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Credulous in the accountability of the LaaRiba community: A *tasawuf* critical reflection

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Abstract

Research aims: Accountability exerts mechanisms across individuals, organizations, and society. This study aims to uncover meanings and values shaping LaaRibaa Community's financial accountability and critically reflect on its awareness and practices of accounting standards.

Design/Methodology/Approach: This study applied a qualitative approach. Data were collected through interviews and observations, then analyzed with Milles and Huberman's guidance, with critical reflection through *tasawuf* concepts by Haji Abdul Malik Karim Amrullah (HAMKA), as follows: (1) data reduction; (2) data presentation; and (3) verification on HAMKA's *tasawuf* concepts.

Research findings: The results revealed that the LaaRiba community's financial accountability is influenced by many values. Al-Qur'an and hadith are fundamental values; *amanah* (trustworthiness) and *ihlas* (sincerity) are substantial values; and pleasing Allah (ﷻ) is the ultimate goal of the community's committees and members. However, *amanah* and *ihlas* are embedded credulously from their position as public auditors and the perspective of HAMKA's *tasawuf* concepts.

Theoretical contribution/Originality: Prior studies are restrained from a deeper understanding of social dynamics on accountability outcomes. Therefore, this study attempts to fill that gap by utilizing critical theory with the *tasawuf* concept.

Practitioner/Policy implication: To the managers of the LaaRiba community, three aspects need to be fixed immediately. First is the legality of the community so that there is legal certainty. Second, the position of the waqf contract needs to be reviewed so that it does not violate its purpose. Third, the accountability of financial reports should be improved per generally accepted accounting principles in Islamic social institutions.

Keywords: Accountability; Financial reporting; Critical reflection; *Tasawuf*, HAMKA

Introduction

Accountability is institutionally implemented and individually experienced (Lewis, 2014). It can connect an individual more to the organization's social or relational context. Accountability has limited understanding of its components and interactions among organizational members (Guidice et al., 2016) and in non-governmental organizations (NGOs). As donors always demand clear and comprehensive information disclosure on fund

management and allocation (Masdar, 2015), the accountability of NGOs is fundamental. Accountability in NGOs is more difficult to define. It links to individuals' responsibility, morality, and values (Yasmin et al., 2018) and, in a deeper context, to the extent of their faith. It also explores how individuals open themselves up for scrutiny and assess their performance concerning the organization's mission and values (Ebrahim, 2016; Yasmin et al., 2018). There are many forms of NGOs in Islam, such as waqf bodies, infaq management bodies, and zakat management bodies. Its unique attributes and socio-economic implications deserve due attention, especially the strategic role of accountability (Suhaimi & Hisham, 2011). Moreover, Islamic NGOs are under constant pressure to provide accountability in a certain form (Benthall & Bellion-Jourdan, 2009; Yasmin et al., 2018).

Since accountability is an important component in maintaining the trust of a relationship (Connolly et al., 2017; Ekaviana et al., 2021), accountability in Islam is perceived as the extension of fulfilling the relationship with Allah (ﷻ) (Basri et al., 2016; Suhaimi & Hisham, 2011). Furthermore, in the Islamic foundation, being accountable to Allah (ﷻ) also implies being accountable to society, which emphasizes the rights of others. The rights and obligations of individuals and organizations concerning each other are clearly defined in Islam (Saad et al., 2014).

Therefore, accountability in Islam should be deeply visualized and then implicated into two relationship forms. First is the tangible one with a wide array of stakeholders, from the regulator, the Muslim community as the donors, and the wider society (Yasmin et al., 2018), in the form of professionalism through fund management, transparency, and clear disclosure through financial reports and, furthermore, to the extent of being accountable with *ihlas* (sincerity) to pursue *ridha* (pleasure) of Allah (ﷻ). However, previous studies bestowed the imbalance actualization of the two relationships. In this regard, Islamic NGOs tend to pay less attention to the relationship with their tangible stakeholders (Wulandari, 2019) and more to the relationship with Allah (ﷻ) (Suhaimi & Hisham, 2011; Yasmin et al., 2018), begging the question of how accountable are Islamic NGOs.

Huda et al. (2014) investigated the management of the Indonesian Waqf Board in Riau and West Sumatra Provinces and found that Nazir's competence in managing waqf was still low. Saad et al. (2014) found that accountability in the Zakat institution is driven by the Islamic foundation, which cannot be separated from the Islamic teachings and pathways. Widati et al. (2011) also examined the Aisyiyah Organization using a phenomenological approach and uncovered that the accountability of the committees involved two things: bringing material benefits and realizing the organization's vision and mission.

Siskawati and Surya (2015) inspected the accountability of mosques in West Sumatra using a case study approach. The study results revealed that honesty is a value that mosque administrators highly respect. However, the physical aspect has not been fully

fulfilled because the financial records are only limited to cash in and out. Rayyani and Muchran (2022) researched charitable activist communities and found that accountability is based on awareness by placing Allah (ﷻ) as the highest stakeholder. Furthermore, Basri et al. (2016) reported that in Islamic organizations both in Indonesia and Malaysia, a formal accountability mechanism is strongly encouraged, with financial reporting viewed as essential in enhancing accountability. Nonetheless, prior studies are restrained from a deeper understanding of social dynamics on accountability outcomes. Therefore, this study attempts to fill that gap by utilizing critical theory with *tasawuf* concept on this matter.

In the context of this study, the LaaRiba community, although not specifically and legally established as an NGO, is a community for fund distribution through waqf, *infaq* and zakat without profit orientation. This community was built on a deep belief in Islamic values that *riba* (usury) is haram and, therefore, a grave sin. To help each other, the funds are collected from members, managed by members, and allocated to members. The goal is for members to be released from the (possible) bondage of usury due to debt. The number of members is more than 250 people, and the funds collected and revolving reach more than IDR 4 billion. Given the crucial problems and accountability risks, the study aims, first, to explore the meanings and values underlying their collective awareness in building accountability within the LaaRibaa community, especially the actualization of accountable financial reporting, which seems to be not standardized or controlled by all stakeholders. Considering their background and social position as an educated class, as well as professional employee who takes shelter in an institution that strongly emphasizes the principles of accountability, the second objective is to provide critical reflection using the *tasawuf* concept by Haji Abdul Malik Karim Amrullah (HAMKA) on this matter.

Literature Review

Accounting and accountability within NGO

Accounting is an aggregation process to produce information. Furthermore, it is important to have it standardized and controlled within the organization. Particularly for nonprofit organizations, the purpose of accounting is to provide information that enables administrators to report on the implementation of program management responsibilities effectively and the use of the resources under their authority and report on the results of organizational operations and the use of public funds (Paranoan & Chalarce, 2018).

The core of accountability, according to Ebrahim (2016), is about trust. It is a form of accountability for one party's actions on another party. Moreover, Ebrahim (2016) states that the characteristics of accountability, especially in nonprofit organizations, are divided into three: (1) upwards, to the funder; (2) downwards, to the party receiving the service; and (3) horizontal, in the form of accountability for the organization's mission and staff.

Additionally, in the context of this study, it is essential to note that an organization based on spiritual belief aims to achieve noble objectives that surpass mere materialistic success. Its core operations are centered around providing happiness to all stakeholders, fostering harmony in nature, and nurturing ethical conduct based on universal and transcendent values of goodness within its members (Efferin, 2016; Efferin & Hopper, 2007). The spiritual principles serve as the primary framework for the advancement and progress of such organizations. They should be managed with a forward-looking perspective, seeking growth and generating surpluses to ensure long-term sustainability. Hence, professional administration is crucial not only for distributing financial resources and aid to those in need but also for enabling the organization to accomplish a broader scope of objectives (Efferin, 2016).

Accountability mechanism and implication without accountability

Four fundamental mechanisms of accountability can be identified, namely: (1) transparency mechanism; (2) participation mechanism; (3) evaluation mechanism; and (4) complaint and remedy mechanisms (Blagescu, 2004; Brown & Jagadanada, 2007; Kovach et al., 2003). Transparency mechanisms facilitate the exchange of information between organizations and stakeholders, ensuring transparency in decision-making processes, performance, and reporting. Participation mechanisms enable internal and external stakeholders to engage in organizational decision-making actively. The evaluation mechanism allows stakeholders to assess activities, outputs, results, and impacts. Meanwhile, complaints and remedy mechanisms serve as channels for addressing performance concerns and imposing penalties for failure to meet performance objectives. It is congruent with Ebrahim's (2016) assertion that accountability consists of four essential components: (1) transparency, which involves collecting and making information accessible for public scrutiny; (2) accountability or justification, which requires providing clear reasons for actions and decisions; (3) compliance, achieved through monitoring and evaluating procedures and results with transparent reporting of findings; and (4) enforcement or sanctions to address deficiencies in compliance, justification, or transparency.

Conversely, the absence of accountability poses risks, such as the potential depletion of funding sources due to a lack of accountability to donors, the underutilization of services resulting from a lack of accountability to beneficiaries, and the erosion of operational capacity due to insufficient accountability to staff and volunteers (Brown & Jagadanada, 2007; Fry, 1995). It underscores the importance of accountability, which extends beyond solely being accountable to donors and includes being accountable to staff, volunteers, and the individuals benefiting from these services.

HAMKA's *tasawuf* concepts

Tasawuf encompasses both a scientific approach and a mindset that strives for the purification and sanctity of the soul, embodying qualities of dedicated worship, simplicity, closeness to God, and wisdom (Ilham, 2014). It represents a continuous endeavor to nurture individuals in their words, deeds, and gestures, establishing a foundation of

devotion to Allah (ﷻ) as the driving force behind all actions (Masrur, 2016). It can be likened to a spiritual lamp that illuminates the soul, enabling one to carry out religious aspirations without burdensome weight (HAMKA, 2016, p. 112). Additionally, tasawuf promotes the essence of monotheism, advocating for the pursuit of purity (HAMKA, 2016, p. 323-326). According to HAMKA (1981, p. 121), tasawuf involves cleansing the soul, cultivating and refining emotions, revitalizing the heart's dedication to worship God, and elevating the intellect's level. It also aims to overcome greed and excessive desires, combating self-indulgence for personal happiness.

HAMKA gives a touch of modernity to the concept of tasawuf by adopting an ethical approach. This particular form of tasawuf critiques Persian and Indian Sufism, as mystical elements highly influence them. It also criticizes the perspective of tasawuf that focuses solely on worshiping Allah (ﷻ), neglecting worldly matters and the affairs of life. In fact, HAMKA argues that withdrawing completely from worldly engagements can result in setbacks for Muslims (Musyafa, 2019, p. 388).

One of the advantages of HAMKA's tasawuf concepts lies in its ability to rejuvenate social sensitivity, which can be described as a socio-religious karamah rather than a mystical or metaphysical karamah (Amin, 2014). According to HAMKA, individuals have dual obligations—to themselves and society. They are expected to contribute to the welfare of society by embodying qualities such as integrity, honesty, sincerity, trustworthiness, steadfastness of heart, fulfillment of promises, respect, and solemnity, all of which are encompassed by the term "morality" (HAMKA, 1992, p. 99). Therefore, in HAMKA's perspective, the essence of tasawuf aims to cultivate and purify the mind through the zuhud approach within the context of regular worship without necessitating complete detachment from everyday life (Musyafa, 2019; Salihin, 2016).

The concept of zuhud, as understood by HAMKA, does not entail completely renouncing the world but viewing it as a means rather than an end. Attaining material possessions and success in worldly matters is seen as significant for Muslims to accomplish happiness in the hereafter. HAMKA also critiques the notion of zuhud that rejects worldly life, as it contradicts the spirit of Islam, which encourages resilience, sacrifice, and striving to avoid poverty and weakness (Zaprul Khan, 2016). HAMKA (2016, p. 112) aligns with the concept of asceticism proposed by Imam Ahmad bin Hanbal, which encompasses three levels. Firstly, abstaining from what is prohibited represents the zuhud most people follow. Secondly, forsaking what is unnecessary represents the asceticism of exemplary individuals. Lastly, relinquishing anything that may hinder one from remembering Allah (ﷻ) is regarded as the highest form of zuhud attained by wise individuals.

The concepts within HAMKA's tasawuf also encompass various aspects, including the restraint of desires, *ihlas*, *qanaah* (contentment), *tawakal* (reliance) on Allah (ﷻ), mental well-being, integrity, *amanah* (trustworthy), and truthfulness (Salihin, 2016). Specifically, *ihlas*, which means purity and being free from any mixture, signifies that everything is done solely for the sake of Allah (ﷻ). *Ihlas* and honesty are inseparable (HAMKA, 1981, p. 107). In addition, *qanaah*, according to HAMKA, refers to willingly accepting what is available, seeking appropriate additions through prayer and effort, patiently accepting

Allah (ﷻ)'s provisions, relying on Him, and not being deceived by worldly temptations (Musyafa, 2019). Trustworthiness entails surrendering oneself to Allah (ﷻ). Those who place their trust in Allah (ﷻ) are individuals devoted to worship, with their hearts relying solely on Him, and they accept His blessings (Chusnan, 2012). In HAMKA's perspective, trust extends beyond individual obligations and encompasses social justice, advocating for a just and prosperous society. HAMKA (1951, pp. 11-12) also emphasizes the weightiness of trust, citing Allah (ﷻ)'s words in Surah Al-Ahzab (33:72) and relevant hadith from Bukhari-Muslim. HAMKA advises against taking trust lightly and highlights the need to comprehend the gravity of entrusted responsibilities.

Therefore, *amanah* can be understood as the literal notion of accountability. Moreover, HAMKA's *tasawuf* concepts go beyond the conventional notion of accountability, as it also places significant emphasis on the concept of *ihlas*. Subsequently, considering the historical context in which this community was formed, both *amanah* and *ihlas* have been embedded within the community's accounting practices. To comprehensively assess the extent to which accountability is embraced within this community, the authors conducted this study.

Research Method

Research paradigm and approach

This study adopted the paradigm of tauhid, representing a comprehensive Islamic perspective on understanding reality. Fitria and Syakura (2017) asserted the relevance of this paradigm in examining religious accountability and studying spirituality, including cultural aspects, to trace the fundamental values of accountability (Kusdewanti & Hatimah, 2016). The term "paradigm of tauhid" was employed due to the strong belief within this community against usury practices based on Quranic verses (QS Al-Baqarah: 278-280; QS Ar-Rum: 39; QS An-Nisa: 160-161; QS Ali Imran: 130) that strictly prohibit usury and emphasize its dangers and sinful nature. In fact, a hadith equates the sin of riba with committing adultery with one's mother. Furthermore, the authors utilized a qualitative approach and HAMKA's *tasawuf* concepts as an analytical tool.

Data collection

The research took place at the Head Office of the Indonesian National Audit Board, Badan Pemeriksa Keuangan Republik Indonesia (BPK-RI). The analysis focused on the LaaRiba community, an autonomous group established by several public officers within the Audit Board of the Republic of Indonesia who are concerned about and actively strive to protect fellow Muslims from engaging in *riba* practices. Data were collected by conducting in-depth interviews with community committees, members, and individuals who received financial benefits from the community.

The preliminary data collection occurred during the COVID-19 pandemic, utilizing either face-to-face interviews or the WhatsApp platform. After acquiring these data, the

researchers validated them with the community's committees and members. They concurred with the findings. This stage aimed to ensure data triangulation and obtain reliable information regarding the accountability practice within the community. Subsequently, the informants selected for the interviews were presented in Table 1.

Table 1 Informants

| Informant | Position | Interview channel |
|-------------|------------|-------------------|
| Informant 1 | Leader | WhatsApp |
| Informant 2 | Treasurer | WhatsApp |
| Informant 3 | Accountant | WhatsApp |
| Informant 4 | Member | Face-to-face |
| Informant 5 | Member | WhatsApp |
| Informant 6 | Member | WhatsApp |
| Informant 7 | Member | WhatsApp |

Data analysis

The data analysis process followed the framework of qualitative analysis proposed by Miles and Huberman, involving three key steps: (1) data reduction; (2) data presentation; and (3) drawing conclusions or verification (Miles & Huberman, 1992). These steps were combined with HAMKA's perspective on *tasawuf*, aligning them with the research findings. Data reduction involved a meticulous selection process to simplify, abstract, and transform the raw data obtained from the field, particularly from the interviews (see Figure 1, Table 1, Table 2). During this stage, the authors conducted data reduction, deciding which information was relevant and should be retained while discarding irrelevant or redundant data. Data reduction also included the classification of findings into coherent thematic groups.

During the data presentation stage, the authors aimed to comprehend reality's empirical and non-empirical aspects by identifying significant and pertinent concepts. Drawing upon extensive reading and in-depth comprehension of the various concepts derived from the data reduction stage, these concepts were described and synthesized into a coherent framework. The framework involved categorizing the concepts into fundamental, substantial, and transcendental levels (as depicted in Table 5) and then visualizing them as a mosaic for easier interpretation (referring to Figure 2). This visualization facilitated a clear and comprehensive understanding of the findings.

In the final stage, HAMKA's concepts on *tasawuf* were employed as an analytical tool to evaluate the findings and provide critical reflections based on the core values and beliefs concerning the financial reporting accountability of the LaaRiba community. Three concepts were highly relevant: mutual trust, *amanah*, and *ihlas*, collectively shaping accountability within the LaaRiba community. The authors concluded the study by verifying the robustness and appropriateness of the emerging meanings derived from the data, ensuring that the findings were coherent and consistent. This verification process enhanced the overall reliability and validity of the conclusions.

Furthermore, to ensure data validation, as previously elaborated, the authors confirmed the preliminary results with interviewees, and they concurred. Also, it is important to note that in-depth qualitative research interviews portraying subjective experiences can be validated with social interactions (Chua, 1986). Therefore, it is safe and sound to state that the study data were valid and good to be analyzed.

Results and Discussion

Results

Organization and institution

The LaaRiba community was established on February 22, 2017, by a group of public officers within BPK-RI. It originated from a request made by one of the BPK-RI officials to Informant 1, a young assessor within the human resources bureau, Biro Sumber Daya Manusia BPK-RI (Biro SDM BPK-RI). The primary purpose of forming this community was to assist internal BPK-RI public officers who were burdened by debts due to involvement in *riba* practices. The inspiration for creating such a community came from observing similar initiatives in tax institutions. LaaRiba operates on a voluntary fund collection basis, allowing BPK-RI public officers to contribute part of their earnings to support fellow members facing difficulties due to *riba* debts. The community's main objective is to assist and aid anyone affected by *riba* debt.

Two methods are employed to raise the funds: *wadiah* and *waqf*. *Wadiah* involves members depositing funds, and they retain the flexibility to withdraw their contributions at any time, similar to a deposit arrangement. Each member is assigned a unique account number, represented using Arabic numerals. On the other hand, *waqf* is another form of deposit, but the collected funds cannot be withdrawn. Members are given the option to choose either or both methods. Notably, both *wadiah* and *waqf* deposits from each member must include the last digit of their respective account numbers.

The collected funds will be disbursed to members in need through *qardh* loans. *Qardh* represents a lending system to aid community members in repaying *riba* debts. The repayment of *qardh* is limited to the nominal value of the loan and can be made in installments. Currently, the community benefits exclusively BPK-RI public officers who are registered members. However, there are plans to expand the community's reach in the future to include more personnel within the BPK-RI.

In May 2020, the accumulated and managed funds amounted to IDR 4.7 billion with 235 members. As of July 2022, the number of members decreased to 231. Within this period, 37 members successfully received assistance and became free from *riba*, totaling IDR 3.5 billion. Additionally, 23 members completely repaid their loans. Over time, the variation in the number of members is attributed to new members joining the community, some members leaving, and the varying levels of activity among the members.

As of 2022, this community organization remained informal and has not undergone formal incorporation. It also lacked essential documents, such as statutes and bylaws. Additionally, there were no operational guidelines for collecting, managing, and distributing funds. When asked about the reason behind the absence of these provisions, Informant 1, the head of the community, stated:

“The absence of formal documentation, such as statutes and bylaws, and the community's legal status is primarily due to our management's lack of experience in such matters. We are uncertain about where to begin and who to approach for assistance. I have attempted to draft the necessary documents, but they have not been finalized or presented to the management for approval. Furthermore, I have reached out to acquaintances who have connections with legal experts to guide us in establishing a legal entity, but the process has not progressed as expected. There are differing opinions regarding the community's legal structure; some suggest forming a sharia cooperative, while others argue that remaining as a community is sufficient. Additionally, I have inquired with friends at the OJK (a national financial service authority that stands for Otoritas Jasa Keuangan) about the possibility of collecting crowdfunding. Nevertheless, I was informed that if the purpose is purely social, it may not be necessary to report it to the OJK.” (Informant 1)

The statement above indicates the community committee's acknowledgment of their limited experience and knowledge, compounded by their busy schedules. When questioned about this matter, several members echoed the same sentiment, expressing that they did not view it as a significant concern. This observation reflects mutual trust between the community members and administrators.

Accountability shaping values

Fundamental values

Various motives drove people to join the LaaRiba Community. Informant 2, who held the position as the Head of the Education Bureau, Bidang Kurikulum, Silabus dan Bahan Ajar pada Badan Pendidikan dan Pelatihan Keuangan Negara (BKSBA-BPPK), stated that his decision to become an administrator for the LaaRiba Community stemmed from his desire to support and serve Allah (ﷻ)'s religion. He emphasized that as an administrator, his actions are always guided by the teachings of the Qur'an. To him, the Qur'an and Hadith serve as life's guiding principles, leading him towards attaining the pleasure of Allah (ﷻ). He firmly believes that by aiding Allah (ﷻ)'s cause, Allah (ﷻ) will reciprocate and offer assistance in return. In support of his conviction, he quoted Surah Muhammad (47) verse 7:

...إِنْ تَنْصُرُوا اللَّهَ يَنْصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

“... If ye will aid (the cause of) Allah (ﷻ), He will aid you and plant your feet firmly”.

Additionally, Informant 7, another community member, shared a similar motivation of assisting fellow Muslims in avoiding the painful consequences of *riba*. He further admitted to having an additional motive for joining the LaaRiba Community, stating:

“...the initial motivation... first to have *riba*-free savings that can be used by people and friends and can be withdrawn at any time. Second, obtaining *riba*-free loans to pay off usury debts.” (Informant 7)

Informant 7's statement revealed that initially, he joined the community with the primary intention of obtaining a *qardh* loan. However, after successfully repaying the loan, he began utilizing his *wadiyah* savings to assist other members in need, as these savings could be withdrawn at any time. Despite having other motivations, his primary focus remained congruent with the community's objectives and goals.

Substantial values

The establishment and operation of this community thrive on the foundation of utmost *ihlas* and trust among its members and administrators despite not having a legal entity. Apart from mutual trust, the community's functioning is also influenced by a sense of transcendence, acknowledging the divine awareness of Allah (ﷻ). As a result, the community operates without offering any material benefits to its committees or members. The committees do not receive any salary or honorarium, while the members do not gain any material advantages from the *wadiyah* savings funds. This approach stems from the understanding that the *qardh* loans are extended to members needing settling. Therefore, everything within the community operates based on *ihlas* and trust.

As of now, Informant 1 affirmed that they have not wavered in their position and beliefs, driven solely by the pursuit of divine approval of Allah (ﷻ). He stated:

“As the committee, we are responsible for "working out" our role. We focus on seeking the pleasure of Allah (ﷻ) and earnestly hope that Allah (ﷻ) will grant us relief from our *riba* debts. Simultaneously, we are committed to assisting our fellow brothers burdened by *riba*. The paradigm we emphasize is that joining this community is driven by the desire to help others, not to seek help for ourselves. We firmly believe that the one who has the ultimate authority to help us is Allah (ﷻ). It is the principle or "doctrine" that I have instilled in all the members.” (Informant 1)

Indeed, Informant 1's statement clearly indicates that the committee's approach is to touch members' hearts and encourage them to assist one another. Their ultimate and sole objective is to attain the pleasure of Allah (ﷻ) in everything they do.

On the other hand, for Informant 4, her active participation as a member of the LaaRiba Community is seen as a Dawah mission. She believes the community's presence serves as a platform for Dawah (religious outreach) and is valuable in promoting charitable actions.

“I see it as a mission of Dawah for my very own self and helping my colleagues. Not to mention, it is adhering to charitable practices.” (Informant 4)

Nevertheless, other members had different motives. For instance, Informant 2's intention extended beyond just helping others; he also viewed the community as a convenient place

to access money when needed. His involvement was a way to test the ease of withdrawing saved funds without encountering cumbersome procedures.

Being a small institution, financial reporting accountability holds significant importance, especially for the LaaRiba community, which collects and distributes "entrusted" funds from its members. Some community members firmly believe that the administrators are accountable individuals responsible for managing the community's finances. One of the informants, Informant 5, shared the following statement as an excerpt from their perspective:

"My trust in the administrators' profile is the primary reason for my active involvement in this community. I am well aware of the administrators' backgrounds, so I have complete faith in them. Moreover, they consistently reciprocate our trust by providing periodic reports, reinforcing our belief in their accountability." (Informant 5)

The decision taken by most members to join the community was founded on trust, fostered after gaining insight into the character and background of each administrator. This trust was built on mutual trust and sincerity, even when some members might not know the management directly. It highlights the notion that accountability reflects trust. Informant 7 even expressed his admiration and appreciation for the management, as evident in the following quote from his statement:

"[the committees are quite] transparent and accountable... Alhamdulillah, so far, they are trustworthy. Moreover, in my opinion, they have actually been very meritorious in wanting to work sincerely... The problem is that there really is not any material reward... Financial reports and members' savings can be requested and shared anytime... Including me several times, withdrawing some funds when needed is also very easy...." (Informant 7)

The statement of one of the members above is evidence of the mutual trust, *amanah*, and *ihlas* between the community members and the committees.

Accountability and financial reporting mechanism

This community resembles a non-governmental organization (NGO) without a profit orientation or even a spiritual (non-formal) organization with a strong focus on upholding Islamic teachings. The financial management accountability aspect, influenced by Islamic teachings, holds significant prominence. Consequently, members may wonder about the form of the committee's accountability report to them.

"In my opinion, the report has [appropriately presented the] balance. It includes detailed member deposit reports and specifics on allocating funds for members seeking loans to settle their debts. The administrator has maintained transparency and accountability in their financial reporting. From the community's perspective, it is considered sufficient." (Informant 4)

Both Informants 4 and 7 perceived the reports submitted by the committees as a display of their accountability, even if they were simple financial and fund distribution summaries. They believe that the reported information aligns with the required criteria.

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Credulous in the accountability of the LaaRiba community ...

This community's primary communication and information channel is the WhatsApp Group named "LaaRiba Berkah Tanpa Riba," as depicted in Figure 1.



Figure 1 LaaRiba Community WhatsApp Group

The community administrators diligently shared diverse information via the WhatsApp group to exhibit accountability. They updated fund allocation and financial aspects, including Modified Trial Balance, Wadiah Reports, and Waqf Income. Additionally, a simple notification was sent to all community members whenever aid funds were distributed to those in need. Below is an example of such a notification:

الْحَمْدُ لِلَّهِ الَّذِي بِنِعْمَتِهِ تَتِمُّ الصَّالِحَاتُ

Alhamdulillahilladzi bi ni'matihi tatimmus shaalihaat.

“(All praise be to Allah (ﷻ) from whom all goodness flows.)”

With the permission of Allah (ﷻ), today, Monday, January 20, 2020, a *qardh* loan of IDR 165,214,800 has been granted to one of the members of the LaaRiba Community to settle their *riba* debt. We pray that the concerned individual will promptly use these funds to pay off their usury debt.

By the grace of Allah (ﷻ), we have successfully liberated 29 LaaRiba members from *riba* debt, totaling IDR 2,218,126,968, within the 36 months since the inception of this community.

We extend our heartfelt prayers and gratitude to all members of the LaaRiba Community for their kindness, *ihlas*, and *istiqamah* in striving to free themselves and others from the shackles of *riba*. Our appreciation also goes to the committees for their unwavering dedication. *Jazaakumullaah khair.*

هَلْ جَزَاءُ الْإِحْسَانِ إِلَّا الْإِحْسَانُ

Is the reward of goodness ought save goodness? (Ar-Rahman verse 60)

May Allah (ﷻ) alleviate the burden of *riba* debts for every member of the LaaRiba Community, safeguarding us from the perils of *riba*.

May Allah (ﷻ) accept the worship and virtuous actions of all the esteemed members.”

A concise report was submitted each time additional members received *qardh* loan assistance. However, the provision of *qardh* loans could not be made indiscriminately, as it depended on the funds available and the establishment of a priority scale to determine who would receive the loan.

Table 2 Modified Trial Balance of 2022

| Account | Debit | Credit | Balance |
|-------------------------------|------------------|------------------|------------------|
| Other Expense | 3.960.288,00 | - | 3.960.288,00 |
| Bound Cost - <i>Qardh</i> | 7.012.432,00 | - | 7.012.432,00 |
| Cash | 4.374.235.880,00 | 4.067.400.782,00 | 306.835.098,00 |
| Other Liability | 55.422.004,00 | 58.063.602,00 | 2.641.598,00 |
| Advanced Income | 2.750.517,00 | 2.750.517,00 | - |
| Other Income | - | 1.529.500,00 | 1.529.500,00 |
| Bound Income - <i>Sadaqah</i> | - | 7.012.432,00 | 7.012.432,00 |
| Waqf Income | - | 240.537.925,00 | 240.537.925,00 |
| <i>Qardh</i> (Member) | 3.822.588.686,00 | 2.544.711.669,00 | 1.277.877.017,00 |
| <i>Wadiyah</i> (Member) | 956.903.201,00 | 2.300.866.581,00 | 1.343.963.380,00 |
| (Blank) | - | - | - |
| | 9.222.873.008,00 | 9.222.873.008,00 | |

As stated by the Treasurer, creating the Modified Trial Balance (MTB) report is convenient, as it provides a comprehensive view of the balance sheet and operational activities. An explanation of most accounts in MTB is as follows: (1) *Waqf* income tracks the income generated from *waqf* funds; (2) *Qardh* records the collections and distributions of *qardh* loans; (3) *Wadiyah* records *wadiyah* deposits; (4) Other liabilities: records errors, incidental admissions, or *sadaqah* provided to specific members; (5) Bound income and cost: records special benefits received from both members and non-members aimed at aiding specific members in settling their debts. This special *sadaqah* is intended to support certain members in paying off their *qardh* loans; and (5) Other expenses: records transfer errors that are returned.

Table 3 *Wadiah* Income Reports of 2022

| Account | Balance |
|--------------|-------------------------|
| 1 | 1.000.002,00 |
| 2 | 2.000.008,00 |
| 3 | 2.700.087,00 |
| 4 | 13.500.032,00 |
| 5 | 1.000.010,00 |
| 6 | 1.000.006,00 |
| 7 | 5.628.883,00 |
| 8 | 25.800.360,00 |
| 9 | 12.500.594,00 |
| 10 | 6.500.270,00 |
| | |
| 262 | 1.752.096,00 |
| 264 | 500.264,00 |
| Total | 1.343.963.380,00 |

Furthermore, Table 3 and 4 illustrate the *Wadiah* and Waqf Income Reports for community members. These reports display the member numbers in a confidential manner, known only to the members and administrators. When making a *wadiah* or waqf deposit, each member was required to add their unique account number to the final nominal value of the deposit. For instance, if person A's account number is 1, their deposit should be recorded as IDR ... 1.00. This practice reflects the agreement established within the community.

Table 4 Waqf Income Reports of 2022

| Account | Balance |
|--------------|--------------------|
| 1 | 17.500.033 |
| 2 | 11.000.020 |
| 3 | 500.003 |
| 7 | 550.007 |
| 8 | 500.000 |
| 9 | 500.009 |
| 10 | 3.510.150 |
| 11 | 1.200.011 |
| 14 | 4.000.168 |
| 16 | 2.000.064 |
| ... | |
| 257 | 500.000 |
| 264 | 100.000 |
| Total | 240.537.925 |

Based on the data reduction from interviews and observations on documents, the findings were categorized into groups of similar outcomes. Table 5 illustrates the division of the findings into three groups. The first group comprises the fundamental values that underpin accountability, namely the Quran and Hadith as the core principles, mutual

trust, *amanah*, and *ihlas* as significant values, and the pleasure of Allah (ﷻ) as the ultimate objective. The second group pertains to the community's organizational and institutional practices. Notably, the community consciously deemed it unnecessary to have statutes or bylaws and elaborate work guidelines due to a lack of experience. Surprisingly, all members found this omission acceptable. The third group centers on the accountability mechanism primarily facilitated through WhatsApp. The provided reports are straightforward financial reports.

Table 5 Values, Accountability, and Financial Reporting Mechanism

| Finding | Members' Perception |
|---|------------------------|
| Organization and institution | |
| Not legally institutionalized due to lack of experience | Acceptable |
| Without statutes or bylaws due to lack of experience | Acceptable |
| Accountability shaping values | |
| Fundamental values: Quran and Hadith | Shared values |
| Substantial values: mutual trust, <i>amanah</i> , <i>ihlas</i> | Shared values |
| Transcendental values: pursuing the pleasure of Allah (ﷻ) | Shared purpose |
| Accountability and financial reporting mechanism | |
| WhatsApp Group: Information channel | Form of accountability |
| Simple Financial Statement: Modified Trial Balance; <i>Wadiah</i> Report, and Waqf report | Form of accountability |

Using Table 5 as a foundation, the authors arranged the conceptual pieces in a mosaic portraying the fundamental values, expressions, and conduct of managers and members of the LaaRiba community in their pursuit of accountability (Figure 2).

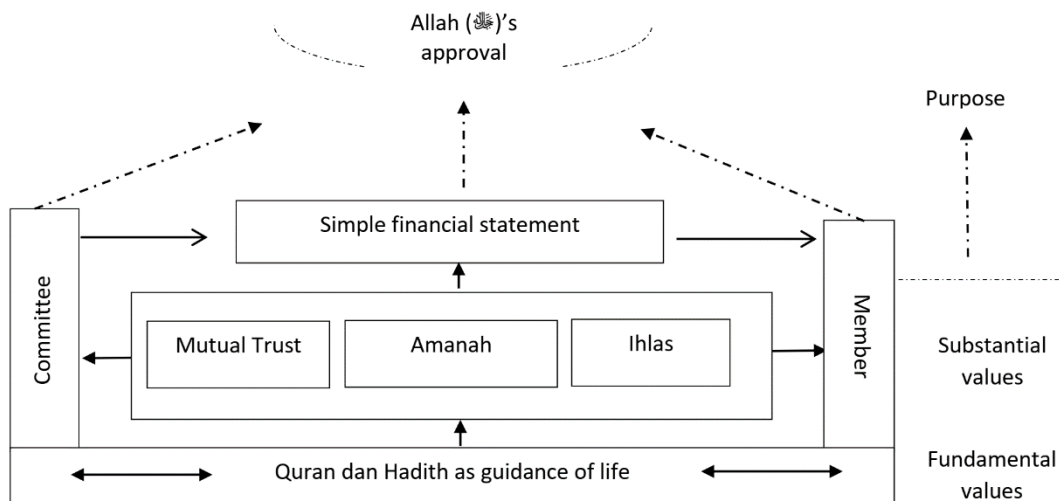


Figure 2 LaaRiba Community Mosaic of Accountability, Values, and Ultimate Purpose

Discussion

A *tasawuf* critical reflection

The authors believe that the two relevant HAMKA's *tasawuf* concepts that underpin and drive collective efforts in establishing accountability within the LaaRiba community are *ihlas* and *amanah*. While there is a concept called "mutual trust," upon examination, it appears to be a "reflection" of the *amanah* concept. These two *tasawuf* concepts are analytical tools to scrutinize the practice of being "accountably *ihlas*" and "*amanah* in financial reporting."

Accountably *ihlas*

Organization and institution

Ihlas, according to HAMKA (1983, p. 4), means having a pure and sincere devotion towards God. It signifies a genuine inner disposition, wherein the key to being accepted lies not solely in the outward actions intended as worship to Allah (ﷻ), congruent with Surah Al Bayyinah (98) verse 5. He further divides *ihlas* into two levels: firstly, not seeking human praise or recognition; secondly, seeking to perform charitable acts solely to please Allah (ﷻ). In terms of charity itself, it can be categorized into two forms: (1) expecting rewards in the form of tickets to heaven; (2) not expecting rewards, as the relationship with Allah (ﷻ) transcends that of an employer and employee, but instead is the connection between a servant and their Lord. This essence embodies the true meaning of *ihlas*.

It implies that any action, whether on an individual, organizational, or social level, as long as it is solely intended for Allah (ﷻ), reflects *ihlas*. Consequently, the significance and categorization of *ihlas* levels (HAMKA, 1983, p. 4) are relevant when examining accountability. Hence, in the context of *ihlas* accountability, there exists a transcendental aspect that intertwines sincerity for Allah (ﷻ) while simultaneously being accountable to Allah (ﷻ) – not only for individuals, communities (organizations) but also for society as a whole.

However, in the social realm, *ihlas* accountability necessitates evidence. Therefore, despite the LaaRiba Community's existence for six years, its lack of legality raises concerns regarding the true nature of its accountability. While members believe in the administrators' *amanah* and *ihlas*, HAMKA (1983, p. 38) emphasizes that intentions must be genuine, followed by conscious efforts to fulfill responsibilities. The mandate holder is profoundly responsible for their actions and all associated consequences. Operating with a sense of commitment but without established rules in an organization like the LaaRiba Community, which can be described as a "quasi-NGO," cannot be fully regarded as an implication of *ihlas*. Nevertheless, this scenario is a common phenomenon in many Islamic social organizations, as observed in studies by Wulandari (2019), Suhaimi and Hisham (2011), and Yasmin et al. (2018), where *ihlas* and accountability often prioritize the relationship with Allah (ﷻ) while occasionally neglecting the interests of members and the organization.

Financial reports as proof of *ihlas* accountability

Additional evidence of *ihlas* accountability can be examined through the availability of financial reports. As stated by Lewis (2006), the presence of financial reports aids in fostering accountability. Evaluating the LaaRiba Community's *ihlas* in being accountable for its financial statements involves assessing two aspects. Firstly, it examines the types of financial reports and their respective objectives. Secondly, it involves scrutinizing the substance of the community's activities and the items included in the reports. Two types of reports are presented, namely Modified Trial Balance Reports (Table 2) and *Wadiah* Reports (Table 3), along with Waqf Reports (Table 4).

Furthermore, there are still areas of unaccountability when examining the substance of the LaaRiba Community's activities and their implications on financial report items. Several activities require further clarification, such as: (1) Bound cost – *Qardh* Aid Program; (2) Bound income - Sadaqah; (3) Waqf Income; (4) *Qardh* Members (assets); (5) *Wadiah* Members (liabilities). *Qardh* members can be understood as interest-free loans given to members; *Wadiah* Members are funds entrusted and can be withdrawn at any time. However, the Bound Cost – *Qardh* Aid Program and Bound Income – Sadaqah have identical nominal amounts, specifically IDR 7,012,432. Due to the absence of a Financial Statement and Activity Report, it becomes challenging to distinguish which items represented real account transactions and which items were completed activities within a specific period. Consequently, readers of financial statements face difficulties in interpreting both the nature of the transaction and its position.

The Waqf Income of IDR 240,537,925 represents a form of cash from waqf within the community. However, it raises issues in terms of legality and accountability. As Sharia defined, waqf involves holding certain assets that remain intact and can be utilized for permissible activities (Zuhaili, 2017, p. 343). It has specific conditions and pillars, which include (1) waqf, (2) waqf goods, (3) waqf beneficiaries, and (4) the existence of a contract, as outlined by Zuhaili (2017, p. 344). The Waqf Income encounters several problems. Firstly, since the LaaRiba Community operates under Indonesian law, its waqf-related activities must comply with the provisions in Law No. 41 of 2004 concerning Waqf by Badan Wakaf Indonesia (BWI) (2004) while also adhering to the requirements and Fiqh principles of waqf. The lack of distinction between the retained principal and the development proceeds creates accountability issues. The principal and the development have distinct statuses: the principle must be preserved, while the proceeds can be utilized for activities.

***Amanah* in Organizational Structuring and Financial Reporting**

***Amanah* in Organizational Structuring**

An *amanah* organization must establish mutually agreed rules, including having statutes and bylaws. The statutes define the community's goals, the rights and responsibilities of the management and members, the community's existence, and its internal and external responsibilities, including matters of legality. On the other hand, the bylaws outline how

the organization is managed, including mechanisms for fundraising, fund distribution, and financial reporting. The absence of legality and work guidelines, particularly concerning contracts and waqf management, creates ambiguity. Since the primary activity of the community is not a waqf institution, the lack of clarity in this regard could potentially lead to future disputes involving both the community's management and heirs or the *nadzir* (trustee). In addition, the position of the Head of the LaaRiba Community cannot be simultaneously interpreted as a waqf trustee. To determine the validity of the concept of *amanah* and its role as a substantive value underlying the thoughts, beliefs, and behavior of members and administrators in managing the LaaRiba Community, a comprehensive review of HAMKA's concept of *amanah* is necessary.

According to HAMKA (2001b, p. 4760), the concept of *amanah* can be classified into two categories: public *amanah* and personal *amanah*. Public *amanah* is God's duty bestowed upon all humanity to act as *khalifatul fil ardhi* (representatives or stewards on earth). On the other hand, personal *amanah* refers to specific tasks assigned to individuals based on their abilities, talents, and destinies. In Islamic teachings, it is essential to entrust the mandate to experts who are capable and trustworthy enough to handle the responsibilities. In the context of individuals, the person entrusted with a mandate must possess competence and honesty. HAMKA emphasized that fulfilling the mandate to the best of one's ability is crucial, as wasting trust amounts to betrayal and is considered a sign of hypocrisy. Hence, when examining the practices of the LaaRiba Community's mandate, adopting the perspective of HAMKA (2001a, p. 4760) is more relevant to individual mandates while also considering the broader meaning of being a steward on earth.

The HAMKA version of the concept of *amanah* appears to share a similar meaning with the concept of accountability. Triyuwono (2006) even considers trust and accountability to be synonymous. The key distinction lies in the religious aspect of the mandate, as it entails not only being responsible to the giver of the mandate in the earthly realm (horizontal accountability) but also to Allah (ﷻ) in the hereafter (vertical accountability). Conversely, initial accountability is secular, limited to being responsible to the giver of the responsibility on earth. Additionally, according to Saad et al. (2014), accountability carries a dual meaning, as it involves being accountable to God and having societal implications. Over time, the term "*amanah*" has become less prevalent in the study of accountability in Sharia entities, with "accountability" taking its place. Nonetheless, the essence of *amanah* resurfaces when considering the recipient's accountability to the giver for managing entrusted resources both vertically and horizontally (Basri et al., 2016; Pramesvari, 2019).

The concept of accountability is also rooted in the Quran, where Allah (ﷻ) is considered the primary purpose of accountability, followed by humans and nature as secondary. Over time, accountability has evolved to be seen as an Islamic concept (Basri et al., 2016; Muhtadi et al., 2018), encompassing a broader scope and carrying more significance than the concept of *amanah*. The Quranic term "*hisab*" has come to signify accountability, shifting away from mere calculation. In this context, accountability implies the obligation to be responsible to God in all human endeavors (Askary & Clarke, 1997; Basri et al., 2016;

Lewis, 2006). From a broader perspective, therefore, Islamic accountability can be elucidated axiologically, epistemologically, and ontologically, as stated by Lewis (2006):

“Nevertheless, accountability also has broader economic and social purposes and objectives and no more so than under Islam, in which economics, politics, religious and social affairs – especially accounting – fall under the jurisdiction of the divine law of Islam – the sharia.”

Finally, the absence of legal status and organizational guidelines for the LaaRiba Community poses potential risks regarding HAMKA's *amanah* principles and accountability. Amanah managers should be competent in predicting various current and future risks, even if the community operates as a (quasi) organization. With hundreds of members and billions of rupiah in circulating funds, there are financial risks and risks to the reputation of those involved. It would be imprudent for the community, founded by BPK-RI public officers who ensure compliance with laws and financial accountability in finance matters of the state, to disregard the mandate for six years merely due to lack of experience. Moreover, negligence and unprofessional behavior from public auditors could lead to severe consequences for the LaaRiba Community in the future, and such naivety would not be acceptable to the public. Prior studies (Suhaimi & Hisham, 2011; Wulandari, 2019; Yasmin et al., 2018) have highlighted a pattern among Islamic NGOs, wherein they prioritize their relationship with Allah (ﷻ) over their relationship and accountability to tangible stakeholders, humans.

***Amanah* in Financial Reporting**

Accordingly, providing information through financial reports plays a crucial role in establishing the financial accountability of an organization. A comprehensive and complete set of financial reports indicates higher accountability. However, for the members and administrators of the LaaRiba Community, despite presenting relatively simple financial reports, such as Modified Trial Balance Reports (Table 2), Waqf Reports (Table 4), and Wadiah Reports (Table 3), they still perceived these reports as *amanah* and accountable. However, it is only within the scope of internal accountability. When assessed from the perspective of accountability mechanisms (Blagescu, 2004; Brown & Jagadanada, 2007; Kovach et al., 2003), specifically in the context of NGOs (Ebrahim, 2003; Yasmin et al., 2018), these three reports do not fully meet the criteria of accountability. The reports lacked descriptions of the community's activities and financial transactions and did not provide adequate information for external accountability. Due to these shortcomings in meeting the qualitative characteristics of financial reporting, the financial reports can only be well understood by internal parties, i.e., the community members, but not by external parties, including academics and practitioners in Islamic accounting.

Indeed, the fulfillment of financial accountability in the LaaRiba Community's reports is debatable. Considering their expertise as public auditors, the simplicity of the contents and financial reports of the LaaRiba Community, while they can enhance their quality, casts doubts on the genuine *amanah* and *ihlas* that underpin their activities. Numerous accounting standards exist for Sharia institutions and NGOs that could have been referenced to create financial reports that would further reinforce accountability.

Neglecting to do so renders the values of *amanah* and *ihlas* as mere jargon, epitomizing another form of gullibility.

Conclusion

The findings revealed several meanings and values shaping accountability in financial management within the LaaRiba Community. Quran and hadith hold a fundamental role, while *amanah* and *ihlas* stand as significant values, all leading to the ultimate goal of seeking the pleasure of Allah (ﷻ) among community members. *Ihlas*, interpreted as performing tasks wholeheartedly without expecting reciprocation, and *amanah*, regarded as mutual trust in the pursuit of Allah's (ﷻ) satisfaction, are pivotal in their approach. However, the practical application of *ihlas* and *amanah* appears somewhat credulous, evident from their position as public auditors and the perspective of HAMKA's concept of *ihlas* and *amanah* on accountability as Islamic accountability. This gullibility in accountability practices stemmed partly from overlooking evident risks that should have been acknowledged.

Consequently, the findings provide valuable recommendations for various stakeholders. For community administrators, despite the current acceptance of the existing accountability form by community members, efforts should be made to enhance it in the future. Prioritizing the legality of the community is vital to ensure legal certainty regarding the deposited and distributed funds. Avoiding complacency is also essential to prevent actions that may breach the law. Learning from past cases in similar institutions with strong legal validity is crucial. Improving financial reporting to align with generally accepted accounting principles is also necessary. Additionally, for waqf purposes, if non-withdrawable transactions are desired, using *infaq* can be considered an alternative. Furthermore, for future researchers, the theme of accountability remains an intriguing subject for study, focusing on its various perspectives and researched objects. Future studies should also address the identified gaps and enhance community accountability, ensuring sustained accountability and community longevity.

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Conflicts of Interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.



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