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# Evaluation of the Mosque Financial Transparency Program in Optimizing ZISWAF Collection for the Benefit of the Community

Muhammad Furqon Cholis, Rizky Septiani, Siti Khadijah Lubis, Adinda Nur Azizah, Sugiharto

<sup>1,2,3</sup>Universitas Islam Negeri Syarif Hidayatullah Jakarta

e-mail: [Muhammad.furqan24@mhs.uinjkt.ac.id](mailto:Muhammad.furqan24@mhs.uinjkt.ac.id)<sup>1</sup>, [rizky.septiani24@mhs.uinjkt.ac.id](mailto:rizky.septiani24@mhs.uinjkt.ac.id)<sup>2</sup>,  
[siti.khadijah24@mhs.uinjkt.ac.id](mailto:siti.khadijah24@mhs.uinjkt.ac.id)<sup>3</sup>, [adinda.nurazizah24@mhs.uinjkt.ac.id](mailto:adinda.nurazizah24@mhs.uinjkt.ac.id)<sup>4</sup>,  
[sugih.arto@uinjkt.ac.id](mailto:sugih.arto@uinjkt.ac.id)<sup>5</sup>.

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**ABSTRACT** *Financial governance within mosques is vital to ensuring the continuity of worship activities, Islamic education, and community social programs. As a non-profit, religious-based institution, mosques require a well-planned, structured financial management system that is implemented openly and accountably. Comprehensive financial management integrates budget planning, realization, systematic bookkeeping, and periodic reporting on the circulation of socio-religious funds sourced from donations, alms, zakat, waqf, and voluntary contributions from the congregation. Furthermore, the implementation of rigid administrative regulations is the foundation for building an orderly and credible accounting ecosystem. The mosque's financial administration mechanism serves as a cash control instrument for incoming and outgoing cash flow, while administration within the Majelis Taklim unit focuses on the efficient allocation of funds for religious taklim activities and the moral development of the congregation. Through the integration of professional financial management and administration, public legitimacy and congregational trust can be accelerated, enabling mosque prosperity programs to run sustainably and provide broad-based benefits.*

**Keywords** : *financial management, mosque cash administration, financial management of the Majelis Taklim.*

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## INTRODUCTION

Mosques occupy a strategic position as non-profit religious institutions, playing a central role in driving the foundations of worship, sharia education, and social empowerment. As centers of community civilization, mosques are responsible for managing a variety of funding instruments collected independently from the community, such as zakat (alms), infaq (donations), sedekah (charity), waqf (endowments) (ZISWAF), and other temporary donations. Given that the funds they manage constitute a public trust with a strong theological dimension, mosque administrators are required to implement a structured management system based on the pillars of transparency and absolute accountability to maintain the stability of the congregation's trust.(Irfan Anshori, 2024)

In Indonesia, the potential for ZISWAF (Islamic Religious Funds) collection is enormous, as Muslims constitute over 80% of the national population. The National Zakat Agency (BPN) estimates the national zakat potential to exceed IDR 300 trillion per year. However, the realization of collection remains far from the available potential. By 2025, total national zakat collection is estimated at around IDR 42 trillion, or only 10–13% of the total potential. This gap indicates that

various structural and managerial barriers remain in optimizing the collection of Islamic social funds, including at the mosque level, the institution closest to the community.

One factor often identified as contributing to the low optimization of ZISWAF collection is weak transparency and accountability in financial management. In many cases, mosque fund management is still carried out conventionally, with simple recording systems and reporting limited to internal administrators. This condition can affect the level of congregational trust in the management of the funds they distribute. Yet, trust is the primary social capital in community-based philanthropic institutions. According to the concept of Good Governance, transparency and accountability are essential foundations for creating professional, credible, and sustainable governance (Mardiasmo, 2018).

However, in the operational reality, many mosque managers or takmirs still rely on conventional methods and have not adopted adequate accounting administration standards for non-profit entities. The lack of systematic bookkeeping often presents obstacles in measuring the effectiveness of da'wah programs, maintaining physical facilities, and optimizing the absorption of community funds. Therefore, a transformation toward modern and professional financial management is a collective urgency so that every asset and cash flow collected can be allocated precisely for the sustainable prosperity of the mosque. (Muhammad Agung Kurniawan, Imam Syafe'i, 2023)

The urgency of this financial management extends beyond the macro level of universal mosque cash management to the micro level of internal religious development units, such as the Majlis Taklim. The financial administration mechanism within the Majlis Taklim should not be viewed as merely a simple clerical activity of bookkeeping. Furthermore, this administration is a strategic managerial instrument for ensuring budget efficiency and justifying institutional legitimacy in the eyes of the congregation. Through integrative governance improvements, the potential for information distortion or conflicts of interest can be eliminated, while ensuring that restricted and unrestricted funds are distributed proportionally in accordance with sharia principles and the organization's vision. (Kurniawan, 2025)

Financial transparency in the context of mosque management includes open information regarding income sources, expenditure allocations, fund distribution mechanisms, and accountability reports that are accessible to the congregation. When financial management is carried out openly and systematically, the level of congregational trust tends to increase, thus encouraging greater participation in ZISWAF fundraising. Conversely, a lack of transparency has the potential to raise doubts, reduce participation, and even hinder the mosque's social function. This aligns with Andreas Sargeant's research, which states that donor trust has a strong correlation with the sustainability of donations and loyalty in philanthropic activities (Sargeant & Lee, 2004).

This research is relevant because it not only evaluates the implementation of the mosque financial transparency program but also analyzes its impact on optimizing ZISWAF collection and its contribution to the welfare of civilization. The novelty of this research lies in the use of the CIPP (Context, Input, Process, Product) evaluation model developed by Daniel L. Stufflebeam to comprehensively assess the effectiveness of the mosque financial transparency program. Thus, this research is expected to provide theoretical contributions to the development of Islamic financial governance literature while offering practical recommendations for more professional, transparent, and oriented mosque management towards the welfare of the community and the development of modern Islamic civilization.

## **METHOD**

This study uses a qualitative evaluative approach to analyze the effectiveness of mosque financial transparency programs in optimizing the collection of zakat, infaq, sedekah, and waqf (ZISWAF) funds for the benefit of civilization. This approach was chosen because it can provide a systematic assessment of the planning, implementation, and results of financial transparency programs implemented by mosque managers (Stufflebeam & Shinkfield, 2007).

The evaluation model used is CIPP (Context, Input, Process, Product) developed by Daniel L. Stufflebeam. This model is used to evaluate program needs (context), resource readiness (input), program implementation (process), and program outcomes or impacts on increasing ZISWAF collection (product) (Fitzpatrick, Sanders, & Worthen, 2011).

The research was conducted at a mosque that actively collects ZISWAF funds and implements an open financial reporting system for its congregation. The research informants consisted of Mosque Prosperity Council (DKM) administrators, treasurers, ZISWAF managers, and congregation members, selected using purposive sampling based on relevance to the research objectives (Creswell & Creswell, 2018).

Data were collected through in-depth interviews, observation, and documentation. Interviews were conducted to explore the perceptions of administrators and congregations regarding financial transparency, observation was used to observe the implementation of financial reporting, while documentation included financial reports, program archives, and mosque publications (Yin, 2018). Data analysis used the interactive model of Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, which includes data reduction, data presentation, and conclusion drawing (Miles, Huberman, & Saldaña, 2014). Data validity was tested through source triangulation, technical triangulation, and member checking to ensure the credibility of the research results (Lincoln & Guba, 1985).

## **RESULTS AND DISCUSSION**

### **Result**

In the discourse of organizational governance, financial management plays a crucial role in regulating the efficient use of monetary resources. Several experts have put forward comprehensive views on this concept. According to Amardeep Bajpai, financial management is identified as an integral pillar of the macro managerial system, specifically responsible for acquiring capital and efficiently allocating funds to support organizational operations. This system projects short-term and long-term budget requirements and guides the formulation of the entity's strategic plan. (Anshori, I., Putri, AS, Qonitah, A., & Ramadhan, 2024).

In line with this, Purba explained that financial management represents a series of activities that include planning, organizing, directing, and controlling monetary activities, especially those related to asset procurement and utilization of institutional funds. Meanwhile, Rahayu emphasized the concept of financial governance on the substantive administrative aspects that move in a circular manner through the stages of planning, storage, utilization, transaction documentation, enforcement of the supervisory system, until it ends with the formulation of accountable reporting regarding the dynamics of the organization's cash inflows and outflows in a certain fiscal period. (Nurmawati & Kurniawan, 2025)

Through a synthesis of the thoughts of these experts, it can be concluded that financial management is a standard, structured system for directing an organization's funds through a regular work cycle to ensure transparency. In the context of religious governance, the authority to handle financial circulation is formally delegated to the treasurer. The treasurer carries out a crucial function in ensuring that every budget realization aligns with the work plan agreed upon through deliberation forums. (Muhammad Agung Kurniawan, 2026)

The research results show that the mosque financial transparency program has a significant influence on optimizing the collection of zakat, infaq, sedekah, and waqf (ZISWAF) funds. Transparency implemented through routine financial reporting, publication of income and

expenditures, and delivery of program reports to the congregation has been proven to increase public trust in the management of mosque funds. This trust is an important factor in encouraging congregation participation in channeling ZISWAF funds through the mosque. According to Good Governance, transparency and accountability are fundamental elements in healthy organizational governance, especially in institutions based on public trust (Mardiasmo, 2018).

In terms of context, the study found that increasing public demand for open financial information was a major factor in the emergence of the transparency program. Most congregations stated that open financial reports influenced their decisions regarding ZISWAF distribution. Prior to the implementation of the transparency program, financial reporting was only provided to internal administrators. After the implementation of an open reporting system, through information boards, weekly bulletins, and digital media, congregations' access to financial information became broader. This condition aligns with the concept of public accountability, which emphasizes the importance of information transparency to enhance institutional legitimacy (Ebrahim, 2003).

In terms of input, program success is influenced by the readiness of human resources, administrative systems, and technological support. Mosques with treasurers with basic accounting competencies tend to be able to produce more systematic and easily understood reports for congregants. Furthermore, the use of simple digital financial recording applications improves administrative efficiency and minimizes the risk of recording errors. This supports the finding that digitalizing Islamic philanthropic governance contributes to increased efficiency and credibility of social fund management institutions (Islamic Finance; Ascarya & Yumanita, 2021).

In terms of process, transparency is implemented through daily transaction recording, internal audits, and periodic report publication. Eighty-three percent of respondents stated that monthly financial reports, announced after Friday prayers or through social media groups, improved their understanding of the use of mosque funds. This practice strengthens the relationship between administrators and congregants by creating more open two-way communication. Transparency is understood not only as the presentation of figures, but also as an explanation of the allocation of funds for worship, social, educational, and economic empowerment programs. According to the National Zakat Agency (BPN), transparency in reporting is a key indicator of professional ZISWAF fund management.

In terms of product, the transparency program demonstrated a significant impact on increasing ZISWAF fundraising. Data shows that after implementing financial transparency, average fundraising increased by 34.8% within one year. The most significant increase occurred in infaq and sadaqah funds, indicating that donors tend to increase their contributions when they receive clear information about the benefits of the funds distributed. Furthermore, the increase in ZISWAF funds also expanded community welfare programs, such as educational assistance, assistance to the poor, health services, and empowerment of micro-enterprises. This aligns with the *maqāṣid al-syarī'ah*, which places social welfare as the primary objective of wealth management in Islam (Maqasid al-Sharia; Chapra, 2008).

Empirically, mosque financial transparency not only increases fundraising but also strengthens the mosque's function as a center of civilization. Mosques no longer serve solely as places of ritual worship, but rather as socio-economic institutions capable of driving the distribution of welfare based on Islamic philanthropy. Thus, program evaluations demonstrate that financial transparency is a strategic instrument in strengthening public trust, increasing congregational participation, and optimizing the collection of ZISWAF (Islamic Religious Endowment Fund) for the benefit of civilization.

It was recorded that in the last two years after the ZISWAF fund transparency program was implemented, samples taken in several places experienced an increase in 2023-2024 of 34.8%, while in 2024-2025 there was also an increase of 37% after the implementation of the financial transparency program.

## **Discussion**

The results of the study indicate that financial transparency plays a significant role in increasing the effectiveness of zakat, infaq, sedekah, and waqf (ZISWAF) fundraising within mosques. A 37.0% increase in fundraising after the implementation of the transparency program indicates a positive relationship between financial information disclosure and congregational participation levels. This finding strengthens the argument that transparency is a fundamental element in building legitimacy and public trust in religious social fund management institutions. From a Good Governance perspective, transparency is understood not only as information disclosure but also as a mechanism to ensure accountability, responsiveness, and efficiency of organizational governance (Mardiasmo, 2018).

The increase in ZISWAF collection following the implementation of the transparency program can also be explained through the trust theory approach, which positions trust as a primary determinant of donation behavior. Congregants tend to channel funds through institutions that demonstrate integrity, accountability, and professionalism in financial management. When reports of income, expenditure, and distribution of funds are regularly published, the perceived risk of misuse of funds decreases, thus increasing willingness to donate. This aligns with Andreas Sargeant's research, which explains that donor trust is positively correlated with loyalty and the sustainability of philanthropic contributions (Sargeant & Lee, 2004).

From a program evaluation perspective, the success of mosque financial transparency demonstrates that the input and process components of the CIPP model have a dominant influence on program outcomes. The availability of human resources knowledgeable in financial administration, digital technology support, and the commitment of administrators are key factors in successful implementation. Mosques that have adopted digital recording systems have proven more effective in presenting accurate and easily accessible reports to congregants. These findings support studies in Islamic Finance that show that digitizing Islamic financial governance can improve operational efficiency and expand public access to information (Ascarya & Yumanita, 2021).

Furthermore, the research findings confirm that financial transparency impacts not only the financial aspect but also the expansion of the mosque's social function. Increased ZISWAF funding allows mosques to expand welfare programs such as educational assistance, assistance to the poor, healthcare services, and micro-enterprise-based economic empowerment. Thus, mosques fulfill a multidimensional function, serving as centers of worship, education, and socio-economic empowerment for the community. This function aligns with the role of mosques during the time of Muhammad, when the Prophet's Mosque served as both a spiritual center and a center for the social and economic development of the Muslim community.

From an Islamic perspective, financial transparency also has a strong normative foundation. The principle of trustworthiness in wealth management is affirmed in Surah An-Nisa, verse 58 of the Quran, which commands that trusts be delivered to those entitled to them. This verse emphasizes that the management of public funds must be carried out fairly, responsibly, and accountably. Furthermore, the concept of accountability in Islam extends not only horizontally to humans but also vertically to God. Therefore, transparency in ZISWAF management is essentially a manifestation of the values of trustworthiness, honesty, and responsibility in Islamic financial governance.

The findings of this study are also relevant to the Maqasid al-Sharia approach, particularly in the dimensions of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nafs* (protection of life). Optimizing

ZISWAF collection through transparency allows for a more effective distribution of funds to mustahik groups, thereby supporting improved social welfare. According to Muhammad Umer Chapra, the primary goal of Islamic economics is to create distributive justice and social balance through productive and equitable resource management (Chapra, 2008). Thus, mosque financial transparency is not merely an administrative instrument, but a strategy for realizing welfare distribution that is oriented towards the benefit of the community.

In the context of civilization, this research shows that mosques have great potential to transform into civilization centers, namely institutions that integrate spiritual, social, economic, and community development functions. Optimizing ZISWAF through transparent governance can strengthen the position of mosques as agents of development of contemporary Islamic civilization. However, challenges remain, such as limited managerial capacity of administrators, low digital literacy, and the lack of uniform mosque financial reporting standards. Therefore, institutional capacity building is needed through governance training, reporting standardization, and digital technology integration to ensure sustainable financial transparency.

## CONCLUSION

This study concludes that the mosque financial transparency program plays a significant role in optimizing the collection of zakat, infaq, sedekah, and waqf (ZISWAF) funds for the benefit of civilization. Based on the evaluation results using the CIPP (Context, Input, Process, Product) model developed by Daniel L. Stufflebeam, the implementation of transparency through open, accountable, and easily accessible financial reporting has been proven to increase public trust in the management of mosque funds. This increase in trust has a direct impact on increasing congregation participation in distributing ZISWAF funds, as reflected in the increase in total fund collection by 37.0% after the transparency program was implemented.

Research findings indicate that the success of a transparency program is significantly influenced by the readiness of human resources, an organized administrative system, and the use of digital technology in financial reporting. Transparency not only increases fundraising but also strengthens the socio-economic function of mosques through the expansion of welfare programs, such as educational assistance, assistance to the poor, healthcare services, and micro-enterprise empowerment. This confirms that mosques have strategic potential as centers of civilization development that integrate the spiritual, social, and economic functions of the congregation.

Theoretically, this research reinforces the concepts of Good Governance and Maqasid al-Sharia, stating that transparency and accountability are the main foundations for realizing effective, trustworthy, and welfare-oriented Islamic financial governance. Practically, this research recommends the need for standardization of mosque financial reporting systems, improvement of managerial capacity of administrators, and integration of digital platforms to strengthen transparency and sustainability of ZISWAF collection in the future.

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