting from the income the mosque earns to how the mosque's cash can leave the mosque so that the mosque's financial reports can be accounted for.

"….. the recording method is actually very simple, not as complicated as you might imagine. We note that we have received it, we have added the initial balance we have, then if there is an exit at the mosque, we subtract it from our balance. It's just not complicated. Yes, because our scope is not that big, our scope is only small and our transfers only come in from the can and mutation donors come out, we make our routine operations and mosque repairs and facility maintenance only, nothing more than that. So there is not much recording...." (mosque treasurer) 02/26/2021

The source of revenue is the beginning of financial governance before it is reported and accountable to outside parties. The source of income for the I'anantut Tholibin mosque is mostly from donors and mosque funds, from the two most common sources of income from carrying out events and renovating mosque buildings that are considered less than adequate. In fact, if you look at the mosque which is on the side of the main road, it has its own attraction because of the strategic location of the mosque, but it is truly a shame that there is a lack of income other than from these two sources. Apart from these two sources, there is actually assistance from the government or private sector around the mosque, but this rarely happens, only once a year and very rarely only during the month of Ramadan and Islamic holidays such as commemorating Eid al-Fitr and the month of Shawwal. The registration is very simple and does not involve any complexity in the existing income.

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b) Mosque Expenditure System

Mosque expenses usually occur most often in renovating facilities that are not suitable for use, apart from mosque operations such as mosque imams, muezzins, mosque officials, marbots, mosques, lecturers, and also Islamic teaching activities, such as recitation resource persons,

TPQ teachers and also self-development trainers for mosque teenagers. I' Anatut Tholibin. Apart from that, there are non-routine expenses from the mosque, namely the procurement of facilities for mosque services and also maintenance of inventory items owned by the mosque and those donated by the congregation. The mosque management records are almost the same as recording income, so according to the date of implementation of what activities occur, the takmir himself expresses his opinion on the expenditure system:
Reporting something related to money is not easy, especially since this is dealing with the mosque of God's house, which in fact is a place of worship for Muslims, so it is a double report for humans and also for Allah. But with limited human resources in the mosque management department, so they cannot meet existing regulatory standards, the most important thing is that the form of the report can be accepted by the community and the congregation in general.
Managing and reporting mosque finances is a very heavy burden borne by mosque administrators. The management is required to be able to meet the needs of the mosque whatever is lacking. Specifically to review the mental aspects of relationships with fellow human beings, what has been accounted for or is appropriate seen from the outside of the mosque:

“.....the most important thing for me is that what I help can be useful for God's house. There are a lot of activities there and many of the buildings are being repaired. I will help with what little I can. Usually what I help with is sent to me in the form of a Whattshap chat, monthly reports, weekly reports and photos of repairs as well as thanks from the mosque management. I'm sure it's trustworthy because there has been a long relationship between the management and..." (mosque donor)

It has become a special trust for donors, a positive value for the management of financial reports so that it can create good relationships with good trust too.

As is the case with internal control at mosques, for example when cash goes out of the bank it must obtain approval from several parties even though in practice it is actually still the personal right of the takmir to disburse the mosque's cash. The basis of control for mosque managers is trust, trust here is a benchmark for decision makers that has been used for disbursement of mosque cash. Because the management trusts each other, there is no misuse of the money.

a) Procurement of mosque facilities
b) Mosque Congregation Services
c) Future generations of mosques

Apart from being a form of responsibility towards humans in world affairs, mosque places of worship must comply with Islamic standard reports. The form of responsibility is to Allah SWT. The management collects evidence to be accountable, whatever form the recording takes, it is always recorded. Record keeping was taught at the time of the previous prophet as conveyed by the mosque advisor:

".....there are records and the bookkeeping is neat in the mosque. There is a mosque administrator who takes care of financial management. In the Qur'an, there is a command for humans to be forgetful, therefore humans must note it down, so as not to forget the mutations in the mosque, the treasurer records all of this. There is a verse in the Qur'an, Surah Al-Baqoroh, verse 282 which reads:
O you who believe, if you don't pay charity in cash for a specified time, you should write it down. And let a writer among you write it correctly. And let the writer not be reluctant to write it as Allah has taught him, so let him write, and let the person who is in debt accept (what he will write), and let him fear Allah his Lord, and let him not reduce his debt in the slightest. If the debtor is a person who is weak of mind or weak (in his condition) or he himself is unable

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to implement it, then let his guardian implement it honestly. And testify with two male witnesses (among you). If there are not two men, then (permissible) one man and two women from among the witnesses whom you approve of, so that if one forgets, one will remind him. The witnesses should not be reluctant (to provide information) if they are summoned; and don't get tired of writing down debts, whether small or large, until the deadline for paying them. That way, it is fairer in the sight of Allah and strengthens your testimony and is closer to not (giving rise to) your doubts. (Write your mu'amalah), unless the mu'amalah is a cash trade that you carry out between you, then there is no sin for you, (if) you do not write it. And bear witness when you buy and sell; and let the writer and witness not make things difficult for each other. If you do (that), then indeed it is an act of wickedness on your part. And fear Allah; Allah teaches you; and Allah is All-Knowing of everything. (Al Baqarah Verse 282)......" (mosque advisor) 02/28/2021

a) Sincerity in carrying out the Trust
b) Policies and laws implemented by the mosque
c) Programs run by the mosque

The implementation of PSAK 109 at the I'anantut Tholibin mosque also has a zakat amil every year, each year it is only formed once. It is the last 10 days of Ramadan and is disbanded when the zakat collection task is completed. Unfortunately, the mosque does not write down the details of the zakat report that has been received. Indeed, when they want to perform the Eid al-Fitr prayer, the zakat amil committee is responsible for what they get, but only for the amount of input and output obtained during the opening of the distribution of zakat fitrah. There are many accounting points that cannot be reported according to existing PSAK 109. Zakat is a sharia obligation that must be submitted by the muzakki to the mustahiq either through amil or directly. Zakat provisions regulate the nisab requirements, haul (both periodic and non-periodic), zakat rates (qadar), and their allocation. Infaq/alms is a voluntary donation, whether determined or not determined by the recipient of the infaq/alms. Zakat and infaq/alms received by amil must be managed in accordance with sharia principles and good governance (PSAK 109).

Components of Financial Reports in accordance with PSAK 109, complete from amil consisting of:
(a) balance sheet (statement of financial position)
(b) fund change report
(c) report on changes in assets under management
(d) cash flow statement
(e) notes to financial statements. (PSAK 109)

Unfortunately, the zakat amil at the I'anatut Tholibin mosque only prepares a financial position report, namely a balance sheet, even though the guidance from PSAK 109 is complete right down to the notes to the financial report. In this case, the researcher only looks at the mosque's zakat balance sheet.

Zakat distributed to mustahiq is recognized as a deduction from zakat funds in the amount of:
(a) the amount surrendered, if in cash;
(b) carrying amount, if in the form of a non-cash asset. (PSAK 109)

The I'anatut Tholibin Mosque always cares about local residents, especially RW 07 Banyu Urip, every year it distributes zakat to the poor, orphans, old widows and underprivileged residents with the aim of helping with their living expenses. There is distribution of this

program in the form of cash and non-cash, namely basic food packages (rice) and cash. In recording and reporting, only input and output are contained.
Likewise, PSAK 45, which is interpreted here as a non-profit financial report, does not focus on the profits obtained but on the surplus value that is returned to the welfare of the mosque. According to PSAK No. 45 (Revised 2011), the main objective of financial reports is to provide relevant information to meet the interests of resource providers who do not expect repayment, members, creditors and other parties who provide resources to non-profit entities.
According to PSAK 45, non-profit organizations need to prepare at least 4 (four) types of financial reports as follows:
a. Financial Position Report
b. Activity Report
c. Cash flow statement
d. and Notes to Financial Reports
Mosques have presented transparent financial reports according to the mosque management's own version, but have not paid attention to the existing standards in PSAK 45. So there are many posts that have not been used in presenting mosque financial reports.

In this case, the recording carried out on financial transactions that occur at the I'anantut Tholibin Mosque uses the cash basis of recording, namely recording transactions when cash receipts and disbursements are recognized when they occur, either in cash or cash equivalents (Endra et al. al., 2017). The I'anaut Tholibin Mosque only records reports of receipts and expenditures for each executive in a cash diary, namely recording all receipts and expenditures. Then it is transferred to a monthly report such as a monthly summary. The financial reports prepared contain daily transactions and there is no specific classification of accounts.

Sharia transactions are based on the principles of: brotherhood (ukhuwah), justice ('is), benefit (maslahah), balance (tawazun) and universalism (syumuliyah) (KDPPLKS, 2007). Of the 5 principles in the KDPPLKS, it shows that sharia financial reports here must comply with these five principles.

As a mosque that needs to be held accountable to the public, the reports presented should be honest and the policies taken are shared with the public, which means the public can see mosque reports easily (Agus and Abdul, 2018). One of them is that financial reports that are shared with the public must be trustworthy and conform to existing standards. But unfortunately there are still many posts or presentations in preparing reports that do not comply with applicable regulations.

Dimensions of Public Accountability that must be carried out by public sector organizations according to Elwood (1993). Legal Accountability and Honesty behave honestly in work and comply with applicable legal provisions. The use of funds at the mosque has been carried out correctly according to the perception of the mosque management itself, unfortunately they do not have authorization from the foundation or those that oversee it.

Ethical theory, which originates from religion, is a source that can be used as a guide to know or differentiate good from bad and right from wrong. Religion is used as a source of values, because only God has the highest authority in determining good and true values. Islam is a source of values and ethics in all aspects of human life as a whole, including business discourse. In fact, the implementation of this mosque's financial report applies sharia principles, but does not comply with the guidance of existing regulatory reports. So there are many posts that have not been journalized when presenting the report.

5. Conclusions

This research is used so that researchers can analyze the actual meaning and practice of financial management and reporting from an Islamic perspective within the scope of mosques. After going into the field directly to the I'anantut Tholibin mosque through the stages of observation, interviews, documentation and discussions that have been carried out by researchers, it can be concluded as follows:

1. The I'anantut Tholibin Mosque in Surabaya has an understanding that is not too different from the meaning of financial management and reporting in three aspects. The researcher summarizes this meaning in two parts, namely:

a. The I'anantut Tholibin Mosque has created a good governance process and a strict system of financial plans. As is the case, everything has been carefully calculated, has neat financial management in filing and important documents. The management has recorded all mutations physically and according to sharia according to Islamic guidelines. You also have the mental burden of being accountable to external parties correctly according to existing guidelines.

b. The I'anantut Tholibin Mosque has presented detailed and transparent financial reports to the parties involved, so that the value of the mosque's financial reports themselves can be accounted for in a habbellu minannas and habbeluminnallah (syariah) manner.

2. The I'anatut Tholibin Mosque has also implemented three aspects of its financial management and reporting.

a. Review in terms of physical aspects

1) The source of revenue obtained has met the transparency criteria because the balance of revenue and also the source can be recorded honestly so that the financial report can be said to be accountable.

2) The source of expenditure can also be said to have reliable accountability, by recording it and reporting it to the relevant parties.

3) The financial management system at the mosque is also open, everything is selectively paid attention to. Starting from the bottom to the top, records and documents are always archivally complete and good. Management is neutral and does not show favoritism in assigning responsibilities.

4) Reliable disclosure of mosque financial reports is basic in preparing financial reports before they are presented and reported to the public. The reports presented are easy for the public to understand so that it does not make it difficult for them to access and analyze them. Everything is reported clearly and in detail in the reporting.

b. Review in terms of mental aspects

1) The responsibility that can be seen is that it is presented to the public, the money managed is used in the form of facilities and infrastructure to support the worship of God.

2) The responsibility achieved is not only adequate facilities but the services provided to mosque administrators can make the congregation comfortable in worship.

3) The success of financial reports can also be seen from investment in the new generation, to support the leadership of the management in the coming year. The mosque has a good system for encouraging young people to help with mosque activities

c. Review from a spiritual aspect

1) Trust in the responsibility of being a mosque administrator, in this case managing the mosque's finances, has been embedded in the administrators. So be sincere in carrying out your duties to the house of Allah.

2) Policies and laws in financial reporting have been adapted to Islamic religious sharia,

nothing violates the rules.
3) Program programs to show accountable financial reports in the form of program programs that are good and in accordance with religious sharia.

The conclusion is that the implementation of PSAK 109 and PSAK 45 is still not fully fulfilled by mosque administrators. So that the reports presented are merely indications of incoming and outgoing financial reports which do not comply with existing policies, many accounting posts do not exist.
KDPPLKS also does not know how to apply it and has not implemented sharia reports in presenting its reports. So there are also many reports that are still question marks or have been compiled by the management.

Limitations and suggestions
The research has limitations that can be expanded from this research and improved for further research, namely:
1. From the three aspects, the financial reports have been fulfilled based on physical, mental and spiritual aspects. However, the arrangement is still simple and does not comply with applicable principles.
2. The implementation of financial reporting and presentation is still far from the standards in state policy, so the preparation of reports does not reflect existing PSAK.
3. Minimal knowledge about accounting for mosque managers or administrators, so there is no synchronization between existing PSAK and its application to mosque reports.

Suggestions that can be formulated in this research are:
1. Adding more and more competent human resources with the hope that the presentation of mosque financial management and reporting will be more accountable.
2. Even though the human resources are inadequate, the existing administrators should at least follow developments in the management of existing mosques, so that they can make reports, at least the accounting framework and basis is reflected in the management and reporting.
3. Have human resources or management who at least understand accounting and existing rules, so they can implement generally accepted accounting principles.

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