

A Fiqh Muamalah Perspective on Internal Control Systems in Achieving Accountability and Transparency in Mosque Cash Management

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Abstract: Mosque fund management as a public trust requires an internal control system that ensures accountability, transparency, and the protection of community assets. From an Islamic perspective, such management involves not only administrative aspects but also moral responsibilities reflected through *fiqh muamalah* principles. This study aims to analyze the internal control system in mosque cash management from the perspective of *fiqh muamalah*, particularly the principles of *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, and *syafāfiyyah*. This research employed a qualitative approach using a case study method at Baiturrahman Menteng II Bromo Mosque, Medan. Data were collected through in-depth interviews, observation, and documentation involving the BKM chairman, general treasurer, UPZ treasurer, and five mosque congregants. Data analysis followed the Miles, Huberman, and Saldaña model through data condensation, data display, and conclusion drawing. The findings reveal that mosque cash management reflects the implementation of *fiqh muamalah* principles through transaction recording, fund authorization, supervision mechanisms, and financial information disclosure to the congregation. The principle of *amanah* is reflected in administrators' responsibility for entrusted funds, *wakalah* represents the delegated authority relationship between the congregation and mosque administrators, *ihtiyāt* is implemented through prudential financial procedures, while *hisbah* and *syafāfiyyah* are reflected through supervision and transparency practices. The COSO framework was employed as an empirical analytical instrument to evaluate internal control practices,

Keywords: Fiqh Muamalah, Amanah, Internal Control System, COSO Framework, Transparency, Accountability.

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while *fiqh muamalah* served as the normative foundation of the study. This study demonstrates that internal control in mosque financial management functions not only as an administrative mechanism but also as a form of Islamic responsibility in safeguarding trust and community wealth (*hifz al-māl*).

Abstrak: Pengelolaan dana masjid sebagai amanah publik memerlukan sistem pengendalian internal yang mampu menjamin akuntabilitas, transparansi, dan perlindungan terhadap harta umat. Dalam perspektif Islam, pengelolaan tersebut tidak hanya berkaitan dengan aspek administratif, tetapi juga mencerminkan tanggung jawab moral melalui prinsip *fiqh muamalah*. Penelitian ini bertujuan menganalisis sistem pengendalian internal dalam pengelolaan kas masjid berdasarkan perspektif *fiqh muamalah*, khususnya prinsip *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, dan *syafāfiyyah*. Penelitian menggunakan pendekatan kualitatif dengan metode studi kasus pada Masjid Baiturrahman Menteng II Bromo, Medan. Data diperoleh melalui wawancara mendalam, observasi, dan dokumentasi dengan melibatkan Ketua BKM, Bendahara Umum, Bendahara UPZ, serta lima orang jamaah. Analisis data menggunakan model Miles, Huberman, dan Saldaña melalui tahapan kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pengelolaan kas masjid telah mencerminkan penerapan prinsip *fiqh muamalah* melalui mekanisme pencatatan transaksi, otorisasi penggunaan dana, pengawasan, dan penyampaian informasi keuangan kepada jamaah. Prinsip *amanah* tercermin dalam tanggung jawab pengurus terhadap dana yang dipercayakan jamaah, *wakalah* melalui hubungan mandat antara jamaah dan pengurus, *ihtiyāt* melalui mekanisme kehati-hatian dalam pengelolaan transaksi, serta *hisbah* dan *syafāfiyyah* melalui pengawasan dan keterbukaan informasi keuangan. Kerangka COSO digunakan sebagai instrumen analisis empiris untuk mengevaluasi praktik pengendalian internal, sedangkan *fiqh muamalah* menjadi landasan normatif penelitian. Penelitian ini menunjukkan bahwa pengendalian internal dalam pengelolaan keuangan masjid tidak hanya berfungsi sebagai mekanisme

Kata Kunci: Fiqh Muamalah, Amanah, Sistem Pengendalian Internal, COSO Framework, Transparansi, Akuntabilitas.

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administratif, tetapi juga sebagai bentuk tanggung jawab syariah dalam menjaga amanah dan harta umat (*hifz al-māl*).

INTRODUCTION

Mosques do not only function as places for the implementation of *mahdhah* worship (*ritual acts of devotion*), but have also developed into socio-religious institutions that perform various functions, including education, Islamic preaching (*dakwah*), social services, and community empowerment. In contemporary contexts, mosques serve as public institutions that manage community resources, such as infaq, sadaqah, zakat, and congregational donations. Therefore, the management of mosque resources requires transparency, accountability, and good governance principles because these funds originate from public trust.¹²³

From an Islamic perspective, entrusted assets do not only involve administrative aspects but also contain moral and legal dimensions. The concept of *amanah* emphasizes that those who receive trust have an obligation to safeguard, maintain, and utilize assets according to their intended purposes. Asset managers do not possess absolute ownership over entrusted resources;

¹ Spahic Omer, *The Mosque as a Community Center: A Concept and Evolution* (Kuala Lumpur: International Islamic University Malaysia Press, 2009).

² Nining Islamiyah, "The Financial Management Practice of Mosque: Study Case in Malaysia," *Jurnal Akuntansi Dan Keuangan Indonesia* 16, no. 1 (2019): 108–21, <https://doi.org/10.21002/jaki.2019.06>.

³ Sumarni, Rusli Amrul, and Rusdi, "Akuntabilitas Dan Transparansi Pengelolaan Keuangan Masjid Di Kota Mataram," *Akuntabel: Jurnal Ilmiah Akuntansi* 1, no. 3 (2023).

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rather, they act as responsible parties who are accountable for their management.⁴⁵

The principle of *amanah* is essential in mosque financial management because mosque administrators act as trustees who receive authority from the congregation to manage communal funds. This relationship is explained through the concept of *wakalah*, which refers to the delegation of authority from the principal (*muwakkil*) to the representative (*wakil*) to perform specific actions on behalf of the principal.⁶ Therefore, administrators are responsible for managing funds according to their intended purposes and safeguarding the interests of the congregation.

The principles of *amanah* and *wakalah* require an internal control system that ensures responsible processes of fund collection, utilization, and reporting. In the perspective of *maqāṣid al-sharī'ah*, *hifẓ al-māl* (protection of wealth) represents an essential objective of Islamic law by emphasizing the protection, sustainability, and proper utilization of community assets.⁷ Therefore, transaction recording, authority limitation, financial documentation, supervision, and information disclosure are important mechanisms for safeguarding entrusted funds.

⁴ Saiful Muchlis, Anna Sutrisna Sukirman, and Ridwan Ridwan, "Accountability and Management Transparency Masjid Finance Based on Principles Aman and Fathanah (Phenomenology Study in Mosques in Nganjuk Hamlet , Sugihwaras Village, Wonomulyo District, Polewali Mandar Regency, West Sulawesi Province)," *The Indonesian Journal of Accounting Research* 22, no. 1 (2019): 65–90, <https://doi.org/10.33312/ijar.418>.

⁵ Muhammad Irvan Fauzi and Hendra Harmain, "Consistency, Accountability, and Transparency in Mosque Financial Management Based on Psak No. 109 (Case Study of the Mosque in Bandar Khalipah Village)," *Enrichment : Journal of Management* 12, no. 6 (2023): 5275–82, <https://enrichment.iocspublisher.org/index.php/enrichment/article/view/1198>.

⁶ Sayyid Sabiq, *Fiqh Al-Sunnah*, Vol 3 (Beirut: Dar al-Fikr, 1983).

⁷ Abu Ishaq Al-Shatibi, *Al-Muwafaqat Fi Usul Al-Shari'Ah*, Vol. 2 (Beirut: Dar al-Kutub al-'Ilmiyyah, 2004).

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In addition, mosque financial management is guided by *ihtiyāt* (prudence), which emphasizes caution in transactions to prevent uncertainty (*gharar*), mismanagement, and misuse of authority. This principle is implemented through systematic recording, preservation of financial evidence, approval procedures, and monitoring mechanisms.⁸ Islam also recognizes *hisbah* as a social supervision mechanism to ensure that public activities are conducted based on justice, public interest (*maṣlaḥah*), and Islamic principles.^{9,10} In mosque financial governance, *hisbah* is reflected through internal supervision, evaluation of fund utilization, and financial information disclosure to the congregation. This principle is closely connected with *syafāfiyyah* (transparency), which represents not only openness of information but also the values of honesty (*ṣidq*) and responsibility (*mas'ūliyyah*) in managing entrusted assets.¹¹

Although Islamic principles provide normative foundations for responsible wealth management, mosque financial practices still face challenges related to transaction documentation, segregation of duties, supervision, and financial reporting. Prameswari et al. identified weaknesses in the internal control system of cash receipts and expenditures at Jami' An-Nur Mosque, South Jakarta, particularly in several COSO components, including the control

⁸ Wahbah Al-Zuhayli, *Al-Fiqh Al-Islami Wa Adillatuhu*, Vol 5 (Damaskus: Dar al-Fikr, 1985).

⁹ Ibn Taymiyyah, *Al-Hisbah Fi Al-Islam* (Beirut: Dar al-Kutub al-'Ilmiyyah, 1992).

¹⁰ Abdul Azim Islahi, "Thirty Years of Research in the History of Islamic Economic Thought: Assessment and Future Direction," *MPRA: Munich Personal RePEc Archive*, no. 2116 (2013): 0–33.

¹¹ M. Umer Chapra, "The Islamic Vision of Development in the Light Of," *Islamic Research and Training Institute*, 2008, 1–55.

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environment, risk assessment, control activities, and monitoring.¹²¹³ Furthermore, previous studies indicate that accountability, transparency, and clear financial reporting contribute significantly to strengthening congregational trust in mosque institutions.¹⁴¹⁵

The COSO framework developed by the Committee of Sponsoring Organizations of the Treadway Commission is widely used to evaluate internal control effectiveness through five components: *control environment*, *risk assessment*, *control activities*, *information and communication*, and *monitoring activities*.¹⁶ In this study, COSO is positioned as an empirical analytical framework to identify internal control practices, while *fiqh muamalah* serves as the normative foundation for examining Islamic values of responsibility, ethics, and accountability in managing community funds.

Previous studies on mosque financial management have primarily focused on accountability, transparency, and internal control implementation. However, research integrating COSO with *fiqh muamalah* principles remains limited. Existing studies generally examine internal control from an organizational perspective, while Islamic values such as *amanah*, *wakalah*,

¹² Rahma Dyah Prameswari, Hafifah Nasution, and Marsellisa Nindito, "Analisis Sistem Pengendalian Internal Atas Penerimaan Dan Pengeluaran Kas Pada Masjid Jami' An-Nur Jakarta Selatan," *Jurnal Revenue: Jurnal Ilmiah Akuntansi* 5(2) (2025): 2142–56.

¹³ Faisal Efendi Mardianton, Hanifa Suwita, Ira Sumarni, "Analisis Akuntabilitas Dan Pengelolaan Keuangan Masjid Melalui Pendekatan Fenomenologi Studi Komparatif" 3, no. 1 (2023): 14–33.

¹⁴ Sugesti Rahayu and Andriani Andriani, "Analisis Penerapan Akuntabilitas Dan Transparansi Bagi Pengurus Masjid Di Indonesia," *Jurnal Proaksi* 11, no. 1 (2024): 135–51, <https://doi.org/10.32534/jpk.v11i1.5486>.

¹⁵ Muhammad Mahardika et al., "Akuntabilitas Dan Transparansi Pengelolaan Keuangan Masjid" 13, no. 2 (2022): 135–47, <https://doi.org/doi.org/10.18860/em.v13i2.15479>.

¹⁶ KPMG LLP, "The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Released Its Updated Internal Control – Integrated Framework," 2020, 1–8.

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ihtiyāt, *hisbah*, and *syafāfiyyah* have not been comprehensively analyzed as an integrated framework.

Therefore, this study contributes by integrating COSO and *fiqh muamalah* principles to analyze mosque cash management. The novelty lies in examining internal control not only as an administrative mechanism but also as a moral and religious responsibility in safeguarding community trust. This study addresses the following research question: How is the internal control system of cash management at Baiturrahman Menteng II Bromo Mosque, Medan, implemented from the perspective of *fiqh muamalah*, and how do COSO components relate to the principles of *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, and *syafāfiyyah* in achieving accountability and transparency in community fund management? Accordingly, this study aims to analyze the implementation of internal control in mosque cash management and examine the contribution of Islamic principles in strengthening accountability and transparency of congregational funds.

METHODS

This study employs a qualitative approach with a case study method to analyze the practice of internal control systems in mosque cash management from the perspective of *fiqh muamalah*. This approach was selected because the study aims to obtain an in-depth understanding of financial management practices, control mechanisms, organizational responsibilities, and Islamic values underlying mosque fund management.¹⁷ The case study method is applied to examine the phenomenon within its real-life context, namely the internal

¹⁷ Nining Islamiyah, "The Financial Management Practice of Mosque: Study Case in Malaysia."

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control system of cash management at Baiturrahman Menteng II Bromo Mosque, Medan.

This research applies a normative-empirical approach. The normative approach is used to analyze Islamic principles related to mosque financial management, including *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, *syafāfiyyah*, and *hifẓ al-māl*. Meanwhile, the empirical approach examines how these principles are implemented in actual mosque cash management practices, integrating Islamic normative perspectives with organizational realities.¹⁸

The research was conducted at Baiturrahman Menteng II Bromo Mosque, Medan, during January–July 2026. The study focused on the internal control system of mosque cash management, including fund collection, utilization, transaction recording, reporting, supervision, and financial disclosure. Informants were selected through *purposive sampling* based on their knowledge and involvement in mosque financial management.¹⁹ The participants consisted of the BKM chairman, general treasurer, UPZ treasurer, and five congregants who received financial information. Data were collected through in-depth interviews, observation, and documentation. Semi-structured interviews explored fund management mechanisms, authority distribution, transaction procedures, supervision, reporting, and the implementation of *fiqh muamalah* principles.²⁰

¹⁸ Wahdah, “Amanah Sebagai Konsep Pengendalian Internal Pada Pelaporan Keuangan Masjid (Studi Kasus Pada Masjid Agung Oesman Al-Khair Di Sukadana Kabupaten Kayong Utara Tahun 2022)” 2, no. 1 (2024): 1–11, <https://doi.org/doi.org/10.26418/vol2iss1pp44>.

¹⁹ Friday Nyimbili and Leah Nyimbili, “Types of Purposive Sampling Techniques with Their Examples and Application in Qualitative Research Studies,” *British Journal of Multidisciplinary and Advanced Studies* 5, no. 1 (2024), <https://doi.org/doi.org/10.37745/bjmas.2022.0419>.

²⁰ Muhammad Rijal Fadli, “Memahami Desain Metode Penelitian Kualitatif,” *Universitas Negeri Yogyakarta* 21, no. 1 (2008): 33–54, <https://doi.org/10.21831/hum.v21i1>.

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Data analysis followed the Miles, Huberman, and Saldaña model through data condensation, data display, and conclusion drawing.²¹ Findings were categorized according to *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, *syafāfiyyah*, and COSO internal control components. The COSO framework was used as an empirical analytical instrument through five components: *control environment*, *risk assessment*, *control activities*, *information and communication*, and *monitoring activities*.²²

The integration between COSO and *fiqh muamalah* was understood as a conceptual relationship rather than a rigid one-to-one mapping. *Control environment* was analyzed through *amanah* as a reflection of integrity and responsibility; *risk assessment* through *ihtiyāt* as a principle of risk prevention; *control activities* through *wakalah* and operational forms of *ihtiyāt*; *information and communication* through *syafāfiyyah*; and *monitoring activities* through *hisbah*. All principles were examined within the framework of *hifẓ al-māl* as the objective of protecting community assets.

The conformity level of each COSO component was assessed qualitatively through triangulation of interviews, observations, and documentation. The categories “Compliant,” “Partially compliant,” and “Not fully compliant” were used based on consistency of implementation and identified control weaknesses rather than numerical measurements. Data validity was ensured through source and technique triangulation, while research ethics were maintained through informed consent and confidentiality protection of participants.

²¹ Johnny Saldaña Matthew B. Miles, A. Michael Huberman, *Qualitative Data Analysis: A Methods Sourcebook*, 4th ed. (Los Angeles: SAGE Publications, 2020).

²² KPMG LLP, “The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Released Its Updated Internal Control – Integrated Framework.”

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RESULTS AND DISCUSSION

Overview of Cash Management at Baiturrahman Menteng II Bromo Mosque

Baiturrahman Menteng II Bromo Mosque functions not only as a place of worship but also as a center for socio-religious activities within the community. Mosque activities are managed by the Mosque Prosperity Board (*Badan Kemakmuran Masjid/BKM*) through an organizational structure consisting of advisors, supervisors, chairman, secretary, treasurer, and several service divisions. This structure indicates the existence of functional distribution in managing mosque activities.

The mosque's cash receipts come from various forms of community participation, including Friday donations, daily infaq, Sunday Subuh infaq, Wednesday infaq, community donation boxes, and other voluntary contributions. These funds are allocated for mosque operational needs, staff compensation, Islamic activities, social assistance, and community service programs.

Cash management is carried out through several stages, including fund collection, recording, storage, utilization, and financial reporting. The findings indicate that collected funds are counted by the treasurer together with other administrators and witnessed by at least two individuals as a control mechanism. The transactions are subsequently recorded in the cash book, while each expenditure requires approval from the BKM chairman before disbursement by the treasurer.

These practices indicate that Baiturrahman Mosque has implemented basic administrative control mechanisms in cash management. However, several

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aspects require further improvement, particularly the segregation of treasurer functions and the completeness of transaction documentation. This issue is important because, from the perspective of *fiqh muamalah*, managing community assets requires not only trust but also a system capable of continuously maintaining such trust.

Amanah in the Management of Community Funds

From the perspective of *fiqh muamalah*, *amanah* is a fundamental principle in mosque fund management. Mosque administrators are not the owners of the funds but trustees who receive authority from the congregation to manage communal assets for collective interests.²³²⁴

The findings show that the principle of *amanah* is reflected through administrators' responsibility in recording financial receipts and expenditures, utilizing funds according to mosque programs, and reporting financial activities to the congregation. However, the implementation of *amanah* should not only be assessed based on the good intentions of administrators but also through the existence of systems that ensure orderly, verifiable, and accountable financial management.

The study identifies that the treasurer still performs multiple functions, including receiving, counting, recording, and storing cash. Such overlapping duties may increase the risk of errors and potential misuse if not supported by adequate monitoring mechanisms. Therefore, strengthening the segregation of

²³ Sabaruddin Chaniago, Nurlaila Nurlaila, and Mustapa Khamal Rokan, "Transparency and Accountability in the Management of Independent Mosque Funds: A Case Study of Medan City Mosque," *Society* 12, no. 2 (2024): 714–42, <https://doi.org/10.33019/society.v12i2.730>.

²⁴ Firda Yusi Rahmatilla and Abd. Hafidh Ali, "Analisis Akuntabilitas Dan Transparansi Laporan Keuangan Perspektif Akuntansi Syari'ah Di Masjid Nurul Ansor Kecamatan Panji Kabupaten Situbondo," *Mazinda : Jurnal Akuntansi, Keuangan, Dan Bisnis* 2, no. 2 (2024): 41–56, <https://doi.org/10.35316/mazinda.v2i2.5513>.

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duties among cash receipt, recording, and storage functions is necessary to ensure that financial responsibilities can be properly traced and verified.

Within the COSO framework, this condition relates to the *control environment* component, particularly organizational structure, division of responsibilities, integrity, and commitment to internal control.²⁵ Therefore, *amanah* in mosque financial management consists of two dimensions: the moral dimension, reflected through the integrity of administrators, and the institutional dimension, reflected through control systems that support transparency and accountability.

Based on these findings, cash management at Baiturrahman Mosque demonstrates the implementation of *amanah* through administrators' responsibility in managing and reporting congregational funds. However, further improvement is required in the segregation of duties so that *amanah* does not rely solely on individual integrity but is also supported by adequate institutional mechanisms.

Wakalah and the Responsibility of Mosque Administrators

The concept of *wakalah* in *fiqh muamalah* refers to the delegation of authority between the party granting the mandate (*muwakkil*) and the party receiving the mandate (*wakil*). In mosque fund management, the congregation acts as the party providing trust, while the BKM administrators serve as the parties entrusted with the authority to manage these funds.

The findings indicate that the principle of *wakalah* is reflected through the distribution of authority in mosque fund management. The BKM chairman performs supervisory functions and approves fund utilization, while the treasurer

²⁵ KPMG LLP, "The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Released Its Updated Internal Control – Integrated Framework."

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is responsible for financial recording and transaction management. This division of roles demonstrates the existence of a mandate and accountability mechanism in managing community funds.

From an internal control perspective, *wakalah* provides a normative foundation regarding the delegation of authority, limitation of responsibilities, and accountability of the authorized party. The relationship between *wakalah* and the COSO component of *control activities* is not understood as a direct one-to-one relationship, but rather through the aspects of authorization, limitation of authority, and accountability mechanisms to ensure that the mandate is carried out according to predetermined objectives.²⁶ However, the concept of *wakalah* also emphasizes that a representative (*wakil*) cannot exercise authority beyond the mandate granted by the principal (*muwakkil*). Therefore, procedures for expenditure approval, transaction recording, and financial reporting serve as essential instruments to ensure that administrators' authority remains within the boundaries of the trust provided by the congregation.

The findings show that every expenditure of Baiturrahman Mosque funds requires approval from the BKM chairman before disbursement. This mechanism reflects the implementation of *authorization control*, which from the perspective of *fiqh* can be understood as a form of caution in carrying out the responsibility of *wakalah*. Thus, *wakalah* explains the basis of authority delegation and limitation, while authorization mechanisms function as control instruments to ensure that authority is not exercised beyond the mandate given by the congregation. This position distinguishes *wakalah* from *ihtiyāt*, where *wakalah* focuses on the relationship of mandate and authority, whereas *ihtiyāt*

²⁶ KPMG LLP.

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emphasizes prudence in identifying and controlling risks during the implementation of the mandate.

Ihtiyāt in the Internal Control Mechanism of Mosque Cash Management

In the perspective of *fiqh muamalah*, *ihtiyāt* (prudence) is an important principle in asset management because it emphasizes transaction clarity, error prevention, and avoidance of actions that may harm other parties. This principle requires financial activities to be conducted with careful consideration, clear responsibilities, and mechanisms that minimize the risk of irregularities.²⁷ In mosque fund management, *ihtiyāt* is particularly relevant because the managed funds belong to the community and must be protected and utilized according to their intended purposes.

Conceptually, *ihtiyāt* is closely related to the COSO component of *risk assessment* because both emphasize the identification and anticipation of risks that may hinder the achievement of organizational objectives.²⁸ However, the implementation of *ihtiyāt* extends beyond risk identification and is also reflected through *control activities* designed as responses to identified risks. Therefore, the relationship between *ihtiyāt* and COSO components in this study is understood as a substantive relationship rather than a rigid one-to-one mapping.²⁹

The implementation of *ihtiyāt* in mosque cash management is reflected through transaction recording procedures, approval mechanisms for fund utilization, and supervision of cash receipts and expenditures. The findings show

²⁷ Al-Zuhayli, *Al-Fiqh Al-Islami Wa Adillatuhu*.

²⁸ Mohammad Hashim Kamali, *Shari'ah Law: An Introduction* (Oxford: Oneworld Publications, 2008).

²⁹ KPMG LLP, "The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Released Its Updated Internal Control – Integrated Framework."

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that the collection of infaq funds at Baiturrahman Mosque involves joint counting by the treasurer and other administrators. The collected funds are subsequently recorded in the cash book, while each expenditure requires approval from the BKM chairman before disbursement.

These practices indicate that mosque administrators have implemented prudential mechanisms in managing community funds. From an internal control perspective, these mechanisms correspond with COSO's *control activities*, particularly transaction authorization and financial documentation. The relationship does not contradict the association between *ihtiyāt* and *risk assessment*. In this context, *risk assessment* refers to identifying potential risks such as loss, recording errors, and misuse of funds, while *control activities* represent concrete responses through authorization, documentation, recording, and transaction verification. Thus, *ihtiyāt* serves as a fiqh principle that connects risk identification with control actions to reduce potential risks. Beyond administrative functions, it also represents a moral responsibility to protect the trust (*amanah*) given by the congregation.³⁰

Nevertheless, the findings indicate that the implementation of prudence still requires improvement, particularly in transaction documentation. Some operational expenditures are not fully supported by physical evidence such as receipts or invoices. This condition indicates that although control mechanisms are already implemented, administrative procedures require strengthening to ensure that all transactions are adequately documented.

From an Islamic perspective, transaction documentation plays an important role in protecting rights and preventing disputes among parties. The importance of written documentation in financial transactions is also emphasized

³⁰ KPMG LLP.

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in QS. Al-Baqarah verse 282, which encourages written records as a form of protection for all parties involved.³¹ Therefore, strengthening mosque financial documentation is not merely an administrative requirement but also an implementation of *ihtiyāt* in safeguarding community assets.

Therefore, *ihtiyāt* in mosque cash management demonstrates that internal control systems contain strong Islamic ethical dimensions. Internal control is not only aimed at improving organizational efficiency but also serves as a preventive mechanism to ensure that community funds are managed responsibly and in accordance with public benefit (*maṣlaḥah*). Within this study's integrative framework, *ihtiyāt* primarily functions as a normative foundation for *risk assessment*, while its practical implementation is realized through various *control activities*. This distinction ensures that the integration between COSO and *fiqh muamalah* is understood as a substantive relationship between Islamic values and internal control mechanisms rather than a rigid terminological mapping.

Hisbah in the Supervision of Community Fund Management

In Islamic governance, *hisbah* refers to a social supervision mechanism aimed at ensuring that individual and institutional activities are conducted based on justice, public benefit (*maṣlaḥah*), and Islamic principles.^{32,33} This concept is relevant to mosque financial management because entrusted community funds require supervision to prevent mismanagement and irregularities.

³¹ M. Quraish Shihab, *Tafsir Al-Mishbah: Pesan, Kesan, Dan Keserasian Al-Qur'an*, 1st ed. (Jakarta: Lentera Hati, 2002).

³² Taymiyyah, *Al-Hisbah Fi Al-Islam*.

³³ Bambang Sugiharto and Muhammad Syaifullah, "Pengawasan Dalam Perspektif Islam Dan Manajemen," *ILTIZAM Journal of Shariah Economics Research* 7, no. 1 (2023): 124–32, <https://doi.org/10.30631/iltizam.v7i1.1878>.

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From an internal control perspective, *hisbah* is related to the COSO component of *monitoring activities*. Both emphasize supervision as a mechanism to ensure that management processes operate according to established objectives. However, their foundations differ: COSO focuses on the effectiveness of internal control systems, while *hisbah* incorporates a moral and Islamic responsibility dimension in protecting public interests.³⁴

The findings indicate that supervision of cash management at Baiturrahman Mosque is carried out through the involvement of the BKM chairman in reviewing financial reports and evaluating fund utilization. Financial disclosure to the congregation also represents a form of social supervision because congregants have the opportunity to understand how community funds are managed. The BKM chairman explained:

"I review the reports submitted by the treasurer and examine how the funds are used for mosque activities. If there are expenditures that require further explanation, we discuss them with the treasurer. So far, supervision has still been conducted internally by the mosque administrators." (Interview with Mr. Muammar BM, Chairperson of the BKM, July 2026).

This statement indicates that monitoring mechanisms have been implemented through financial report review, communication between the BKM chairman and treasurer, and evaluation of fund utilization. From the perspective of *hisbah*, this practice reflects the supervisory function of ensuring that community assets remain managed according to their intended purposes. However, the study also found that supervision is still conducted internally and has not been supported by periodic independent reviews. This limitation was confirmed by the BKM chairman:

³⁴ Taymiyyah, *Al-Hisbah Fi Al-Islam*.

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“So far, supervision has still been conducted internally by the mosque administrators. There has not yet been any routine audit conducted by an external party.” (Interview with Mr. Muammar BM, Chairperson of the BKM, July 2026).

These findings indicate that the COSO *monitoring activities* component has been implemented, but its independence remains limited. Therefore, its implementation is more appropriately categorized as “partially compliant,” as supervision mechanisms exist but have not been fully strengthened through external evaluation. Strengthening independent supervision can improve objectivity, accountability, and congregational trust without implying distrust toward mosque administrators. Within the framework of *hisbah*, effective supervision can be achieved through a combination of internal monitoring, periodic evaluation, and congregational involvement as stakeholders in community fund management.

Syafāfiyyah in the Transparency of Community Fund Management

The principle of *syafāfiyyah* (transparency) is an essential element in establishing accountability within religious institutions. From an Islamic perspective, transparency is not limited to information disclosure but also reflects the values of honesty (*ṣidq*) and responsibility (*mas’ūliyyah*) in managing entrusted assets.³⁵ Within the COSO framework, *syafāfiyyah* is related to the *information and communication* component. Relevant financial information should be available and communicated to stakeholders so that they can understand and evaluate organizational accountability. In the mosque context, the congregation represents an important stakeholder because the funds originate from community participation.³⁶

³⁵ Chapra, “The Islamic Vision of Development in the Light Of.”

³⁶ Zulfathurrahmah Zulfathurrahmah, Ahmad Baehaqi, and Tri Jatmiko Wahyu Prabowo, “Accountability of Islamic Non-Governmental Organizations in Indonesia: A

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The findings indicate that Baiturrahman Mosque administrators provide information regarding cash receipts and expenditures through announcements before Friday prayers, mosque information boards, and WhatsApp groups. This mechanism demonstrates efforts to ensure financial openness and enable the congregation to understand mosque financial conditions, The BKM treasurer explained:

“Information on receipts and expenditures is communicated to the congregation. It is usually announced before Friday prayers, and some information is also posted on the mosque notice board. Financial information is also shared through the WhatsApp group so that congregants can stay informed about the mosque’s financial developments.” (Interview with Mr. Zikri Aziz, Treasurer of the BKM, July 2026).

This statement was supported by a congregation member:

“Some information is posted on the mosque notice board, and some is also shared through the WhatsApp group. This is helpful because congregants who may not pay attention to the direct announcements can still access the information that has been shared.” (Interview with Mr. Zulkifli, Congregant, July 2026).

The consistency of information between administrators and congregants indicates that transparency is not merely a procedural practice but has been accepted by the intended recipients. The use of WhatsApp groups also expands congregational access to financial information. This transparency is closely related to the Islamic concept of accountability, which refers to the willingness to fulfill responsibility for the trust given by the community and Allah SWT. A congregation member stated:

“In my opinion, this is important because mosque funds come from the congregation. If information about the receipts and their use is disclosed

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openly, congregants can understand what activities the funds are being used for.” (Interview with Mr. Zulkifli, Congregant, July 2026).

Therefore, *syafāfiyyah* in Baiturrahman Mosque cash management is reflected through financial reporting and information disclosure through various communication channels. Based on interviews, observations, and documentation, the COSO *information and communication* component has been implemented consistently and is categorized as “compliant.” Transparency functions not only as an administrative mechanism but also as a moral responsibility in safeguarding community assets.

Hifz al-Māl: Integration of Fiqh Muamalah and Internal Control Systems in Mosque Fund Governance

From the perspective of *maqāṣid al-sharī‘ah*, preservation of wealth (*hifz al-māl*) is one of the fundamental objectives of Islamic law, emphasizing that assets must be acquired, managed, and utilized through legitimate means that provide benefits for society.³⁷³⁸ In mosque fund management, this principle is relevant because funds collected from the congregation represent public trust that must be protected and utilized according to their intended purposes. Internal control systems in mosque cash management function not only as administrative mechanisms to reduce errors and risks but also as instruments to achieve the objectives of *hifz al-māl*. Transaction recording, authority limitation, expenditure approval, financial documentation, and supervision represent institutional efforts to safeguard community funds and ensure accountability, The BKM treasurer explained:

“The money being managed is not personal money. These are funds belonging to the congregation. Therefore, it must be clear how much

³⁷ Al-Shatibi, *Al-Muwafaqat Fi Usul Al-Shari‘Ah*.

³⁸ Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008).

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money is received, what it is used for, and how much remains. Proper recording also makes it easier when reports are submitted to the Chairperson of the BKM and to the congregation.” (Interview with Mr. Zikri Aziz, Treasurer of the BKM, July 2026).

This statement indicates that financial recording is not merely an administrative activity but also a mechanism to maintain clarity and accountability regarding entrusted community funds. This reflects the principle of *hifz al-māl*, which requires the ability to trace and safeguard the utilization of communal assets. The findings show that cash management at Baiturrahman Mosque reflects several aspects of wealth protection through financial recording, the use of mosque bank accounts, approval of expenditures by the BKM chairman, and financial reporting to the congregation. However, the study also identified weaknesses, particularly overlapping treasurer functions and incomplete supporting documents for some transactions, The BKM treasurer stated:

“For daily activities, I still handle many of the functions myself. I receive the results of the cash count, record receipts and expenditures, and manage cash storage. So, at present, the treasurer still performs quite a number of functions.” (Interview with Mr. Zikri Aziz, Treasurer of the BKM, July 2026).

Regarding transaction documentation, he further explained:

“For major expenditures or specific purchases, there are usually receipts or invoices. However, for some routine daily operational expenditures, supporting physical documentation is still incomplete.” (Interview with Mr. Zikri Aziz, Treasurer of the BKM, July 2026).

These findings indicate that community wealth protection has been supported by several control mechanisms, but improvements are still required, particularly in segregation of duties and transaction documentation. From the perspective of *fiqh muamalah*, this condition highlights the need to strengthen *ihtiyāt* so that the management of entrusted funds can be conducted more

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effectively. In this study, *hifz al-māl* is positioned as the normative objective underlying the principles of *amanah*, *wakalah*, *ihtiyāt*, *hisbah*, and *syafāfiyyah*. *Amanah* establishes moral responsibility, *wakalah* defines authority and mandate, *ihtiyāt* guides risk control, *hisbah* provides supervision, and *syafāfiyyah* ensures information transparency.

The integration of *fiqh muamalah* and internal control systems demonstrates a shared orientation toward protecting the security, sustainability, and benefits of community assets. However, COSO is positioned as an empirical analytical instrument for evaluating control effectiveness, while *fiqh muamalah* provides the normative foundation for understanding the moral and religious responsibilities of fund managers..³⁹ This integration is not understood as a rigid one-to-one relationship because a single Islamic principle may relate to multiple COSO components. For example, *ihtiyāt* is conceptually related to *risk assessment* through risk identification and prevention, while operationally implemented through *control activities* such as authorization, recording, documentation, and transaction verification.⁴⁰

In this study, the five COSO internal control components are understood to have conceptual connections with *fiqh muamalah* principles. *Control environment* is associated with *amanah* as it emphasizes integrity, ethics, and managerial responsibility. *Risk assessment* is related to *ihtiyāt* because it focuses on identifying and preventing potential risks. *Control activities* are linked to *wakalah* through authority delegation, authorization, and limitation of responsibilities, while also representing the operational implementation of *ihtiyāt* through transaction recording, documentation, and

³⁹ KPMG LLP, “The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Released Its Updated Internal Control – Integrated Framework.”

⁴⁰ KPMG LLP.

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control procedures. *Information and communication* correspond with *syafāfiyyah* through financial transparency, while *monitoring activities* relate to *hisbah* as a mechanism of supervision over community fund management.

Accordingly, the conceptual framework of this study is formulated as follows: *control environment* ↔ *amanah*; *risk assessment* ↔ *ihtiyāt*; *control activities* ↔ *wakalah* and operational implementation of *ihtiyāt*; *information and communication* ↔ *syafāfiyyah*; and *monitoring activities* ↔ *hisbah*. All components ultimately serve the objective of *hifẓ al-māl* as the protection of community assets.

This integration demonstrates that internal control from an Islamic perspective is not only aimed at achieving organizational effectiveness but also ensuring that fund management is based on honesty, justice, and public benefit. Mosque administrators are not only responsible for administrative reporting but also have a moral obligation to safeguard the trust of the community. Therefore, integrating COSO and *fiqh muamalah* provides a more comprehensive perspective by combining technical control mechanisms with the moral and spiritual dimensions of community fund governance.

The level of conformity was determined through qualitative analysis of interviews, observations, and documentation based on the five COSO components. The assessment did not use numerical scoring but applied analytical categorization. The category “Compliant” was assigned when key indicators were consistently implemented without material weaknesses. “Partially compliant” was assigned when most indicators were implemented but procedural or documentation weaknesses remained. “Not fully compliant” was assigned when control mechanisms existed but significant weaknesses remained that could affect control effectiveness. These categories were used to provide an

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analytical interpretation of COSO implementation levels rather than quantitative measurement.

Table 1: Summary of the Results of Internal Control System Analysis Based on the Perspective of Fiqh Muamalah and the COSO Framework

COSO Component	Research Findings	Level of Compliance
Control Environment	The mosque has an organizational structure and division of duties, and the administrators understand their respective responsibilities. However, the treasurer still performs multiple functions as the recipient, recorder, and custodian of cash.	Fairly compliant
Risk Assessment	The administrators have identified potential risks, including recording errors, cash loss, and misuse of funds through direct supervision. However, there is no written risk assessment document.	Fairly compliant
Control Activities	Cash disbursements require approval from the BKM Chairman, and transactions are recorded in the cash book. However, not all transactions have physical supporting documentation, and segregation of duties has not been optimally implemented.	Not fully compliant
Information and Communication	Financial reports are announced every Friday, displayed on the mosque's notice board, and communicated through the WhatsApp group, allowing the congregation to receive financial information regularly.	Compliant
Monitoring	The BKM Chairman conducts supervision and evaluation of financial	Fairly compliant

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	reports. However, there is no external audit or surprise cash examination.	
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Source: Processed by the researcher, 2026.

CONCLUSION

Based on the research questions, the internal control system for cash management at Baiturrahman Mosque, Menteng II Bromo, has reflected the principles of *fiqh muamalah*, although its implementation has not yet been fully optimal. *Amanah* is reflected in the responsibilities of mosque administrators, *wakalah* in the granting and limitation of authority, *ihtiyāt* in risk identification and the implementation of control measures, *syafāfiyyah* in financial information transparency, and *hisbah* in supervision. Within the integrative framework, COSO serves as an instrument for empirical analysis, while the principles of *fiqh muamalah* provide the normative foundation that ultimately leads to *hifẓ al-māl*. The main weaknesses identified concern the concentration of duties in the treasurer, the completeness of supporting transaction evidence, risk documentation, and the independence of monitoring activities.

From a practical perspective, the Mosque Prosperity Board (*Badan Kemakmuran Masjid*, BKM) needs to separate the functions of cash receipt, recording, and safeguarding, require supporting evidence for every transaction, develop documentation of financial risks, and conduct periodic financial reviews. Transparency through Friday announcements, the mosque information board, and WhatsApp groups should be maintained, supported by a consistent financial reporting format.

This study is limited to a single mosque and a research period from January to June 2026. Therefore, the findings are not intended to be statistically generalized. Interview data may also be subject to potential bias, although this

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limitation was mitigated through source and methodological triangulation. Future studies may conduct comparative research involving mosques with different scales of fund management and quantitatively test the COSO-*fiqh muamalah* integration model using a broader sample.

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