



Between Spirituality and Accountability: The Dynamics of Friday Prayer Infaq at the Baitul Jannah Mosque from an Islamic Economic Perspective

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ABSTRACT

Purpose: This study aims to analyze the factors influencing the *Friday prayer infaq* practice of Baitul Jannah Mosque worshippers from an Islamic economic perspective, focusing on the interaction between spiritual motivation, mosque management, and economic conditions.

Design/Method/Approach: Using a qualitative approach with a descriptive case study design. Data were obtained through semi-structured interviews with six key informants (worshippers, mosque administrators, and religious leaders), and supported by observation and documentation. Data analysis is carried out through the stages of data reduction, data presentation, and conclusion drawing, with triangulation of sources for validity.

Findings: Fluctuations in Friday prayer infaq are influenced by the economic instability experienced by some pilgrims, especially among the younger age group. The principle of *hifz al-mal* (safeguarding wealth) is often more dominant than spiritual motivation, so *infaq* is seen as the allocation of residual income. Conventional financial reporting has not fully reached pilgrims who rarely attend and the digital generation, and the allocation of funds oriented toward physical operations hinders the optimization of the social benefits of community empowerment.

Originality/Value: This research contributes to the study of mosque management and Islamic philanthropy by revealing the dynamics of *infaq* behavior in low-income housing communities. The findings show that strengthening digitally based transparency and developing community economic empowerment programs have the potential to increase infaq participation by bridging the gap between spiritual values and the economic realities of pilgrims.

INTRODUCTION

From an Islamic economic perspective, *Friday prayer infaq* is a philanthropic instrument that ideally flows consistently as a form of social *welfare*, strengthening *ukhuwah*, and worship of property.¹ In the Sharia economic system, instruments such as *infaq* play an important role in distributing wealth so that it does not only revolve among the rich². According to *shari'i*, *infaq* does not only depend on financial capacity, but also on spiritual awareness (*taqarrub ilallah*), voluntary intentions (*tabarru'*), and the understanding that wealth is a mandate that must be channeled for the benefit of the ummah³. This distribution is a clear example of distributive justice in Islamic economics, where wealth should not only circulate among the rich but also be distributed equitably to avoid the inequality inherent in the structure of society.⁴ This understanding is based on the principle that humans are only the caliph (manager) of property, not the absolute owner, so that every expenditure of property must be in harmony with the will of Allah.⁵

The concept of faith, which is reflected in the willingness to *infaq* the best of one's treasure, not just the rest, as a manifestation of gratitude and social responsibility, as affirmed in Q.S. Al-Baqarah: 267, has deep meaning. Etymologically, the word *infaq* in Arabic (*إنفاق/infâq*) comes from the word *إنفاق* , *إنفاق أو نفقا-ينفق-نفق*, which means to spend, spend, and something that is used up⁶. This term was then absorbed into the Indonesian language, which means the giving (donation) of property and so on for good. In *shari'i* terms, *infaq* means spending part of one's property for the benefit commanded by Allah SWT, both for personal interests, such as supporting one's family, and for public interests,

¹ Ubabuddin dan Umi Nasikhah, "Peran Zakat , *Infaq* Dan Shadaqah Dalam Kehidupan," *Jurnal Ilmiah Al-Muttaqin : Jurnal Kajian Dakwah dan Sosial Keagamaan* 6, no. 1 (2021): 60–76.

² Muaz Dhiyaulhaq Imran, Nasrullah bin Sapa, dan Abdul Syatar, "Zakat *Infaq* dan Sedekah dalam Sistem Ekonomi Syari'ah," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syariah* 7, no. 2 (2026): 1914–26.

³ Eko Sumardianto, "Telaah Harta dalam Perspektif Al- Qur'an: Amanah dan Tanggung Jawab Sosial," *IMTIYAZ : Jurnal Ilmu KeIslaman* 9, no. 1 (2025): 93–110.

⁴ Dini Maulidya, Muhammad Hilmansyah, dan Hanna Shufairah Azzahra, "Keadilan Distributif dalam Perspektif Ekonomi Islam Dini," *Ekopedia : Jurnal Ilmiah Ekonomi* 1, no. 2 (2025): 229–36.

⁵ Gina Sakinah, "Harta Dalam Perspektif Al-Qur'an Dan Hadis: Antara Nilai Spiritual Dan Materialisme Kontemporer," *Equality : Journal of Islamic Law (EJIL)* 2, no. 2 (2024): 28–39, <https://doi.org/10.15575/ejil.v2i2.977>.

⁶ Desri Ari Enghariano, "Konsep *Infaq* dalam Al-Qur'an," *Jurnal Al-Maqasid: Jurnal Ilmu-Ilmu Kesyariahan dan Keperdataan* 6, no. 1 (2020): 101–13.

such as helping the poor, building mosques, education, and da'wah⁷. In the context of *Maqashid Sbaria*, this practice aligns with the principle of safeguarding property (*hifz al-mal*). This does not mean hoarding wealth, but protecting the social value of wealth by distributing it to people in need. That way, the property can remain productive and avoid damage from disuse⁸. The verse calls, "O you who have believed, give a portion of your good deeds and a portion of what We have brought out of the earth for you. Do not choose a bad one for your *infaq*, even though you do not want to take it, except by squinting (reluctantly) at it. Know that Allah is Rich and Praiseworthy." Furthermore, this practice serves a strategic purpose: to cleanse the heart of miserliness and counteract the current of contemporary materialism that tends to glorify the accumulation of wealth.⁹

The mosque, as the center of civilization, ideally serves as the optimal forum for driving the micro-economy of the people through stable, transparent, and sustainable congregational participation. The role of mosques is no longer limited to ritual functions alone; it must be transformed into an institution for economic empowerment that manages people's funds professionally to create independence and welfare for worshippers¹⁰. This transformation realizes the integration of spiritual and material values, in which wealth becomes a means to achieve social justice and a balanced life in the afterlife, rather than merely a symbol of social status¹¹. In the context of *Friday prayer infaq*, the momentum of this weekly worship has a unique social dimension. The collection of *infaq* is carried out simultaneously when the ummah gathers to create a psychological effect of social norms and to foster community solidarity. However, this positive dynamic must be supported by good governance (transparent management and accountability); otherwise, it will reduce interest in public *infaq*¹². Accountability in managing mosque funds is not only an ordinary

⁷ Edi Hermanto et al., "Konsep *Infaq* dalam Hukum Islam : Pengertian, Rukun, Etika, dan Implementasinya," *JISOH Jurnal Ilmu Sosial dan Humaniora* 2, no. 1 (2026): 132–42.

⁸ Elvira Khairunnisa Ibrahim dan Mawardi, "Analisis Konsep Masalah sebagai Prinsip dan Tujuan Ekonomi Islam," *ISTIKHLAF: Jurnal Ekonomi, Perbankan dan Manajemen Syariah* 7, no. 2 (2025): 1–19.

⁹ Sakinah, "Harta Dalam Perspektif Al-Qur'an Dan Hadis: Antara Nilai Spiritual Dan Materialisme Kontemporer."

¹⁰ Adinda Maharani dan Abrista Devi, "Strategi Masjid dalam Pemberdayaan Ekonomi Umat Di Masjid Al- Muhajirin Bogor," *AL-URBAN: Jurnal Ekonomi Syariah dan Filantropi Islam* 5, no. 2 (2021): 98–111, <https://doi.org/10.22236/alurban>.

¹¹ Sakinah, "Harta Dalam Perspektif Al-Qur'an Dan Hadis: Antara Nilai Spiritual Dan Materialisme Kontemporer."

¹² Binti Tasmiah dan Dewi Febriani, "Pengaruh Transparansi dan Akuntabilitas Pengelolaan Dana *Infaq* Terhadap Minat Masyarakat Ber*infaq*," *JAA Jurnal Akademi Akuntansi* 7, no. 3 (2024): 326–40, <https://doi.org/10.22219/jaa.v7i3.33220>.

administrative task but also a form of moral responsibility for the manager, as a party entrusted by the people¹³.

However, idealism in managing mosques often conflicts with the social and economic challenges at the community/housing levels. This condition is clearly evident in the field, especially in the dynamics of Friday prayer *infaq* at the Baitul Jannah Mosque in Griya Tanjung Sejahtera Housing. Based on the results of an initial interview with the Chairman of the Mosque (Takmir), Mr. Zainuri, the receipt of *Friday prayer infaq* is volatile and tends to be erratic, with a normal range of below Rp300,000 per week. The mosque, established about 10 years ago, is relatively simple and has a limited number of worshippers. The majority of housing residents are young with an unestablished economic status, and the household composition is predominantly female. The level of awareness, understanding, and routine participation in *infaq* is still relatively low among residents. This phenomenon shows that there are psychological and economic obstacles that have not been clearly understood, where the momentum of weekly worship has not been successfully converted into consistency in charity, because there are limitations in the financial ability and spiritual understanding of the pilgrims.

The difference between the ideal function of the mosque as a center for the empowerment of the people and the reality on the ground is often due to ineffective financial management, in which *infaq* and alms funds are usually used only for building or repairing buildings, without being developed into empowerment assets. This problem is exacerbated by a lack of human resources for administrators who can present financial statements clearly, as well as by weak communication methods that undermine the spirit of participation, especially among youth.¹⁴ However, optimizing the role of mosques as centers of social activity is highly effective in fostering a culture of cooperation and strengthening relationships among community members.¹⁵

This condition shows that *the principle of maslahah* has not been applied optimally. Ummah funds should be managed to create sustainable benefits

¹³ Muhammad Sapril, Sardi Juardi, dan Darwis Said, "The Meaning of Accountability in Mosque Management in Indonesia; An Ethnomethodological Approach," *Laa Maisyir: an Islamic economic journal* 2, no. 2 (2025): 364–84, <https://doi.org/10.24252/lamaisyir.v12i2.62881>.

¹⁴ Muhazzab Alief Faizal, Antri Arta, Jamilatun Ni'mah, Zelyn Faizatul Ainur Rohmah, "Peran Masjid Sebagai Tempat Kegiatan Sosial Ekonomi Masyarakat," *MARO: Jurnal Ekonomi Syariah dan Bisnis* 6, no. 1 (2023): 122–34, <https://doi.org/10.31949/maro.v6i1.3964>.

¹⁵ Muhammad Triadi, Kamaluddin, Hasbi Anshori Hasibuan, Ricka Handayani, "Pengelolaan Masjid Dalam Meningkatkan Aktivitas Keagamaan Di Masjid Nurul Iman Desa Sei Sentosa Labuhanbatu," *Tadbir: Jurnal Manajemen Dakwah* 9, no. 1 (2024): 95–108, <https://doi.org/10.15575/tadbir.v9i1.33955>.

(*maslahah mu'tabarab*) that can empower pilgrims' economies, rather than merely to meet the physical needs of temporary buildings¹⁶. A similar phenomenon occurred at the Roudhotul Muchlisin Mosque in Jember, where infaq participation remained low, not only due to management problems but also because the congregation's understanding of spiritual motivation and their perception of the transparency of fund management were still suboptimal. These two aspects are highly influential on the pilgrims' decision to give infaq, so that changes in the amount of infaq cannot be overcome solely by improving management¹⁷.

If the root cause of the problem between management factors and internal motivation is not identified immediately, the impact will be chronic. The sustainable impact of this condition is not only in the form of financial obstacles to operations and da'wah activities, but also in the erosion of mosques' social and spiritual role as a binder of togetherness in society. Low participation in mosque activities indicates a decline in bonds of friendship and the spirit of cooperation within the community. In fact, active involvement in various religious and social activities is highly effective in strengthening social relationships and fostering a culture of giving within the community¹⁸. In the long term, if the role of mosques as centers of social and economic activity is not maximized, the momentum for cultivating philanthropic attitudes from an early age will weaken. This will also reduce mosques' ability to address various social problems and poverty faced by the people.¹⁹

To overcome this gap, this study will qualitatively examine the motivations, perceptions, and obstacles of worshippers on *Friday prayer infaq* at the Baitul Jannah Mosque from the perspective of Islamic economics. Therefore, this study was carried out to map the dynamics of *Friday prayer infaq* at the Baitul Jannah mosque. The main focus is to analyze how the interaction between spiritual factors (pilgrims' internal motivation) and accountability factors (transparency and takmir management) affects each other's decisions regarding *infaq*. A comprehensive understanding of these two aspects is expected to provide an empirical basis for mosque administrators to design

¹⁶ Nurul Muslim dan Syukri Iska, "Prinsip Dasar Aspek Distribusi dalam Ekonomi Islam: Rekonstruksi Filosofis Berbasis Maqashid al-Shari'ah dan Formulasi Kebijakan Kontemporer," *Jurnal Ekonomi dan Bisnis Dharma Andalas* 28, no. 1 (2026): 33–43.

¹⁷ Ahmad Rodufan dan Miftakhul Jannah, "Pengaruh Religiusitas dan Transparansi Terhadap Keputusan Berinfaq di Masjid Roudhotul Muchlisin Jember," *Jebi: Pengaruh EKonomi dan Bisnis Islam* 4, no. 1 (2024): 54–71.

¹⁸ Mochammad Rojalul Amin A Z et al., "Peran Masjid Sebagai Pusat Kegiatan Sosial dan Keagamaan," *ARDHI: Jurnal Pengabdian Dalam Negri* 2, no. 2 (2024): 57–67.

¹⁹ Faizal, Muhazzab Alief, Antri Arta, Jmailatun Ni'ma, Zelyn Faziatul Ainur "Peran Masjid Sebagai Tempat Kegiatan Sosial Ekonomi Masyarakat."

strategies that not only address spiritual aspects but also build public trust through professional governance.

The urgency of this research is increasingly evident because few studies have specifically explored the dynamics of motivation among young worshippers in residential areas with certain economic characteristics, such as at the Baitul Jannah Mosque. This is in line with the findings.²⁰, which shows that the combination of a sense of social presence and ease of use of digital platforms is highly effective in increasing the desire to be infidels. However, how the integration of management transparency and digital approaches can be applied in the context of pilgrims with economic limitations and women's dominance has not been widely explored. Therefore, the fundraising strategy for mosques needs to adopt a more flexible, clear, and responsive approach to worshippers' wishes and preferences.

RESEARCH METHOD

This study uses a qualitative approach with a descriptive-qualitative *single case study* design to explore the dynamics of motivation, perception, and obstacles of worshippers on *Friday prayer infaq* at the Baitul Jannah Mosque, Griya Tanjung Sejahtera Housing. This approach was chosen to gain a deeper understanding of the interaction between spiritual and managerial factors in the context of a residential community. Data collection was carried out through semi-structured interviews, simple observations during Friday prayers (recording the atmosphere, interactions, and conditions of *the infaq box*), and documentation studies in the form of photos of mosque facilities and management structures. Informants were *purposively selected*, with as many as 6 people to reach data saturation, consisting of 3 regular worshippers (representing variations in age, occupation, and participation level), 2 mosque administrators (head takmir and treasurer), and 1 religious leader. Although women dominate the demographics of Griya Tanjung Sejahtera Housing, the selection of pilgrim informants is focused on worshippers who are actively present at Friday prayers, which men empirically dominate. Women's perceptions are still seen indirectly through the stories of religious figures who interact with the mothers in the recitation, and through observations of the congregation's family dynamics. The number of six informants was considered sufficient because this study was a single case study that focused on in-depth analysis rather than statistical generalization.

²⁰ Hasbi, Herianto, dan Muh Irnandas, "Determinan Niat Dan Perilaku Ber*infaq*: Sebuah Bukti Empiris Dari Muslim Millenials," *Jurnal Magister Ekonomi Syariah* 1, no. 2 (2022): 47–57.

Data were analyzed through a data-reduction process, with categorization into the main themes (worship motivation, social factors, and economic constraints). To ensure accuracy, this study used source triangulation (comparing the opinions of worshippers, administrators, and religious leaders) and method triangulation (comparing interview results with observation notes from Friday prayers and mosque financial statements). Discrepancies between sources are resolved by double-checking during the next interview until a consistent picture is obtained. The validity of the findings is strengthened by linking them to the concept of Islamic economics, especially the principles of *tabarru'*, *maslahah*, and distributive justice, so that they can formulate relevant strategic recommendations for mosque management.

RESULT AND DISCUSSION

The *Friday prayer infaq* is not just an economic activity but also a way to get closer to Allah and a tool for achieving distributive justice. Interdisciplinary studies show that *infaq* has a very close relationship with improving economic welfare and serves as a social balancing tool.²¹ Empirical findings were analyzed through the lens of Islamic economics, especially the principles of *tabarru'*, *hifz al-mal*, distributive justice, and *maslahah mu'tabarab*, to answer the focus of research on the dynamics of philanthropy of young pilgrims in residential areas with unestablished economic characteristics. In the view of Islamic economics, *Friday prayer infaq* should flow regularly as an instrument for the distribution of justice and strengthening *ukhwwah*/brotherhood. However, the field findings point to a different reality. The Chairman of Takmir, Zainuri, and the Treasurer, Netson Robi, confirmed that the amount of *infaq* received on Friday varied widely. Usually, the amount ranges from IDR 60,000 to IDR 100,000 every week, but it has also dropped to IDR 70,000 to IDR 80,000. This figure is far below the amount that should support operations and empowerment programs. So, the management must balance operational cash and development funds by helping each other.

These fluctuations are closely related to the economic cycle of pilgrims. According to the Chairman of the Mosque, there is a large increase at the beginning of the month (when salaries are received), during Ramadan, and on religious holidays (up to Rp1,000,000 on Eid). On the other hand, a fairly drastic decline occurs when people of productive age are working outside the home or at the end of the month. This condition is in line with the demographic

²¹ Zaky Mubarak dan Syamsurizal Yazid, “*Infaq* dan Peningkatan Ekonomi (Kajian Interdisipliner Al- Qur ’an dan Al -Hadis dengan Bidang Ekonomi),” *Al-Tarbiyah : Jurnal Ilmu Pendidikan Islam* 3, no. 1 (2025): 140–52, <https://doi.org/https://doi.org/10.59059/al-tarbiyah.v3i1.1943>.

characteristics of Griya Tanjung Sejahtera Housing, where young families with unstable economic conditions mostly inhabit. There are only one or two residents with relatively stable economic conditions. This change shows the tension between the function of *infaq* as *tabarru'* (voluntary contribution) and the reality of *hifẓ al-mal* (protecting property for basic needs). For many pilgrims, *Friday prayer infaq* is still considered an expense left over after all needs are met, rather than a priority for wealth distribution. This confirms that the problem is that the momentum of people gathering every Friday has not fully succeeded in translating the psychological influence of social norms into consistent charitable behavior, because obstacles posed by the household's unstable economic structure remain. This shows the various behaviors that are trapped between spiritual awareness (*taẓkiyatun nafs*) and the rational way of thinking of Muslim consumers. For some who participated, such as 35-year-old Alvinus, giving *infaq* on Friday provided a sense of spiritual satisfaction or a very high Islamic benefit. He revealed that he was *infaq* with a feeling of comfort and sincerity, solely for the prosperity of the mosque, with the principle that if he had sustenance or income. This feeling of calm after *infaq* supports the idea that the willingness to let go of ties to worldly things can calm the soul and prevent it from being stingy, as explained in QS. Ali Imran: 92. According to Alvinus, *infaq* is not to reduce wealth, but is a spiritual investment that promises blessings, so that it does not feel heavy even though the income changes.

On the other hand, for pilgrims like Satria and Kantio (both 61 years old), the most important thing is meeting their basic needs. Kantio clearly stated his priority principle, which is "*if the needs of the kitchen have been met, then infaq can be fulfilled; if the needs of the kitchen are not met, then it can be a sin (if forcing infaq until the family is abandoned)*". Satria also added that the practical attitude of "*there is no need to infaq first if you have to*" is admitted, and that the decision is highly dependent on the contents of the pocket. The findings are in line with Muslim consumer behavior theory, in which groups prioritize spending based on the importance of those needs. *Friday prayer infaq* is often considered a secondary, even tertiary, priority, and is usually cut first when family finances are struggling. Although in this study, the main informants were male worshippers due to limited access to Friday prayers, the dynamics of these financial decisions cannot be separated from the strategic role of mothers or wives in the household. Because the population of Griya Tanjung Sejahtera Housing mainly consists of women, the wife usually handles daily expenses, such as shopping for household needs. The narrative of "the kitchen must be fulfilled first," conveyed by male worshippers, actually reflects the outcomes of domestic negotiations between husband and wife. In many situations, the lack of courage or delay in donating stems not only from the husband's personal doubts but also from the collective prudence of

young couples who are still trying to improve the household's financial condition. The wife, as the daily financial manager, is often the first to determine whether there is a surplus of funds worth using for *infaq*, or whether the money should be saved for children's urgent needs and basic food needs. Therefore, fluctuations in Friday prayer *infaq* at this mosque also reflect the family's overall financial security, not just the decisions of individual men.

This condition shows that the instinct to maintain basic needs (*hifẓ al-mal*) is still stronger than the spirit to share (*tabarru'*) in times of an uncertain economic situation. Psychologically, this shows how strong the sense of personal ownership of property is. Even though we know that wealth is actually a trust from God and has a social dimension, the fear of losing assets has not completely disappeared. As a result, *infaq* is often seen as a burdensome reduction in cash rather than as a spiritual investment that provides the blessings promised in the hadith (Muslim 1659). Although theologically Islam guarantees blessings for those who are *infaq* (HR. Muslim: 1659), the reality of income instability makes pilgrims feel hesitant to apply the principle of *tabarru'*. They see *Friday prayer infaq* as a weekly reduction in cash, not as a flow of wealth that will return as blessings. This indicates that Islamic financial literacy, especially the understanding of *infaq*, does not reduce the essence of sustenance, has not been fully internalized. As a result, in difficult economic conditions, the defensive instinct to defend wealth (*hifẓ al-mal*) tends to be more dominant than the spiritual impulse to share. Accountability and transparency are two important things that can help build congregations' trust in mosque philanthropic institutions. The findings show a difference between management's claims and the pilgrims' access to information. According to the administrators (Zainuri and Netson Robi), they have applied the principle of trust by manually recording in the cash book, pasting reports on the bulletin board, and giving reports orally before Friday prayers. The funds are also divided into two parts: operational cash (cash held by the treasurer, with a maximum of IDR 1 million) and development funds (in BSI accounts registered in the name of the mosque, held by the chairman). Zainuri stated, "*I have never heard any small comment about transparency,*" which shows that the administrators' moral integrity is maintained and that the caliphate's principle in managing the people's assets is substantially good.

However, the effectiveness of transparency depends on the physical presence of the worshippers. Alvinus felt happy because God willing, he was transparent and regularly checked reports. This information affects his next *infaq* plan. According to Kantio, he had seen the pasted reports but did not care much and only followed, because his intentions were sincere, divine affairs, and he did it sincerely from home without the need to check the truth. As revealed

by Satria, who works remotely/outside housing, he admitted that he had seen a report pasted on the notice board. He said that the information influenced his decision to infy. These findings prove that visible accountability is key to sustainable participation. Even though the board is physically open, the reliance on traditional means such as bulletin boards and verbal communication makes members who rarely attend feel disconnected or uninformed about the accountability process. Based on research²² highlighting the importance of using digital platforms to increase philanthropic participation, the absence of regular digital financial reports (such as a short infographic in the WA Group every Saturday morning) remains one of the remaining obstacles. In fact, clear and transparent announcements, both verbal and digital, can increase trust and the number of pilgrims who participate²³. The management of *Friday prayer infaq* at the Baitul Jannah Mosque is still not fully sensitive to the wishes of the younger generation and worshippers who use mobile phones more often. Therefore, the potential to increase participation through digital trust has not been well utilized.

These findings have similarities and differences with the research.²⁴ which was carried out at the Roudhotul Muchlisin Mosque in Jember. Both agreed that transparency and spiritual motivation are important factors in deciding to make an *infaq*. However, this study shows nuances in the housing context among the lower-middle economic group: economic factors serve as a variable that reduces the influence of spiritual motivation on the decision to make *infaq*. In other words, despite increased transparency and a high spirit, participation in *infaq* will not increase automatically if the family's economic stability has not been achieved. These findings also contribute to the study's findings.²⁵ regarding the effectiveness of digital platforms. This shows that just digitizing financial statements is not enough; there needs to be a micro-empowerment program with a direct social impact so that congregational trust can be built in a deeper way, not just in a transactional way.

According to the principle of *maslahah mu'tabarab*, *infaq* funds should be managed to produce sustainable benefits and empower the ummah not only for consumptive or physical needs. The results of the interviews show that

²² Hasbi, Herianto, dan Irnandas, "Determinan Niat Dan Perilaku Berinfaq: Sebuah Bukti Empiris Dari Muslim Millenials."

²³ Rofidatul Hasanah dan Achmad Farid, "Analysis of Mosque Financial Transparency through Announcement of *Infaq* and Sodaqoh with Mosque Toa at Friday Prayers," *Journal of Accounting Inquiry* 3, no. 2 (2024): 84–93.

²⁴ Rodufan dan Jannah, "Pengaruh Religiusitas dan Transparansi Terhadap Keputusan Berinfaq di Masjid Roudhotul Muchlisin Jember."

²⁵ Hasbi, Herianto, dan Irnandas, "Determinan Niat Dan Perilaku Berinfaq: Sebuah Bukti Empiris Dari Muslim Millenials."

currently, the use of Friday prayer infaq funds is more widely used, with the first being Routine Operations, such as payment for bilal/khatib (transportation), electricity costs, and carpet washing. Second, Basic Education, such as salaries for two teachers (TPA) and the purchase of Iqra and stationery. Third, Development, saved for facility renovation. Chairman Takmir admitted that *infaq funds* could not be distributed to ease the pilgrims' economic burden. The current social assistance is still limited to consumption activities (such as the Qur'an) and is usually supplemented by residents bringing their own food. From the perspective of distributive justice, this situation shows that the role of mosques remains limited to ritual worship and the maintenance of facilities. *The infaq* obtained from worshippers, who are generally not economically established, is used again for the mosque's internal needs, with no way to distribute it to mustahik or to programs that support economic independence. This shows that *the principle of maslahah* in micro-empowerment has not been applied to its fullest extent.

Agus Mukmin, a religious figure, gave constructive opinions and criticisms about the role of mosques. He explained that, "*mosques as empowerment centers have not been implemented because mosques and their communities do not have large enough cash like large mosques in general. Therefore, the Friday cash and infaq obtained are still used to meet the needs of the mosque, such as buying markers, iqro/al-Quran, study desks, and paying teachers' salaries at the landfill, because reciting here is free. more than that, it is not for the empowerment of the people.*" He also gave constructive suggestions that, in the future, infaq advantages can be used for programs that develop human resources, such as training in reading the Qur'an for mothers, training in handling corpses, and landfill education, which remain free.

Responding to the limited funds and the results of interviews with the main management (Chairman and Treasurer) which showed that the reporting method was still traditional, the first strategic recommendation was prepared, digitizing the report by sending a summary of the use of *Friday prayer infaq* through the WA group regularly so that it can reach worshippers who are not present, so that transparency feels more inclusive and can build technology-based trust. Second, the new *maslahah* program uses a small amount of *surplus funds* (if finances are stable) to provide emergency assistance to pilgrim members or for small scholarships. This change in the focus of the use of funds is in accordance with the principle of *maslahah mursalah*, which states that an action is permissible if it provides real benefits to the community, even though it is not explained in detail in the postulate. Therefore, using Friday prayer infaq for micro-scholarships or training, beyond the habit of using it only to cover operational costs, is a concrete example of *useful hijz al-mal* (safeguarding wealth). The people's funds are now used not only for daily expenses but also as social

capital, with benefits that the pilgrims directly feel. This will make pilgrims feel the immediate benefits of their *infaq*, which will ultimately strengthen the motivation to give, transform *the view of infaq* from a remaining burden into a trustworthy social investment, and realize distributive justice on a small scale.

Based on the above data, it can be concluded that the decision to perform *infaq* on Friday at the Baitul Jannah Mosque is the result of an active interaction among three main factors. First, for most pilgrims (Satria, Kantio), economic capacity as a guardian is the most important factor. The principle of “kitchen is enough, only *infaq*” shows that a spiritual approach alone is insufficient without economic stability among worshippers. *Friday prayer infaq* is still classified as residual and sensitive to household finances. Second, conditional spiritual motivation, awareness to do good deeds and cleanse the soul, does exist (Alvinus, Agus Mukmin), but it is often lost due to daily economic pressures. Religious momentum, such as Ramadan and Hari Raya, has increased the spirit of spirituality, as evidenced by the increase in *infaq*. However, week-to-week consistency remains weak, as it depends on inner feelings and financial circumstances. Third, among passive trust and communication gaps, active worshippers, such as Alvinus, consider the management’s transparency sufficient, while senior worshippers, such as Kantio, accept it resignedly. However, for marginal or busy pilgrims, such as Satria, this feels lacking. The lack of innovation in digital communication makes accountability not the main factor in increasing *Friday prayer infaq*. On the contrary, it is only a basic condition to prevent conflicts.

These findings emphasize the importance of adjusting *the infaq management strategy* to the socio-economic profile of pilgrims. The change in the number of *Friday prayer attendees at the Baitul Jannah Mosque is not due to moral problems or a decline in worshippers’ faith, but to the incompatibility of the mosque management strategy with worshippers’ social and economic conditions*. The mosque is still managed using a traditional approach, namely by waiting for *infaq* on Friday and submitting physical reports. However, pilgrims actually need a more empowering, more digitally transparent approach that aligns with their economic needs.

CONCLUSION

This study states that the movement of *Friday prayer infaq* at the Baitul Jannah Mosque is influenced by the complex interplay among pilgrims' economic capabilities, varied spiritual motivations, and views on mosque management's accountability. First, changes in *infaq* receipts are largely influenced by the economic stability of pilgrim families, most of whom are still in the early stages of their careers and not yet established. For this group, the principle of *hifz al-mal* (meeting basic needs) remains more important than the urge to give alms. In practice, *infaq* is often considered only as part of the remaining income and is not the main priority in the distribution of wealth. Although there is a spiritual motivation to cleanse one's heart and prepare oneself for life in the afterlife, *infaq* can be constantly interrupted by daily financial pressures. However, this challenge can be overcome by changing the way of thinking when one truly believes that Allah is *Al-Razzaq* (the Giver of Sustenance), who is very rich. *Infaq* is no longer considered detrimental or merely leftover savings, but rather a major spiritual investment that provides real benefits in this world and in the hereafter.²⁶ Religious momentum, such as Ramadan, can increase participation in giving, but it has not succeeded in creating a consistent yearlong habit of giving without strong systemic support.

Third, management and openness are crucial to building long-lasting trust. Traditional reporting methods that require physical presence are considered less welcoming to younger generations and migrant workers. The absence of a digital transparency mechanism creates information gaps that ultimately reduce people's sense of ownership over their funds. In addition, the arrangement of funds that prioritizes facility maintenance over the economic empowerment of the people reduces pilgrims' psychological motivation to make greater contributions. This happens because they have not felt the direct benefits of the *infaq* for the community's welfare. Therefore, the strategy of increasing *Friday prayer infaq* does not only rely on a spiritual da'wah approach. It is necessary to combine the improvement of understanding of Islamic financial literacy in accordance with the context, the implementation of digitally based transparency to reach all groups of pilgrims, and variations in the use of funds to support microeconomic empowerment programs. This transformation is expected to change the view of *infaq* from a residual burden of income to a tool that supports sustainable distribution justice and aligns with the socio-economic needs of the housing community. ■

²⁶ Hayatun Nissa, Anisa Tufahati, dan Muhammad Akmansyah, "Ajaran Hadis Qudsi Tentang Anjuran *Infaq*: Analisis Teologis, Etis, dan Sosial dalam Konteks Kontemporer," *Al-Kindi: Jurnal Pendidikan Islam Multidisipliner* 02, no. 01 (2026): 391–403.

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