

Financial Management Practices of Mosques in Indonesia: Is Self-Control Important for Moderation?

Ahmad Habibi¹, Ahmad Hazas Syarif², Khavid Normasyhuri³, Gustika Nurmalia⁴

Abstract. *This study aims to optimize the allocation of financial resources for religious institutions in Indonesia, focusing on the Lampung Province context. The quantitative methods with Smart PLS 3.0 examine the relationship between financial knowledge, financial attitudes, and the influence of self-control on financial management. This aims to determine whether self-control can improve or hinder financial management. 500 respondents were selected randomly. Those who are involved as administrators of religious organizations in mosques in Lampung. Data was collected using a Google form and using a Likert Scale. Research findings show a positive relationship between financial knowledge, financial attitudes, and financial management. Self-control can improve the relationship between financial knowledge and financial attitudes towards the financial management of religious institutions. Furthermore, self-control can improve the relationship between financial knowledge and financial attitudes in the financial administration of religious institutions.*

Keywords: *Financial Knowledge; Financial Attitude; Self Control; Financial Management Behavior*

Abstrak. *Penelitian ini bertujuan untuk mengoptimalkan alokasi sumber daya keuangan bagi lembaga keagamaan di Indonesia, dengan fokus pada konteks Provinsi Lampung. Metode kuantitatif dengan Smart PLS 3.0 digunakan untuk menguji hubungan pengetahuan keuangan, sikap keuangan, dan pengaruh pengendalian diri terhadap pengelolaan keuangan. Hal ini bertujuan untuk mengetahui apakah pengendalian diri dapat meningkatkan atau menghambat pengelolaan keuangan. 500 responden dipilih secara acak. Responden adalah orang yang terlibat sebagai pengurus organisasi keagamaan di masjid-masjid di Lampung. Data dikumpulkan dengan menggunakan Google form dan menggunakan Skala Likert. Temuan penelitian menunjukkan adanya hubungan positif antara pengetahuan keuangan, sikap keuangan, dan pengelolaan keuangan. Pengendalian diri dapat meningkatkan hubungan antara pengetahuan keuangan dan sikap keuangan terhadap pengelolaan keuangan lembaga keagamaan. Selanjutnya pengendalian diri dapat meningkatkan hubungan antara pengetahuan keuangan dan sikap keuangan dalam pengelolaan keuangan lembaga keagamaan.*

Kata kunci: *Pengetahuan Keuangan; Sikap Keuangan; Kontrol diri; Perilaku Pengelolaan Keuangan*

^{1,2,3,4}Faculty of Islamic Economics and Business, Islamic University of Raden Intan, Indonesia

E-mail: ¹habibi@radenintan.ac.id, ²hazassyarif@radenintan.ac.id, ³khavidnormasyhuri2@gmail.com,

⁴gustikanurmalia@radenintan.ac.id

Introduction

The level and amount of services offered by a non-profit organization are strongly correlated with the overall well-being and financial success of the organization. To accomplish the strategic objectives it has established, a non-profit organization must keep a stable financial position. Nonprofit board members are tasked with several obligations, including the oversight of the organization's financial transactions and records (Wan Zakaria et al., 2020). The mosque is regarded as a philanthropic institution, and its financial backing is derived from endowments and contributions rather than business ventures. Nonprofit organizations with board members, workers, and directors who lack financial management knowledge may find it difficult to comprehend and enhance their organization's financial performance (Fitria et al., 2022). Indonesia is well known for having the biggest Muslim population globally. However, this fact does not hinder the nation from consistently giving rise to many new philanthropic organizations every year (Arif et al., 2022). Regrettably, the majority of these organizations had a short lifespan due to their insufficient finances to sustain their daily activities. Contributions from governmental entities, corporate entities, foundations, institutions, agencies, and people, alongside fees and loans, are vital for the sustenance of non-profit organizations (Istan, 2022).

Due to decreased government financing and more demands on non-profit organizations to take on more responsibilities, several charity organizations are encountering growing degrees of uncertainty, especially in the financial realm. A significant obstacle encountered by several philanthropic groups is insufficient fundraising (Laallam et al., 2020). Nevertheless, several non-profit organizations possess a significant ability to produce enough financial support, therefore facilitating the accomplishment of their established strategic objectives. The mosque functions as a gathering place for the Muslim community. Additionally, it serves as a hub of expertise, the pursuit of economic growth, and community engagement (Cadre, 2021). Furthermore, it serves as a venue for the dissemination of religious doctrines, political deliberations, and the sharing of information. Currently, mosques maintain a significant significance in contemporary human existence. The mosque serves not only as a site for religious devotion and a representation of the magnificence of Muslims but also as a hub for coordinating various events and initiatives. Furthermore, the mosque serves as a representation of the magnificence of the Muslim community (Kawaza, 2022).

Indonesia has a vast network of over 800,000 mosques, serving as key places for addressing the welfare needs of the local community. The mosques

are accountable for generating funds to sustain their day-to-day functioning and engage in endeavors that contribute to the welfare of the neighboring community (FA Fahmi & Qulub, 2020). Typically, financial resources are sourced from both the business sector and the broader public. Thus, mosque managers need to oversee the proper use of the collected funds. Mosques must own these monies and are thus expected to demonstrate transparent and responsible financial management and reporting in line with Islamic standards (Nining Islamiyah, Siti Alawiah Siraj, 2020). Mosques need efficient financial administration to appropriately manage the many sources of money they receive. Accusations have been made about the absence of responsibility in managing the accounting system, the lack of budget involvement in the mosque, the improper recording and reporting of unreal money, and the insufficient efforts to identify sources of revenue in the mosque. Management of a mosque. Nevertheless, the administration of the mosque persists in confronting these obstacles. Consequently, the absence of adherence to Islamic requirements in the building of mosques will result in a decline in the quality of administration (Talib, 2023).

Enhancing mosque management is necessary to enhance the efficiency of mosque operations in fulfilling its role as a place of prayer and a hub for the advancement and progress of the Muslim community. Revitalization is the intentional endeavor to alter the mosque. This inquiry concerns the efficient administration of a mosque and how people might make significant contributions to society (Yuda, 2020). Mosque administrators must embrace a novel approach to mosque administration. Aside from adhering to the physical aspects of the mosque, mosque management should also strive to improve their efforts in promoting the well-being of the congregation. Aside from covering operating costs, mosque finances must devote resources to meeting the community's needs (Sukmana, 2020). Mosques play a vital role in fostering and nurturing the Muslim community. This entity engages in a diverse variety of activities, actively addressing the community's needs via different methods. Effective management and use of the considerable assets of mosques in Indonesia are crucial. According to statistics from the Ministry of Religion of the Republic of Indonesia, the economic capability of mosque financing in Indonesia is estimated to be around IDR 500 trillion each year (Dahlan et al., 2021). This significant quantity is ascribed to more than 800 thousand mosques scattered across the archipelago. Although mosques are often used for religious worship, their potential to function as centers for Sharia-compliant economic and financial development has not been fully optimized. Indonesia, known for having the largest Muslim population in the world, has substantial commercial and

financial opportunities that are based on sharia procedures conducted in mosques (Tamura et al., 2022).

Financial knowledge encompasses an individual's comprehension and awareness of many facets of finance, including fundamental principles, financial instruments, ideas, strategies, and associated behaviors. Financial literacy offers people advantages by enabling them to acquire, comprehend, and assess pertinent information that aids in decision-making and comprehension of its repercussions (Harahap et al., 2020). Findings (Rohmatul Faizah, Ririn Irmadariyani, 2022) demonstrate the importance of articulating financial expertise in the management of mosque finances. Mosque managers who possess a comprehensive comprehension of financial concepts and appropriate procedures can effectively and openly handle finances, hence ensuring strong financial sustainability. Nevertheless, Kholmi's (2022) research reveals that the absence of financial education initiatives tailored to the specific circumstances of mosques and the requirements of Muslims might impede the enhancement of financial literacy. Lack of access to pertinent financial education may hinder mosque administrators and Muslims from acquiring the necessary skills and knowledge to effectively handle mosque finances. Mosque administrators who possess a strong understanding of financial matters may adeptly oversee the allocation and use of financial resources, fostering confidence and openness among the congregation. This will facilitate the long-term viability and expansion of the mosque (RA Fahmi, 2022).

Financial attitude encompasses the perspectives, beliefs, and actions of people or organizations about financial matters. An effective financial mindset originates from recognizing the significance of comprehending corporate finances (Sadiq et al., 2020). The study conducted by Nuriyah and Fakhri (2022) highlights the need to maintain a disciplined financial approach in managing mosque finances. This includes understanding the significance of effectively managing cash, adhering to the appropriate use of mosque funds, and adhering to established financial protocols. Mosque administrators may enhance their financial management and control by adopting a systematic approach.

Conversely, the results from Othman et al.'s study (2020) elucidating inadequate financial attitudes, such as insufficient budgeting or an unwillingness to explore other sources of money, may worsen this disparity and impede proficient financial administration. In addition, Kargarkamvar (2023) elucidated that some mosque managers and Muslims may exhibit a profligate disposition, resulting in unregulated expenditure or extravagant use of mosque finances. This may impede efficient fiscal administration and diminish the mosque's capacity to accomplish

its intended religious objectives and initiatives. In mosque financial management, Muin et al. (2021) emphasize the need to adopt a prudent financial approach to effectively handle risk. Mosque administrators must be aware of potential financial hazards, such as unforeseen variations in revenue or expenditures, and implement suitable measures to mitigate these risks. The possession of a sagacious mindset will enable individuals to effectively navigate unforeseen circumstances and arrive at appropriate choices (Kepenek et al., 2022).

Self-control plays a crucial part in maintaining moderation in the administration of mosque finances. This pertains to the capacity of people or mosque administrators to regulate emotional and financial impulses and choices, as well as maintain discipline in the management of mosque funds (Astutik, 2020). Self-control, as stated by Anwar (2023), aids in the prudent management of mosque costs. This entails exercising restraint in superfluous or extravagant expenditures and prioritizing the allocation of mosque money towards necessities and endeavors that align with the mosque's aim. Conversely, as stated by Bananuka et al. (2020), a lack of self-control might result in deficiencies in the oversight of mosque finances. Inadequate supervision and surveillance of financial administration might provide opportunities for the misappropriation of cash or instances of corruption that negatively impact mosques and the Muslim community (Hadi et al., 2021). Exercising self-restraint in the administration of mosque finances is crucial for maintaining discipline, organization, and long-term viability in financial management. Mosque administrators who possess strong self-control may effectively oversee money, ensuring prudent financial management and preventing any instances of wastefulness or irresponsible activities (Murtala & Abioye, 2021).

The scholarly discourse surrounding the correlation between financial knowledge, financial attitudes, and the influence of self-control on the financial administration of mosque funds, particularly in Lampung Province, encompasses various significant elements, with financial knowledge being crucial in the realm of mosque fund management. This encompasses the comprehension of investment-related financial literacy, financial planning, social fund management, and digital financial literacy (Sukmana, 2020). The discussion is on the efficacy of mosque fund management based on varying degrees of financial literacy. Academic discussions often center on the degree to which financial knowledge impacts the success of managing funds in mosques. Financial attitudes include individuals' views, beliefs, and values around money and its administration. Within mosques, this encompasses perspectives on the use of finances about transparency, accountability, prioritization of resource allocation, and financial viability (Ab Shatar et al., 2021).

Financial attitudes have a significant role in guiding choices on the allocation and investment of funds in mosque fund management. The discussion is on the impact of financial perspectives on religious and social decision-making. Self-control refers to the capacity to manage one's impulses and postpone immediate satisfaction to achieve long-term objectives. When it comes to managing mosque money, involves prudent expenditure, diligent oversight and regulation, accumulation of savings and financial reserves, as well as the development of cost budget plans (Ahmad et al., 2023). The issue revolves around the significance of self-control in enhancing or diminishing financial knowledge, technical skills, and financial attitudes for efficient fund management. The discussion is set within the distinctive framework of Lampung's social, cultural, and economic dynamics. Factors such as the extent to which financial education is widespread in the area, cultural customs, and local economic circumstances might impact how financial knowledge and attitudes, as well as self-discipline, interact in the administration of mosque money (Jaffar et al., 2023).

The primary obstacle faced by mosque management under the present circumstances is to maintain optimal financial management and adhere to sound administrative standards. Effective administration and oversight of mosques are crucial for facilitating the provision of associated services to the community (Pratiwi et al., 2020). Enhancing the standard of mosque administration involves mosque administrators taking measures to enhance the overall quality of management in the mosque. The scope of studies about mosques is extensive (Hanif et al., 2022). Nevertheless, this study focuses only on the issue of financial knowledge, financial attitudes, and self-control in the administration of mosque finances within nations where Muslims constitute the majority of the population. Conducting research is crucial to foster a positive mindset towards transparency and accountability. This will enhance public and societal confidence in mosques as financially responsible religious organizations. Additionally, research will aid the government in formulating policies and programs that promote financial well-being and effective financial management among the people.

Literature Review

Capital Structure Theory

The Capital Structure Theory, proposed by Franco Modigliani and Merton Miller in 1958, posits that the value of an organization is solely defined by its capacity to create anticipated future cash flows, together with the corresponding risks

associated with these cash flows. (Sukmana, 2020). Capital Structure Theory refers to the theoretical and analytical framework used to comprehend how businesses choose and combine different sources of capital to finance their activities. Capital structure theory offers a systematic approach and framework for examining finance and organizational capital structure (Asni et al., 2023). Interpersonal connection or bond between individuals. The theory of capital structure in mosque financial management pertains to the efficient administration of financial and financing resources to attain the goals and ensure the financial sustainability of the mosque. The use of Capital Structure Theory in mosque financial management involves the consideration of pertinent financial and financing factors. Consequently, mosques often depend more on equity financing in the form of donations and contributions rather than borrowing money (Asni et al., 2020). Decisions about capital structure in this scenario may be impacted by the mosque's capacity to effectively manage these assets and leverage them to produce supplementary income. When applying Capital Structure Theory to mosque financial management, it is important to take into account the distinctive characteristics and objectives of the mosque as a religious institution. Capital structure decisions must align with the goals and principles of Islamic finance and comply with relevant rules in the local environment (Zauro et al., 2020).

Financial Management Behavior encompasses the strategic choices and actions made by people to successfully manage their financial resources, assets, and obligations to attain their financial objectives. Financial management encompasses the comprehension, use, and regulation of monetary assets to maximize financial worth and outcomes (Asrori et al., 2020). Financial management must evaluate the potential risks and rewards of each possible investment and choose assets that align with the financial goals of the business or person. Financial management must evaluate several financing alternatives and choose the one that aligns with the organization's financial requirements and capital composition. Financial management encompasses the process of recognizing, quantifying, and controlling the financial risks that firms or people encounter (Efiyanti et al., 2021). Financial management must devise risk mitigation techniques to minimize the effect of hazards on financial performance. Financial Management is the process of creating and implementing strategies to attain predetermined financial objectives, as well as engaging in long-term financial planning. Effective financial management behavior requires a profound comprehension of financial concepts, analytical acumen, and logical decision-making (Sharifah Norhafiza Syed Ibrahim et al., 2021).

Financial Management Behavior in mosque organizations refers to the activities and choices made by mosque financial management to successfully manage financial resources, assets, and obligations to fulfill the mosque's financial objectives. Effective mosque financial management entails careful consideration of the many financing sources that may be used to fulfill the operational and developmental requirements of the mosque. This includes revenue derived from endowments, gifts, waqf funds, and other sources of income (Ikhmal et al., 2020). The administration of mosque finances must exercise prudent allocation and use of cash to adequately address the mosque's requirements. Finance administration at the mosque, it is important to engage in prudent financial planning to effectively manage the mosque's expenditures and revenue. The budget should align with the mosque's aims and prioritize the optimal allocation and use of finances (Muhd Fauzi Bin Abd Rahman, Mursal Salam, 2021). Mosque financial administration includes the oversight of the mosque's tangible assets, including structures, real estate, and other properties. This encompasses regular maintenance and repairs, assessment of assets, and determinations about the requisite use or transfer of assets (Is'adi, Roziq, Miqdad, & Puspitasari, 2022). Financial Management in mosque organizations must adhere to Islamic beliefs and principles, such as justice, openness, and accountability. The adherence and application of Sharia rules and Islamic financial ethics are vital (Hamzah et al., 2023).

Financial Knowledge

Financial knowledge encompasses comprehension and familiarity with the fundamental principles, ideas, theories, and practices of finance. It encompasses comprehension of fund management, investment, finance, financial analysis, risk, financial planning, financial decision-making, and other facets associated with the financial management of a company (Wahab et al., 2021). Financial management includes the comprehension of resource allocation, budget formulation, investment and financing decision-making, financial risk mitigation, financial oversight, and financial analysis. Supardin and Adia Adi Prabowo (2023) argue that it aids in the efficient and effective management of financial resources. Acquiring knowledge in financial analysis entails comprehending many methodologies and techniques used in financial analysis, including ratio analysis, cash flow analysis, cost-volume-profit analysis, and sensitivity analysis. It aids in assessing financial performance and making choices using financial data. A strong grasp of financial concepts and expertise is crucial for people and organizations to make informed financial choices (Patra et al., 2023).

Understanding mosque finance requires knowledge of financial concepts and procedures that are uniquely applicable to managing the finances of a mosque

organization. Mosques often include social engagements and initiatives for community empowerment (As-Salafiyah, 2020). Acquiring expertise in overseeing social finances within the financial structure of a mosque enables the effective distribution of monies for social initiatives, including humanitarian aid, education, healthcare, and community advancement (Ardiansyah, 2022). A strong understanding of financial monitoring and accurate reporting is crucial for the administration of mosque finances. This includes the precise documentation of financial transactions, the creation of dependable financial reports, and the consistent monitoring and assessment of the mosque's financial performance (Sa'i, 2023).

Financial Attitudes

Financial Attitude pertains to the perspectives, beliefs, and actions that people have about personal money or finance within an organizational setting. It mirrors an individual's perception, interaction, and management of the financial facets of their existence. Financial attitudes include beliefs, values, risk preferences, financial management practices, and overall views and attitudes toward money and finance (Iffah Nur Hanifah, Anisa Yuri, Rofiul Wahyudi, 2020). Individual views and values about money, wealth, financial management, and financial aspirations shape one's financial attitudes. It encompasses perspectives on the significance of saving, investing, spending, and establishing long-term financial objectives. Financial attitude refers to an individual's reaction to risk within a financial framework (Muhamad Rudi Wijaya, 2022). Certain people may possess a cautious disposition and exhibit risk aversion, whilst others may have a more assertive attitude and be willing to undertake risks to attain greater financial objectives. Financial attitude pertains to an individual's capacity and inclination to effectively handle and control their financial resources (Öcal, 2022). This encompasses the tasks of formulating budgets, executing financial planning, and maximizing the efficiency of expenditures and investments. Developing a healthy and optimistic financial mindset entails making prudent choices, practicing financial discipline, engaging in future planning, and being cognizant of significant financial objectives and principles for people or organizations (Akhmad Anwar Dani, Mudofir, 2023).

Financial attitudes toward mosque financial management include perspectives, beliefs, and actions about the fiscal administration of mosque organizations. The mosque's approach exemplifies its perception, interaction, and administration of the financial elements of mosque operations and growth. Financial attitudes regarding mosque financial management include the comprehension of accountability and reliability in the administration of mosque money (Mu'is, 2020). The mosque

is an obligatory institution that needs diligent upkeep and administration, with utmost accountability, for the betterment of the worshippers and the wider society. The financial perspective on mosque financial management highlights the significance of openness and accountability in handling finances (Nayeem Asif, Nangkula Utaberta, 2021). Mosques are required to adhere to transparent financial management procedures by furnishing explicit and accessible financial information to both worshipers and mosque administration. The financial attitude in mosque financial management entails a prudent approach to handling expenditures. Mosques are anticipated to give priority to the allocation of cash for activities that provide benefits to both the congregation and the community, including mosque upkeep, religious practices, and social initiatives (Azila, 2021).

Self Control

Finance Administration Self-control pertains to an individual's capacity to regulate and manage their personal or organizational finances. Financial literacy encompasses the understanding, self-control, and capacity to make prudent choices in handling monetary assets and resources. Exercising self-discipline in financial management enables people or businesses to steer clear of detrimental actions, proficiently handle their resources, and attain their long-term financial objectives (Masruron, 2021). Effective financial management begins with a strong sense of financial awareness. Individuals or businesses need to have a thorough understanding of their income, spending, assets, and financial commitments. This task entails vigilant observation and comprehensive comprehension of financial matters (Cucu Nurjamilah, 2021). Exercising self-discipline in money management necessitates the creation of a well-crafted budget. This encompasses the process of recognizing various sources of income, allocating cash for necessary expenses, establishing limitations on expenditures, and determining financial priorities (Rizki & Zulaikha, 2022). Budgets facilitate expenditure management and guarantee the optimal allocation of financial resources. Exercising self-control in financial management entails exhibiting discipline when it comes to spending. This entails minimizing excess, evaluating necessities vs desires, and exercising prudent financial choices. Exercising fiscal discipline ensures a harmonious equilibrium between income and expenditures, thus averting superfluous indebtedness (Abu et al., 2022).

Management of Mosque Finances Self-control refers to the capacity of someone to use restraint and discipline in overseeing their financial matters. Effectively managing mosque money and financial resources requires a combination of knowledge, discipline, and prudent decision-making (Deva Asmarita, Wagini, 2022). Exercising self-discipline

in mosque financial management entails adopting a prudent approach to handling expenditures. Mosques should give priority to allocating finances for activities that directly benefit their congregations and the community, such as the upkeep of the mosque, religious programming, education, and social initiatives. Practicing frugality and minimizing superfluous expenditures contributes to the financial equilibrium of the mosque (Azka Rayyani, Khairunnisa Abd Samad, 2023).

Hypothesis Development

Finance Knowledge and Financial Management

A comprehensive understanding of finance and financial management serves as a strong basis for making intelligent financial choices. Financial knowledge encompasses comprehension of financial concepts and instruments that may be effectively used in financial management. On the other hand, financial management offers a structured framework for the practical implementation of this knowledge (Mokhtar & Ahmad, 2020). Through acquiring sound financial knowledge and implementing effective financial management principles, individuals and organizations can enhance their ability to oversee their finances, maximize financial resources, mitigate risks, attain both immediate and long-term financial objectives, and establish a solid foundation of financial stability (Mutafarida et al., 2021).

Abdillah & Suprihatin (2020) assert that a profound understanding of finance and financial management is necessary when it comes to managing the finances of a mosque. A solid understanding of financial concepts is crucial for effectively managing the finances of a mosque. Understanding financial concepts, financial instruments, financial planning, revenue management, and cost management is crucial for mosque administrators to effectively and responsibly handle mosque finances. Mahadi et al. (2021) found that possessing financial expertise enables mosque managers to efficiently oversee mosque funds. Mosque administrators can ensure the financial health and transparency of mosque finances by possessing knowledge and skills in budget management, financial reporting, auditing, and financial monitoring. The research proposes a hypothesis:

H₁: There is a positive relationship between financial knowledge and financial management

Financial Attitudes and Financial Management

An optimistic and accountable financial mindset is a crucial catalyst in implementing the principles of effective financial administration. Developing positive

attitudes towards money management, practicing self-control in spending, making wise financial decisions, and being mindful of dangers and opportunities are essential components for establishing a strong basis for good financial management practices (Candra Nursari & Linuwih, 2021). Adhering to sound money management practices helps cultivate a positive and robust financial mindset. By implementing effective financial planning, prudent income and cost management, well-balanced debt management, and astute investments, people or organizations may cultivate a more optimistic financial mindset and assume command of their resources (Latief et al., 2021).

According to Ekaviana et al. (2021), possessing positive financial attitudes inside mosques, such as recognizing the significance of responsible management, may have an impact on the overall financial administration of mosques. Mosque managers who possess a favorable disposition towards money are more likely to exercise prudence when it comes to overseeing their revenue, spending, and assets. Fahmi and Suyitno (2023) argue that adopting a positive financial mindset and using Islamic financial management principles in the administration of mosque finances would foster a robust and transparent financial ecosystem aligned with Islamic ideals. The research proposes a hypothesis:

H₂: There is a positive relationship between financial attitudes and financial management

Financial Knowledge and Financial Management Moderated Self-Control

Acquiring knowledge in Finance equips individuals with a comprehensive grasp of financial ideas, principles, and instruments that may be effectively used in the field of Financial Management. Nevertheless, in the absence of strong self-discipline, the application of knowledge may prove to be ineffective. Self-control enables people or organizations to consistently and systematically use their financial knowledge (Ismael & Oba, 2020). Acquiring knowledge in Finance provides a strong basis for making logical and informed financial choices. Nevertheless, making sound financial choices requires exercising self-discipline to resist temptations and the want to engage in needless risks or hasty spending. According to Ayedh et al. (2021), people or organizations that possess strong self-control can thoroughly evaluate financial choices and make more prudent selections when it comes to managing their resources.

According to Freers (2020), effective mosque financial management requires a combination of financial expertise and adept financial management skills, which must be underpinned by robust self-discipline. Mosque administrators and

congregations must possess a comprehensive understanding of Islamic finance, the principles of efficient financial administration, and the capacity to apply self-restraint while handling mosque revenues and finances. In addition, Islamiah and Qomar (2021) elucidated that possessing strong self-discipline is crucial for maintaining the honesty and openness of the mosque's financial administration, hence fostering sustained financial prosperity. The research proposes a hypothesis:

H₃: Self-control strengthens the influence of financial knowledge and financial management

Financial Attitudes and Financial Management with Moderated Self-Control

A good financial attitude encompasses a conscious understanding, convictions, and constructive actions about money. This encompasses the practice of saving, judiciously managing debt, meticulous financial planning, and a proactive approach to total financial administration. Exhibiting robust self-discipline enables an individual to sustain a favorable financial mindset, steer clear of detrimental temptations, and remain dedicated to enduring financial objectives (May 2020). Self-discipline is crucial in strategizing and attaining financial objectives. By exercising strong self-discipline, both people and businesses may construct practical financial strategies, adhere to a pre-established budget, and steer clear of any allurements that may hinder the attainment of financial objectives. Exercising restraint in superfluous expenditures or reallocating cash towards more significant objectives contributes to the attainment of enduring financial aspirations (Haynes, 2022).

Mora et al. (2020) suggest that effective administration of mosque finances requires mosque administrators and congregations to possess a favorable financial mindset, adhere to sound financial management principles, and exercise self-restraint in handling mosque revenues. Boufatah (2021) asserts that possessing strong self-control is crucial for maintaining the integrity and transparency of financial administration inside a mosque, as well as efficiently attaining its financial objectives. The research proposes a hypothesis:

H₄: Self-control strengthens the positive influence of financial attitudes and financial management

Methods

This research uses a quantitative methodology and a moderation technique to examine factors that might enhance or diminish the direct association between the independent and dependent variables, hence influencing the nature or orientation

of the connection between these variables (Sugiyono, 2017). Three factors are involved in this context: the independent variables, namely financial knowledge and financial attitude, and the moderating variable, which is the amount of one's self-control. The dependent variable is specifically financial management. Primary data is obtained via direct interaction with study participants and then used. The study started in January 2022 and concluded in April 2023. Data was gathered from respondents in 15 districts in Lampung Province using a random sampling approach, which ensured that every member of the community had an equal chance of being picked for the sample. The purpose of the data collection was to manage mosque funding. The sample size consists of 500 respondents involved in mosque fund administration, ensuring equal chances for every member of the public to be picked (Purwanto, 2019). Google Forms is used for data gathering, while a Likert Scale is employed to assess indications.

Table 1. Variable Operational Definitions

No.	Variable	Indicator	Scale
1.	Financial Knowledge (X1)	Financial Literacy Related to Investment	Likert
		Knowledge of Financial Planning	
		Management of Social Funds	
2.	Financial Attitude (X2)	Digital Financial Literacy	Likert
		Transparency	
		Accountability	
		Priority Use of Funds	
		Financial Sustainability	
3.	Self Control (Z)	Wise Spending	Likert
		Monitoring and Control	
		Financial Savings and Reserves	
4.	Financial Management (Y)	Budget plan	Likert
		Income and Expense Tracking	
		Cash Management	
		Financial statements	
		Revenue Source Development	

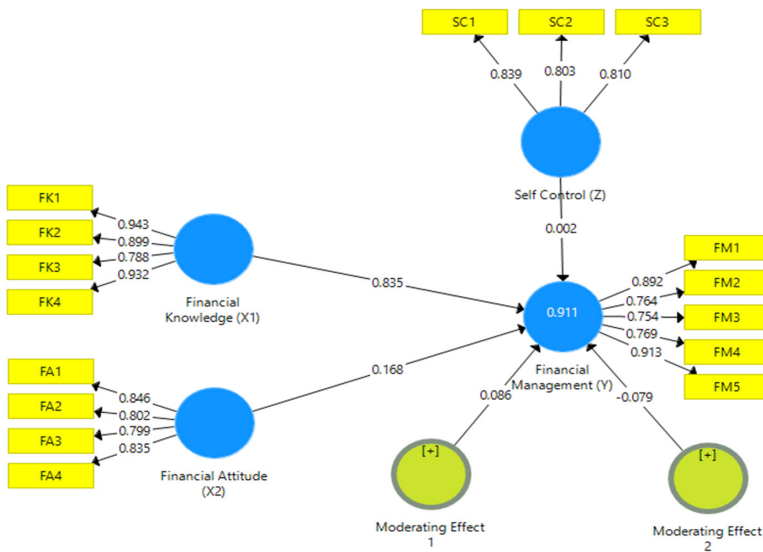
This research used the statistical program SmartPLS 3.0 for data analysis. The statistical results were obtained after doing the outer and inner model tests on the processed data. The validity test in instrumentation involves comparing the loading factors of latent variables using a convergent validity measuring instrument. The data is considered valid if the resultant number of results is more than 0.70 (Hamid, 2019). The reliability assessment was conducted by examining Cronbach's Alpha value and

the Composite reliability score, with a threshold for data validity set at a minimum of 0.70. Both of these approaches need a data validity threshold above 0.70. When evaluating an internal model, the R-squared values are examined to ascertain the adequacy of the model's fit. During hypothesis testing, we examine the p-value and t-statistics, along with the moderation test, which assesses whether the moderating variable (Z) in the research may enhance or diminish the direct association between the independent variables and the dependent variable (Hendriyadi, 2019).

Results and Discussion

Crucial validity tests are conducted to ascertain the accuracy, consistency, and reliability of the measuring equipment or instruments used in research or measurements. A test of internal validity was done to assess the accuracy of the concept in route analysis. Ensuring the validity of a test involves properly and consistently measuring the target variables using appropriate measurement methods or equipment. Measuring tools or instruments must possess documented evidence of their validity. This implies that the instrument is capable of assessing the desired concept and delivering precise outcomes. Researchers may enhance the validity of their measuring instruments by carefully considering these factors, hence increasing the reliability and relevance of their study or measurement outcomes.

Figure 1. Measurement Model Test Results



Source: Data Processing Results, 2023

Within the scope of this inquiry, conducting validity tests to verify that the questionnaire questions include pertinent indications is a crucial aim. The discriminant validity test is conducted by using reflexive indicators and doing cross-loading checks for each variable. Cross-loading refers to the capacity of each indicator to differentiate certain model variables from other model variables. The loading matrix is evaluated to identify indicators that do not align with the expected construction.

Table 2. Validity Test Results

Variable	Indicator	Loading Value	Information
Financial Knowledge (X1)	FK. 1	0.943	Valid
	FK. 2	0.899	Valid
	FK. 3	0.788	Valid
	FK. 4	0.932	Valid
Financial Attitudes (X2)	FA. 1	0.846	Valid
	FA. 2	0.802	Valid
	FA. 3	0.799	Valid
	FA. 4	0.835	Valid
Self Control (Z)	SC. 1	0.839	Valid
	SC. 2	0.803	Valid
	SC. 3	0.810	Valid
Financial Management (Y)	FM. 1	0.892	Valid
	FM. 2	0.764	Valid
	FM. 3	0.754	Valid
	FM. 4	0.769	Valid
	FM. 5	0.913	Valid

Source: Data Processing Results, 2023

The validity test findings are shown in Table 2. It is evident that each variable, namely financial knowledge (X1), financial attitude (X2), self-control (Z), and financial management (Y), exhibit indications with values above 0.70. Consequently, all the material is deemed authentic, and integrating it into this inquiry will be quite straightforward. The results indicate that respondents accurately comprehended the questions about each variable as intended, and

there were no instances of uncertainty among respondents about the content of the questionnaire.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Financial Knowledge (X1)	0.913	0.940
Financial Attitudes (X2)	0.839	0.892
Self Control (Z)	0.753	0.858
Financial Management (Y)	0.877	0.911
X1*Z	1.000	1.000
X2*Z	1.000	1.000

Source: Data Processing Results, 2023

The reliability test assesses the degree to which measuring devices or research tools consistently provide comparable results when used on the same topic or item. Through the implementation of reliability tests, researchers may ascertain that the instruments used provide consistent outcomes and do not exhibit arbitrary fluctuations. Reliability tests are conducted to confirm the accuracy of measurement findings acquired from research equipment or tools. High reliability implies that measurements are routinely made near the true or expected value, hence instilling trust in the interpretation of the findings. The reliability test findings shown in Table 3 indicate that the collected data is valid, with a reliability coefficient of 0.70. The findings provide empirical data indicating that the questionnaire exhibits high levels of consistency and reliability. Furthermore, the questions given in the questionnaire elicit very consistent responses. The questionnaire's consistency is very dependable and supported by empirical data.

Table 4. Structural Model Test Results

Hypothesis	Original Sample	T-Statistics	P-Value
Financial Knowledge (X1) -> Financial Management (Y)	2.168	3.985	0.000
Financial Attitudes (X2) -> Financial Management (Y)	2.835	3.174	0.001
Self Control (Z) -> Financial Management (Y)	2.086	4.110	0.002
X1*Z -> Financial Management (Y)	3.879	7.415	0.001
X2*Z -> Financial Management (Y)	2.716	4.918	0.000

Source: Data Processing Results, 2023

The structural model test results in Table 4 indicate that the construction of financial knowledge (X1) has an original sample coefficient of 2.168 when compared to financial management (Y). The t-statistic value is 3.985, which is above the critical value of 1.96. Additionally, the p-value is 0.000, which is below the significance level of 0.05. Therefore, it can be concluded that financial knowledge has a significant and strong effect on financial management.

The results indicate that the value factor of financial attitude (X2) has a sample coefficient of 2.835 when compared to financial management (Y). The t-statistic value is 3.174, which is above the critical value of 1.96. The p-value is 0.001, which is below the significance level of 0.05. Therefore, it can be concluded that financial attitude strongly influences financial management.

The results indicate that the self-control moderating variable (Z) strengthens the influence of financial knowledge on financial management. The coefficient for the interaction term X1*Z is 3.879, with a t-statistic of 7.415. The t-statistic value is above 1.96, indicating statistical significance. The p-value is 0.002, which is below the significance level of 0.05.

The results indicate that the self-control moderating variable (Z) strengthens the effect of financial attitude on financial management. The coefficient for the interaction term X2*Z is 2.716, with a t-statistic value of 4.918. The p-value is 0.000, which is below the significance level of 0.05.

Table 5. R-Square Value Test Results

Variable	R Square	Adjusted R Square
Financial Management (Y)	0.811	0.809

Source: Data Processing Results, 2023

The results of the test indicate that the variable r-square value in Table 5 yields a gain of 0.811, which is equivalent to 81.1%. This indicates that there is a correlation of 81.1% between the variables, implying a connection between the independent variable (X), the moderating variable (Z), and the dependent variable (Y). This analysis reveals that the variables financial knowledge (X1), financial attitude (X2), and self-control (Z) collectively account for 81.1% of the influence and enhancement on financial management (Y). The remaining 18.9% can be attributed to other variables not considered in this study.

Finance Knowledge and Financial Management.

The study's findings demonstrate a clear correlation between financial literacy and the administration of mosque finances in Lampung Province. The reason for this is because financial literacy encompasses comprehension of investment, which has a beneficial effect on the financial administration of mosque money. Mosque administrators who possess a strong understanding of financial literacy in terms of investing may make more informed judgments when it comes to allocating mosque assets for long-term investments. Investors can choose investment instruments that align with the mosque's aims and possess a comprehensive understanding of the investment's risks and possible rewards. This may facilitate the accumulation of cash for mosques and provide sustained support for mosque operations. Acquiring expertise in financial planning enables mosque administrators to effectively strategize and oversee financial matters. They can establish a comprehensive financial strategy for mosque money, taking into account operating requirements, maintenance expenses, and potential growth initiatives. This information also helps in identifying suitable financing sources and ensuring the mosque's financial equilibrium. Mosque money is often allocated towards philanthropic endeavors, including assisting those facing hardship and facilitating religious instruction. Mosque administrators may enhance their management of social money by acquiring financial expertise, enabling them to operate with more efficiency and effectiveness. They may verify that the monies used are by the intended social objectives and have a greater influence on local communities. In the age of digital technology, possessing digital financial literacy has become essential. Mosque administrators with a grasp of financial technology, including digital payments and online banking software, can streamline the management of mosque money. They can use digital platforms to gather contributions, oversee the recording of income and expenses, and ensure financial openness. Enhancing digital financial knowledge also aids in mitigating dangers associated with mosque finances. Therefore, a thorough understanding of financial matters that encompass these areas may provide a solid basis for the effective, transparent, and enduring administration of the monies allocated to the mosques in Lampung Province.

The conclusions of this study are supported by the capital structure theory proposed by Franco Modigliani and Merton Miller (1958), which posits that an organization's value is contingent upon its capacity to generate future cash flows and the corresponding risks involved. The link between the theory of capital structure and financial understanding of mosque financial management is in the discussion of financial risk and its impact on the value of a business or organization (Dzuljastri

Abdul Razak, Abdirahman Mousa Eldodo, 2020). Financial risk management is crucial in mosques for effectively managing mosque money and mitigating potential financial threats. Implementing efficient financial risk management strategies is crucial for preserving the financial stability of mosques and guaranteeing their uninterrupted operations (Visakh et al., 2021). The research findings corroborate the conclusions of Abdillah and Suprihatin's (2020) study, which emphasizes the crucial role of finance and financial management expertise in the administration of mosque finances. A strong understanding of finance is crucial for effectively managing the finances of a mosque. In addition to the rationale provided by Mahadi et al. (2021), possessing financial expertise enables mosque managers to efficiently handle mosque funds.

Financial Attitudes and Financial Management

The study's findings demonstrate that financial attitudes have a good impact on the management of mosque finances in Lampung Province. The analysis and discourse around financial attitudes have a favorable impact on the management of mosque finances in Lampung Province. The reason for this is that a financial mindset that places importance on openness entails that mosque administrators are dedicated to implementing transparent and honest financial management procedures. They have the responsibility of providing the mosque community and benefactors with transparent financial information. Transparency is crucial when it comes to mosque funding since it fosters community confidence in the collection and use of donations. Transparent mosque administrators would be more inclined to meticulously document each transaction and expenditure, so guaranteeing that donors are informed about the use of their donations. Mosque administrators with a financial mentality that prioritizes accountability demonstrate a sense of responsibility in handling mosque money. Their procedures for tracking cash are strong, and they conduct frequent financial audits while adhering to standard accounting rules. Accountability guarantees that each dollar of mosque finances is used for its designated purpose, and in case of inconsistencies, accountability may be unambiguously established. This also encourages mosque administrators to make prudent and accountable financial choices. Mosque administrators with a financial mindset that prioritizes budget allocation have a deep comprehension of the primary objectives and priorities in using mosque finances. They guarantee that the allocation of cash is prioritized based on critical requirements, such as the upkeep of mosques, social initiatives,

and religious instruction. This serves to avoid the squandering or allocation of cash for less significant uses. Through strategic prioritization, mosque finances may effectively allocate resources to assist community and religious endeavors. An emphasis on financial sustainability demonstrates an understanding of the significance of maintaining the mosque's long-term financial health. Mosque administrators who possess this mindset will endeavor to establish a viable financial strategy, ascertain reliable revenue streams, and cultivate financial reserves. This guarantees the sustained operation of the mosque, enabling it to provide services to the community in the long run, while avoiding indebtedness or significant financial difficulties. Hence, adopting a financial approach that encompasses transparency, accountability, prioritization of resource use, and financial sustainability may have a substantial influence on the administration of mosque finances in Lampung Province. This mindset establishes a solid basis for efficient, expert, and enduring financial administration, which ultimately benefits the mosque.

The study's conclusions are supported by Franco Modigliani and Merton Miller's (1958) theory of capital structure. This theory elucidates how companies or organizations can make informed decisions about their funding composition by taking into account factors that impact company value, cost of capital, and financial risk (Chemseddine, 2021). The relationship between capital structure theory and financial attitudes towards mosque financial management lies in the fact that the financial attitudes held by mosque administrators can impact their decisions regarding the capital structure or makeup of mosque funding. For instance, conservative financial attitudes may lead them to refrain from using debt and instead prioritize funding through donations. Furthermore, there were congregational gifts made by Masrizal, Huda, Harahap, Trianto, and Sabi'u in 2023. The study findings align with the conclusions presented by Ekaviana et al. (2021), indicating that a positive financial attitude inside the mosque, characterized by a recognition of the significance of responsible management, may have an impact on the overall financial management of the mosque. Furthermore, the research findings are reinforced by elucidations (Rizqi Anfanni Fahmi, Suyitno, 2023) that a positive financial disposition and the implementation of Islamic financial management principles in mosque financial administration will facilitate the establishment of a financially sound, transparent, and Islamic values environment.

Financial Knowledge and Financial Management Moderated Self-Control

The research findings provide empirical evidence that reinforces the impact of financial literacy on the management of mosque finances in Lampung Province. The reason for this is that possessing financial literacy in investing enables mosque administrators to make informed and astute investment choices. Nevertheless, self-discipline plays a crucial role in this issue. Mosque managers, by exercising robust self-discipline, may abstain from engaging in too-risky investments that might potentially jeopardize the financial health of the mosque. They will have the capacity to make financial choices that align with the mosque's long-term objectives without succumbing to the allure of rapid profits accompanied by substantial risks. Acquiring knowledge in financial planning facilitates the strategic distribution of finances and the efficient management of costs. Mosque administrators who possess robust self-discipline may diligently follow the devised financial plans, steer clear of unforeseen expenditures, and guarantee that mosque finances are allocated by the established priorities. Mosque administrators use self-control to prevent themselves from exceeding the predetermined budget. Exercising effective self-restraint is crucial while overseeing social funds such as zakat and charity. Administrators well-versed in the management of social funds can effectively prioritize the allocation of these monies to assist those who are in need. Exercising self-discipline prevents the misuse of social finances for uses that do not align with societal objectives. Mosque administrators may enhance their money management efficiency in the digital world via digital financial literacy. Exhibiting strong self-discipline may assist individuals in mitigating any financial vulnerabilities that may come from the use of financial technology. Moreover, exercising self-restraint may effectively mitigate the occurrence of wastefulness resulting from impulsive internet purchases. Exercising self-discipline helps prevent impulsive or extravagant expenditures. Mosque managers who possess sound financial acumen and exhibit robust self-discipline will be capable of making prudent expenditure choices. The mosque will assess immediate needs and provide cash based on its priorities. Self-discipline also has a part in overseeing and managing the mosque's daily expenditures. Efficient mosque administrators will maintain diligent oversight of spending, ensuring they remain within the specified budget. This contributes to maintaining the mosque's financial well-being. Exercising self-discipline is essential to saving and accumulating financial resources for the future of the mosque. The mosque managers will establish a strategy to designate a portion of the mosque's assets for savings and emergency reserves, demonstrating their disciplined approach. Exercising self-restraint is crucial to ensure the long-term

financial stability of the mosque. Therefore, self-control enhances the beneficial impact of financial education on the administration of mosque money in Lampung Province. Exercising self-discipline helps in preventing financial setbacks that may occur despite possessing sound financial knowledge, promoting more efficient and enduring financial stewardship.

The study's conclusions are supported by the Capital structure theory proposed by Franco Modigliani and Merton Miller (1958), which states that corporations or organizations strategically choose and combine different funding sources to support their operational and investment endeavors. The connection between capital structure theory and financial knowledge about the enhanced self-control of mosque financial management is that possessing strong self-control aids in maintaining adherence to financial principles and relevant rules (Ainol-Basirah & Siti-Nabiha, 2020). Exhibiting strong self-discipline may help mosque administrators make prudent judgments about the use of borrowed funds and reduce the financial risks involved in the capital structure. Mosque administrators may enhance their management of mosque finances by integrating financial expertise, self-discipline, and comprehension of capital structure theory (Puspita & Hasibuan, 2021). Ainun (2022) states that individuals will possess a profound comprehension of the many financing options accessible, choose a capital framework that aligns with the mosque's requirements, and uphold an open and accountable use of financial resources. The study findings corroborate the conclusions outlined by Freers (2020) on the importance of financial knowledge and effective financial management in mosque financial management. Furthermore, these findings emphasize the need to possess strong self-control in this domain. Furthermore, the study findings are reinforced by elucidations (Makrufah Hidayah Islamiah, Moh. Nurul Qomar, 2021) that possessing strong self-discipline would contribute to maintaining the honesty and openness of mosque financial administration and fostering sustained financial prosperity.

Financial Attitudes and Financial Management with Moderated Self-Control

The research findings provide empirical evidence that reinforces the impact of financial attitudes on the administration of mosque finances in Lampung Province. The reason for this is that a financial mindset that promotes openness in the administration of mosque money indicates that mosque administrators are dedicated to applying transparent and honest financial management methods. Nevertheless, self-discipline is equally necessary in this scenario. Mosque administrators must use

self-restraint to ensure they do not overlook or conceal financial information that may be unproductive or lacking in transparency. Self-discipline guarantees the honest presentation of financial facts, free from any personal biases or influences. Mosque administrators with a financial mentality that prioritizes accountability have a strong sense of responsibility in handling mosque money. Nevertheless, self-discipline is equally necessary in this scenario. Mosque administrators must exercise self-control, refrain from evading accountability, and refrain from attributing financial errors to others. Self-discipline guarantees that individuals consciously acknowledge errors and assume responsibility for rectifying them. Mosque administrators with a financial mindset that prioritizes money use have a deep comprehension of the primary objectives and priorities in allocating mosque finances. A high level of self-discipline is necessary to guarantee that mosque managers do not succumb to the temptation of diverting cash for less significant reasons or personal gain. Exercising self-discipline enables individuals to adhere to the established priorities for the betterment of the mosque and the society. An emphasis on financial sustainability demonstrates an understanding of the significance of maintaining the mosque's long-term financial health. Exercising self-restraint is necessary to prevent the overutilization of mosque money for activities or initiatives that may be financially unstable or pose a significant danger. Exercising self-discipline enables individuals to make financial choices that are in line with the mosque's objectives for financial sustainability. Exercising self-discipline is crucial for making sensible financial decisions. Mosque managers should exercise self-restraint and refrain from making impulsive or extravagant financial choices. Self-discipline enables individuals to carefully evaluate every proposed expense, guaranteeing its alignment with the mosque's financial resources and goals. Exercising self-discipline is necessary for effectively monitoring and regulating the mosque's daily spending to maintain a financially responsible approach. Mosque managers must exercise self-control, diligently attend to essential monitoring, and refrain from making impromptu expenditures. Exercising self-discipline guarantees that spending remains below manageable limits and aligns with financial objectives. Self-discipline also contributes to the accumulation and growth of financial reserves for the mosque's future. Mosque managers who possess strong self-discipline will adhere to the savings policy and resist the temptation to use mosque funds for non-essential purposes. Exercising self-restraint to sustain the financial health of the mosque is a crucial endeavor. Therefore, self-control enhances the beneficial impact of financial attitudes on the administration of mosque money in Lampung Province. Exercising self-discipline helps in maintaining honesty and uniformity in

the administration of mosque funds, promoting financial stability, and enhancing the quality of services provided to the Muslim community.

The study's conclusions are supported by the capital structure theory proposed by Franco Modigliani and Merton Miller in 1958. According to this theory, the optimum capital structure is the one that generates the most efficient capital, hence enhancing the value of the firm or organization. The correlation between capital structure theory and financial attitudes has enhanced the ability to exercise self-control in managing mosque finances. This theory may aid in the identification of suitable financial sources for financing mosque operations, including the construction or renovation of mosque buildings, the organization of social programs, or the support of religious activities (Suhairi et al., 2021). Implementing this approach will help mosques in maximizing their capital structure, which involves determining the ideal mix of debt and equity, to get the most advantageous financial outcomes and operational effectiveness. Maintaining a positive financial mindset is crucial for effective mosque financial management (Umar & Haron, 2021). Financial attitude encompasses a comprehensive comprehension of financial management, adeptly creating a suitable budget, effectively managing spending, and judiciously prioritizing the optimal use of cash. Within the realm of mosque financial management, possessing a commendable financial mindset will facilitate the strategic allocation of cash, mitigating unnecessary expenditures, and prioritizing crucial endeavors for the mosque community (Iskandar et al., 2021). The research findings corroborate the conclusions of Mora et al. (2020), which assert that when it comes to the self-control of mosque financial management, mosque administrators and congregations should possess a favorable financial mindset, embrace the tenets of effective financial management, and exercise restraint in overseeing mosque funds. Furthermore, Boufatah (2021) supports the study findings by asserting that possessing strong self-control aids in maintaining the honesty and openness of financial management inside the mosque, hence facilitating the successful attainment of its financial objectives.

Conclusion

The findings of this research suggest that possessing financial knowledge has a favorable effect on the management of mosque finances in Lampung Province. This is because financial knowledge encompasses comprehension of investment, which in turn has a beneficial impact on the financial management of mosque

funds. Mosque administrators who possess a strong understanding of financial literacy in investing may make more informed judgments when it comes to allocating mosque finances for long-term investments. The financial attitudes of individuals have a favorable impact on the administration of mosque money in Lampung Province. When individuals value openness in their financial approach, mosque administrators are more likely to demonstrate a strong commitment to conducting open and honest financial management procedures. The presence of the self-control variable enhances the impact of financial knowledge on the administration of mosque finances in Lampung Province. This is because having a strong understanding of financial literacy in terms of investments enables mosque administrators to make informed and intelligent choices about their investments. Nevertheless, self-discipline is a crucial determinant in this issue. Mosque administrators who possess robust self-discipline may abstain from engaging in too-risky investments that might potentially jeopardize the financial health of the mosque. The presence of self-control as a variable enhances the impact of financial attitudes on the management of mosque funds in Lampung Province. This is because a positive financial attitude, which promotes transparency in the handling of mosque funds, signifies the commitment of mosque administrators to conducting financial management practices that are both open and honest. Mosque administrators must use self-restraint to avoid disregarding or concealing financial facts that may be unproductive or lacking transparency. Self-discipline guarantees the objective and unbiased presentation of financial facts, free from any personal biases or influences.

The study's findings are anticipated to foster a favorable disposition towards transparency and accountability in mosques. This, in turn, will enhance public and societal confidence in mosques as financially responsible religious establishments. Additionally, the findings will aid the government in formulating policies and programs that promote financial well-being and enable individuals to effectively manage their finances. This study only examines three frameworks: financial knowledge, financial attitude, and self-control. It is recommended that future researchers include other frameworks or factors that might enhance the financial administration of mosque money. This study exclusively examines the financial management of mosque funds in Lampung Province. It is recommended that future researchers investigate and analyze the financial management of mosque funds in all provinces of Indonesia, as well as in Muslim countries abroad, particularly Malaysia and Brunei Darussalam.

References

- Ab. Muin, Z., Sapri, M., Sipan, I., & Abdullah Hashim, H. (2021). Investigation of Facilities Management Implementation Process for Malaysian State Mosque. *International Journal of Real Estate Studies*, 15(2), 103–113. <https://doi.org/10.11113/intrest.v15n2.15>
- Ab Shatar, W. N., Hanaysha, J. R., & Tahir, P. R. (2021). Determinants of cash waqf fund collection in Malaysian Islamic banking institutions: empirical insights from employees' perspectives. *ISRA International Journal of Islamic Finance*, 13(2), 177–193. <https://doi.org/10.1108/IJIF-06-2020-0126>
- Abdillah, J., & Suprihatin, E. (2020). Pengungkapan Akuntabilitas Dan Transparansi Masjid Dalam Penyusunan Laporan Keuangan Masjid Pada Masjid Al-Kautsar Riung Bandung. *Jurnal Ekonomi Dan Bisnis (JEBSIS)*, 2(1), 21–24.
- Abu, R., Atiqah, Z., Tanuri, M., Tarsik, N. F., Sheikh, S. K., Mutalib, A., Mohammed, S., Syed, A., & Alhady, A. (2022). Community Development : The Protagonist's Role of Ubudiah. *Al-Qanatir: International Journal of Islamic Studies*, 27(2).
- Ahmad, S., Lensink, R., & Mueller, A. (2023). Uptake, use, and impact of Islamic savings: Evidence from a field experiment in Pakistan. *Journal of Development Economics*, 163(March), 103098. <https://doi.org/10.1016/j.jdeveco.2023.103098>
- Ainol-Basirah, A. W., & Siti-Nabiha, A. K. (2020). The Roles of Islamic Social Finance in the Era of Post-COVID-19: Possible Prospects of Waqf Institutions for Economic Revival. *International Journal of Industrial Management*, 7(1), 1–8. <https://doi.org/10.15282/ijim.7.0.2020.5747>
- Ainun, R. N. (2022). Islamic Business in Indonesia, Malaysia, and United Kingdom (UK). *Jurnal Ecoment Global : Kajian Bisnis Dan Manajemen*, 7(1), 91–96.
- Akhmad Anwar Dani, Mudofir, M. M. (2023). Curriculum Integration In Leadership and Entrepreneurship Development For Mosque Manager Education. *Scaffolding: Jurnal Pendidikan Islam Dan Multikulturalisme*, 5(1), 290–309. <https://doi.org/10.37680/scaffolding.v5i1.2571>
- Anwar, M. (2023). An Islamic Ethnomethodology Approach to Examine Mosque Accounting Practices. *Invest Journal of Sharia & Economic Law*, 3(1), 22–40. <https://doi.org/10.21154/invest.v3i1.5511>

- Ardiansyah, H. (2022). Implementation of Management Functions in Activities of Al-Fairus Mosque Pekalongan. *ProBisnis : Jurnal Manajemen*, 13(2), 166–172.
- Arif, W., Haliah, Kusumawati, A., & Nirwana. (2022). Internalization of the Maqashid Sharia Concept in Realizing Accountability of Mosque Financial Statements. *Journal of Economics, Finance and Accounting Studies*, 4(4), 116–124. <https://doi.org/10.32996/jefas.2022.4.4.15>
- As-Salafiyah, A. (2020). Mosque Economics: A Meta-Analysis. *Journal of Islamic Economic Literatures*, 1(1). <https://doi.org/10.58968/jiel.v1i1.36>
- Asni, F., Mahamud, M. A., & Sulong, J. (2020). Socio-economics and management of Muslim cemetery waqf using istibdal and GIS method in Penang state. *Journal of Islamic Accounting and Business Research*, 11(7), 1343–1362. <https://doi.org/10.1108/JIABR-01-2019-0026>
- Asni, F., Mohammed Noor, A., & Hasbulah, M. H. (2023). Management of cash waqf fund generation through the implementation of istibdal in Kedah. *Qualitative Research in Financial Markets*, April. <https://doi.org/10.1108/QRFM-03-2022-0048>
- Asrori, A., Kiswanto, K., Fachrurrozie, F., & Amal, M. I. (2020). Development of Mosque Accounting Information Systems Based on Non-profit Entity Reporting Standards and Sharia Compliance: A Case Study at the X Great Mosque. *Jurnal Dinamika Akuntansi*, 12(1), 55–67. <https://doi.org/10.15294/jda.v12i1.23930>
- Astutik, W. (2020). Implementation of Islamic Values in Financial Management. *Journal Intellectual Sufism Research (JISR)*, 2(2), 34–37. <https://doi.org/10.52032/jisr.v2i2.71>
- Ayedh, M. M. A., Nazlia, N., & Jamil, B. (2021). The Impact of Internal Control System on the Accountability Practices in Waqf Institutions : Evidence from Al Rahma International Waqf. *Research Journal of Finance and Accounting*, 12(16), 34–42. <https://doi.org/10.7176/RJFA/12-16-04>
- Azila, R. (2021). Eco-Mosque: Overview, Potential and Challenges of Implementation in Malaysia. *Journal of Islam and the Contemporary World*, 14(2), 77–97.
- Azka Rayyani, Khairunnisa Abd Samad, H. H. (2023). The Role Of Financial Planning And Management For The Welfare Of The Peopole Trough The Mosque (Case Study Of Several Mosques In Medan City). *JHSS (Journal of Humanities and Social Studies)*, 07(01), 190–195.

- Bananuka, J., Mukyala, V., Tumwebaze, Z., Ssekakubo, J., Kasera, M., & Najjuma, M. S. (2020). The intention to adopt Islamic financing in emerging economies: evidence from Uganda. *Journal of Islamic Accounting and Business Research*, 11(3), 610–628. <https://doi.org/10.1108/JIABR-07-2017-0108>
- Boufatah, T. B. (2021). The Social and Solidarity Economy in Algeria: An Overview. *New Innovations in Economics, Business and Management Vol. 2*, 3(1), 129–140. <https://doi.org/10.9734/bpi/niebm/v2/2829e>
- Candra Nursari, S. R., & Linuwih, P. (2021). The Design of Management Information Systems At Jami Kautsar Mosque. *Jurnal TAM (Technology Acceptance Model)*, 12(1), 1. <https://doi.org/10.56327/jurnaltam.v12i1.989>
- Chemseddine, A. (2021). Munich Personal RePEc Archive Examining Awareness level of Islamic Finance among Customers of Banks in Algeria - Exploratory Study. *Munich Personal RePEc Archive (MPRA)*, 106634.
- Cucu Nurjamilah, H. N. (2021). Mosque as a Place To Build Moderate Community. *HIKMATUNA : Journal for Integrative Islamic Studies*, 7(2), 2503–3042.
- Dahlan, M., Bustami, M. R., Makmur, & Mas'ulah, S. (2021). The Islamic principle of *ḥifẓ al-nafs* (protection of life) and COVID-19 in Indonesia: A case study of nurul iman mosque of Bengkulu city. *Heliyon*, 7(7), e07541. <https://doi.org/10.1016/j.heliyon.2021.e07541>
- Deva Asmarita, Wagini, R. T. Y. (2022). Analysis of the Application of PSAK No.45 Concerning Financial Reporting of Non-Profit Organizations in Achieving Transparency and Accountability (Case Study of At-Taqwa Great Mosque, Miftahul Jannah Mosque, Annasuha Mosque, Baitul Atieq Mosque, and Bengk. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 2(45), 489–498.
- Dzuljastri Abdul Razak, Abdirahman Mousa Eldodo, A. O. A. (2020). the Practices of Islamic Social Finance in Sudan, Indonesia and Malaysia: Issues and Challenges. *International Journal Of Social Policy and Society*, 1(October), 1–24.
- Efiyanti, A. Y., Ali, M., & Amin, S. (2021). Institution reinforcement of mosque in social economic empowerment of small traders community. *Journal of Socioeconomics and Development*, 4(2), 189. <https://doi.org/10.31328/jsed.v4i2.2272>
- Ekaviana, D., Triyuwono, I., & Djamhuri, A. (2021). Mosque Transparency under Frame Qur'an Surah At Taubah Verse 18: Analysis at the Mosque of Jogokariyan. *Atestasi : Jurnal Ilmiah Akuntansi*, 4(1), 120–131. <https://doi.org/10.57178/atestasi.v4i1.173>

- Fahmi, F. A., & Qulub, A. S. (2020). Asset Management in Building the Independence of Mosques in Indonesia. *International Journal of Management*, 11(6), 1963–1970. <https://doi.org/10.34218/IJM.11.6.2020.180>
- Fahmi, R. A. (2022). Transformation of Mosque Management Through Islamic Social Enterprise Concept. *Journal of Islamic Economics Lariba*, 8, 157–178. <https://doi.org/10.20885/jielariba.vol8.iss1.art10>
- Fitria, Y., Diyanti, F., & Bone, H. (2022). Financial Management Accountability of Mosque in Covid-19 Pandemic: The Religious and Humanist Side Exploration. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 17(2), 234. <https://doi.org/10.24843/jiab.2022.v17.i02.p04>
- Freer, C. (2020). State religious authorities in rentier economies and the management of independent Islamism. *British Journal of Middle Eastern Studies*, 47(1), 42–61. <https://doi.org/10.1080/13530194.2020.1714213>
- Hadi, D. A., Bagja, H. N., Agustina, I. L., Arnan, S. G., Suryana, Ikram, S., & Apriliana, T. (2021). Implementation Of Accounting For Mosque In Some Mosque In Bandung Regency. *Review of International Geographical Education Online*, 11(6), 205–216. <https://doi.org/10.48047/rigeo.11.06.25>
- Hamid, Rahmad S. (2019). *Structural Equation Modeling (SEM) Berbasis Varian Konsep Dasar dan Aplikasi Program Smart PLS 3.2.8. dalam Riset Bisnis*. Inkubator Penulis Indonesia.
- Hamzah, N., Haji-Othman, Y., & Cheumar, M. (2023). A Fintech-Backed Effective Mosque-Funds Mobilization and Collection Framework in Uganda. *ITQAN: Journal of Islamic Economics, Management, and Finance*, 2(1), 42–48. <https://doi.org/10.57053/itqan.v2i1.15>
- Hanif, F., Athief, N., Purwantini, A. H., Rahim, H. A., Hakim, A., Abdul, H., & Flow, C. (2022). Cash Flow Analysis of Mosques in Surakarta Residence. *IQTISHODUNA: Jurnal Ekonomi Islam*, 11(148), 43–66.
- Harahap, R. D., Zainarti, Aulia, A., & Husni. (2020). The Influence Of Financial Management Practices, Internal Control System, Human Resources Competency And Information Technology On The Quality Of Mosque Financial Reports In Langsa City. *Journal of Management and Business Innovations*, 2(2), 13–21.
- Haynes, J. (2022). Religious and Economic Soft Power in Ghana-Turkey Relations. *Religions*, 13(11), 1–12. <https://doi.org/10.3390/rel13111030>
- Hendriyadi, S. (2019). *Structural Equation Modeling : CB-SEM dan PLS-SEM Aplikasi Lisrel dan Smart PLS*. Yogyakarta : Magistra Insania Press.

- Iffah Nur Hanifah, Anisa Yuri, Roful Wahyudi, A. A. R. (2020). Erhadap Manajemen Keuangan Masjid Di Analysis of Knowledge, Attitude, and Practice (Kap) on Mosque Financial Management in D. I . Yogyakarta. *Jurnal Ecoplan*, 3(1), 17–21.
- Ikhmal, F. M., Azman, K. K., & Rusdi, O. (2020). The Effectiveness Of E-Mosque Application Management During Covid-19 Pandemic: An Analysis Of Masjid Abdullah Fahim. *International Journal of Management*, 11(7), 1052–1060. <https://doi.org/10.34218/IJM.11.7.2020.093>
- Is'adi, M., Roziq, A., Miqdad, M., & Puspitasari, N. (2022). Variables Affecting Congregation's Trust and Mosque Organizational Performance. *Quality - Access to Success*, 23(186), 83–92. <https://doi.org/10.47750/QAS/23.186.11>
- Iskandar, A., Possumah, B. T., & Aqbar, K. (2021). Global Covid-19: What Islamic Economic and Finance Can Do? Indonesia Experience. *International Journal of Islamic Business Ethics*, 6(2), 119. <https://doi.org/10.30659/ijibe.6.2.119-134>
- Ismael, I. S., & Oba, A. A. (2020). Administration of Mosques and Appointment of Imams in Nigeria: Between Islamic Law, Customs, and State Law. *Islamabad Law Review*, 4(1/2), 12-0_8.
- Istan, M. (2022). Analysis of Mosque Financial Management in the Development of Mosque Funds in Indonesia. *International Journal of Multicultural and Multireligious Understanding*, 9(12), 316. <https://doi.org/10.18415/ijmmu.v9i12.4246>
- Jaffar, N., Mohd Faizal, S., Selamat, Z., & Alias, N. (2023). Muslim young adults' financial strain and financial stress during the COVID-19 pandemic: The moderating role of religiosity. *Heliyon*, 9(10), e21047. <https://doi.org/10.1016/j.heliyon.2023.e21047>
- Kader, H. (2021). Human well-being, morality, and the economy: an Islamic perspective. *Islamic Economic Studies*, 28(2), 102–123. <https://doi.org/10.1108/ies-07-2020-0026>
- Kargarkamvar, N. (2023). Investigating the Effect of Religious Orientation on Decision Making Approach of Financial Managers. *International Journal of Finance and Managerial Accounting*, 8(29), 117–132.
- Kawadza, H. (2022). Of pandemics, penury, and philanthropy in South Africa: lessons from Islamic humanism. *Revista de Gestao*, 29(4), 424–435. <https://doi.org/10.1108/REGE-12-2020-0145>

- Kepenek, B. S., Kepenek, E., & Bakır, İ. (2022). Trade and the Mosque: An Investigation of Commercial Activities and Mosques in Antalya with Spatial, Legal and Functional Recommendations. *Religions*, 13(10). <https://doi.org/10.3390/rel13100958>
- Kholmi, M. (2022). Are Accountability and Transparency Important in Mosque Financial Reporting? *Jurnal Akuntansi Multiparadigma*, 13(2), 309–325. <https://doi.org/10.21776/ub.jamal.2022.13.2.23>
- Laallam, A., Kassim, S., Engku Ali, E. R. A., & Saiti, B. (2020). Intellectual capital in non-profit organizations: lessons learnt for waqf institutions. *ISRA International Journal of Islamic Finance*, 12(1), 27–48. <https://doi.org/10.1108/IJIF-10-2018-0111>
- Lalu Supardin, Adia Adi Prabowo, D. L. I. (2023). Professional Mosque Management Through Application-Based Mosque Management. *Empowering Humanity*, 1(1), 62–68.
- Latief, D., Haliah, S., & Nirwana, S. (2021). Description of the Implementation of PSAK 45 and ISAK 35 in Mosque Financial Reporting Accounting. *SSRN Electronic Journal, Azwari 2018*. <https://doi.org/10.2139/ssrn.3743296>
- Mahadi, R., Sariman, N. K., & Chen Hiung, A. L. (2021). Examining Financial Controls Practices Among Religious Non-Profit Organisations: A Case Study of Malaysia. *Case Studies in Business and Management*, 8(2), 1. <https://doi.org/10.5296/csbm.v8i2.18115>
- Makrufah Hidayah Islamiah, Moh. Nurul Qomar, M. C. (2021). Model Of Mosque As Zakat Management Center. *At-Tijaroh: Jurnal Ilmu Manajemen Dan Bisnis Islam*, 7(1).
- Masrizal, M., Huda, N., Harahap, A., Trianto, B., & Sabi'u, T. T. (2023). Investigating the Determinants of Cash Waqf Intention: an Insight From Muslims in Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(1), 17–38. <https://doi.org/10.21098/jimf.v9i1.1607>
- Masruron, M. (2021). Manajemen Keuangan Dalam Meningkatkan Ekonomi Ummat Masjid Di Lombok Timur. *Alif Lam : Journal of Islamic Studies and Humanities*, 2(1), 70–81.
- May, S. (2020). Islamic Charitable Giving in the UK: A 'Radical' Economic Alternative? *New Political Economy*, 25(6), 913–925. <https://doi.org/10.1080/13563467.2019.1664445>
- Mokhtar, M. S. M., & Ahmad, F. A. (2020). Non-Profit Islamic Institutions and

- Quality Management Systems in Malaysia. *International Journal of Higher Education*, 10(3), 16. <https://doi.org/10.5430/ijhe.v10n3p16>
- Mora, Z., Setianingsih, D., & Bustami, B. (2020). The Effectiveness of Entrepreneurship Management on the Mosque Prosperity Agency in Langsa in the terms of Sharia. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 3(4), 2914–2925. <https://doi.org/10.33258/birci.v3i4.1311>
- Mu'is, A. M. (2020). The Masjid-Based Community Economic Empowerment. *Journal of Islamic Economics Perspectives*, 1(2), 50–60. <https://doi.org/10.35719/jiep.v1i2.17>
- Muhamad Rudi Wijaya, A. H. R. (2022). Mosques and Economic Empowerment of The Ummah. *Jurnal At-Taghyir*, 4(2), 317–332.
- Muhd Fauzi Bin Abd Rahman, Mursal Salam, S. N. S. Y. (2021). Governance of Resources, Processes, Outputs and Performance Measurement of Mosques based on Maqasid Al-Syariah. *Management and Accounting Review*, 20(2).
- Murtala, M., & Abioye, O. (2021). Do Roles Of Mosque Matter ? An Exploratory Study Of Roles Of Mosque And Donation In Nigeria. *International Journal of Innovative Research and Advanced Studies (IJIRAS)*, 8(2).
- Mutafarida, B., Imam Mawardi, A., Yasid, A., & Ghozali, M. L. (2021). How to increase social fund income during the COVID-19 pandemic in Indonesia? (A case study on the Great Mosque of Kediri City, East Java, Indonesia). *Management and Entrepreneurship: Trends of Development*, 3(17), 83–97. <https://doi.org/10.26661/2522-1566/2021-3/17-07>
- Nayeem Asif, Nangkula Utaberta, S. I. (2021). The Study on The Functional Aspects of Mosque Institution. *Journal of Islamic Architecture*, 6(4), 229–236. <https://doi.org/10.18860/jia.v6i4.11749>
- Nining Islamiyah, Siti Alawiah Siraj, A. Z. O. (2020). Internal Control Practices of Mosques in Java, Indonesia. *Jurnal Akuntansi Dan Keuangan Indonesia*, 17(1). <https://doi.org/10.21002/jaki.2020.05>
- Nuriyah, A., & Fakhri, U. N. (2022). Designing of digital-based Islamic social finance model through role of mosque. *Jurnal Ekonomi & Keuangan Islam*, 8(1), 77–93. <https://doi.org/10.20885/jeki.vol8.iss1.art6>
- Öcal, D. K. (2022). Mosques as Spaces of Everyday Geopolitical Tensions. *Geopolitics*, 27(2), 629–654. <https://doi.org/10.1080/14650045.2020.1820485>
- Othman, S. H. Bin, Imon, A. B. M., & Fahurruzi, M. F. (2020). The Study on

- The Development of Asnaf fisabilillah by The Islamic Religious Council of Malacca. *International Journal of Academic Research in Business and Social Sciences*, 10(2). <https://doi.org/10.6007/ijarbss/v10-i2/6929>
- Patra, E., Ramdani, S. H., & Rarasrespati, M. (2023). Increasing the Existence of Mosques as Centers of Modern Civilization Through the Approach of Economic Science. *International Journal of Multidisciplinary Research and Publications*, 5(9), 157–160.
- Pratiwi, D., Imam, U. I. N., & Padang, B. (2020). Accountability and Transparency of Fund Management of Baiturrahman Mosque in West Sumatra. *Journal of Critical Reviews*, 7(13), 1070–1074. <https://doi.org/10.31838/jcr.07.13.181>
- Purwanto, E. (2019). *Penelitian Kuantitatif*. Yogyakarta : Pustaka Pelajar.
- Putri, A., Puspita, R., & Hasibuan, S. (2021). Reformulasi Tata Kelola Keuangan Masjid Menuju Revolusi Masjid 4.0. *Wahana Islamika: Jurnal Studi Keislaman*, 7(2), 271–287.
- Rizki, I., & Zulaikha, S. (2022). The Role of Mosques in Community Economic Recovery During the Covid-19 Pandemic. *Jurnal Ekonomi Dan Bisnis Airlangga*, 32(1), 54–69. <https://doi.org/10.20473/jeba.v32i12022.54-69>
- Rizqi Anfanni Fahmi, Suyitno, E. R. (2023). Mosque-Based Economic Empowerment In The Malay World : Views of Ibnu Khaldun's Asabiyahand Malik Bennabi's Civilization Theories. *Al-Qalam : Jurnal Penelitian Agama Dan Sosial Budaya*, 29(1), 88–101.
- Rohmatul Faizah, Ririn Irmadariyani, A. B. S. (2022). Factors affecting the quality of mosque financial statements. *International Journal of Economy and Business*, 2(1), 57–64.
- Sa'i, M. (2023). Mosque Dualism: The Function of The Mosque As A Place Of Worship And The Function of The Mosque As A Place of Social- Islamic Educational Activities. *Edukasi Isl Ami: Jurnal Pendidikan Islam*, 12(01), 1153–1166. <https://doi.org/10.30868/ei.v12i01.4571>
- Sadiq, M., Mokhtar, M., & Ahmad, F. A. (2020). The Management System of The Mosque in Malaysia: A Narrative Review. *Journal of Islamic, Social, Economics and Development (JISED)*, 5(29), 80–90.
- Sharifah Norhafiza Syed Ibrahim, Hamidah Bani, Radziah Mahmud, Mohd Yassir Jaaffar, Salina Abdullah, & Mohd Tarmizi Ibrahim. (2021). Good Governance Practiced By The Malaysian Mosque Committees In Managing

- Mutual Benevolence: Member's Perception. *Journal of Fatwa Management and Research*, 26(2), 50–62. <https://doi.org/10.33102/jfatwa.vol26no2.400>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif Dan Kombinasi (Mixed Method)*. Bandung : Alfabeta.
- Suhairi, S., Abror, K., Alimuddin, A., & Wahab, O. H. (2021). Waqf Regulation: Potential and Social Problems of Mosque-Based Productive Waqf Management. *Jambe Law Journal*, 4(1), 69–92. <https://doi.org/10.22437/jlj.4.1.69-92>
- Sukmana, R. (2020). Critical assessment of Islamic endowment funds (Waqf) literature: lesson for government and future directions. *Heliyon*, 6(10), e05074. <https://doi.org/10.1016/j.heliyon.2020.e05074>
- Tamura, M., Kotani, H., Katsura, Y., & Okai, H. (2022). Mosque as a COVID-19 vaccination site in collaboration with a private clinic: A short report from Osaka, Japan. *Progress in Disaster Science*, 16(October), 100263. <https://doi.org/10.1016/j.pdisas.2022.100263>
- Thalib, M. A. (2023). Mosque capital accounting practices : A local wisdom perspective of Indonesia. *Journal of Islamic Finance and Accounting*, 6(1), 21–33. <https://doi.org/https/doi.org/10.22515/jifa.v6i1.6253>
- Umar, U. H., & Haron, M. H. (2021). Accounting for Waqf Institutions: Business, Not-for-Profit or Hybrid Entities? *International Journal of Islamic Economics and Finance (IJIEF)*, 4(2), 293–314. <https://doi.org/10.18196/ijief.v4i2.11734>
- Visakh, M. S., Santhosh, R., & Mohammed Roshan, C. K. (2021). Islamic Traditionalism in a Globalizing World: Sunni Muslim identity in Kerala, South India. *Modern Asian Studies*, 55(6), 2046–2087. <https://doi.org/10.1017/S0026749X20000347>
- Wahab, A., Arsyad, S., & Syahrani, R. (2021). Implementation of Sharia Economy as a Model of Community Empowerment Mosque-Based. *Indonesian Interdisciplinary Journal of Sharia Economics (IJISE)*, 4(1), 168–178. <https://doi.org/10.31538/ijise.v4i1.1426>
- Wan Zakaria, W. Z., Ilias, N., Wahab, N., & Wan Abdullah, W. Z. @ Z. (2020). A Preliminary Study on Financial Management Practices Among Kuala Nerus Mosques. *International Journal of Islamic Business*, 15(2), 35–47. <https://doi.org/10.32890/ijib2020.5.2.3>
- Yuda, T. K. (2020). The development of “Islamic welfare regime” in South East Asia: Drawing experiences from Brunei Darussalam, Malaysia and Indonesia.

International Journal of Sociology and Social Policy, 40(3–4), 220–235. <https://doi.org/10.1108/IJSSP-08-2018-0137>

Zauro, N. A., Saad, R. A. J., Ahmi, A., & Mohd Hussin, M. Y. (2020). Integration of Waqf towards enhancing financial inclusion and socio-economic justice in Nigeria. *International Journal of Ethics and Systems*, 36(4), 491–505. <https://doi.org/10.1108/IJOES-04-2020-0054>