

Financial Management of the Muhammadiyah Mosque of Bantaeng City, Indonesia as an Improvement Effort Mosque Welfare

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ABSTRACT

Abstract: In Indonesia, the mosque is the largest place of worship of the five religions recognized by the people of Indonesia, especially in South Sulawesi. The mosque is one of the most important institutions in Islamic Ummah society and has an important role in daily life. One of the early examples of the Prophet Muhammad when he migrated from Mecca to Medina was building a mosque. Around the mosque there are universities, hospitals, hotels and other facilities that are developing around the mosque. The research is aimed to find out the financial management of the Muhammadiyah Mosque in Bantaeng City Indonesia. The research used qualitative descriptive methods with data collection from observations and interviews. In this study there are 10 Muhammadiyah mosques that are the object of research and the interviews are head of department in mosques and treasurers of the mosques. The results of the research found that in the financial reports of the Bantaeng Muhammadiyah Mosque six of them preparing and has financial reports on a regular basis while four of them need to improve transparency in communicating financial information to the Jama'ah. The funds are kept and deposited into the Mosque Account, ensuring efficiency in financial management. Donations from the Jama'ah are not only capital for physical development, but also support various religious services and activities. With sustained support, the mosques can continue to improve facilities, services, and support religious activities and education, which in turn strengthen community ties and religious experiences. Indeed, financial management is very important in every mosque because every mosque certainly needs good financial management so that it will make mosque activities easier.



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A. INTRODUCTION

Indonesia, as a Muslim-majority country, At the end of last year, In Indonesia, the Muslim population totals approximately 237.53 million people, which accounts for about 86.9% of the total population of 273.32 million. This promotes the expansion of building Muslim places of worship, such as mosques. Is directly related to the increasing number of Muslim populations in Indonesia (Fitria et al., 2022). In 2008, The Ministry of Religion of the Republic of Indonesia identified three primary priorities for mosque construction in Indonesi., namely spiritual goals, physical infrastructure and development of social activities (ijtimaiyah) (Cheema et al., 2014).

The mosque is a center of Islamic activity that has many functions, including educational, economic, political, and social (Triayudha et al., 2019). The mosque not only serves as a strategic centre for human development, but also protects, empowers, and

unites People are encouraged to offer inclusive and beneficial services. Mosques serve not only as places of worship but also host a variety of social, economic, educational, and cultural activities (Robani et al., 2022). This will certainly make it easier for Muslim communities to worship wherever they are, because there are mosques in Indonesia, mosque administrators are responsible for the community funds provided, and there must be accountability and transparency in managing mosque financial reporting (Muslim et al., 2014). Mosques are places of worship as well as centers of religious activities for Muslims. According to information from the Mosque Information System (SIMAS) of the Ministry of Religion (Kemenag), Indonesia had 299,692 mosques as of March 7, 2024, as shown in Table 1.

Tabel 1. Number of Mosques in Indonesia

Types of Mosques	Number of Mosques
Jami Mosque	242,520
Mosques in Public Places	50,549
Big Mosque	5100
Historic Mosque	1051
great Mosque	437
Grand Mosque	34
National Mosque	1
Total	299,692

Table 1 displays the quantity of mosques in Indonesia., where the universe mosques dominate in Indonesia with a total of 242.520, followed by 50,549 public mosques, 5100 masses, 10,52 historical mosque, 437, 34 masses and 1 masses. Thus, the total of the mosques existing in Indonesia is 299,692 units. Increased mosque construction and ethical awareness in Indonesia, opportunities to enhance the role of the mosque in the management of its finances are growing. As the number of mosque construction and ethics increases in Indonesia, there are increasingly greater opportunities to maximize the function of mosques in relation to financial management Managing mosques with academic rigor, involving activities related to religion, education, or social aspects requires expert supervision (Ahyani & Nurhasanah, 2020; Batubara & Malasyi, 2024; Grassa & Matoussi, 2014)

The purpose of the mosque is explained in detail in both the Qur'an and the Sunnah, and because the Sunnah A thriving mosque has a significantly positive impact on the broader community. immediately requires financial management ethics. To achieve a certain goal, so that it can provide benefits to many people (Gunawan & Faizah, 2020). Nevertheless, many mosques have struggled to collaborate and network effectively in fulfilling this role, often hindered by technological constraints and social challenges (Apriyanti, 2017; Purnasari et al., 2022; Saad et al., 2014). This mosque can also be classified as a business charity planned by Muhammadiyah, one of the largest religious organizations in Indonesia. The number of mosques established by Muhammadiyah is increasing from year to year. The mosque is an organization, the mosque serves primarily as a religious space for Muslims. Additionally, it serves as a venue for organizing religious

and social activities, utilizing supporting facilities available for these purposes. Effective financial management is crucial in determining the amount and types of assets needed by an organization (Karadag, 2015). Additionally, effective financial management involves essential for asset administration and increasing organizational capital. Operational processes within organizations utilize financial management to optimize their activities and enhance value (Leong, 2018). Mosques are organizations dedicated to providing places of religious worship among Muslims (Brekke et al., 2019; Rahman et al., 2015). Beyond worship, mosques also serve as venues for conducting religious and social activities, leveraging their supporting facilities for these purposes.

Effective financial management of mosques is crucial for ensuring their sustained prosperity. In managing mosque finances, the initial and most urgent stage is planning. The first mosque financial management practice to be studied was budget planning. Planning is the preparation of a mosque's budget for a year. Planning is carried out so that details of the costs that will be incurred can be known (Sanusi et al., 2015). Mosque construction activities and management require large diversifying revenue streams is essential for mosques, as relying solely on donations and religious activities may not suffice. Developing business ventures can provide sustainable funding sources to support mosque operations. As a non-profit organization, mosques must manage public funds systematically, transparently and responsibly (Mohamed et al., 2014).

Maryati et al. (2018) stated that the antiquity of mosques was rarely discussed by previous researchers, even though mosques received funding from donors. Genuine assistance must be a top priority for organizational transparency and accountability. Mosques require effective financial reporting as well as several forms of information that can support recommendations for worship and religious activities, such as mosque maintenance. Sources of funds obtained by mosques can be from donations, charity boxes, zakat, infaq and shodaqoh or from the community. From this source of income, Takmir is able to present a financial position report which provides information on assets, liabilities and other information needed for accountability. Because as we know, mosques usually submit simple financial reports such as the Infaq report which is usually published once a week.

Mosque administrators must be trustworthy and not neglect their duties because mosque funds come from the congregation. Without clear accountability it will give rise to slander in public opinion. Apart from the management of mosque finances must be in accordance with sharia law, the use of mosque financial funds must also be in accordance with Islamic teachings. Mosque financial funds have great potential so that they can develop effectively and contribute to solving social problems in society. Therefore, the use of mosque funds is not only to cover mosque operational costs. Given that mosques serve as central hubs for Muslim activities, it is crucial that they contribute positively to the surrounding community.

Managing mosque funds is crucial for conducting overseeing all aspects related to mosque affairs and development activities in Bantaeng Regency. Mosques serve multiple activity, places designated as places of worship also serve as centers for religious instruction, locations for community discussions and input, areas designated for youth

engagement, and centers for charitable giving, including zakat and infaq distribution. The Prophet Muhammad SAW emphasized functionality and meeting local community needs over aesthetic considerations when building mosques. Furthermore, mosques require community development efforts to thrive, which necessitate adequate funding. Thus, this study seeks to explore the administration and trustworthiness of mosque finances, as directed by Allah SWT, as elucidated in Surah An-Nisa, Verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ الْبَنِي آدَمَ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا ﴿٥٨﴾

Which mean: *"Allah has enjoined upon you to deliver the message to its rightful recipients, and when you judge between people, to do so with justice. Allah admonishes you with His teachings, for He is All-Hearing, All-Seeing."*

In conveying information, giving information is intended to be honest so that no one escapes knowledge of receiving information (Islamiyah, 2019). With this, we all need to know how to manage mosque financial reports. In Islamic-majority countries, mosques are places for carrying out emergency response operations and providing food for people affected by disasters (Haraty et al., 2018). Mosques also play a managerial role in enhancing their infrastructure and facilities. Hence, it is essential to understand the reports concerning finances overseen by the administration of the mosque, detailing funds received, expenditures, cash balances, and accompanying financial report notes.

Effective financial management is very important in determining the amount and type of assets needed by an organization (Karadag, 2015). In addition, effective financial management is also important for asset administration and increasing organizational capital. Therefore, we need to know the financial reports managed by mosque management, such as receipts, expenses, cash balances at the mosque and financial report notes. The primary objective of this research is to analyze and improve the financial management practices of Muhammadiyah Mosques in Bantaeng City, Indonesia. This study aims to identify key factors influencing the financial literacy and financial inclusion of mosque marbots (caretakers) and how these factors impact the overall management of mosque funds. By focusing on enhancing the financial literacy and management capabilities of mosque marbots, this research seeks to explore strategies that could lead to more effective utilization of mosque funds for welfare improvement efforts within the community. Additionally, the research aims to establish a comprehensive understanding of the current financial management practices in Muhammadiyah Mosques and propose a framework that fosters transparency, accountability, and strategic financial planning. By addressing these aspects, the study aims to contribute to the development of the national financial sector by aligning local mosque financial management with broader financial inclusion goals. In essence, this research is driven by the need to empower mosque marbots with the necessary financial

knowledge and skills, ensuring that the financial resources of the mosques are efficiently utilized for the welfare and development of the community in Bantaeng City, Indonesia. This objective aligns with broader socio-economic goals of enhancing community well-being and integrating local financial practices with national development initiatives.

B. METHODS

This study uses of a qualitative descriptive research method for this study is motivated by the need to gain a comprehensive understanding of the financial accountability and management practices within Muhammadiyah Mosques in Bantaeng City. Qualitative descriptive research is particularly suited for exploring and describing complex social phenomena, such as financial management, by collecting data in the form of words and detailed narratives. This approach allows for in-depth insights into the experiences and perspectives of key informants, in this case, the treasurers of each mosque, who are directly involved in managing the finances. Furthermore, this research method emphasizes obtaining accurate and contextual information from primary sources, enabling a richer and more authentic understanding of the practices and challenges faced by mosque treasurers. Financial accountability in religious institutions is a crucial area of study, as highlighted by Irvine (2005)], who found that balancing financial transparency and mission goals is vital for sustainable financial management in local religious organizations. By focusing on verbal and textual data collected through interviews, the study aims to explore how financial accountability is perceived, implemented, and its impact on mosque prosperity.

This methodological approach supports the research objective of developing a practical and reliable framework for improving financial management and accountability within the mosques, thereby enhancing the prosperity of the mosque community. As demonstrated in previous studies on mosque-based microfinance and financial practices in Islamic organizations, well-structured financial management frameworks significantly contribute to community development. By grounding this study in a qualitative descriptive methodology, it aims to produce practical recommendations that align with broader financial inclusion and community development goals. Table 2 shown number of list of mosques as sample of this study and process on interviews as well duration, as shown in Table 2.

Table 2. List of Interviewers

No	Name of Mosque	Position	Duration
1.	Masjid Raya	Treasurer	30 minutes
2.	Masjid Al Manar	Treasurer	30 minutes
3.	Masjid Raodatul Mukarramah Tala-Tala	Treasurer	30 minutes
4.	Masjid Nurul Ainun Jariyah Pattonga	Treasurer	30 minutes
5.	Masjid Raodatul Janna Panikang	Treasurer	30 minutes
6.	Masjid Miftahul Jannah Panaikang	Treasurer	30 minutes
7.	Masjid Nurul Inayah Pundingin	Treasurer	30 minutes
8.	Masjid Nurul Taqwah Tamabongan	Treasurer	30 minutes
9.	Masjid Arrafiq Lembang Cina	Treasurer	30 minutes
10.	Masjid Nurul Marhamah Dongkokang	Treasurer	30 minutes

C. RESULTS AND DISCUSSION

1. Mosque Financial Report

A mosque financial report is a document that reflects a comprehensive picture of a mosque's financial activities in a certain period, usually one year. It covers all financial aspects including income, expenses and assets. Presenting clear and transparent mosque financial reports is important to ensure accountability and transparency to the congregation and the community supported by the mosque. By understanding the financial resources available and how those resources are used, congregants can feel confident in providing their support and donating their time, money, or skills to mosque activities and programs. Apart from that, financial reports also help mosque administrators make wise decisions regarding resource allocation, budget planning, and identifying potential sources of income. According to the interview findings, the Treasurer of the Bantaeng Grand Mosque mentioned that: *"The financial report is weekly, and submitted every Friday."*

Mosque financial reports serve not only as conventional accounting documents but also as powerful tools for fostering trust, promoting transparency, and bolstering the growth and sustainability of mosques as spiritual and social hubs within society. From the results of interviews from the ten Muhammadiyah mosques in Bantaeng City, it can be seen that there are differences in financial reporting practices between mosques. Although six out of ten mosques make financial reports regularly, there are four mosques that need to increase their financial transparency and accountability by following the same practices. This step can help strengthen congregational trust and ensure more efficient and transparent fund management in all mosques.

Table 3. Book of Finance of Nurul Inayah Pundingin Mosque

No	Description	Accepted (IDR)	Expenditure (IDR)	Balance (IDR)
1.	Initial balance	48.029.000		48.029.000
2.	Purchases of pellet tools and key tools		150.000	47.879.000
3.	fill the bracelet	250.000		48.129.000
4.	electric voucher purchase		205.000	47.924.000
5.	final balance			47.924.000

Source: Nurul Inayah Pundingin Mosque

Table 4 displays the financial report of Nurul Inayah Punding Mosque, which is currently recorded manually and in a basic manner. Despite the suboptimal recording process, it effectively portrays the mosque's income, expenses, and final balance. This demonstrates that Nurul Inayah Punding Mosque has successfully managed its finances within its constraints, as shown in Table 4.

Table 4. Book of Finance of Al Manar Bantaeng Mosque

No.	Description	Input (IDR)	Expenditure (IDR)
1.	Routine Charges	200.00	
2.	Pay for electricity		535.000
3.	Buy two light bulbs.		90.000
4.	Buy two cubic light bricks.		2.000.000
5.	Buy 20 pounds of cement.		1.140.000
6.	Buy light brick cement 2 pockets		250.000
7.	Expenditure amount		4.215.000
8.	Financial balance of the mosque		8.504.500

Source: Al Manar Bantaeng Mosque

Tabel 4 The Al Manar mosque cash book recording in Bantaeng still uses a manual and simple method. This means that financial transactions such as income and expenses are recorded directly in the cash book using pen and paper, rather than with a computer system or special software. This method often takes longer and can be prone to human error, but is still widely used in environments that do not have access to or expertise in using modern technology for financial recording.

Table 5. Book of Financial of Raodah Panaikang Mosque

No.	Description	Nominal (IDR)
1.	Reception	7.551.900
2.	Fill the piggy bank Friday January 12 2024	206.000
3.	Contribution with. Sangnging lati	100.000
4.	Alm. Masu'ddin Bin Mara'di	100.000
5.	Balance	7.957.900
6.	Expenditure	
7.	Friday Routine Expenditures	100.000
8.	Pay the wages of cleaners and callers to prayer	700.000
9.	Balance	7.157.000

Source: Raodah Panaikang Mosque

Table 5 Recording raodah books in Panaikang still uses simple methods referring to the use of manual processes to record financial transactions. This means financial records such as income and expenses are carried out directly in the cash book using traditional methods, such as pen and paper. Although this method can be slower and prone to human error compared to more modern systems, it remains the preferred choice in environments that have not yet adopted more sophisticated financial recording technology. The table above shows the mosque's financial report, which still records manually and simply, even though the recording process is not optimal, but is able to provide a sufficient picture of receipts, expenditure and final balance. This effort shows that the Muhammadiyah Bantaeng mosque has managed its finances well despite its limitations.

According to the IAI (Indonesian Association of Accountants), the report made by an entity at the end of the accounting period contains all financial information that can describe the financial performance of an entity. Especially for mosques, even though

mosques are not considered business institutions, mosque administrators must prepare good and correct financial reports. This is because financial reports are a form of accountability to God and society. Mosque financial reports are generally used to provide accurate information in order to meet the interests of donors, organizational members, creditors and other parties who provide resources for the non-profit organization.

a. Financial position report

Table 6. Example of an IAI Mosque Financial Position Report
(Indonesian Accountants Association)

MOSQUE....		
STATEMENT OF FINANCIAL POSITION		
PERIOD....		
Description	XX	XY
ASSETS		
Current Assets		
Cash	XXX	XXX
Supply	XXX	XXX
Total Current Assets	XXX	XXX
Fixed Assets		
Land	XXX	XXX
Equipment and machines	XXX	XXX
Buildings and structures	XXX	XXX
TP equipment and machines	XXX	XXX
Accumulated depreciation	(XXX)	(XXX)
Number of Fixed Assets	XXX	XXX
TOTAL ASSETS	XXX	XXX
OBLIGATION		
AMOUNT OF LIABILITY	XXX	XXX
NET ASSET		
Current Net Assets		
Surplus (Deficit)	XXX	XXX
Net assets	XXX	XXX
TP net assets	XXX	XXX
TOTAL NET ASSETS	XXX	XXX
TOTAL LIABILITIES AND EQUITY	XXX	XXX

Source: of Mosque Financial Records IAI (Indonesian Accountants Association)

The financial position report according to the standards of the Indonesian Institute of Accountants (IAI) is a detailed description of the assets, liabilities and equity of an entity at a point in time. Even though mosques are not business entities, this report is important to show transparency and accountability in the management of funds and resources received from the community and other parties. By following IAI standards, mosques can ensure that their financial reports provide accurate and relevant information for all parties involved.

b. Activity report

Table 7. Example of an IAI Mosque Activity Report (Indonesian Accountants Association)

MOSQUE... ACTIVITY REPORTS PERIOD....		
DESCRIPTION	XX	XY
OPERATIONAL ACTIVITIES		
INCOME		
Zakat Income	XXX	
Infaq Income	XXX	
Shodaqoh Income	XXX	
Waqf income	XXX	
Total Income		XXX
BURDEN		
Salary expense	XXX	
Load of goods	XXX	
Service charges	XXX	
Maintenance Expenses	XXX	
Depreciation expense	XXX	
Total Load		(XXX)
SURPLUS (DEFICIT)		XXX

Source of Mosque Financial Records IAI (Indonesian Accountants Association)

In Table 7 is the mosque's financial activity report recording all financial transactions that occur, such as receipt of donations and expenditure for mosque operations and activities. The aim is to ensure transparency, accountability and efficiency in the management of funds received from the public.

c. Cash flow statement

Tabel 8. Example of IAI Cash Flow Statement (Indonesian Accountants Association)

MOSQUE... CASH FLOW STATEMENT PERIOD...		
DESCRIPTION	XX	XY
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash inflow	XXX	
Total cash inflow	XXX	
Cash outflow	XXX	
Total cash outflow	XXX	
NET CASH FLOW FROM OPERATING ACTIVITIES		XXX
CASH FLOWS FROM INVESTMENT ACTIVITIES		
Cash inflow	XXX	
Total cash inflow	XXX	

MOSQUE... CASH FLOW STATEMENT PERIOD...		
DESCRIPTION	XX	XY
Cash outflow	XXX	
Total cash outflow	XXX	
NET CASH FLOW OF INVESTMENT ACTIVITIES		XXX
CASH FLOWS FROM FUNDING ACTIVITIES		
Cash inflow	XXX	
Total cash inflow	XXX	
Cash outflow	XXX	
Amount of cash outflow	XXX	
NET CASH FLOW FUNDING ACTIVITIES		XXX
TOTAL NET CASH FLOW		XXX

Source of Mosque Financial Records IAI (Indonesian Accountants Association)

Tabel 7 Mosque cash flow recording according to the IAI (Indonesian Accountants Association) records all money that comes in and goes out of the mosque within a certain time period. This includes donations from congregants, payments for mosque operations, and other expenses. The aim is to monitor and manage cash funds transparently and efficiently, as well as providing clear accountability to the congregation and parties involved in mosque activities.

2. Management of Mosque Financial Management

Financial management in the mosque is the main responsibility of the mosque management. Mosque finances cover a wide range of resources, from financial donations to physical items such as religious equipment and the mosque building itself. According to the interview findings, the Treasurer of the Bantaeng Grand Mosque mentioned that: "*Management of mosque assets is managed by the mosque administrators, especially the chairman and treasurer*". The financial management of Muhammadiyah Mosques in Bantaeng City is a critical responsibility of mosque administrators, requiring careful planning, secure handling, and transparent usage of funds in line with the stated objectives. The findings from interviews conducted with ten mosque treasurers in the city revealed three key dimensions of financial management: revenue collection, expenditure management, and budget allocation.

a. Revenue collection

The study found that the primary source of financial support for these mosques is derived from the local community through various forms of voluntary donations. Regular contributions from congregants constitute the majority of these funds, reflecting a strong culture of mutual aid and self-help within the community. In addition to individual donations, some mosques benefit from contributions by permanent or external donors who provide consistent financial support. A few mosques also reported receiving governmental financial assistance. The financial

collection system in these mosques is largely characterized by sincerity and voluntary participation from the community, emphasizing trust and collective responsibility. These funds are primarily utilized for maintaining mosque facilities and infrastructure.

b. Expenditure management

The findings indicated that expenditures within the Muhammadiyah Mosques are managed with a high level of transparency and precision. The treasurers follow a meticulous record-keeping process, where every expenditure is promptly documented in a mosque cash book. This practice not only enhances financial accountability but also allows for easy monitoring and verification of financial transactions. The transparency in financial management fosters a sense of trust among the congregants, enabling them to be well-informed about the mosque's financial activities and status.

c. Budget allocation

Based on the interviews, it was found that mosque budgeting practices are strategically designed to address both immediate operational needs and long-term financial sustainability. The majority of the budget is allocated to essential operational expenses, including utility payments, staff salaries, and building maintenance. In parallel, a portion of the budget is dedicated to religious and community development activities, such as da'wah programs, educational initiatives, and the procurement of worship-related equipment. Additionally, mosque management allocates funds towards long-term investments, including the construction of new infrastructure and savings for future projects, ensuring the mosque's enduring growth and service to the community. The financial management practices of Muhammadiyah Mosques in Bantaeng City underscore the importance of accountability, community participation, and strategic planning. By maintaining transparency in financial recording, prioritizing essential expenses, and fostering a culture of voluntary giving, these mosques exemplify effective financial stewardship. The integration of these practices not only supports the day-to-day operations but also ensures the long-term sustainability of these religious and community institutions.

3. Prosperity of the Mosque

The level of prosperity of a mosque is often reflected in the financial support it receives from the community. Donations contributed by the congregation serve as the cornerstone not only for the physical construction of the mosque but also for its broader religious services and activities, including support for da'wah activities and religious education. This is underscored by insights from an interview with the treasurer of Raya Bantaeng Mosque, who mentioned that: *"Certainly, with community donations, we can utilize mosque funds to enhance mosque construction, thereby fostering its prosperity.."*. The results of the interviews conducted with ten Muhammadiyah mosques revealed that community contributions play a pivotal role in enhancing the prosperity and sustainability of these religious institutions. These contributions, in the form of

consistent donations, not only facilitate the physical maintenance and development of mosque infrastructure but also enable the provision of improved religious services and community programs. Such financial support allows mosques to enhance their facilities, elevate the quality of their services, and support essential da'wah (Islamic outreach) and educational activities. By fostering an environment of continuous giving, the mosques are able to create a more comfortable and enriching religious experience for their congregants. This, in turn, strengthens communal bonds and reinforces the mosque's position as both a spiritual and social nucleus within the community. Prior research has emphasized that financial contributions from the community are crucial for ensuring the long-term sustainability of mosques (Husain & Aziz, 2014; Adi, 2018), and this study corroborates these findings by illustrating how community donations directly impact the prosperity of mosques. The significance of community engagement in mosque prosperity, it is essential for mosque management to strategically encourage and sustain active community participation in donation activities. Efforts to maintain open communication and transparency regarding the utilization of funds can foster greater trust and continued support from congregants. Ultimately, these measures are necessary to secure the ongoing role of mosques as vital spiritual and community hubs within society.

D. CONCLUSION AND SUGGESTIONS

The findings of this study emphasize the importance of establishing a well-structured and transparent financial management system in mosques to build and sustain congregational trust. Based on the interviews conducted with informants, it is evident that regular and transparent financial reporting serves as a cornerstone for effective financial governance in religious institutions. The case of Muhammadiyah Mosques in Bantaeng City illustrates how a meticulously organized financial management system can enhance efficiency and accountability in the utilization of mosque funds. The regular contributions from the community, coupled with robust financial management, not only facilitate the physical development and maintenance of mosque facilities but also enable the provision of essential religious services. This, in turn, enhances the comfort and satisfaction of the congregants, strengthens social cohesion, and enriches the overall religious experience. Effective financial management thus plays a pivotal role in ensuring that mosques can continue to function as dynamic centers of religious and social activity within the community. The sustained financial support from the congregation and transparent fund management practices are crucial for the long-term prosperity and sustainability of mosques as spiritual and communal hubs.

Based on the findings of this study, several recommendations can be made to enhance the financial management practices of mosques: Implementation of Standardized Financial Reporting, Mosques should establish and implement standardized financial reporting guidelines that emphasize regular and transparent disclosures. This practice would not only improve accountability but also build greater trust and confidence among the congregation. Capacity Building for Mosque Administrators. Training programs should be developed for mosque administrators and treasurers to strengthen their

financial management skills. Capacity-building initiatives can focus on areas such as financial planning, budgeting, record-keeping, and reporting standards. Community Engagement and Awareness Programs. To sustain financial contributions from the congregation, mosques should engage the community through awareness programs that emphasize the significance of their donations. Clear communication about how the funds are utilized can encourage continued and consistent support from the community. Adoption of Technological Tools for Financial Management. Leveraging digital financial management tools could improve efficiency in tracking, recording, and reporting mosque funds. These tools can facilitate real-time monitoring of financial activities and ensure transparency in financial records. Strategic Planning for Long-Term Sustainability. Mosques should adopt a strategic approach to financial management, prioritizing not only short-term operational needs but also long-term financial sustainability. This includes setting aside funds for future investments, infrastructure development, and emergency reserves.

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