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Financial Management Across Mosque Characteristics: Resource Transformation for Community Economic Well-being

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ABSTRACT

Purpose: Indonesia has 317.174 mosques, including 55.011 in East Java, with a potential ZIS fund of approximately Rp6.56 trillion per year. However, these funds are still predominantly used for socio-religious functions, operations, and maintenance. This study examines how the characteristics of mosques shape their financial management strategies and the utilization of productive resources.

Design/Method/Approach: Using a multiple-case study design, mosques in East Java were analyzed through interviews, observations, documentation, within-case analysis, and cross-case synthesis.

Findings: This study found that financial management strategies for optimizing productive sectors for economic welfare differ across mosque types: government-managed and rural mosques are still in the planning stage, historic mosques have optimized their assets for productive sectors, while residential mosques have developed business units and Baitul Maal-based financing. These differences are influenced by managerial capacity, asset potential, institutional access, local economic needs, and stakeholder engagement.

Originality/Values: This study develops a contextual management framework that emphasizes the need for varied strategies adapted to the characteristics of each mosque to strengthen financial sustainability and economic benefits for the community without compromising its social and religious functions.

INTRODUCTION

The word mosque comes from *Sajada–Yasjudu–Sujudan*, which means a place to prostrate as a form of respect and obedience.[1] In the life of the Muslim community, mosques serve the functions of *hablu minallah* (relationship with Allah) and *hablu minannas* (relationship between people), making them both a means of worship and the foundation of the community's social life. Since the time of the Prophet PBUH, mosques have played an important role as the center of community life that integrates religious, social, and economic functions. During its development under Muslim rule, the mosque's economic function became increasingly evident with the establishment of the Baitul Maal, which distributed Islamic social funds to the surrounding community. This role emphasizes the mosque's strategic position as an institution with religious legitimacy, public trust, and direct proximity to the community.[2] Thus, the role of mosques in managing financial resources needs attention to better support institutional functions and expand economic benefits for the community.

This potential is particularly relevant in the context of Indonesia, which has 317,174 mosques, with 55,011 of them, or about 17.3%, located in East Java. In addition to their prevalent distribution, mosques in Indonesia exhibit diverse institutional and social characteristics, ranging from government-managed mosques, historic mosques, and mosques in residential areas to those that are integral to rural communities.[3] This diversity indicates differences in management contexts, institutional capacities, and community needs that must be considered when setting priorities and utilizing financial resources.[4] This becomes even more important given the significant financial potential of mosques, with the flow of funds from the congregation through zakat, infak, and sadaqah (ZIS) estimated to reach Rp6.56 trillion per year.[5] Previous research

[1] Zahrotul Fitria and Agung Slamet Sukardi, "Effectiveness of Infaq and Shodaqoh Empowerment in Religious Tourism Areas: A Study on the Menara Kudus Mosque," *Journal of Islamic Economic Laws* 8, no. 1 (2025): 106–29, https://doi.org/10.23917/jisel.v8i01.7371.

[2] Muhammad Najib Abd Wakil, Azman Ab Rahman, and Ahmad Syukran Baharuddin, "Pemerkasaan Institusi Masjid sebagai Pusat Bantuan Ekonomi Lokal di Malaysia," *Journal of Fatwa Management and Research* 29, no. 2 (May 31, 2024): 115–26, https://doi.org/10.33102/jfatwa.vol29no2.584

[3] Ministry of Religion, "Statistik Masjid & Mushalla: Data Resmi Sebaran Masjid dan Mushalla Terdaftar di Seluruh Indonesia," 2026, https://simas.kemenag.go.id/statistik.

[4] Umair Riaz et al., "Leadership and Accountability in Faith-Based Institutions: Evidence From UK Mosques," *Financial Accountability & Management* 42, no. 4 (2026): 505–23, https://doi.org/10.1111/faam.70038.

[5] Ministry of Religion, "Potensi ZIS Capai Rp6,5 Triliun, BAZNAS Dorong Masjid Jadi Pusat Layanan Sosial dan Kesejahteraan Umat," 2025, https://kemenag.go.id/nasional/potensi-zis-capai-rp6-5-triliun-baznas-dorong-masjid-jadi-pusat-layanan-sosial-dan-kesejahteraan-umat-toXJU.

has also estimated a surplus of mosque funds exceeding Rp1.2 trillion per month, equivalent to more than Rp14.4 trillion per year.[6] The magnitude of these resources presents an opportunity for mosques to strengthen institutional sustainability while optimizing fund allocation in line with community needs, thereby contributing to poverty alleviation, the strengthening of the local economy, and improved economic well-being.[7]

However, the magnitude of this financial potential has not been fully realized by financial management capable of generating optimal economic benefits. In the contemporary context, the role of mosques in responding to socio-economic problems even tends to decline.[8] The use of mosque funds continues to concentrate on religious activities, facility maintenance, and the short-term, consumptive distribution of Islamic social funds, while its role in strengthening the community's economic welfare has not developed evenly.[9] Although mosques are religious institutions that aim to promote Islamic values in society, sustainable financial management must still be strengthened to improve mosque performance, which in turn can expand benefits for the people and support economic prosperity, including through the allocation of Islamic social funds to productive activities. This further indicates that the amount of resources that can be collected has not been fully matched by the capacity of mosque management to realize sustainable economic benefits.

From the perspective of stakeholder theory, mosque administrators (*takmir*) must ensure that economic resources are managed through careful planning, prioritization, appropriate allocation, and transparent and accountable oversight so that the community can reap the benefits, while also upholding their trust as a form of accountability to Allah SWT. The better the quality of oversight and resource planning decisions, the more the trust and legitimacy of stakeholders are maintained, which in turn can increase the mobilization of

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[6] Lalu Rizky Adriansyah and Aisyah As-Salafiyah, "Mataram Mosques Management: Intention to Place Mosque Funds in Islamic Banks," *Journal of Islamic Accounting and Business Research* 16, no. 5 (2025): 915–36, https://doi.org/10.1108/JIABR-12-2022-0330.

[7] Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (January 2, 2023): 118–40, https://doi.org/10.1108/JIABR-05-2021-0145.

[8] Amran et al., "Professional Management of Mosque Finances at the Raodatul Jannah Mosque in Laikang Village," *Central Community Development Journal* 3, no. 1 (2023): 1–4, https://doi.org/10.55942/ccdj.v3i1.232.

[9] Sri Herianingrum et al., "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions during COVID-19," *International Journal of Ethics and Systems* 40, no. 1 (2024): 175–88, https://doi.org/10.1108/IJOES-05-2022-0091

financial resources.[10] Therefore, the financial management of mosques must be directed toward a balance between the institutional operational needs and the interests of the community, so that the benefits of effective and efficient management can be sustained in the long term and the role of mosques in supporting the material and non-material well-being of the community continues to grow, in line with the *maqasid al-shari'ah*, specifically the dimension of *hifẓ al-mal,* which emphasizes the protection, development, and utilization of wealth to safeguard livelihoods, expand economic access, strengthen self-reliance, and reduce community vulnerability.[11]

Furthermore, as the literature has evolved, various issues related to mosque financial management have been examined (Table 1), ranging from management effectiveness,[12] accountability and internal control[13,14] managerial capacity[15,16] support from the government and stakeholders,[17] the use of Islamic financial services,[18] the utilization of technology,[19] and the optimization of funds

[10] Ali et al., "Research Landscape of Mosque Financial Management: A Bibliometric Analysis."

[11] Ascarya Ascarya et al., "Developing Cash Waqf Models for Baitul Maal Wat Tamwil as Integrated Islamic Social and Commercial Microfinance," *Journal of Islamic Accounting and Business Research* 14, no. 5 (2023): 699–717, https://doi.org/10.1108/JIABR-09-2020-0267.

[12] Muhammad Iqbal et al., "Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law," *Samarah* 9, no. 3 (2025): 1781–1803, https://doi.org/10.22373/sjhk.v9.i3.30471.

[13] Mohamed Azam Mohamed Adil et al., "Financial Management Practices of Mosques in Malaysia," *Global Journal Al-Thaqafah* 3, no. 1 (2013): 23–29, https://doi.org/10.7187/GJAT302013.03.01.

[14] Reza Widhar Pahlevi, Sony Warsono, and Bowo Setiyono, "Conceptual Paper on the Relationship between Mosque Performance, Financial Management, and Governance in Daerah Istimewa Yogyakarta, Indonesia," *Cogent Business and Management* 12, no. 1 (2025), https://doi.org/10.1080/23311975.2024.2435599.

[15] Ahmad Raflis Che Omar, Mohd Yahya Mohd Hussin, and Fidlizan Muhammad, "Assessing Strategic Orientation and Mosques Performance," *Research in World Economy* 10, no. 5 (2019): 30–35, https://doi.org/10.5430/rwe.v10n5p30.

[16] Abubakar Sadiq Mohammed et al., "Facilities Managers vs. Mosque Management Committees: Evaluating the Need for Professional Facilities Management in Mosque Operations," *Facilities* 43, no. 5–6 (2025): 363–96, https://doi.org/10.1108/F-07-2024-0102.

[17] Gusnam Haris, Mu'Tashim Billah, and Vivi Rahma, "Islamic Philanthropy and Government Power: The Dynamics of The Relationship Between Mosque-Based Islamic Microfinance Cooperative (BMT) and The Solok City Government," *Jurnal Al-Dustur* 8, no. 2 (2025): 103–19, https://doi.org/10.30863/aldustur.v8i2.10406.

[18] Adriansyah and As-Salafiyah, "Mataram Mosques Management: Intention to Place Mosque Funds in Islamic Banks."

[19] Junainah Idris et al., "Transforming Mosque Financial Management: UTAUT Insights into E-Payment Readiness," *Jurnal Ilmiah Peuradeun* 12, no. 3 (2024): 1409–38, https://doi.org/10.26811/peuradeun.v12i3.1052.

and assets for productive activities.[20] A number of solutions have been proposed through strengthening governance, enhancing managerial capacity, fostering institutional collaboration, promoting technological innovation, and developing economic activities. In practice, the management of infaq and sadaqah has expanded economic opportunities for MSMEs,[21] while mosque-based Baitul Maal have fulfilled social functions through the *qardhul hasan* scheme, although they have not yet fully developed their *tamwil* functions.[22]

[20] Al-Hakim et al., "Mosque-Based Economic Transformation: Ecosystem Model Analysis Using ANP."

[21] Fitria and Sukardi, "Effectiveness of Infaq and Shodaqoh Empowerment in Religious Tourism Areas: A Study on the Menara Kudus Mosque."

[22] Haris, Billah, and Rahma, "Islamic Philanthropy and Government Power: The Dynamics of The Relationship Between Mosque-Based Islamic Microfinance Cooperative (BMT) and The Solok City Government."

Table 1. Synthesis of Mosque Financial Management Literature

Problems	References	Solution	Gap
Not yet effective mosque financial management	[23,24]	Forming a basis for planned, efficient, transparent, and accountable fund management, thereby supporting the accuracy of resource allocation and maintaining public trust.	It has not integrated effective financial management to generate economic welfare for the community.
Low accountability, transparency, and internal oversight	[25,26]	Strengthening the security of financial resources through control, compliance, and supervision that ensures the use of funds according to the purpose and maintains the sustainability of benefits for the community.	Accountability, internal control, and compliance should be cohesively integrated in the management of financial resources to direct the allocation and use of surplus funds to the productive sector.
Not optimal	[27,28,29,30,31]	Strengthening the capacity	The role of managerial

[23] Mohd Ariff Mustafa et al., "Conceptual Framework on Incorporating Accounting Value in the Disclosure of Mosque Sadaqah Fund Reporting," *Advanced Science Letters* 22, no. 12 (2016): 4185–89, https://doi.org/10.1166/asl.2016.8096.

[24] Iqbal et al., "Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law."

[25] Adil et al., "Financial Management Practices of Mosques in Malaysia."

[26] Pahlevi, Warsono, and Setiyono, "Conceptual Paper on the Relationship between Mosque Performance, Financial Management, and Governance in Daerah Istimewa Yogyakarta, Indonesia."

[27] Abubakar Sadiq Mohammed, William Mark Adolwine (ESQ.), and Iddrisu Danlard, "Examining the Complexities of Estate Management Practices in Central Mosques: A Case Study of Kumasi Central Mosque in Ghana," *Facilities* 42, no. 9–10 (2024): 834–59, https://doi.org/10.1108/F-09-2023-0077.

[28] Omar, Hussin, and Muhammad, "Assessing Strategic Orientation and Mosques Performance."

[29] Abdullah Sallehhudin et al., "An Evaluation of Religion Based Co-Operatives Performance Dimension," *Advanced Science Letters* 23, no. 11 (2017): 10586–90, https://doi.org/10.1166/asl.2017.10108.

[30] Abdullah Sallehhuddin Abdullah Salim et al., "Initial Analysis on Predictors of Mosque Cooperatives Performance: A Co-Operator's Perspective," *International Journal of Technology* 13, no. 5 (2022): 1075–89, https://doi.org/10.14716/ijtech.v13i5.5856.

[31] Zulfina Adriani et al., "Improving Performance through Transformational Leadership and Utilization of Information Technology: A Survey in Mosque-Based Islamic Cooperatives in

management strategy		of mosques to set priorities, organize resources, make decisions, and develop economic activities in accordance with the needs of the community.	capacity in determining resource allocation across mosques with different characteristics remains unclear.
Government participation and stakeholder involvement have not been optimal.	[32,33,34]	Expand access to resources, legitimacy, networks, and collaborations that support the effectiveness of financial management and the implementation of mosque-based economic activities.	Government support, stakeholder involvement, and the autonomy of mosque managers have not been explained in increasing the effectiveness and optimization of mosque financial management.
Lack of Islamic Financial Literacy	[35,36]	Strengthening the capacity of managers in making financial decisions, managing idle funds, and utilizing Islamic financial services more effectively.	These studies are still focused on the intention of mosque managers in using Islamic banking services, so they have not touched on the discussion of how Islamic financial decision-making capacity is applied to manage and optimize financial resources.
Digitalization and	[37,38,39]	Improve efficiency,	The context on the

Indonesia," *Academy of Strategic Management Journal* 18, no. 2 (2019), https://www.scopus.com/pages/publications/85068450118?origin=resultslist.

[32] Riyanto, Herningtyas, and Nizar, "Muslim's Philanthropy in Singapore and the Role of Government."

[33] Salim et al., "Initial Analysis on Predictors of Mosque Cooperatives Performance: A Co-Operator's Perspective."

[34] Haris, Billah, and Rahma, "Islamic Philanthropy and Government Power: The Dynamics of The Relationship Between Mosque-Based Islamic Microfinance Cooperative (BMT) and The Solok City Government."

[35] Fairuz et al., "Do Mosques Use Islamic Bank Services? Evidence from Indonesia."

[36] Adriansyah and As-Salafiyah, "Mataram Mosques Management: Intention to Place Mosque Funds in Islamic Banks."

[37] Mohammed et al., "Facilities Managers vs. Mosque Management Committees: Evaluating the Need for Professional Facilities Management in Mosque Operations."

[38] Pati, Pujiyono, and Pranoto, "Sharia Fintech as a Sharia Compliance Solution in the Optimization of Electronic-Based Mosque's Ziswaf Management."

innovation in financial technology		transparency, and traceability in the collection, management, distribution, and reporting of funds, and expand public access to mosque financial services.	digitization of ZISWAF collection as a means for administrative efficiency and transparency has not yet emphasized the important role of technological innovation in increasing the utilization of surplus mosque funds and supporting allocation decisions that expand the economic benefits of the community.
The use of productive funds for community welfare and the improvement of mosque services.	[40]	Direct financial resources to financing and developing MSMEs, business units, and empowerment activities that expand economic access and strengthen the community's economic capacity.	It remains unclear how managerial strategies direct funds and assets toward productive activities aligned with the mosque's characteristics.

Source(s): Authors' elaboration based on literature (2026)

In addition, the diversity of institutional characteristics among mosques must be considered when formulating a comprehensive and context-specific approach to financial management. Previous research has identified differences in financial management practices across mosque categories regarding internal controls and accountability, although no significant differences were found in the use of funds.[41] Conceptual reviews have also highlighted the link between differences in regulatory and institutional contexts and variations in mosque financial governance.[42] However, empirical studies on the role of managerial capacity and decision-making authority in determining priorities, allocations, and the productive use of funds and assets in mosques with diverse characteristics

[39] Idris et al., "Transforming Mosque Financial Management: UTAUT Insights into E-Payment Readiness."

[40] Syaikhu Syaikhu et al., "The Empowerment of Infaq and Waqf Evaluation in Light of Maqasid Al-Sharia Perspective in Mosques in Palangka Raya, Indonesia," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 5, no. 2 (December 25, 2021): 1003, https://doi.org/10.22373/sjhk.v5i2.8997

[41] Adil et al., "Financial Management Practices of Mosques in Malaysia."

[42] Mohammed et al., "Facilities Managers vs. Mosque Management Committees: Evaluating the Need for Professional Facilities Management in Mosque Operations."

remain limited, particularly in Indonesia. Therefore, a cross-typology qualitative study is needed to gain a deeper understanding of the dynamics of financial resource management.[43]

This study seeks to address this gap by examining the management and utilization of mosque financial resources across various institutional and social contexts. Attention is given to how these management practices contribute to strengthening the financial capacity of mosques and supporting the economic well-being of the community. Specifically, this study poses three questions:

1. How are mosque financial resources and assets managed and allocated to support economic activities?
2. How do differences in mosque characteristics influence the management and utilization of financial resources for productive activities?
3. How can a conceptual framework for mosque financial management be developed to optimize the economic role of mosques in improving community well-being?

The urgency of this study lies in the need for a comprehensive and contextual approach to mosque financial management that considers differences in managerial capacity and institutional conditions so that resource allocation and utilization strategies can be tailored to the characteristics of each mosque. The contribution and novelty of this research lie in the development of a conceptual framework that links mosque characteristics, managerial functions, allocation decisions, and the productive utilization of resources to strengthen financial capacity and generate sustainable economic benefits for the community. Thus, this study expands the literature on accountability and governance by delivering a deeper understanding of the decision-making processes regarding the allocation and utilization of economic resources in mosques with diverse characteristics.

RESEARCH METHOD

Research Design

This study employs a qualitative multiple-case study approach, drawing on[44] multiple cases to understand the management of mosque financial resources within various institutional and social contexts. The research was conducted in East Java, Indonesia, which is home to approximately 17.3% of all

[43] Ali et al., "Research Landscape of Mosque Financial Management: A Bibliometric Analysis."

[44] Robert K. Yin, *Case Study Research and Applications: Design and Methods*, 6th ed. (Thousand Oaks, California: SAGE Publications, Inc., 2018).

mosques in Indonesia. The four mosques were selected through purposive sampling based on the mosque typology established by the Ministry of Religious Affairs[45], as well as the literature on mosque characteristics and financial management.[46]

Regulations issued by the Ministry of Religious Affairs (2014) classify mosques based on structural, sectoral, territorial, and historical dimensions, including Grand Mosques, Historic Mosques, and Jami' Mosques. Operationally, government-managed mosques are defined based on their institutional relationship and management authority with local governments; historic mosques based on their historical value; residential mosques based on their location within residential areas; and village mosques based on their social environment and the characteristics of their congregations. Case selection also considered the potential financial resources and assets of the mosques. The four case studies include the Sidoarjo Grand Mosque, which has a management and oversight relationship with the local government; the Al Abror Jami' Mosque, which holds historical significance as the oldest mosque in Sidoarjo; the Shalahuddin Mosque, located in the Puri Surya Jaya residential area; and the Al-Ikhlas Payan Mosque, which serves a congregation primarily from the surrounding village community. This diversity serves as the basis for a cross-case comparison of the management, allocation, and utilization of mosques' financial resources for economic activities and community welfare.

The study selected informants from the management teams of the four mosques based on their direct experience, knowledge, and involvement in financial management and decision-making (see Table 2). Selection criteria considered the informants' roles in financial management and their ability to provide information on the management team's operational capacity and the community's economic needs. Each informant participated in an approximately 1- 2-hour interview.

Table 2. Profile of Research Informants and Verifiers

Participation	Total	Designation

[45] Ministry of Religion, "KEPUTUSAN DIREKTUR JENDERAL BIMBINGAN MASYARAKAT ISLAM NOMOR DJ.II/802 TAHUN 2014 TENTANG STANDAR PEMBINAAN MANAJEMEN MASJID" (2014), https://kepri.kemenag.go.id/public/files/a7ee8d6729727da0225ab33e6ac66bbc.pdf.

[46] Pahlevi, Warsono, and Setiyono, "Conceptual Paper on the Relationship between Mosque Performance, Financial Management, and Governance in Daerah Istimewa Yogyakarta, Indonesia."

Informant A	1	Head of Idarah Division, Sidoarjo Grand Mosque
Informant B	1	Deputy Chairman II for Imarah, Jami' Al Abror Mosque
Informant C	1	Chairman of the Board of Trustees, Shalahuddin Mosque
Informant D	1	Vice Chairman of Ta'mir, Al-Ikhlas Payan Mosque
Verifiers		
Informant E	1	Congregant of Sidoarjo Grand Mosque
Informant F	1	Congregant of Al-Ikhlas Payan Mosque
6		4 mosque administrators and 2 congregants

Source: Primary interview data, compiled by the authors.

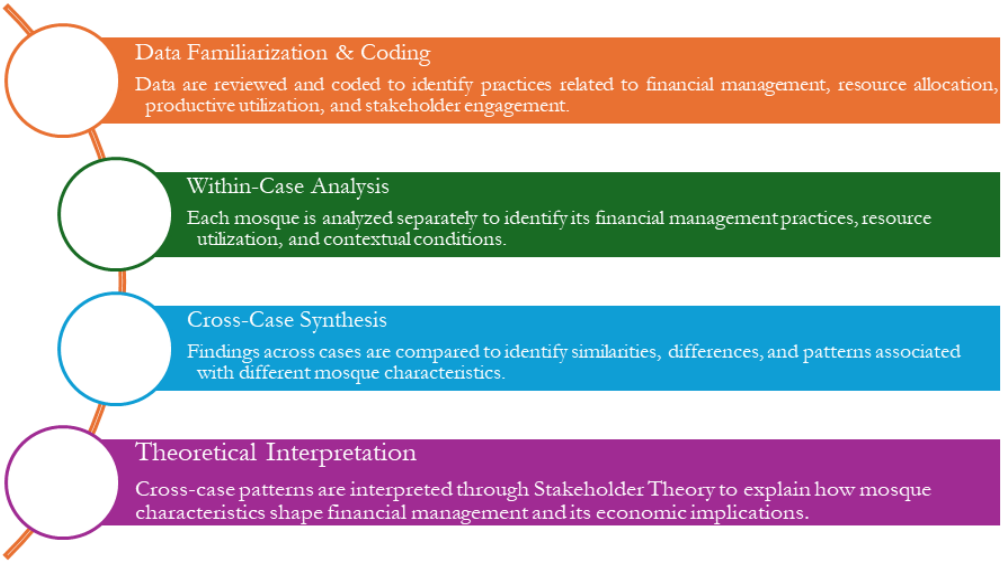
Data Collection, Analysis, and Validity

Empirical data were collected through semi-structured in-depth interviews, observations, and documentation. Interviews were used to explore mosque managers' practices, considerations, and decision-making processes regarding financial resource management, while observations were conducted to understand institutional conditions, economic activities, and the interaction between mosque programs and the community. Documentation included organizational structures, cash flows, program information, and other available institutional documents. The use of multiple sources of evidence allowed for an in-depth understanding of financial management practices within the real-world context of each case, consistent with the case study approach by Yin (2018).

The analysis was conducted in four stages, as illustrated in Figure 1: data familiarization and coding; within-case analysis and theme development; cross-case synthesis and pattern identification; and theoretical interpretation. Each mosque was first analyzed individually through the review, coding, and categorization of data into themes such as resource management and allocation, managerial capacity, stakeholder engagement, technology, and the utilization of funds and assets. Cross-case findings were then compared to identify similarities, differences, and patterns based on mosque characteristics, followed by interpretation through the lens of Stakeholder Theory.[47] Data validity was ensured through source and method triangulation by comparing evidence from interviews, observations, and documentation to verify the consistency of the findings.

Figure 1. Stages of Analysis

[47] R. Edward Freeman et al., *Stakeholder Theory: The State of the Art* (Cambridge: Cambridge University Press, 2010), https://doi.org/10.1017/CBO9780511815768.



Source(s): Authors' elaboration based on literature (2026)

Interview instruments

The interview guidelines were developed from a synthesis of the literature on mosque financial management and its role in supporting the community's economic well-being. The interview questions in Table 3 are designed to explore five main dimensions: financial planning and allocation, managerial capacity, stakeholder engagement, technology utilization, and productive use of funds.

Table 3. Operationalization of Mosque Financial Management

Dimension	References	Questions
Financial planning and allocation	48,49,50	How do mosque managers manage mosque funds strategically?
Managerial	51,52	How do mosque managers make decisions

[48] Adil et al., "Financial Management Practices of Mosques in Malaysia."

[49] Shaharuddin and Sulaiman, "Financial Disclosure and Budgetary Practices of Religious Organization: A Study of Qaryah Mosques in Kuala Terengganu."

[50] Iqbal et al., "Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law."

[51] Pahlevi, Warsono, and Setiyono, "Conceptual Paper on the Relationship between Mosque Performance, Financial Management, and Governance in Daerah Istimewa Yogyakarta, Indonesia."

[52] Salim et al., "Initial Analysis on Predictors of Mosque Cooperatives Performance: A Co-Operator's Perspective."

capacity		regarding the management and utilization of mosque funds?
Stakeholder engagement	[53,54]	How does support from the government, the community, and other institutions help or hinder the development of mosque economic programs?
Technology	[55,56]	How does technology play a role in optimizing mosque finances?
Productive financial utilization	[57,58,59]	How are mosque funds and assets used for economic activities, and how does this utilization provide economic benefits for the community?

Source: Authors'.

RESULT AND DISCUSSION

Results

The results of the interview are summarized based on the five dimensions of mosque financial management as presented in Table 4.

Table 4. Summary of Interview Results

Mosque	Questions	Empirical Findings
Sidoarjo	Financial	The use of funds remains dominated by religious

[53] Haris, Billah, and Rahma, "Islamic Philanthropy and Government Power: The Dynamics of The Relationship Between Mosque-Based Islamic Microfinance Cooperative (BMT) and The Solok City Government."

[54] Al-Hakim et al., "Mosque-Based Economic Transformation: Ecosystem Model Analysis Using ANP."

[55] Caniago Aspizain et al., "Improving Transparency and Efficiency of Administrative and Organizational Governance Through Smart Digital Technology and Cloning Systems," *Journal of Educational Technology and Learning Creativity* 3, no. 2 (2025): 554–70, https://doi.org/10.37251/jetlc.v3i2.2481.

[56] Idris et al., "Transforming Mosque Financial Management: UTAUT Insights into E-Payment Readiness."

[57] Syaikhu et al., "The Empowerment of Infaq and Waqf Evaluation in Light of Maqasid Al-Sharia Perspective in Mosques in Palangka Raya, Indonesia."

[58] Fitria and Sukardi, "Effectiveness of Infaq and Shodaqoh Empowerment in Religious Tourism Areas: A Study on the Menara Kudus Mosque."

[59] Tika Widiastuti et al., "A Mediating Effect of Business Growth on Zakat Empowerment Program and Mustahiq's Welfare," ed. Len Tiu Wright, *Cogent Business & Management* 8, no. 1 (January 9, 2021), https://doi.org/10.1080/23311975.2021.1882039.

Grand Mosque	planning and allocation	and social activities; zakat is used for consumption, while plans to establish a minimarket and a Baitul Maal have not yet been realized.
	Managerial capacity	The development of mosque business units is hampered by the managers' limited expertise and time.
	Stakeholder engagement	The mosque is part of the Sidoarjo government and plans to collaborate with hospitals to expand community services.
	Technology	The mosque does not yet have a database of worshippers or their socioeconomic profiles; its development is hampered by a lack of IT personnel and the need for outreach.
	Productive financial utilization	The use of productive funds is still in the planning stage. Minimarkets and Baitul Maal have the potential to help the poor and MSMEs, but they have not been implemented.
Jami' Al Abror Mosque	Financial planning and allocation	Some of the mosque's assets have been put to productive use through managing a parking lot and leasing kiosks to the public.
	Managerial capacity	Mosque assets have been utilized for economic activities, but productive zakat is still hampered by a shortage of skilled workers.
	Stakeholder engagement	Community involvement in parking management and kiosk rentals provides direct economic benefits to the surrounding community.
	Technology	Mosques do not yet have a database of worshippers or community profiles; the adoption of technology is hampered by the need for a website, IT staff, and outreach efforts.
	Productive financial utilization	Optimizing mosque assets through parking and kiosks creates jobs and provides affordable business space for the community.
Shalahuddin Mosque	Financial planning and allocation	In addition to the use of funds for religious and social activities, the manager has directed the mosque's resources to economic activities through the establishment of Shalahuddin minimarket and Baitul Maal.
	Managerial capacity	Managers can carry out economic activities through business units and financing mechanisms, but productive zakat remains hampered by a lack of expertise.

	Stakeholder engagement	The community stands to benefit the most; the recipients of financial assistance and the customers of minimarkets come from low- to middle-income communities.
	Technology	The mosque does not yet have a database of worshippers or socio-economic profiles of the community. The development of the system still requires technological facilities, experts, and socialization.
	Productive financial utilization	Productive utilization is carried out through minimarkets that provide basic necessities at affordable prices and through Baitul Maal, which provides *qardhul hasan* financing to small businesses with no obligation to repay.
Al Ikhlas Payan Mosque	Financial planning and allocation	The use of funds is still dominant for religious and social activities, while zakat is still consumptive. The manager has plans to develop minimarkets and BMT, but it has not been realized.
	Managerial capacity	The development of economic activities is constrained by a lack of experts and the time of mosque managers who are still actively working. This condition hinders the formation of business units and mosque-based financing institutions.
	Stakeholder engagement	Community involvement can be seen in the mosque's religious activities.
	Technology	The mosque does not yet have a database of congregants or a community profile; further technological development requires a website, IT personnel, and community outreach.
	Productive financial utilization	The use of productive funds has not been realized. Minimarkets and BMTs are still in the planning stage, so the direct economic benefits from mosque financial management are still limited.

Source: Authors' (2026)

Financial Planning and Allocation

The planning and financial allocation for the four mosques are still dominated by religious and social aspects, while the focus on economic activities varies. The four mosques continue to distribute zakat with consumptive purposes to the underprivileged. However, the Great Mosque of Sidoarjo and the Al Ikhlas Payan Mosque have plans to develop minimarkets and Baitul Maal, although these plans have not been realized. In contrast, the Jami' Al Abror

Mosque has allocated assets in the form of parking lots and kiosks for economic activities, and the Shalahuddin Mosque has developed minimarkets and Baitul Maal.

[...] "So far, the available funds are mostly used for mosque activities and social programs. Zakat is also still distributed directly to those in need. Actually, there is a desire to use these funds for economic activities, but so far this has not been realized." (*Manager of the Great Mosque of Sidoarjo*).

[...] "We see that there is land around the mosque that can be used. Finally, some of the land is used as a parking lot, and some is developed into stalls. These stalls are rented out to the community at a cheaper rate so that they can continue to run their business." (*Manager of Jami' Al Abror Mosque*).

[...] "It is very clear that the Shalahuddin Mosque does not merely host prayer services; in addition to these obligatory acts of worship, it organizes many other positive activities. [...] In the economic sector, the Shalahuddin Mosque also operates charitable enterprises, including a minimarket and Baitul Maal." (*Manager of Shalahuddin Mosque).*

[...] "So the assistance provided is still of a consumptive nature; it has not yet led to the empowerment of the poor. For the time being, mosque funds are indeed still used primarily for religious and social activities. There are plans to develop economic activities through the establishment of minimarts or BMTs, but so far these have not been realized." (*Manager of Al-Ikhlas Payan Mosque*).

Managerial Capacity

Management ability is one of the factors in realizing the economic orientation of the mosque. The Great Mosque of Sidoarjo and the Al Ikhlas Payan Mosque have prepared a plan to develop business units, but a lack of experts and managers' busy schedules hinder its implementation. On the other hand, Jami' Al Abror has been able to optimize its assets for economic activities, while Shalahuddin has developed business units and financing mechanisms. This shows that the availability of funds and assets requires managerial capacity to be managed into programs with economic value.

[...] "The desire to have a minimarket or Baitul Maal actually exists. The challenge is that we don't have people who are really experts in the field. Most of the board members also still have permanent jobs, so their time is limited to focus on developing the mosque's economic activities." (*Great Mosque of Sidoarjo Mosque Managers*).

[...] "Actually, in terms of economic activities, the Jami' Al Abror Mosque also hopes to develop productive zakat and sharia cooperatives, but so far this has

not been possible due to a lack of qualified personnel in those fields." (*Manager of Jami' Al Abror Mosque*).

[...] "Efforts to develop productive zakat are also still hampered by a lack of experts who understand how to manage these funds so that they can be used to support community economic activities." (*Manager of Salahuddin Mosque*).

[...] "There are plans to set up a minimarket or BMT, but we are still hampered by the lack of people who understand how to manage it. The council members here also still have their own jobs, so they have not focused on the implementation of these programs." (*Al Ikhlas Payan Mosque Managers*).

Stakeholder Engagement

Stakeholder involvement has various types, the Sidoarjo Grand Mosque establishes institutional relationships with the government, while at the Jami' Al Abror and Shalahuddin Mosques, community involvement is more direct through the use of economic facilities, job opportunities, business activities, and access to financing. At the Jami' Al Abror Mosque, the community is involved as parking lot managers and kiosk tenants. At the Shalahuddin Mosque, the community plays a dual role as minimarket customers and recipients of financing through Baitul Maal. Meanwhile, community involvement at the Al-Ikhlas Mosque in Payan remains focused on religious activities, such as regular religious study sessions and celebrations of major Islamic holidays, while participation in economic activities has not yet developed because the mosque's economic programs have not yet been implemented.

[...] "As for government support, there has indeed been direct involvement in the management and oversight of mosque activities, as explained earlier. [...] In fact, there is also a desire to establish a mosque health clinic and collaborate with several hospitals in Sidoarjo. However, to date, it has been difficult to put that plan into action." (*Manager of the Sidoarjo Grand Mosque*).

[...] "We rent these stalls to the community at a lower cost. The goal is for the surrounding community to also benefit from the mosque's assets." (*Jami' Al Abror Mosque Managers*).

[...] "The people who benefit the most are indeed those from the lower-middle class and below, especially those who receive financial assistance through Baitul Maal and those who shop at the mosque's minimart." (*Manager of Salahuddin Mosque*).

[...] "So far, community involvement has indeed been focused more on religious activities organized by the mosque, such as regular study sessions and celebrations of major Islamic holidays." (*Manager of Al-Ikhlas Payan Mosque*).

Technology in Financial Management

The use of technology remains limited across all four mosque samples. An integrated database of worshippers and the community's socio-economic profiles is not yet available, although managers are aware of the importance of recognizing technology in supporting information exchange and mosque management. Data that are considered essential include information about the poor, community members categorized by economic status, muzakki and mustahiq, business units, and financial statements.

[...] "To date, the Grand Mosque does not yet have an integrated database of worshippers or socioeconomic profiles of the community. There are still challenges to developing such a system, particularly a shortage of staff with expertise in information technology." (*Manager of Sidoarjo Grand Mosque*).

[...] "It is true that mosques should have a website and a database of worshippers so that the community and mosque managers can easily access information about mosque programs. In addition, mosques can collaborate more effectively with each other thanks to the convenience offered by technology." (*Manager of Jami' Al Abror Mosque*).

[...] "The Shalahuddin Mosque has been working to update its congregation database, even though this is no easy task [...] So far, communication has been limited to the WhatsApp group." (*Manager of Shalahuddin Mosque*).

[...] "The Al-Ikhlas Payan Mosque has not yet implemented any of these measures at all due to limited capacity to carry them out. [...] Developing technologies such as a website and a congregant database does indeed require personnel with expertise in IT. In addition, it is also necessary to raise awareness among the congregation and the surrounding community so that the data collection process can be carried out effectively." (*Manager of Al-Ikhlas Payan Mosque*).

Productive Use of Financial Resources and Welfare

The productive use of funds and assets also shows the greatest variation among mosques. The Great Mosque of Sidoarjo and the Al Ikhlas Payan Mosque are still in the planning stages for the development of economic units. The Jami' Al Abror Mosque has leveraged its assets through parking lots that create job opportunities and stalls rented at relatively low prices. Meanwhile, the Shalahuddin Mosque has developed the Shalahuddin Minimart, which sells basic necessities at relatively affordable prices, and Baitul Maal, which operates under the *qardhul hasan* scheme to help small business owners. The beneficiaries mainly come from the lower-middle-income segment.

[...] “As for the use of the mosque’s funds and assets in productive economic activities, this has not yet been possible, as explained earlier. In fact, we realize that business units such as minimarts or Baitul Maal can, to some extent, help the poor as well as the MSME hubs around the mosque.” (*Manager of the Sidoarjo Grand Mosque*).

[...] "The parking lot can provide employment opportunities for community members to maintain and manage it. We also have land that we have converted into stalls and rented out at a lower rate so that people are not too burdened when running their businesses." (*Jami' Al Abror Mosque Managers*).

[...] "This minimarket provides daily necessities at prices that we strive to keep affordable. For members of the community who run small businesses, there is also Baitul Maal, which operates based on the *qardhul hasan* system so that they can obtain capital without being overburdened when paying it off." (*Shalahuddin Mosque Managers*).

[...] “So, the use of mosque funds for productive economic activities has not yet been implemented. [...] Economic initiatives such as a minimart or a BMT are still only in the planning stages, so the benefits for community empowerment have not yet been felt directly.” (*Managers of Al-Ikhlas Payan Mosque*).

Discussions

Mosques in this study have served as both *mahdhah* (places of worship) and *ghairu mahdhah* (centers of religious activities). The dominance of allocations to religious, social, operational, maintenance, and service activities indicates that mosque financial management is still strongly oriented toward redistributive functions and community services.[60] This priority is indeed important as a vital part of the function of mosques in realizing religious-social benefits for the community, but does not directly produce sustainable economic benefits in the long term to support the sustainability of the mosque institution and the well-being of the community. Cross-case findings confirm that the orientation toward resource optimization varies with the mosque's characteristics. The government-managed Sidoarjo Grand Mosque and the rural Al-Ikhlas Payan Mosque are still in the planning stage for productive utilization; meanwhile, the historic Jami’ Al-Abror Mosque has mobilized assets through parking facilities and kiosks, and the Shalahuddin Mosque, located in a residential area, has developed business units and financing mechanisms. Differences in management practices based on mosque characteristics were also found by [61]

[60] Ali et al., “Research Landscape of Mosque Financial Management: A Bibliometric Analysis.”

[61] Adil et al., “Financial Management Practices of Mosques in Malaysia.”

particularly in budget participation, internal control, and accountability, although there were no significant differences in the use of funds. In historic mosques, [62] demonstrated that differences in institutional structure and social conditions are related to functional orientation and the utilization of mosque facilities. Similarly, [63] found differences in governance between village mosques, office mosques, and institutional mosques in commercial areas. These findings underscore that the characteristics of mosques provide different contexts for resource management, but the realization of their productive use still requires support from the managers' ability to optimize available potential. Therefore, overall, the ability of mosque managers is crucial in directing the effective and efficient use of mosque financial resources so that the allocation of funds can support a sustainable economy,[64] including the local economic sector,[65] small markets around the mosque location, restaurants, and mosque business units.[66] Income from business units and the utilization of these assets expand the mosque's revenue streams, while the community gains job opportunities, business space, access to trade, and other economic benefits. This is relevant to the perspective of *maqasid al-shari'ah*, namely *hifz al-mal*, through the development of sources of livelihood, the expansion of economic access, and the reduction of community vulnerability.

Furthermore, the economic orientation becomes increasingly evident when resources are allocated through the Baitul Maal to finance MSMEs using the *qardhul al-hasan* contract (charitable loan or interest-free loan). This mechanism optimizes the function of the mosque's social funds for other productive activities by developing community economic development, as recipients gain access to liquidity to sustain or expand their businesses. Through *qardhul al-hasan*, mosque-based BMTs can reduce the community's dependence

[62] Seno Budhi Ajar and Mega Mirasaputri Cahyanti, "Managing Historic Mosques in Muslim-Majority and Minority Contexts:," *Asian Journal of Human Services* 30, no. 3 (May 31, 2026): e3003.1.012, https://doi.org/10.14391/ajhs.e3003.1.012.

[63] Fahdiana Yuniasih and Evawani Ellisa, "Negotiating Sacred Space in Jakarta's Central Business District: Mosque Typo-Morphologies, Governance, and Urban Transformation," *Journal of Asian Architecture and Building Engineering*, February 18, 2026, 1–19, https://doi.org/10.1080/13467581.2026.2633022.

[64] Iqbal et al., "Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law."

[65] Abdul Wahid Haddade, Sudirman, and Abd. Rauf Muhammad Amin, "Utilisation of Mosque Funds for Public Welfare Based on Maqasid Al-Shari'ah Perspectives," *Manchester Journal of Transnational Islamic Law and Practice* 20, no. 3 (2024): 177–89, https://www.scopus.com/pages/publications/85211252658?origin=resultslist.

[66] Syaikhu et al., "The Empowerment of Infaq and Waqf Evaluation in Light of Maqasid Al-Sharia Perspective in Mosques in Palangka Raya, Indonesia."

on loan sharks who charge high interest rates.[67] However, the *qardhul al-hasan* agreement also implies that intermediation capacity remains at a basic level, given that the tamwil function has not yet fully developed. Baitul Maal has been realized by the Salahuddin Mosque, while the development of Baitul Maal in other mosques is still in the planning stage. This disparity indicates that the characteristics of a mosque are linked to varying capacities to realize a productive orientation into tangible economic mechanisms. The development of this function, in turn, in all types of mosques, requires stronger competencies among mosque managers in financing analysis and risk management.

Uniquely, the relationship between socio-religious allocation and productive allocation is a distinctive feature of mosque financial management, as both yield material and spiritual benefits that reinforce each other. To maintain the sustainability of funding sources and benefits for the community, financial management should be based on trust as the basis for accountability for entrusted resources, and on *shiddiq* (honesty) as the principle for reporting and disclosing financial information. In the Islamic context, this principle reflects management accountability, both horizontally to the community and vertically to Allah SWT, in applying Stakeholder Theory. In line with previous studies, accountability in mosque management requires internal controls to ensure that the use of funds remains consistent with established objectives.[68,69] The need for control is even more important when mosque resources are directed toward financing and developing business units, as managers must ensure the efficient use of funds, manage risks, and ensure the proportionate distribution of benefits. At this stage, human resource competence, stakeholder involvement, and a structured reporting system function as elements in maintaining management integrity and preventing misuse of resources so that it can maintain the trust of stakeholders to continue channeling funds to the mosque.

Based on a synthesis of cross-case empirical findings, Table 5 identifies three patterns of productive resource utilization based on the form of economic activity and its level of implementation: planning/intention, when productive economic activities are still in the planning stage; productive asset mobilization,

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[67] Haris, Billah, and Rahma, "Islamic Philanthropy and Government Power: The Dynamics of The Relationship Between Mosque-Based Islamic Microfinance Cooperative (BMT) and The Solok City Government."

[68] Toka S. Mohamed and Mohammed M. Elgammal, "Are Donor Funds Used Effectively? An Examination of Islamic and Conventional Microfinance Institutions," *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 5 (2023): 1009–29, https://doi.org/10.1108/IMEFM-11-2021-0462.

[69] Soliha Sanusi and Muhammad Hakimi Mohd Shafiai, "The Management of Cash Waqf: Toward Socio-Economic Development of Muslims in Malaysia," *Jurnal Pengurusan* 43 (2015): 3–12, https://doi.org/10.17576/2015-43-01.

when mosque assets have been utilized to generate income; and enterprise and community financing, when business units and community financing mechanisms are already in operation. The Sidoarjo Grand Mosque, as a government-managed mosque, has relatively strong institutional access and opportunities for collaboration, but the development of its productive economic activities is still in the planning stage. Meanwhile, the Jami' Al Abror Mosque has utilized its parking lot and kiosks as a form of productive asset mobilization, while the Shalahuddin Mosque has developed business units and Baitul Maal-based financing that are more oriented toward the economic needs of the surrounding community. As for the Al-Ikhlas Payan Mosque, it is still in the planning stage, with community involvement primarily focused on religious activities. This indicates that the institutional and social characteristics of a mosque shape the direction in which resources are utilized, while its management capacity determines the extent to which this potential can be realized as tangible economic activity.

These differences call for varied strengthening strategies across mosques. For government-managed mosques, the priority is to strengthen implementation capacity, institutional coordination, and partnership activation so that available resources can be actualized into productive programs.[70,71] For historic mosques, strengthening efforts are focused on professionalizing asset management, developing asset-based revenue streams, and expanding the utilization of productive waqf.[72,73] Mosques in residential areas require capacity building in the governance of business units and Baitul Maal, support for MSMEs, financial analysis, and risk management so that their intermediary functions can develop sustainably.[74,75] Meanwhile, rural mosques need to strengthen basic managerial capacity, map local economic needs and potential, implement simple digitalization, and gradually develop productive activities by

[70] Iqbal et al., "Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law."

[71] Al-Hakim et al., "Mosque-Based Economic Transformation: Ecosystem Model Analysis Using ANP."

[72] Ajar and Cahyanti, "Managing Historic Mosques in Muslim-Majority and Minority Contexts:"

[73] Meri Indri Hapsari et al., "Does Productive Waqf Improve the Welfare of Micro-Enterprises? Evidence from a PSM–DID Model in Indonesia," *Journal of Islamic Accounting and Business Research*, 2026, 1–16, https://doi.org/10.1108/JIABR-07-2024-0261.

[74] Salim et al., "Initial Analysis on Predictors of Mosque Cooperatives Performance: A Co-Operator's Perspective."

[75] Ascarya Ascarya and Atika Rukminastiti Masrifah, "Strategies Implementing Cash Waqf System for Baitul Maal Wat Tamwil to Improve Its Commercial and Social Activities," *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 1 (January 25, 2023): 130–53, https://doi.org/10.1108/IMEFM-10-2020-0504.

involving the community.[76,77] This direction for strengthening aligns with the literature emphasizing the optimization of ZISWAF, partnerships, and community-based economic development,[78] as well as the importance of managerial capacity, priority setting, resource organization, and the development of economic activities tailored to community needs as elements of mosque management.[79] Thus, mosque-based economic development needs to be guided by strategies designed for the characteristics, resource potential, and types of stakeholder engagement specific to each context.

Table 5. Strategic Solutions for Productive Mosque Financial Management Based on Mosque Characteristics

The context of the mosque	Allocation of funds	Productive utilization stage	Stakeholder engagement	Solutions
Sidoarjo Grand Mosque (government)	Funds are still dominant socio-religious; consumptive zakat; minimarkets and Baitul Maal are planned	Planning or intention	Have institutional relationships with the government and synergy plans with hospitals	Converting institutional support into productive programs through partnerships and the strengthening of execution capacity
Jami' Al Abror Mosque (historical)	Identify the use of assets in the form of parking and kiosks	Productive asset mobilisation	The community is involved as parking workers and kiosk tenants	Asset optimization, professional commercial management, and development of productive assets/waqf
Shalahuddin Mosque (residential)	Development of minimarkets and Baitul Maal as well as financing	Enterprise and financial intermediation	The community becomes consumers	Strengthening intermediation, MSME support, risk management,

[76] Shaharuddin and Sulaiman, "Financial Disclosure and Budgetary Practices of Religious Organization: A Study of Qaryah Mosques in Kuala Terengganu."

[77] Al-Hakim et al., "Mosque-Based Economic Transformation: Ecosystem Model Analysis Using ANP."

[78] Ali et al., "Research Landscape of Mosque Financial Management: A Bibliometric Analysis."

[79] Mohammed et al., "Facilities Managers vs. Mosque Management Committees: Evaluating the Need for Professional Facilities Management in Mosque Operations."

	mechanisms		and recipients of financing, especially the middle and lower groups	and professionalization of business units
Al Ikhlas Payan Mosque (rural)	Funds are still dominant socio-religious and consumptive zakat; new minimarket/BMT is planned	Planning or intention	Community participation is mainly still in religious activities	Mapping of local economic needs, human resource strengthening, basic digitalization, and productive activities

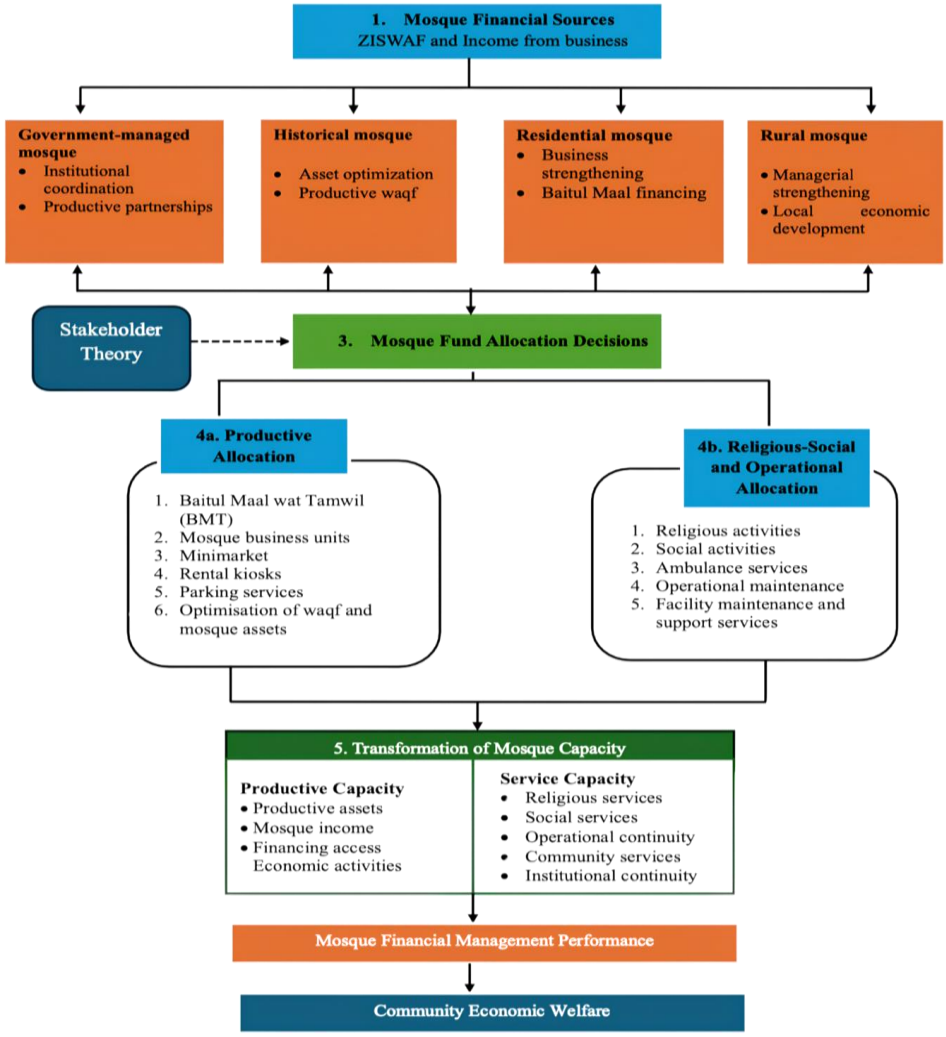
Source: Authors' based on results.

Despite their differing characteristics, the four mosques face similar challenges, particularly limitations in technology and management capacity that must be addressed through the development of congregational and community databases, financing monitoring, digital reporting, and mapping of economic conditions. The integration of information technology with leadership capacity can improve the quality of allocation decisions and strengthen the performance of mosque-based Islamic economic institutions. Furthermore, Amil and Nazhir certification can also strengthen professional standards for mosque managers who handle zakat and waqf, especially for mosques that have been able to identify economic potential and utilize mosque assets for economic activities but have not been able to develop productive zakat and waqf, such as the Shalahuddin Mosque and the Jami' Al-Abror Mosque. The professionalism and mandate of nazhir are the foundation for a more effective management of mosque financial resources and the sustainable use of waqf assets. The government can strengthen this capacity through training, certification facilitation, information system support, legal support for business unit development, and partnership liaison. Universities can also provide assistance in management, technology, and programme evaluation, while Islamic microfinance institutions can strengthen financing and risk-management competencies.

This study develops a conceptual framework (Figure 2) that positions managerial functions as contextual strategies tailored to the characteristics of mosques, including government-managed mosques that emphasize institutional coordination and partnerships; historic mosques that focus on asset optimization and productive waqf; residential mosques that focus on strengthening business units and Baitul Maal intermediation; and rural mosques

that focus on strengthening basic capacities, mapping local potential, and gradually developing productive activities. These strategic differences shape decisions regarding the allocation and utilization of resources, which ultimately determine productive capacity, financial sustainability, and the economic benefits generated for the community.

Figure 2. Comprehensive Framework for Mosque Financial Management and Community Economic Welfare.



Source(s): Authors' elaboration based on study results and literature, (2026)

CONCLUSION

The role of mosque finances in community economic well-being is influenced by the institutional and social characteristics of each mosque, as well as the capacity of its mosque managers to strategically manage and allocate resources. Although funds are still predominantly used for socio-religious and operational functions, asset optimization, business unit development, and *qardhul hasan*-based financing demonstrate different pathways for productive utilization among mosques. These findings underscore that managerial capacity is crucial for translating a mosque's characteristics, asset potential, and stakeholder engagement into tangible economic activities while ensuring institutional sustainability. Consequently, efforts to strengthen management must be designed contextually by enhancing the competencies of mosque managers and improving information systems, governance, and risk management in accordance with each mosque's characteristics, with support from the government, universities, and Islamic financial institutions.

Future research could extend this analysis to other types of mosques, including campus mosques, corporate mosques, and hospital mosques, to further explore variations in financial management practices and the utilization of productive resources across various institutional contexts. ■

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