

# Analysis of Maqashid Sharia against Trust and Participation of Mosque Jamaah

Riza Ramadhan, Whedy Prasetyo, Agung Budi Sulistiyo

**Abstract**—The maqashid sharia consists of five aspects of Islamic law, namely maintaining religion, maintaining the soul, maintaining reason, guarding offspring and protecting property. These five principles of maqashid sharia will be proxied by internal control, accountability and transparency. Internal control is a way for an entity or organization to safeguard its assets, this is clearly in accordance with the fifth point of maqashid sharia namely Hifdz Al-Maal or maintaining property. For this reason, internal control is one of the proxies of Maqashid Syariah. The next proxy is accountability and transparency. Accountability and transparency can be interpreted with responsibility and honesty, this is clearly in accordance with the main purpose of the second maqashid sharia, Hifdz An-Nafs or maintaining the soul. The main purpose of the first maqashid, Hifdz Ad-Din or maintaining religion, can also be attributed to accountability and transparency. This study examines the effect of internal control, accountability and transparency against trust and participation of mosque worshippers.

This study uses a quantitative approach. The quantitative approach is used to analyze and examine the influence of internal control, accountability and transparency against trust and participation of mosque worshippers or jamaah. The quantitative analysis used in this study consisted of descriptive analysis to see an overview of population characteristics and path analysis. Path analysis is used to test hypotheses using Structural Equation Modeling (SEM). The population in this study were jamaah from all major mosques located in Lumajang Regency, Jember Regency, Situbondo Regency, Bondowoso Regency and Banyuwangi Regency, East Java. In this study the unit of analysis amounted to 125 jamaah from five large mosque located in the District. The sampling technique in this study uses the quota sampling method.

Based on the results of the analysis of the study shows that the influence of internal control over the trust of jamaah is not significant. The effect of accountability on the trust of jamaah is insignificant. The influence of transparency on the trust of jamaah is significant. The influence of internal control on the participation of jamaah is not significant. The influence of accountability on the participation of jamaah is significant and lastly, the effect of transparency on the participation of jamaah is insignificant.

**Index Terms**—Accountability, Internal Control, Transparency, Trust.

## I. INTRODUCTION

Maqashid syariah is a concept of Islamic law that should

be obeyed by all Muslims. Maqashid sharia is the adoption and realization of Sharia or Islamic law (Mutakin, 2017). In its application, maqashid sharia this can have an impact on the good of humanity in this world and in the hereafter. Maqashid sharia consists of five aspects of Islamic law that are keep the faith, keep the soul, keep the mind, keeping the offspring and maintain the property. If the concept of Islamic law is expanded in scope, then it actually does not only concern the individual life guidelines of the people but also relates to how the entities or organizations are run.

The mosque as one of the holy places for Muslims in addition to being used as a place of worship also manages people's funds obtained from infaq, sedakah and other donations from the congregation. As a religious entity, of course the management of mosque funds must be carried out to fulfill the benefit of the people or in accordance with the core of maqashid sharia. To do this the mosque in managing the funds of the people must report and be responsible for recording the management of funds properly and correctly. This of course makes the mosque in managing the funds of the jamaah also have to use scientific disciplines such as accounting, management or other supporting disciplines so that it can fulfill the maqashid Sharia concept.

The development of accounting science and practice has increasingly developed and entered the realm of places of worship. Of course, accounting in places of worship, especially mosques, is very important to do because the funds collected by worship institutions are mostly or not all of them come from people's contributions. The community needs to know whether the donations they have given have been used properly according to the goals they want to achieve. Although all this time the community has indirectly trusted the management of these funds, it is not possible for these funds to be used or used for other purposes. For this reason, there is a need for systematic management and recording of the people's funds. Good fund management can be seen from internal control and accountability and transparency in managing these funds. Internal control, accountability and transparency should be a concern to ensure that pilgrims who donate to the mosque that the management of the mosque's funds are good so they can manage the donation funds.

As already stated, that the majority of funds from places of worship are community funds that should be emphasized more for the benefit of the people in accordance with the core of maqashid Sharia which in this study is proxied by Internal Control, transparency and accountability in managing these funds. Although this would be difficult to do, remember the mosque administrators who worked without salaries with the large demands demanded in implementing good mosque

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governance practices.

Most religious organizations do not have good internal control mechanisms to protect their resources, inform the organization's financial status and fundraising activities (Afifuddin and Siti-Nabiha, 2012). A good internal control system will be able to give certainty to donors that the organization has a good system in managing these funds. This is clearly important for providing certainty and security to donors because donors may not contribute anymore if there is no security in managing funds due to poor or lack of good internal controls. Good internal controls include systems and procedures for fund withdrawals, banks and cash, purchases, payments and supervision, evaluation and reporting. To be a good organization, it needs proper accounting records and internal control systems that either (Sanusi, 2015).

Some of the factors associated with internal control in mosques are a lack of accountability for managing the accounting system, lack of participation in activities in mosques, improper recording and reporting of income and effective ways to obtain sources of income in mosques (Alim and Abdullah, 2010; Sanusi, 2015). In addition, weak internal control will increase risk and can affect the internal and external management control systems that will affect the practice of financial management in mosques (Salwani, 2014).

Appropriate internal control will provide better financial performance results and show that the effectiveness of internal controls will improve the programs carried out by mosques (Said et al., 2013). Good internal controls such as disbursing funds, recording and reporting income receipts will affect the practice of financial management in mosques and increase the trust of donors to donate their money to mosques (Salwani, 2014).

Internal control is important for financial management practices in mosques to ensure proper and efficient financial management practices, to ensure that operations run smoothly according to rules and regulations, to determine the ability of mosque management in measuring and managing activities effectively and providing information in making well informed decisions. Therefore, to have a better management of mosques, important figures such as heads and treasurers of mosques need to play a role in ensuring the effectiveness and efficiency of financial management practices in mosques (Sanusi, 2015).

Accountability provides a trustworthy and transparent image to public organizations. In non-profit organizations, accountability is important to attract donations and fulfill the demands submitted by donors, therefore there is an urgent need for information disclosure of credible organizations to ensure the goals and life of the organization (Sofia, 2017).

Accountability is even more important with the increasing number of scandals and lawsuits that occur in religious organizations (Salwani, 2014). Siino (2004) provides an example of misuse of funds arising from a lack of internal control mechanisms and accountability, including what happened in the Archdiocese of San Francisco, which filed lawsuits against a deposed priest for embezzling more than \$ 250,000 to finance his vacation. In another case, a Pittsburgh priest claimed to have stolen \$ 1.35 million for donations for

more than 26 years from the two churches he served. In a survey of 548 Southern Baptist churches, Siino (2004) found that the Church had no basic control over mismanagement and misuse of Church funds. Furthermore, 70% of the churches surveyed did not have written financial procedures. 20% of churches do not use written documentation at all before funds are disbursed. These are just a few examples of financial violations in religious organizations.

According to Said (2014), the results of the elections in Malaysia provide evidence that the public wants a change to a transparent and accountable government. Although the community actually demands a great deal of accountability and transparency in the field of government, it is not in line with the situation in small charities and mosques where the community does not demand accountability and transparency as much as the government because the organization has special donors who mostly do not ask for formal reports because base their relationship on the basis of trust (Sofia, 2017). This is likely to be able to hamper the development of transparency and accountability in non-profit organizations, especially in the religious sector.

According to Haan (2006) transparency is an environment where the objectives of policy, law, institutional, economic framework, decision rationalization of policies, data and information relating to policies, and organizational accountability, are publicly disclosed in a comprehensive, accessible, and periodic manner. Judging from the translation, not all things must be thoroughly disclosed, but are important matters relating to the organization's accountability to the owner or in this case donors or contributors in non-profit organizations.

Cordery (2013) stated that reducing information asymmetry can increase organizational accountability so that it can increase public trust. For non-profit organizations it is clear that public trust is very important. High public trust in an organization, especially a non-profit organization, can make donors more trust the organization to manage donations from these donors. But public trust in such organizations has diminished over time.

There are many factors that can affect the trust such as democracy, openness or transparency, services and accountability (Aziz, 2015). Transparency and accountability have a big influence on public trust in the organization. In non-profit organizations transparency and accountability are services that should get the most attention. This is because there is a relationship between the quality of service and public trust (Aziz, 2015). Lack of trust in the organization does not mean dissatisfaction with the services provided, but instead satisfaction with the services performed will increase public trust in the organization. One form of service that must be considered by non-profit organizations is service related to transparency and accountability for information and activities carried out using funds obtained from donors. Democracy in organizations, services including transparency and organization is a part that can be improved by making better internal control. Good internal control will ultimately also increase trust in non-profit organizations.

In Islam itself, all matters of world affairs must be accountable, of course, financial management in non-profit

organizations such as mosques is very important considering the funds collected are public funds. This is where the role of internal control, accountability and transparency will influence the trust of worshippers in donating or giving away their property to mosques to be managed for the benefit of the public. If internal control, accountability and transparency of mosques are good, public trust will increase and many pilgrims will give donations, donations, and grants, so that the funds can be used to create programs or activities that benefit the community and the mosque will be able to carry out activities that are more attractive to community then eventually people will be interested to participate in the program run by the mosque.

This research was conducted in mosques in Lumajang, Jember, Situbondo, Bondowoso and Banyuwangi regency. The underlying reason is that the influence of the Kingdom of Lumajang as the oldest Islamic kingdom (Nahdloh, 2016) is possible to spread to the surrounding regencies and become suitable objects for research. For that researchers interested in conducting research titled "Analysis of Maqashid Sharia against Trust and Participation of Mosque Jamaah" where the purpose of this study is to analyze the influence of internal control, accountability and transparency of mosques against trust and participation of jamaah.

## II. THEORETICAL REVIEW

### A. Sharia Enterprise Theory

Enterprise Theory (ET) that has been combined with Islamic values can become a new theory, namely Syariah Enterprise Theory (SET). The concept of SET was born as an effort to build sharia accounting, by incorporating monotheistic values into the concept of Enterprise Theory, so as to produce concepts that are more humane, transcendental and theologically (Wulandari, 2010). It is different from entity theory which focuses only on the owner group so that almost all company activities are more inclined to fulfill owner welfare. The enterprise theory concept recognizes the existence of accountability to a wider group of stakeholders not only to company owners (Novarela, 2015).

Triyuwono (2007) states that Sharia Enterprise Theory (SET) does not only care about the interests of shareholders, but also other parties that are even wider than enterprise theory. Wider stakeholders in SET include God, humans, and nature. Allah SWT as the creator and sole owner and ruler of the universe and its existing resources (Surah al-Ahqaaf: 3 and Al-Baqarah: 284) is the highest stakeholder and must be the sole purpose of human life.

The consequence of establishing Allah as the highest stakeholder is the use of sunnatullah as the basis for sharia accounting construction. By placing God as supreme stakeholders, the tether that accounting sharia still aims to "raise awareness of divinity" users is ensured. The point is that God's rules or laws are the foundation of sharia accounting.

Humans are required to manage the earth and the resources inherent in it as well as possible. In addition, humans are also obliged to spread grace or wealth to all beings not only to humans but also to nature as a whole in ways that are good,

right, fair and in accordance with reason and conscience that is owned and in accordance with the laws of God (QS Al-Anbiyaa verse 107).

### B. Social Profetic Sciences Theory

Kuntowidjojo (1991) mentions the normative rule of the Quran rationalization in the form of practice. So that the Quran can be practicable in society. So far the Muslim community in general has been trapped in the normative aspects of understanding religious orders, and on the contrary forgets the practice. For example Muslims often get lectures that "clean is part of faith", but it turns out in practice Muslims cannot do it. This is evidenced by the condition of the mosque which is always dirty, Islamic hospitals that are also dirty, and many other examples.

Kuntowidjojo (1991) proposed the need for "prophetic social science". What is meant by prophetic social science here is knowledge derived from the Qur'an and hadith (the Sunnah of the Prophet) by using scientific rules which will later be used to bridge the normative command with practice. With this knowledge, normative commands become more operational and can be practiced in the real world.

### C. Maqashid Syariah

The purpose of Islamic law is the benefit of human life, both spiritual and physical, individual and social. Benefit is not only for the life of this world but also for eternal life in the hereafter. Abu Ishaq al-Shatibi in Munawwir (1984) formulate five objectives of Islamic law, namely Hifdz Ad-Din (Maintaining Religion), Hifdz An-Nafs (Maintaining the Soul), Hifdz Al'Aql (Maintaining Intellect), Hifdz An-Nasb (Maintaining Descendants) and Hifdz Al-Maal (Maintaining Assets).

The five objectives of Islamic law in the literature are called al-maqasid al khamsah or al-maqasid al-sharia. According to Jamaa (2013), maqasid sharia is the goal of Allah and His Messenger in formulating Islamic laws. That goal can be traced in the verses of the Quran and hadith as logical reasons for the formulation of a law oriented to the benefit of humanity. The concept of maqasid sharia is essentially based on revelation to realize the life of humanity. All orders and prohibitions on Sharia lead to the maintenance of these five basic elements.

These five Islamic principles will be proxied by internal control, accountability and transparency. Internal control is a way for an entity or organization to safeguard its assets, this is clearly in accordance with the fifth principal of maqashid sharia namely Hifdz Al-Maal or maintaining asset. For this reason, internal control is one of the proxies of maqashid Sharia. The next proxy is accountability and transparency. Accountability and transparency can be interpreted with responsibility and honesty, it is clearly in accordance with the fundamental purpose of second principle of maqashid sharia which is Hifdz an-nafs or maintaining soul. The main point of the first principle of maqashid sharia, Hifdz Ad-Din or maintenance of the religion can also be attributed to accountability and transparency. In the Qur'an many commands are mentioned to be responsible and honest. So it can be said that by upholding responsibility and honesty is one way to maintain religion in relation to oneself.

### D. Internal control

Committee on Auditing Procedures, SAS (Statement on Auditing) No. 1 in Andayani (2011) says that internal control consists of organizational plans that coordinate and measure in an effort to secure assets (organizational assets / entities), check accuracy and reliable accounting data so that it can improve operations efficiently and improve compliance with managerial policies.

Moeller (2009) and Deng (2017) provide a definition of internal control as a process that is influenced by the activities of the board of commissioners, management or other employees designed to provide reasonable confidence in achieving goals which include (1) reliability of financial reporting; (2) Effectiveness and efficiency of operations; (3) Compliance with applicable laws and regulations.

Moeller (2009) states that there are five components of internal control, Control Environment, Risk Assessment, Control Activities, Information and communications and monitoring.

### E. Accountability

Accounting in the broadest sense is very important for Islam, because accountability to God and society for all activities is very important for Muslim beliefs. The account is the root of accounting, and references in the Qur'an "account" in the sense are related to one's obligation to account to Allah for all matters relating to human endeavors where every Muslim must be responsible (Mohammed, 2014). This should provide additional assessment of what is already in the financial statements, especially in mosque institutions. Every Muslim must account for all their good and bad actions to Allah which will be taken into account on the judgment day. Reflections on this action should also be used in the financial management of religious institutions, but even though there are many religious institutions that do not have a good system of accountability and most are only based on the principle of trust in managers (Andarsari, 2016; Simanjuntak, 2011; Mohammed, 2014).

### F. Transparency

The transparency is to provide open and honest financial information to the public based on the consideration that the community has the right to know openly and comprehensively the responsibility of the government in the management of the resources entrusted to it and its compliance with laws and regulations (SAP, 2010). The transparency here means that community members have the same rights and access to know the budget process because it concerns the aspirations and interests of the community, especially the fulfillment of the needs of many people's lives (Subroto, 2008; Mardiasmo, 2009).

According to Sutedjo (2009) transparency means openness. Transparent in the field of management means that there is openness in managing an activity. In religious institutions, the field of transparent financial management means that there is openness in the financial management of religious institutions, namely the openness of financial resources and the amount, details of use, and accountability must be clear so that it can facilitate interested parties to find out.

### G. Trust

According to Mayer et al. (1995) factors that shape a person's belief against the other three, namely the ability, benevolence, and integrity. Capacity refers to the competence and characteristics mosque takmir in doing tasks in managing community funds in mosques. In this case, how the takmir of the mosque is able to provide, serve, and secure security from the interference of other parties. This means that the pilgrims get guaranteed satisfaction and security from the mosque's takmir in making donations or donations that the funds will be used for the welfare of the people. Kim et al. (2003a) states that abilities include competence, experience, institutional endorsement, and ability in knowledge.

### H. Participation

Participation is one's involvement in a particular activity (Kim et al., 2003b). In the context of religious institutions, participation is measured by the number of worshipers in participating in the activities held by the mosque. Participation is largely determined by trust in partners, the media, or others involved in an activity.

Participation in activities carried out by mosques will grow well if the takmir of the mosque is able to maintain the trust that has been given by worshipers or donors. When worshipers feel that the mosque's takmir has properly maintained the trust it has given, the congregation will gladly continue to increase its participation. Even in certain situations, pilgrims will invite or notify other colleagues to participate in the activity.

## III. DEVELOPMENT OF HYPOTHESES

Prophetic social theory according to Kuntowidjojo (1991) here is a knowledge derived from the Quran and hadith (sunnah of the prophet) by using scientific rules which will later be used to bridge the normative command with practice. Internal control is the effort of an entity or organization to secure its assets. One way that can be done is to make notes or financial reports. This is clearly in line with the commands of Allah SWT in the Quran, Al-Baqarah, 282 which gives a call for recording assets and should record them properly. If the mosque in managing jamaah funds has been carried out with good records in accordance with the rules of accounting and Islam, it can increase the trust of worshippers to the management of community funds carried out by the mosque. Research conducted by Sofia (2017) shows that the use of funds and internal control has a significant relationship with financial management practices. Looking at these results, better practices in managing financial finances are one of the important factors in improving or improving a good internal control system. For that we propose hypothesis 1 internal control affect the jamaah trust.

Triuwono (2007) states that Sharia Enterprise Theory (SET) is not only concerned with the interests of shareholders, but stakeholders broad sense as covering God, man, and nature. Allah SWT as the creator and sole owner and ruler of the universe and its existing resources (Surah al-Ahqaaf: 3 and Al-Baqarah: 284) is the highest stakeholder and must be the sole purpose of human life. The consequence of establishing Allah as the highest stakeholder is the use of

sunnatullah as the basis for shari'ah accounting construction. The point is that God's rules or laws are the foundation of sharia accounting. Meaning accountability generally is related to the relationship in which people explain and responsible regarding their conduct or behavior (Sofia, 2017). This is clearly in accordance with the commands of Allah SWT in the Quran. In other words, if the mosque has good accountability, it will certainly be able to increase the trust of the pilgrims. The congregation will be sure that the activities or management of funds carried out by the mosque institution are true and in accordance with what is planned in the mosque's activities if the activity has clear accountability. Accountability is one factor in increasing trust in charitable organizations (Hyndman, 2017). But in Sofia's research (2017) states that budget participation and accountability do not have a significant relationship with trust in financial management. For that researchers formulate hypotheses 2, namely accountability affects the jamaah trust.

Ter Bogt and Tillema in O'Neill (2006) argue that in public sector organizations, the provision of formal accounting information combined with broader transparency and informal contacts is very important in building trust. Transparency is related to providing certainty, which is more than disclosure to provide information that can be accessed and assessed by relevant parties. Transparency can be seen as one of the main requirements for increasing trust (Gray, Bebbington, & Collison, 2006). Talking about transparency, it is certainly the easiest to observe whether transparency has been implemented or not, often it can be seen from how an institution or public body is transparent in the use of its funds. If the use of funds is transparent, it can be guaranteed that the mosque institution will open on the other side. This openness will certainly be able to increase the trust of mosque worshipers. Hyndman's research (2017) states that transparency which is an integral part of accountability is one factor in increasing trust in charitable organizations. For this reason, researchers formulated hypothesis 3, namely transparency influences the trust of jamaah.

Internal control is the effort of an entity or organization to secure its assets. One way that can be done is to make notes or financial reports. This is clearly in line with the commands of Allah SWT in the Qur'an, Al-Baqarah verse 282 which gives a call for recording assets and should record them properly. If the mosque in managing jamaah funds has been carried out with good records in accordance with the rules of accounting and Islam, it can increase the trust of jamaah to the management of community funds carried out by the mosque. If the trust of jamaah has increased, it is likely that the infaq and alms received by the mosque will increase. With the increase in mosque funds, mosques can make more programs or activities for pilgrims so that pilgrims become interested in participating. For this reason, researchers formulated hypothesis 4, namely internal control influences the participation of worshipers.

Accountability or good accountability regarding how the community funds in the mosque are managed by takmir mosques, of course, besides being able to increase the trust of jamaah, it also attracts the community or jamaah to care and participate in the activities carried out by the mosque. The

reasons underlying this are of course the jamaah will be more convinced that the activities carried out by the mosque institution are true and in accordance with what is planned in the mosque's activities if the activity has clear accountability. For this reason, the researcher formulated hypothesis 5, which is accountability influences the participation of jamaah.

Mosque that has good accountability, it is almost certain that the mosque also has an openness to the information contained in it. As well as good accountability, people will tend to be attracted to programs and activities carried out by mosques, so mosques that have good transparency will also attract worshipers to care and participate in mosque activities. For this reason, researchers formulated hypothesis 6, namely transparency influences the participation of jamaah.

#### IV. RESEARCH METHODS

This study uses a quantitative approach. The quantitative approach is used to analyze and examine the influence of internal control, accountability and transparency against the trust and participation of jamaah. The population in this study were jamaah from five major mosques located in Lumajang Regency, Jember Regency, Situbondo Regency, Bondowoso Regency and Banyuwangi Regency, East Java. From this population a sample of 25 jamaah from the 5 largest mosques (Jami mosques) will be taken from each district that will be used as samples. So in this study as a unit of analysis there were 125 worshipers from 5 large mosques in the Regency. The sampling technique in this study used the quota sampling method. In the data collection of research conducted, the primary data collection stage is obtained directly from the respondents.

##### A. Definition of Operational Variables

According to Hery (2013) internal control is a set of policies and procedures to protect company assets or assets from all forms of misuse, guarantee the availability of accurate accounting information, and ensure that all legal regulations and management policies are complied with or run properly by all company employees. Based on the above understanding it can be said that internal control is a policy and procedure designed, as well as an integral process in actions and activities to provide adequate confidence in achieving organizational goals. Internal control will be measured by 3 indicators according to Duh (2014) and Hunziker (2017). These indicators include: 1. Control environment; 2. Control activities; and 3. Information and communication.

According to Government Regulation No. 71 of 2010 concerning SAP the definition of accountability is to account for the management of resources and the implementation of policies entrusted to reporting entities in achieving periodically set goals. Based on the above understanding it can be said that accountability has an important role in the implementation of the activities of organizations or institutions, especially mosques because accountability is a responsibility to the community that must be carried out by the mosque takmir with the aim of providing accountability for mosque fund management. Accountability will be

measured by 3 indicators according to Mardiasmo (2009), namely: 1. Legal accountability and honesty; 2. Accountability process; and 3. Accountability of programs and activities.

Transparency or openness means that information relating to an organization is easily and freely available and can be accessed by those who are directly or indirectly affected by the organization's policies. Openness can also mean that information that is sufficiently related to the performance of the institution is available and presented in a form or media that is easily understood by the community (Watts, 2015). Transparency will be measured by 3 indicators according to Komarudin and Yudo (2011), namely: 1. willingness and accessibility of documents; 2. completeness of information submitted; and 3. openness of the process.

Isaac (2011) states that trust is a willingness to depend on other parties who have been trusted. Based on the above understanding can be said that trust is the willingness of someone to depend or depend on other parties who have been trusted by facing certain risks. Trust of pilgrims will be measured by 3 indicators according to Mayer et al. (1995), namely: 1. Ability; and 2. Kindness; and 3. Integrity.

Adisasmita (2006) states that participation is the participation or voluntary involvement of the community in changes determined by themselves. Participation is the process of growing awareness of the relationships between different parties in society, namely between social groups and communities with policy makers and other institutions. In simple terms, participation can be interpreted as an act of getting involved or sharing in something. Jamaah participation will be measured by 3 indicators according to Suroso (2014), namely: 1. community involvement in planning; 2. community involvement in implementation; and 3. involvement in supervision.

*B. Data analysis technique*

The quantitative analysis used in this study consisted of descriptive analysis to see an overview of population characteristics and path analysis. Path analysis is used to test hypotheses using Structural Equation Modeling (SEM). According to Ghazali (2005), SEM is considered a statistical tool that is very useful for researchers in the field of social science. SEM can test together structural models, namely the relationship between variables and measurement models, namely the relationship between indicators and latent variables.

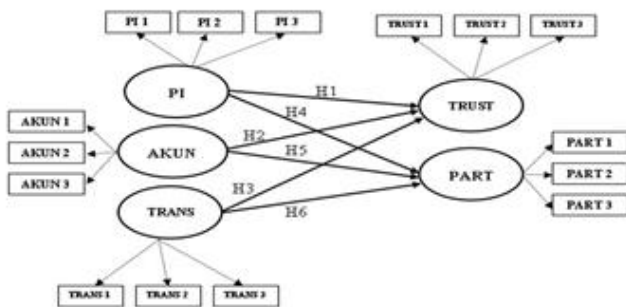


Figure 1. Conceptual Framework

The model was developed to answer the formulation of the problem manifested in the research hypothesis statement. The

equation proposed in the research conceptual model appears in the equation as follows:

$$\eta_1 = \gamma_{11}\xi_1 + \gamma_{12}\xi_2 + \gamma_{13}\xi_3 + \zeta_1$$

$$\eta_2 = \gamma_{21}\xi_1 + \gamma_{22}\eta_1 + \gamma_{23}\xi_3 + \zeta_2$$

The estimation method for parameter estimation in SEM is the Maximum Likelihood (ML) method. The fit model assessment was carried out using 11 fit sizes namely chi-square, NCP, ECVI, NFI, NNFI, CFI, IFI, RFI, GFI, AGFI and RMSEA. Hypothesis testing is done by t-test, when the value of the critical ratio is more than 2.58 at a significance level of 1%, 1.96 for significance of 5% or 2.58 for a significance of 10% it can be said that there is a significant effect of latent variables one against other latent variables (Ghozali, 2005).

V. IV.RESULTS AND DISCUSSION

In this study 125 questionnaires were distributed and successfully returned 120 questionnaires. The number of 120 respondents was considered sufficient to meet the minimum sample in SEM as many as 100 responses, therefore the researcher did not add 5 questionnaires that did not return.

After the data is processed, it turns out that there is a negative error variance or commonly called the heywood case. According to Ghazali (2005), one way to overcome the heywood case is to set an error variance to a very small positive value of 0.01 or 0.05. In this study the specified error variance value is 0.01.

*A. Normality test*

To test whether a normality assumption is violated or not, it can be seen from the p-value of skewness and kurtosis. In this study a normality test was conducted and the results of the test showed that the data had an abnormal distribution. According to Ghazali (2005) LISREL is the most sophisticated and popular statistic tool in SEM. Normality of data is not a serious problem, because LISREL has several solutions that can be used. One of them is adding an estimate of the asymptotic covariance matrix. This will make the parameter estimates along with the goodness of fit statistics be analyzed based on abnormal data conditions.

*B. Model Compatibility Test*

The goodness of fit test results can be seen in the table below.

Table 1. Model compatibility test results

GOFI	Estimated Results	Fit Level
Satorra-Bentler Scaled Chi-Square (C3)	X <sup>2</sup> = 99.358 (p = 0.0932)	Good
NCP	55.643 (27.182; 91.990)	Not good
RMSEA	0.0752 p = 0.0352	Pretty good
ECVI	M = 1.780 S = 2.000 I = 8.559	Good
NFI	0.900	Pretty good

NNFI	0.975	Pretty good
CFI	0.981	Good
IFI	0.981	Good
RFI	0.872	Good
GFI	0.870	Pretty good
AGFI	0.810	Pretty good

There are five GOFI measurements that show a fairly good model, one measurement of GOFI indicates poor and five GOFI measurements show a good model, in general it can be said that the suitability of the model is good, which means the model is acceptable because of the compatibility between the data and the model.

### C. Validity test

Validity test is a test that aims to determine the ability of an indicator in measuring the latent variable (Ghozali, 2005). The results of the validity test can be seen in the table below.

Table 2. t-value, error and loading factor

Internal control				
	loading	error	t-value	Conclusion
X1	1.000	*	*	Valid
X2	1.367	(0.260)	5.258	Valid
X3	1.331	(0.256)	5.201	Valid
Accountability				
	loading	error	t-value	Conclusion
X4	1.000	*	*	Valid
X5	1.041	(0.092)	11.274	Valid
X6	0.695	(0.188)	3.693	Valid
Transparency				
	loading	Error	t-value	Conclusion
X7	1.000	*	*	Valid
X8	1.200	(0.126)	9.519	Valid
X9	1.073	(0.153)	7.026	Valid
Trust				
	loading	error	t-value	Conclusion
Y1	1.000	*	*	Valid
Y2	1.361	(0.195)	6.962	Valid
Y3	0.870	(0.147)	5.905	Valid
Participation				
	loading	error	t-value	Conclusion
Y4	1.000	*	*	Valid
Y5	0.555	(0.070)	7.893	Valid
Y6	1.007	(0.153)	6.588	Valid

\* Constraints, set by default by LISREL, t-values are not estimated

From table above it can be seen that all loading is significant ( $p < 0.05$ ), this is indicated by the value of t greater than  $| 1.96 |$ . It can be said that all indicators are valid and feasible.

### D. Reliability Test

According to Bagozzi and Yi (1988) in Ghozali (2005) the minimum level can be said that composite reliability is quite good is 0.6. Composite reliability value of the internal control latent variable is 0.757, meaning that the three internal control variable indicators provide a reliable measure for the internal control latent variable. Composite reliability value of the latent variable accountability is 0.697, meaning that the three accountability variable indicators provide a

reliable measure for the latent variable accountability.

The composite reliability value of the latent transparency variable is 0.791, meaning that the three transparency variable indicators provide a reliable measure for the latent variable transparency. Composite reliability value of the latent variable of trust is 0.737, meaning that the three indicators of the trust variable provide a reliable measure for the trust latent variable. The reliability value of the latent variable participation is 0.835, meaning that the three participation variable indicators provide a reliable measure for latent variables controlling participation.

According to Ghozali (2005) the average variance extracted (VE) value of less than 0.5 indicates that measurement error has more contribution to indicators than latent variables. Therefore the average variance extracted (VE) value is expected to be greater than 0.5. The average variance extracted (VE) value of the internal control latent variable is 0.513, meaning that the three internal control variable indicators provide reliable measures for the latent variables of internal control.

The average variance extracted (VE) value of the latent accountability variable is 0.476, this value is slightly lower than the cut-off limit, meaning that the three accountability variable indicators provide less reliable measures for the latent variable accountability. The average variance extracted (VE) value of the latent transparency variable is 0.559, meaning that the three transparency variable indicators provide a reliable measure for the latent transparency variable. The value of the average variance extracted (VE) latent variable of trust is 0.486, meaning that the three indicators of the trust variable provide a less reliable measure of the latent variable of trust. The value of average variance extracted (VE) participation latent variable is 0.513, meaning that the three participation variable indicators provide a reliable measure for the latent variable of participation.

### E. Structural Model Analysis

Can be seen in table 1.2 which is the result of data analysis regarding the effect of exogenous latent variables on endogenous. The relationship of internal control to trust is not significant, this can be seen in the value t of 0.108 where this value is lower than  $| 1.96 |$ . The accountability relationship to trust is not significant, this can be seen in the value of -0.641 where this value is lower than  $| 1.96 |$ . The relationship of transparency to trust is significant and has a positive effect, this can be seen in the value t of 2.148 where this value is greater than  $| 1.96 |$ . The relationship of internal control to participation is not significant, this can be seen in the value t of 0.771 where this value is lower than  $| 1.96 |$ . The accountability relationship to participation is significant and has a positive effect, this can be seen in the value of -2.283 where this value is greater than  $| 1.96 |$ . The relationship of transparency to participation is not significant, this can be seen in the value t of 1.827 where this value is lower than  $| 1.96 |$ .

Table 3. Effect of exogenous latent variables on endogenous

	PI	AKUN	TRANS	
TRUST	0.056	-0.084	0.845	Parameter

				estimation
	(0.518)	(0.131)	(0.393)	Error standard
	0.108	-0.641	2.148	t-value
PART	0.878	-1.234	1.291	Parameter estimation
	(1.138)	(0.541)	(0.707)	Error standard
	0.771	-2.283	1.827	t-value

The coefficient of determination (R<sup>2</sup>) in the structural equation indicates the amount of variance in endogenous latent variables that can be explained simultaneously by independent latent variables. The higher the value of R<sup>2</sup>, the greater the independent variables can explain endogenous variables, so the better the structural equation (Ghozali, 2005).

Table 4. The coefficient of determinant (R<sup>2</sup>)

	Before setting the error variance to 0.001		After setting the variance error to 0.001	
	TRUST	PART	TRUST	PART
error variance	-0.006	0.293	0.001	0.291
	(0.017)	(0.102)		(0.101)
	-0.329	2.869		2.868
R <sup>2</sup>	1.030	0.575	0.995	0.579

As previously stated, when processing data, it turns out there is a negative error variance, usually called the heywood case, in the equation that tests the effect of exogenous variables on the TRUST latent variable. As explained earlier, the way to overcome this problem is to set the error variance to a small value of 0.001. so the value of R<sup>2</sup> from TRUST is 0.995 which means that 99.5% of the variance of trust is explained by the variables of internal control, accountability and transparency, while the remaining 0.05% is explained by other factors. For the value of R<sup>2</sup> of PART is 0.579, which means that 57.9% of the variance of participation is explained by internal control variables, accountability and transparency, while the remaining 42.1% is explained by other factors.

F. Hypothesis Test Results

Table 5. Evaluation of the research hypothesis

Hypothesis	Effect	t-value	Conclusion
1	PI→TRUST	0.108	No effect
2	AKUN→TRUST	-0.641	No effect
3	TRANS→TRUST	2.148	Positive effect
4	PI→PART	0.771	No effect
5	AKUN→PART	-2.283	Negative effect
6	TRANS→PART	1.827	No effect

The test results using the LISREL 9.2 program indicate that internal control does not have a significant effect on the beliefs of pilgrims. This is indicated by the t-value of 0.108, which means that the hypothesis one which states that internal control influences the trust of the congregation is rejected. There are many factors that can influence beliefs such as democracy, control, openness (transparency), service and accountability (Aziz, 2015). Internal control does not have a significant effect on the trust of pilgrims, most likely due to other factors such as democracy, openness (transparency), service and accountability must also be

increased. Corderi (2013) in his research stated that there was a decline in trust and confidence in charitable organizations in New Zealand. This decline in trust is so great that an increase in internal control alone is not enough to make people believe in charitable and religious organizations again. To make the community or worshipers of the mosque increase their trust in religious organizations other factors that can influence trust other than internal control such as democracy, openness (transparency), service and accountability must also be improved.

The test results show that accountability does not have a significant influence on the beliefs of pilgrims. This is indicated by the t-value of -0.641, this means that the second hypothesis which states that accountability influences the trust of the congregation is rejected. Aziz (2015) states that besides transparency there are many factors that can influence beliefs such as democracy, control, service and accountability. Transparency does not significantly affect the trust of pilgrims, most likely due to other factors such as democracy, internal control, service and accountability, which must also be improved. Another thing that might be a reason as revealed by Sofia (2017) is that religious sector organizations usually have special donors who mostly do not ask for formal reports because they base their relationship on trust. So that increasing or not transparency does not affect the trust of pilgrims towards the mosque.

The test results show that transparency has a significant influence on the beliefs of pilgrims. Transparency has a positive influence on the beliefs of pilgrims. This is indicated by the t-value of 2.148, which means that the higher the transparency of the mosque, the higher the level of trust of the pilgrims towards the mosque. The reason for this possibility is as stated by Said (2014) that the public wants a change to a transparent and accountable government. Of course this does not only concern the government sector, but also these demands are directed at other fields such as organizations in the charity and religious fields. So the mosque congregation will respond to the takmir mosque's action which seeks to increase transparency and accountability in managing funds and activities in the mosque with a positive response.

The test results show that internal control does not have a significant effect on the participation of pilgrims. This is indicated by the t-value of 0.771, this means that the fourth hypothesis which states that internal control influences the participation of worshipers is rejected. This is because according to Deng (2017) the quality of performance of internal control has a greater influence on more complex organizations. As is known that religious organizations have a level of complexity that is not so complicated so that the influence of the better internal control of religious organizations or mosques has little effect on pilgrims. The congregation may not be able to feel the change from the internal control improvements made. This obviously cannot attract their sympathy and concern to participate in or participate in the activities held by the mosque.

The test results show that accountability has a significant influence on the participation of pilgrims. But accountability has a negative influence on the participation of pilgrims. This is indicated by the t-value of -2,283, this means that the



higher the accountability of the mosque, the lower the level of participation of pilgrims in the activities held by the mosque. Palmer (2002) and Salwani (2014) state that public trust in the charity sector is very low. If the pilgrims do not believe in the management of mosque funds, it is probable that the pilgrims will also not have the desire to get involved in the activities held by masjid. This lack of trust resulted in the pilgrims not being interested in joining the mosque's activity program.

The test results show that transparency does not have a significant effect on the participation of pilgrims. This is indicated by the t-value of 1.827, this means that the six hypothesis which states transparency influences the participation of worshipers is rejected. Said (2014) states that the public wants a change to a transparent and accountable government. Although the community actually demands a great deal of accountability and transparency in the field of governance, it is not in line with the situation in small charities and mosques where the public does not demand accountability and transparency as much as the government (Sofia, 2017). Public awareness of the accountability and transparency of religious fields such as mosques is not as big as their concern for government organizations. This has resulted in transparency not being an attraction for pilgrims to take part in the program of activities held by the mosque because low concern can result in such disinterest.

## VI. CONCLUSION

Based on the results of analysis and discussion the results of the study indicate that the influence of internal control against jamaah trust is not significant. This means that the research hypothesis which states that internal control affects the trust of worshipers is rejected. The results showed that the effect of accountability against the trust of jamaah is not significant. This means that the research hypothesis which states that accountability influences the trust of worshipers is rejected.

The results showed that the effect of transparency against the jamaah trust is significant. This means that the research hypothesis which states that transparency affects the trust of worshipers is accepted. The results showed that the influence of internal control on the participation of jamaah is not significant. This means that the research hypothesis which states that internal control affects the participation of worshipers is rejected.

The results of the study indicate that the influence of accountability on the participation of jamaah is significant. This means that the research hypothesis which states that transparency affects the participation of worshipers is accepted. The results showed that the effect of transparency on the participation of jamaah was not significant. This means that the research hypothesis which states that transparency affects the participation of worshipers is rejected.

This research has limitations, that is, the data is analyzed under abnormal conditions, although this is not a problem because LISREL can analyze data in abnormal conditions with certain conditions that must be met. Another limitation is that there is a negative error variance or commonly called

the heywood case on one of the research variables so that the researcher must manually adjust the error variance from one of the equations.

Suggestions for further research are to use data that are normally distributed, even if the data are not normally distributed it is not a problem because LISREL can analyze data in abnormal conditions with certain conditions, so that differences in normality can be influenced by the results of research. The next suggestion is for the next study to eliminate the negative error variance or commonly called the heywood case. Although there is a solution to overcome it, the results of the study will be better if there are no heywood case problems.

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