

FINANCIAL RECORDING AND REPORTING PRACTICES FOR MOSQUES – A STUDY ON MOSQUES IN THE DISTRICT OF MACHANG, KELANTAN

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Abstract

Mosques are important institutions for Muslims, not just as a place of worship, but also a hub for other religious activities. While some mosques receive funding from religious council or department in their respective states, most of the mosques' fund come from public contribution. Thus, mosques need to ensure that proper documentation and record keeping are in place, in order to be accountable to their stakeholders. This research is conducted in the district of Machang, Kelantan to gain knowledge on mosques' financial recording and reporting practices, and their problems in implementing good financial recording and reporting practices. A total of 115 questionnaires have been administered to respondents consisting of mosque's committee members from 43 mosques in Machang. It was found that although most mosques do keep records of their cash receipts and payments, many do not have proper recording practices and do not report their financial position regularly to the stakeholders.

Field of Research: financial accounting and reporting, financial management of mosques

INTRODUCTION

A mosque is a highly respected place of worship, a hub for religious activities and a very important institution for Muslims (Abdul Wahab, 2008). Though sacred, it does not just function as a place of worship, but also a hub for religious education activities for the surrounding community. Within the Muslim community, it is a place for congregation; a centre of knowledge, economic pursuit and community services, as well as giving religious instruction and knowledge sharing (Zaimche, 2002). Operating as a non-profit oriented organization, the mosque has its own assets, liabilities, income and expenditure. In Malaysia, some mosques receive allocation from religious councils in their respective states. However, a significant amount of the mosques' fund come from public donation, given out of religious intentions (Abdul Wahab, 2008; Mohamed Adil et al., 2013; Kismawadi et al., 2018). Mosques use the fund to assist it in settling all the expenditure incurred in pursuit of maintaining its well-being as well as conducting religious, social and economic activities. As the funds are contributed by the public, the mosque is accountable to ensure that proper documentation and record keeping are in place. In addition, the contributors would also want

to know how the money is spent by the mosques. This is to ensure that no issue of embezzlement arises and assets are safeguarded.

In general, mosques receive contribution every day, though the amount may reach its peak on Fridays when men come to perform their Friday prayer, and during the month of Ramadhan. However, problems may exist in the management of mosque funds, especially when there are no specific personnel in charge (Mohamed Adil et al., 2013). Thus, there is a need to determine how the mosques record and report their finances, and understand the problems faced by the mosques in doing so. This will help in improving the financial recording and reporting practices of the mosques.

This research is conducted on mosques in the district of Machang, Kelantan in order to determine the financial recording and reporting practices of mosques. It is an extension of a collaboration between UiTM Cawangan Kelantan and the Kelantan Religious Council (Majlis Agama Islam Kelantan) whereby UiTM Cawangan Kelantan would provide financial management courses and consultation services to mosques in Kelantan, starting with the mosques in Machang. Apart from determining the financial recording and reporting practices, this research also seeks to understand the problems faced by mosques which hinder them from maintaining proper financial records and reports. Based on the problems, some suggestions on how to enhance the financial recording and reporting practices among mosques are also provided so that they are more transparent and properly governed.

PROBLEM STATEMENT

The key challenge in managing mosques today is to ensure efficient and proper financial management practices. Abdul Wahab (2008) defined good financial management practices to include recording and reporting financial transactions, as well as obtaining and managing funds effectively. He further reiterated that financial management of mosques is one of the main issues that has come to the forefront and caught the attention of many people. Mosques received considerable amount of funds from the public, thus they are accountable to the public. As the main sources of funds for many mosques is collection from the public (Abdul Wahab, 2008; Omar et al, 2015; Iffah Sulaiha et al., 2017), people need to know how those funds were managed, and what they are used for.

Some criticism for mosque management are lack of accountability to manage accounting system, less budget participation in the mosque, improper recording and reporting of income, and lack of effective way to find sources of income for the mosque (Alim and Abdullah, 2010). In addition, there is also weak internal control system in certain mosques, and this will increase the risk in mismanagement of funds. As a religious institution where the committee members are normally elected from among the worshippers, many feel that that they are trustworthy and there is no issue of breach of trust. Ensuring proper financial recording and reporting practices is vital because mosques are accountable to the public. Islam has always promote good governance and accountability, and mosques need to portray them in managing the public's fund. This will not only elevate trust, but the image of Islam as well.

Research questions

This research seeks to answer the following research questions:

1. What is the financial recording practices of mosques in Machang?
2. What is the financial reporting practices of mosques in Machang?
3. What are the problems faced by mosques in maintaining proper financial recording and reporting practices?

Objectives

Based on the research questions, the objectives of this research are:

1. To determine the financial recording and reporting practices of mosques in Machang
2. To gain an insight of the problems faced by the mosques in maintaining proper financial recording and practices
3. To provide suggestions on how to improve the financial recording and reporting practices for mosques

LITERATURE REVIEW

Mosques vary in their accounting practices. This might be due to the absence of monitoring mechanism, lack of supervision by the authorized personnel, and uninformed ways of managing these funds. It might also be due to the uniqueness and dynamic of each of the mosque. Mosques differ in size and the number of people utilizing them, some receive fund from religious councils and some do not, and this may be one reason why mosques practice their “own accounting” methods (Md Zain et al., 2015; Zakariyah, 2016). Afifuddin and Siti Nabiha, as mentioned in Mohamed et al. (2014), claimed that one of the challenges to better accountability in religious-based organizations is that much of their work deals with issues pertaining to the soul, which are not easily measured. Religious organizations often do not have control mechanism in place to protect their resources and keep their members informed of the organization’s financial status and fund raising efforts.

According to Kismawadi et al. (2018), accounting practices among religious organizations, are highly neglected. So far, only simple financial reports are prepared by writing income and expenditure, but there are no proper records such as assets register and periodical reports of the progress of the mosque and the benefit it brings to the people. Although mosques in general do some form of recording, there is a need to review, both format and content of the report so that they can fulfil the conditions of uniformity, timeliness and other important concepts in accounting.

Meanwhile, Iffah Sulaiha et al., 2017 found that all mosques under their study maintain record of inflows and outflows (receipts and payments), but those records do not fulfil criteria set by the religious council. One of the mosques also admitted that financial control system is weak as there is no committee member who has the expertise and experience to manage the

financial matters of mosque. Abdul Wahab (2008) reported that mosques in Kota Setar, Kedah appear to have strong internal control procedures for the receipt of income. However, they need to improve the internal control procedures in the areas of reporting of financial information with regard to the mosque funds.

Thus, problems related to the management of the mosque fund owe to lack of systematic record-keeping and improper management of cash flow. Therefore, the usage of the fund does not appear transparent as the public do not know its sources and how the money has been utilized (Mohamed Adil et al., 2013). As these funds are considered as a trust, the mosques are expected to perform a transparent and accountable financial management and reporting in line with Islamic teachings (Said, 2013). Mosques also need to strengthen the implementation in relation to segregation of duties, physical custody, recording of transactions, and authorization. Mohamed et al. (2014).

Rahim et al., (2003) as mentioned in Mohamed et al. (2014) highlighted that accounting practices in the Islamic religious organizations are less developed and do not play a central role in the organizational activities. Accounting is regarded as little more than a technology to record financial transactions. Production of external annual financial statements is not considered an important process nor are the reports themselves considered important documents. Of greater concern is the finding by Abd Wahab et al. (2016), who reported that the embezzlement of funds from religious organizations is more common nowadays due to lack of accountability and lack of commitment to accounting.

One of the most obvious challenges facing the administration of modern mosques today is the management of funds generated from the public in terms of *sadaqah* (general donation), *zakāt* (mandatory religious alms), *waqaf* (endowment), and *waṣiyyah* (bequest). Zakariyah (2016) assessed how funds generated from the mosque fund in Terengganu, Malaysia were being managed from the *Maqāṣid al-Sharī‘ah* perspective; specifically in the area of strategic planning in banking and investing the funds of those mosques. It was found that there is no strategic planning in mobilizing the mosque funds. However, a research conducted by Adnan (2013) found that financial management in the Al Akbar Surabaya mosque in Indonesia is very good; stewardship is visible where the mosque committee members were willing to sacrifice their time for the benefit of the mosque, and continue to improve their management by being open to criticisms and inputs provided by the congregation for the sake of the mosque.

METHODOLOGY

This research conducted a survey to collect data from the respondents. It is a quantitative research in which a set of questionnaires were distributed to respondents consisting of mosque's committee members from 43 mosques in the district of Machang, Kelantan. Respondents comprise of committee members, namely chairmen, secretaries and treasurers of the mosques. A total of 115 questionnaires were distributed and although all were collected, only 78 (representing 67.8%) were fully answered and used for analysis.

The questionnaire is adapted from previous studies with some modification to suit the objectives of this research. The questionnaire was initially prepared in English. There were several corrections in this stage based on the comments given before finalizing it. Since the first language of the potential respondents is Bahasa Melayu, the final version of the questionnaire was then translated into Bahasa Melayu.

The questionnaire is divided into four sections. The first part, Section A requests the respondents to provide information on their demographic profile. Demographic information on each respondent is requested including: the name of residence (*mukim*), age, designation, and qualification. Next, Section B entails the respondents to provide financial information of their mosques which relates to sources of income, expenditure, assets and the frequency of displaying and updating financial information to stakeholders.

As indicated in the introduction to the paper, the primary research objective is to determine the financial recording and practice of mosques, and to understand any problems faced by mosques which hinder them in having a proper financial records and reporting. Thus, Section C and D were developed as to answer the research objectives.

The structured questionnaires employed were a combination of open and close-ended questions. Most of the questionnaire sections are open-ended (Section A, B and D) and hence require respondents to write their answers in the space provided. Meanwhile for Section C, respondents were requested to give their feedbacks on a five-point Likert scale from “*strongly disagree*” to “*strongly agree*”.

Data obtained from the questionnaires were analyzed using SPSS statistics. Before they were keyed into the SPSS, the returned questionnaires were examined for incompleteness and inconsistencies. As most of the questions were open-ended, the responses were compared and the common points were identified. As for closed-ended questions, the keying-in process was fairly easy. The data were analyzed and interpreted using frequency of the results.

FINDINGS AND DISCUSSION

Out of the 115 questionnaires distributed, 78 questionnaires were fully answered, giving a response rate of 67.8%. Although there is no specific standard on the acceptable rate of response for surveys, a response rate that is above 50 percent may well be adequate, particularly in Malaysia. This is supported by Sekaran (2003) who believes that a 30% response rate for surveys is considered acceptable.

Sources of income, expenditure and assets

Information pertaining to the mosques' sources of income, expenditure, and assets are presented in Table 1, 2 and 3 respectively. Table 1 shows the main sources of income for the mosque came from Friday's collection of 61.5%, followed by 19.2% for the mosque fund, contribution from MAIK or others 17.9%, and other sources such as rental income, mosque programs and others by 1.3%.

Table 1: Sources of income

Sources	Percentage (%)
From MAIK / Others	17.9
Mosque Fund	19.2
Friday Collection	61.5
Other sources	1.3

Table 2 portrays the distribution of mosque expenditure. A significant percentage of 46.2% was spent for payment of speakers' fees, followed by payment for maintenance of mosque 17.9%, allowances for mosque committee members 15.4%, utility bills 7.7%, and 6.4% each for banquet and other expenses. As the main activity for most mosques is conducting religious classes, the pattern of expenditure is not surprising. Mosques would normally invite speakers to conduct the classes and pay them some amount of money as a token of appreciation.

Table 2: Expenditure

Type of expenditure	Percentage (%)
Speakers Fee	46.2
Mosque Committee Allowance	15.4
Utility Bills (electricity and water)	7.7
Maintenance of mosque	17.9
Banquet	6.4
Other expenses	6.4

As for the type of assets owned by mosques, the responses in Table 3 indicate that most of the assets owned by the mosque are in the form of cash in bank which is 60.3%. Land is the second largest asset owned by the mosque at 16.7%, followed by buildings at 9%, vehicles and other property at 6.4% respectively, and *Waqf* property at 1.3%. Most mosques do not want to invest the excess cash as they either do not have the expertise to do so or believe that mosques should just safeguard the cash.

Table 3: Mosque assets

Type of asset	Percentage (%)
Cash in bank	60.3
Building	9.0
Land	16.7
Vehicle	6.4
<i>Waqf</i> Property	1.3
Other property	6.4

Reporting of financial information

Mosques normally report the amount of funds received by displaying and updating it on the mosques' notice board. Using the notice board is an easy and cost effective way to disseminate information to the public through notice board. Table 4 shows the frequency of mosques displaying and updating the amount received to the public. Only 12.8% of the mosques display and update the financial information on a weekly basis, while 28.2% and 59% display it on a monthly and yearly basis. Considering that mosques received funds every day, the public would expect to see the amounts displayed and updated on a more frequent basis.

Table 4: Frequency of displaying and updating financial information to stakeholders

Frequency	Percentage (%)
Weekly	12.8
Monthly	28.2
Yearly	59.0

Financial recording and reporting practices of mosques

Table 5 shows the feedback on the financial recording and reporting practices of the mosques. A significant number of respondents (53.8%) strongly agree that maintaining regular financial records is very important for mosques. This shows that the committee members are aware of their responsibility in maintaining good financial records. Ironically, although 57.7% and 56.4% of the respondents agree that they record every receipt and payment immediately, about the same percentage of them do not actually have good track record of receipt and payment. This means that even though they do record the transaction, they do not actually put emphasis on maintaining the record properly. This will make it difficult for the mosques to report the financial information to users.

In line with keeping proper records, 59% of the respondents admit that they do not have complete source documents as proof of transactions. The management of the mosque has to be encouraged to ensure that source documents such as invoices and bills are kept properly. The importance of having good filing system that is maintained regularly should be emphasized to the committee members as it reflects accountability.

As for expenses, 46.2% agree that they have financial constraints in managing their expenses. This is especially true for mosques in the rural area because the amount received from public's contribution is relatively smaller than mosques in the urban area. To ensure that mosques are financially sustainable, mosque management need to obtain financial resources through various sources and generate their own income instead on relying on public's contribution. These include soliciting personal contributions from some successful business people, embarking on investment in real estate assets, or providing kiosks for rent to the public in strategic areas. Although many agree to this idea (53.8%), not many have actually implemented it due to certain constraints.

Table 5: Financial recording and reporting practices of mosques

NO	ITEMS	SCALE				
		Strongly disagree	Disagree	Uncertain	Agree	Strongly Agree
1	Maintaining regular financial records is very important for mosques.	1.3	1.3	2.6	41	53.8
2	This mosque records every receipt immediately.	6.4	1.3	9	57.7	25.6
3	This mosque records every payment immediately.	5.1	1.3	9.0	56.4	28.2
4	This mosque has a good track record of receipt.	1.3	57.5	28.2	12.8	0
5	This mosque has a good track record of payment.	1.3	59	24.4	15.4	0
6	This mosque has a complete source document as proof of transaction.	5.1	59	10.3	21.8	3.8
7	This mosque has financial constraints in managing its expenses.	7.7	19.2	14.1	46.2	12.8
8	The mosque develops and receives financial returns from its own <i>Waqf</i> property.	32.1	24.4	19.2	16.7	7.7
9	The mosque must generate its own economic income to cover its expenses.	14.1	10.3	14.1	53.8	7.7
10	The mosque must appoint specific personnel to record and keep records of receipts and payments on a regular basis.	15.4	14.1	7.7	48.7	14.1
11	This mosque's financial records are regularly inspected or reviewed by others (such as other designated members).	11.5	59.0	14.1	9.0	6.4
12	All matters of receipt and payment of money must be performed by more than one committee member.	6.4	9.0	15.4	50.0	19.2

A total of 48.7% of the respondents agree that mosques should appoint specific personnel to record and maintain records of receipts and payments on a regular basis. This is because most of the committee members are pensioners who volunteer to help in managing the mosque. Many do not have sufficient knowledge in accounting and since they are only volunteering, they may not feel the pressure to keep proper financial records and reports. Appointing a specific personnel who are knowledgeable in accounting would help in making sure the records are made and updated regularly. Most mosques (59%) also do not have their financial records regularly inspected or reviewed on a regular basis. This is understood as many do not actually maintain proper records.

However, quite a number of respondents do understand the importance of separation of duties among committee members. This is evident from their responses in which 50% of the respondents agree that all matters of receipt and payment of money should be made by more than one committee member. Separation of duties is crucial to help prevent fraud and misappropriation of mosque money.

Problems encountered in financial recording and reporting

This research also identifies some of the problems encountered in the financial management and recording activities of mosques. As shown in Table 6, the main problem mentioned by 54.6% of the respondents is that most of the mosques' committee members have no accounting background. The second problem arises from the committee members themselves. Some committee members may not actually play their part as they are busy with other tasks. This is partially due to the fact that mosques' committee members act on a voluntary basis. They are normally appointed from among the pensioners who frequently go to the mosques to perform religious rituals.

Table 6: Problems encountered in financial recording and reporting

Type of problem	Percentage (%)
No accounting background	54.6
Problems among mosque committee members	20.5
Lack of funds	15.9
Lack of systematic financial recording practices as guideline	9.0

Lack of funds and financial resources is also a problem for some of the mosques. Although mosques receive contributions from the public, the funds are usually spent on management and maintenance of the mosques only. Lastly, 9% of the respondents feel that mosques do not have systematic financial recording practices as guideline. Many mosques only do their record manually, according to their own methods; they do not maintain specific books or follow any specific format in recording the financial transactions of their mosques. Unsystematic recording would definitely lead to reporting problem later on as the records may not be understood by others.

Suggested solutions

In addition to understanding the problems faced by the mosques, this research also intends to gain insight from the committee members on what they believe can help improve the financial recording and reporting practices of the mosques. Table 7 depicts suggestions made by the respondents pertaining to this. About 55% of mosques' committee members state that joining financial courses could enhance their knowledge regarding mosques' financial management. It is therefore recommended that the state religious council (in this case, Majlis Agama Islam Kelantan) conduct more courses and workshops, specifically on financial management to all mosques' committee members. The second suggestion (highlighted by 16.7% of the respondents) is to establish an equivalent financial system for mosques. Mosques' are different from business entities as they are not profit oriented, have different sources of funds, and mainly involved in cash transactions only. Many committee members

feel that the accounting principles and standards are too complicated and not suitable for mosques. They would be more willing to learn if the system is simplified and tailored to their needs.

The other two suggestions relate to financial allocation as many mosques mentioned that they have financial constraints. 15.4% of the respondents highlighted that Majlis Agama Islam Kelantan should provide financial assistance in terms of annual contribution to mosques in order for them to carry out various activities. In addition, 12.8% of the respondents recommended that mosques' committee members be given monthly allowance. For the time being, only the *imam* and *bilal* receive monthly allowance, while committee members work on voluntary basis. Managing a mosque is not an easy task as it involves a highly respected institution, and a large number of stakeholders from different backgrounds. Providing committee members with monthly allowance will motivate them to be more proactive in carrying out various activities and enhance their professionalism. They would also be more willing to spend more time and effort in ensuring that the mosques is managed effectively.

Table 7: Suggested solutions

Suggested solutions	Percentage (%)
Join financial courses	55.1
Contribution from MAIK	15.4
Allowance given to mosque committee	12.8
Establish an equivalent financial system for mosque	16.7

Overall, the results show that most mosques do not have proper financial records and do not report the financial position to stakeholders. Financial management is not only intended to ensure that the organization has enough resources to carry out its activities but more importantly to demonstrate accountability. Weaknesses in accountability can lead to abuses such as fraud, theft and illegal activities. In the absence of a well-organized financial management system, an organization will suffer shortages and difficulties in carrying out its activities. Therefore, mosques administrators must take responsibility to implement a proper financial management system, which provides assurance that public monies are used and accounted for properly.

CONCLUSION

This research concentrates on the financial recording and reporting practices of mosques in the district of Machang, Kelantan. The results revealed that most of the respondents strongly agree that maintaining regular financial records is very important for mosque. However, most mosques do not put emphasis on maintaining proper records of collecting and disbursing money; i.e. many do not invest in proper filing system, probably due to some constraints such as financial constraint and lack of manpower. Most of the financial reports seems to be conservative and simple, and they are obviously not ready to provide regular report to the stakeholders.

Based on the findings, some issues and challenges are identified which may impede proper financial recording and reporting practices. Weaknesses in the recording practice is partially due to lack of competencies of the preparers. Most of them do not have accounting skills and experiences. Many respondents agree that they need specific personnel who is knowledgeable in accounting to help them in their recording and reporting. They are also aware of the importance of separation of duties in order to establish an effective internal control system.

In terms of funding, mosques rely to a great extent on the public contribution. It was found that some mosques have financial constraint in managing their expenses in order to ensure that spending does not exceed the available fund. Due to this, about half of the respondents agree that the mosques need to generate its own economic income to ensure that they are financial sustainable. However, many are not yet ready embark in the income generating quest due to several reasons.

Majority of the respondents believe that mosques' committee members should attend related financial recording and reporting course to enhance awareness on the importance of proper financial management as well as good internal control to safeguard their funds. As management of mosques today is more complex and require vigorous commitment, it is recommended that allowance should be given to committee members, including the person who performs the recording and reporting tasks. Consequently, implementing appropriate financial management ensures that all transactions will be recorded and reported to the stakeholders.

The result of this research should be clarified in light of certain limitation. The first is the sample which focused on the district of Machang only. Thus, future research could expand this study by including different districts in Kelantan, or other parts in Malaysia. Secondly, since this research used a questionnaire survey, it may not be able to provide an in-depth understanding of the issue as well as the solutions. Future research may include qualitative methods such as interview, analysis of account procedures and records as well as observation.

In conclusion, financial recording and reporting of mosques is an important issue that should be addressed by mosques' stakeholders. Mosques receive money from the public, thus they should be accountable to the public. One way to ensure accountability is to have proper recording and reporting practices, which will ensure continuous trust and financial contribution from the public. More importantly, Islam is a comprehensive religion that touches every aspect of life, here and thereafter. Thus, having proper recording and reporting system is not just a responsibility to the stakeholders, but a responsibility to the religion as well.

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