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## **Financial Management of the Grand Mosque in Aceh from the Perspectives of the Sharia Economic Law**

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**Abstract:** This research was conducted in response to the phenomenon that many mosques in Aceh do not prepare financial reports in accordance with ISAK 35 (Interpretation of Financial Accounting Standards). Since 2019, the Financial Accounting Standards Board (DSAK) has replaced PSAK 45 and ratified ISAK 35 as the guideline for the presentation of financial statements of non-profit entities, which took effect in January 2020. This standard also applies to the financial reporting of mosques as non-profit institutions. At present, the accountability of mosque financial management in Aceh is generally limited to reports of cash receipts and disbursements, which constitute only a part of the cash flow statement. However, ISAK 35 stipulates that the financial statements of non-profit entities should consist of: (1) a Statement of Financial Position, (2) a Statement of Comprehensive Income, (3) a Statement of Changes in Net Assets, (4) a Statement of Cash Flows, and (5) Notes to the Financial Statements. Given the large number of mosques in Aceh and to avoid the time constraints of completing this research, this study focuses solely on the Grand Mosques managed by the regencies/cities in Aceh Province. The findings reveal that the financial reports of the Grand Mosques across the 23 regencies and cities in Aceh remain incomplete. First, the reports prepared and presented by mosque administrators are still limited to records of cash receipts and expenditures. Second, mosque management personnel generally lack sufficient knowledge of financial reporting practices and standards. Third, most mosque administrators and staff are elderly, which further constrains the implementation of proper financial reporting procedures. It is also important to emphasize that mosque financial management must be based on sharia-based financial and accounting principles so that the mosque is not only a center of worship but also an institution for economic, educational, and community empowerment.

**Keywords:** Standard, knowledge and age, mosque management, sharia economics

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**Abstrak:** Penelitian ini dilakukan dari fenomena yang menunjukkan bahwa banyak Masjid di Aceh yang tidak menyajikan Laporan Keuangan Masjid sesuai dengan ISAK 35 (Interpretasi Standar Akuntansi Keuangan). Sementara mulai tahun 2019 Dewan Standar Akuntansi Keuangan (DSAK) telah mengganti PSAK 45 dan mengesahkan ISAK 35 sebagai pedoman Penyajian Laporan Keuangan Entitas Berorientasi Non Profit yang mulai diberlakukan pada Januari 2020, termasuk penyajian Laporan Keuangan Non Laba pada Masjid. Saat ini pertanggungjawaban pengelolaan keuangan Masjid di Aceh umumnya hanya terbatas pada laporan penerimaan dan pengeluaran kas yang merupakan bagian dari laporan arus kas. Sementara Berdasarkan ISAK 35 menyatakan bahwa Laporan Keuangan Entitas Non Laba terdiri dari: 1) Laporan Posisi Keuangan, 2) Laporan Penghasilan Komprehensif, 3) Laporan Perubahan Aset Neto, 4) Laporan Arus Kas dan 5) Catatan Atas Laporan Keuangan (CaLK). Mengingat banyak jumlah Masjid yang ada, serta untuk menghindari tidak dapat diselesaikannya penelitian ini dengan waktu yang tersedia. Maka penelitian ini dikhususkan pada Masjid Agung saja yang dikelola oleh Kabupaten/Kota yang ada di Provinsi Aceh. Temuan hasil penelitian menunjukkan laporan keuangan Masjid Agung yang sajikan pengurus Masjid di 23 Kabupaten/Kota di Aceh; Pertama, laporan keuangan yang disusun dan disajikan oleh Pengurus Masjid masih terbatas hanya pada Laporan Penerimaan dan Pengeluaran Kas. Kedua, SDM pengelola masjid memiliki pengetahuan yang kurang terkait penyajian Laporan keuangan masjid, apalagi standar laporan keuangan masjid, Ketiga, pengelola dan pengurus masjid rata-rata sudah uzur. Penting juga ditegaskan bahwa pengelolaan keuangan masjid harus berdasarkan prinsip-prinsip keuangan dan akuntansi berbasis syariah agar masjid tidak hanya sebagai pusat ibadah tetapi juga sebagai lembaga pemberdayaan ekonomi, pendidikan, dan masyarakat.

**Kata Kunci:** Standar, pengetahuan dan umur, pengelolaan masjid, ekonomi syariah

## Introduction

The mosque represents the earliest institutional and social structure established by the Prophet Muhammad PBUH during the Medina period. As the foundational institution of Islamic society, the mosque occupies a strategic and multifaceted role in fostering the spiritual, educational, and social development of the Muslim community. It served not only as a place for congregational prayers but also as a center for social interaction, education, administration, and governance.<sup>1</sup> Within its premises, the Prophet and his companions performed

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<sup>1</sup>Mohamad Abdun Nasir, "Islam in Diaspora: Shari'a Law, Piety and Brotherhood at al-Farooq Mosque, Atlanta," *al-Jamiah: Journal of Islamic Law* 54, No. 1 (2016). Iskandar Usman,

prayers in congregation, engaged in teaching and learning activities, managed the Baitul Mal (the Prophet's treasury), received guests, mediated disputes, formulated strategic policies, and undertook various social and community-oriented initiatives.

The Acehnese society places profound importance on traditional values that are intrinsically aligned with Islamic principles. This interrelation between religion and culture is encapsulated in a widely known local maxim derived from a hadith metaphor cherished by the Acehnese people: "*Hukom ngon Adat lagee zat ngen sifeut*," meaning "Law and custom are like substance and attribute—inseparable." This expression reflects the inseparability of *adat* (customary law) and Islam in Acehnese life, wherein every customary practice is inherently imbued with Islamic values.<sup>2</sup> Given that Islam constitutes the predominant religion in the region, it is unsurprising that mosques are abundant throughout Aceh. The integration of Islam into the socio-cultural fabric of Acehnese society represents a distinctive characteristic of the province's historical and cultural development. According to demographic data, Muslims constitute approximately 5,211,888 of Aceh's total population of 5,288,885, accounting for 98.54 percent of its inhabitants.<sup>3</sup>

Consequently, mosques in Indonesia and Aceh function not only as places of worship but also as pivotal institutions for community empowerment, education, and social welfare.<sup>4</sup> In addition to mosques, smaller prayer facilities, commonly referred to as *mushalla*, *langgar*, or *surau* are also widespread. These facilities serve as venues for daily congregational prayers but are not used for Friday prayers. Hence, the presence of a mosque or *mushalla* in nearly every sub-district, residential area, and office complex across Aceh has become a defining feature of its religious landscape. According to the Regional Office of the Ministry of Religious Affairs of Aceh Province, there are 11,744 Muslim places of worship in Aceh, comprising 4,269 mosques and 7,475 *mushalla* distributed across all regencies and cities. Based on the Decree of the Director General of Islamic Community Guidance Number DJ.II/802 of 2014 concerning Mosque

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"Revitalizing the Role and Function of the Mosque as a Center for Da'wah Activities and Community Development," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 4, No. 1 (2020).

<sup>2</sup>Ajidar Matsyah, et.al., "Cultural Continuity and Legal Adaptation: The Evolution of Suluh In Aceh's Conflict Resolution System," *Juris (Jurnal Ilmiah Syariah)* 24, No. 1 (2025). Mursyid Djawas, et.al., "Harmonization of State, Custom, and Islamic Law in Aceh: Perspective of Legal Pluralism," *Hasanuddin Law Review* 10, No. 1 (2024).

<sup>3</sup>Dinas Registrasi Kependudukan Aceh (DRKA). *Profil Perkembangan Kependudukan Aceh Tahun 2020*. Juni 2020.

<sup>4</sup>ABD Karim Faiz, et.al., "Karen From Qibla Deviation to Social Cohesion: The Construction of Minority Fiqh at the Great Mosque of Makale, Tana Toraja," *Journal of Islamic Law* 6, No. 2 (2025). Waryani Fajar Riyanto, "Escaping Islamic Religious Noise: The Pros and Cons of the Use of Mosque Loudspeakers in Indonesia," *Ulumuna: Journal of Islamic Studies* 28, No. 1 (2024).

Management Development Standards, mosques are categorized according to their administrative level and function, including the Provincial Grand Mosque, Regency/City Grand Mosque, Sub-district Grand Mosque, Regional Jami Mosque, Historic Mosque, and Mosques located in public facilities.<sup>5</sup> As religious and social institutions, mosques also serve as entities responsible for financial management, accounting, and reporting. Their administrative and financial functions are essential to ensuring transparency, accountability, and the sustainable governance of religious assets in accordance with Islamic law and public expectations.<sup>6</sup>

As an accounting and financial reporting entity, the mosque manages community funds derived from alms (*zakat*), donations (*infaq*), and charitable contributions (*sadaqah*) from the congregation and broader society.<sup>7</sup> Accordingly, as a public religious institution, the mosque bears a moral and administrative obligation to ensure full accountability to its congregation for all activities and financial transactions. Mosque management is thus responsible for performing its functions in a professional, transparent, and Sharia-compliant manner. The fundamental functions of mosque management encompass three interrelated domains: *Idarah* (administration), *Ri'ayah* (maintenance), and *'Imarah* (prosperity or leadership). These functions are executed with consideration of the needs of the worshippers, thereby ensuring that all activities align with the principles of benefit (*maslahah*) and community welfare. Consequently, mosque administrators must engage in comprehensive planning, implement programs effectively and efficiently, organize activities appropriately, and ensure proper administration and evaluation. Accountability should be maintained through the systematic preparation of activity and financial reports, enabling transparent oversight of all mosque operations.

The presentation of mosque activity and financial reports must be both transparent and accountable, given that mosque financing primarily originates from congregational contributions. Therefore, the effectiveness and integrity of mosque financial management should be readily observable to the community. Honest, transparent, and purpose-driven financial management reflects adherence to Sharia principles and plays a pivotal role in supporting *da'wah* (Islamic outreach) and other religious activities. Upholding honesty, transparency, and responsibility fosters trust and strengthens the relationship between mosque

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<sup>5</sup> Badan Pusat Statistik Provinsi Aceh. Provinsi Aceh Dalam Angka 2024.

<sup>6</sup> Keputusan Direktur Jenderal Bimbingan Masyarakat Islam Nomor DJ.11/802 Tahun 2014 Tentang Standar Pembinaan Manajemen Masjid.

<sup>7</sup> Mahdi Syahbandir, et. al., "State and Islamic Law: A Study of Legal Politics on Zakat as a Tax Deduction in Aceh," *Ahkam: Jurnal Ilmu Syariah* 22 No. 1 (2022). Fauzan Samad, et.al., "Strategy of Community Economy Empowerment Through the Management of Waqf Assets at The Baitussalihin Mosque in Ulee Kareng, Banda Aceh City," *Jurnal Sosiologi Dialektika Sosial* 10, No. 1 (2024), p. 20-31.

administrators and the congregation. For the Muslim community, religious practices such as congregational prayer, *zakat*, *infaq*, and *sadaqah* are integral components of daily life. These acts of worship not only embody spiritual devotion but also serve as key sources of financial resources for mosque operations. Accordingly, the trust placed by Muslims in mosque authorities to manage *zakat*, *infaq*, and *sadaqah* funds necessitates effective financial administration grounded in transparency and accountability, demonstrated through accurate and reliable financial reporting.

Despite its importance, mosque financial accounting, an essential tool for ensuring accountability and transparency within religious institutions has received limited scholarly and practical attention. This research, therefore, holds distinctive value in examining mosque financial management practices as an embodiment of Sharia accounting principles. Properly prepared mosque activity and financial reports provide valuable information to all stakeholders involved in mosque-related economic and administrative decision-making.

Although mosques are non-profit entities, this does not exempt them from the obligation to account for the use of congregational funds. Transparency in financial reporting remains a fundamental requirement of good governance, even within religious institutions. The Indonesian Institute of Accountants (*Ikatan Akuntan Indonesia*, IAI) emphasizes this through *the Conceptual Framework for the Preparation and Presentation of Sharia Financial Statements (Kerangka Dasar Penyusunan dan Penyajian Laporan Keuangan Syariah or KDPPLK Syariah)*, which establishes the basic principles and concepts for preparing and presenting financial reports for Sharia-based transactions.

The KDPPLK Syariah identifies five core principles underlying Sharia transactions: (1) brotherhood (*ukhuwah*), (2) justice (*al-'adalah*), (3) benefit (*maslahah*), (4) balance (*tawazun*), and (5) universality (*syumuliyah*). Furthermore, mosque financial activities must conform to the ethical and legal guidelines prescribed in the Qur'an and Hadith. The Sharia Accounting Standards reiterate these same foundations, stipulating that Sharia-compliant transactions must: (1) be free from elements of *riba* (usury), (2) avoid injustice (*zulm*), (3) exclude *maysir* (gambling), (4) prevent *gharar* (uncertainty), and (5) prohibit any element deemed *haram* (unlawful).<sup>8</sup>

As non-profit organizations, mosques are subject to applicable regulations and accounting standards that require the preparation and reporting of cash flows derived from *zakat*, *infaq*, and *sadaqah* (charitable contributions). These financial reports serve as evidence of accountability for the management of mosque funds and provide transparency to donors and congregants who contribute financially to mosque activities. For donors and contributors, such

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<sup>8</sup> Ikatan Akuntan Indonesia. Pernyataan Standar Akuntansi Keuangan. 2021.

reports ensure that congregational funds are utilized efficiently, effectively, and in accordance with the intended purposes.

In the current context, religious organizations, including mosques, are increasingly expected to employ competent human resources in the management of their finances. The presence of skilled and knowledgeable personnel in mosque financial management is essential to ensure that services provided to the congregation align with community expectations. Moreover, competence in financial management enables accurate recording, reporting, and accountability for all funds received from donors, particularly those contributed by members of the congregation.

A Grand Mosque (*Masjid Raya*), as defined by regional policy, refers to a mosque located within a regency or city and officially designated as such by the respective local government. This designation is typically formalized through the issuance of a Grand Mosque certificate by the regency or city government. Administratively, Aceh Province is divided into 23 regencies and cities, each of which maintains a Grand Mosque, bringing the total number of Grand Mosques in the province to 23. Notably, the Grand Mosque of Southeast Aceh Regency holds the status of a Technical Implementation Unit (*Unit Pelaksana Teknis Daerah* – UPTD), signifying its additional administrative function within local governance. Given the substantial number of Grand Mosques across Aceh, the research categorizes them into three regional clusters: Regions I, II, and III to facilitate analysis and enhance the efficiency of research implementation while minimizing logistical costs.

Accordingly, an in-depth study of mosque financial management, particularly that of Grand Mosques, is both necessary and significant. The objective of this research is to map and analyze mosque financial management practices in alignment with accounting principles and Sharia economic law. The diversity in financial management practices among mosques, combined with the limited dissemination and understanding of non-profit accounting standards, has contributed to the incomplete preparation of mosque financial reports. Furthermore, many mosque administrators and managers are of advanced age, which poses additional challenges to the adoption of standardized financial reporting practices.

This study employs an empirical legal research approach analyzed through the lens of *Sharia* economic theory.<sup>9</sup> Data were collected using document analysis and semi-structured interviews. The selected research sites comprise Grand Mosques representing each designated region. Specifically, Region I include the regencies/cities of Banda Aceh, Pidie Jaya, North Aceh, Aceh Tamiang, Central

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<sup>9</sup>Hafas Furqani, *Metodologi Ekonomi Islam: Membangun Pradigma dan Format Keilmuan*, (Banda Aceh: Naskah Aceh, 2018). Azharsyah Ibrahim, *Metodologi Penelitian Ekonomi Dan Bisnis Islam*, Banda Aceh: Ar-Raniry Press, 2021.

Aceh, West Aceh, South Aceh, and Simeulue. Region II includes Aceh Besar, Bireuen, East Aceh, Southeast Aceh, Bener Meriah, Nagan Raya, and Sabang.<sup>10</sup>

### **The Urgency of Mosque Financial Management**

Professional and accountable financial management within mosques is both crucial and a fundamental requirement of contemporary times. The financial resources managed by mosques are derived primarily from community donations, as well as government assistance, particularly from provincial and regency/city administrations. Consequently, research on mosque financial management represents an important and relevant area of academic inquiry.

Several previous studies have examined various aspects of mosque financial management. Pradesyah et al. found that mosque financial management practices generally remain ineffective, as a significant portion of mosque funds continues to be allocated solely for operational expenses rather than for community empowerment initiatives. They emphasize that mosque funds should ideally be divided into two categories: productive and consumptive funds. Such a division enables more sustainable cash flow management and supports initiatives aimed at improving the economic welfare of the surrounding community.<sup>11</sup>

Similarly, Akmad et al. evaluated mosque administrators both those managing mosques located along major roads and those situated within residential areas and concluded that they have implemented relatively effective financial management practices and optimized their financial potential. However, they also observed that roadside mosques tend to have greater fundraising capacity due to higher accessibility and visitor frequency. To sustain mosque activities, administrators employ a variety of fundraising strategies, including the recitation and dedication of Al-Fatihah (as a form of charitable offering), door-to-door fundraising, and other community-based initiatives.<sup>12</sup>

In addition, Abast *et al.* concluded that mosque financial management practices have increasingly adopted Sharia accounting principles, thereby strengthening congregational trust and ensuring the appropriate use of funds in accordance with Islamic ethical standards. Nonetheless, challenges persist, particularly the congregation's limited understanding of financial transparency and reporting. These challenges highlight the need for targeted outreach and training programs to enhance awareness and capability among mosque administrators and congregants alike. Collectively, these studies underscore the vital role of Sharia-based accounting principles in promoting effective, transparent, and sustainable mosque financial management. The adoption of such

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<sup>10</sup>Surat Keputusan Kepala Badan Pengelolaan Keuangan Aceh Nomor: 053.02/ 036/2019

<sup>11</sup>Riyan Pradesyah, et.al., "Analisis Manajemen Keuangan Masjid Dalam Pengembangan Dana Masjid. *Misykat Al-Anwar: Jurnal Kajian Islam Dan Masyarakat* 4, No 2, (2021).

<sup>12</sup>Zaenul Akmad, et.al., "Praktik Manajemen Keuangan Masjid Dan Potensi Dana Masjid Akuntabilitas Pengelolaan Keuangan Masjid," *Jurnal Riset Akuntansi Aksioma* 19, No 1 (2020).

principles not only enhances accountability but also reinforces the mosque's role as a center for social and economic empowerment within the Muslim community.<sup>13</sup>

Fourth, Mahardika et al. explained that mosque financial management is intended to adhere to the core values of Sharia accounting principles, namely accountability, justice, and truth. These principles are closely aligned with the ethical qualities exemplified by the Prophet Muhammad: *sidiq* (honesty in preaching), *amanah* (trustworthiness), *tabligh* (communication of guidance), and *fathanah* (wisdom in decision-making). Despite this ethical alignment, the study found that actual accounting practices in mosques often fail to comply with established accounting standards for non-profit entities. This shortfall is largely attributed to the fact that many mosques financial managers lack formal financial or accounting training. In addition, mosque financial reports are frequently disseminated only orally before Friday prayers or displayed on wall magazines, limiting accessibility and transparency.<sup>14</sup>

Fifth, Mardianton et al. investigated the financial management accountability of the Al-Mashun Grand Mosque and the Medan Grand Mosque, finding that both institutions have not fully implemented standardized accountability practices. Neither mosque has written Standard Operating Procedures (SOPs); rather, the management of financial activities follows customary rules and traditions passed down from previous mosque administrations. While the Medan Grand Mosque's financial reports are audited by a public accountant every two months, the Al-Mashun Grand Mosque has never undergone an external audit, and the fairness of its financial reporting is assessed solely by the congregation. Despite some measures such as the separation of functions in cash disbursement and storage of mosque funds in bank accounts, there remains a pressing need for transparent financial management with easily accessible reports for congregants.<sup>15</sup>

From the findings of these and other studies, it is evident that mosque financial management practices in Indonesia have not yet fully aligned with Sharia accounting standards and formalized systems. Nevertheless, financial management operates according to established principles and standards. In essence, financial management sometimes referred to as managerial finance is a combination of management and accounting practices. It encompasses all

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<sup>13</sup>Oktaviani Prisilia Abast, et.al., "Pengelolaan Keuangan Masjid dalam Prinsip Akuntansi Syariah (Studi pada Masjid Darul Arqam Gorontalo)," *Jurnal Mahasiswa Akuntansi* 3, No. 4 (2025), p. 470-477.

<sup>14</sup>Muhammad Mahardika, et.al., "Akuntabilitas Dan Transparansi Pengelolaan Keuangan Masjid," *El-Muhasaba: Jurnal Akuntansi* 13, No. 2 (2022), p. 135-147.

<sup>15</sup>Mardianton, et.al., "Analisis Akuntabilitas dan Pengelolaan Keuangan Masjid Melalui Pendekatan Fenomenologi Studi Komparatif," *Al-Bank: Journal of Islamic Banking and Finance* 3, No. 1 (2023), p. 14.

organizational activities related to the acquisition, utilization, and oversight of funds in accordance with the entity's objectives.

In practical terms, financial management involves managing how to acquire assets, finance operations, and allocate resources to achieve organizational goals.<sup>16</sup> This conceptualization identifies three primary functions of financial management:

#### **a) Investment Decision**

Investment refers to the allocation of capital by an organization or company with the objective of generating future returns. Investments can take the form of real assets or financial assets. Real assets are tangible, physical resources that can be directly observed, such as inventory, buildings, land, and other infrastructure. In contrast, financial assets consist of securities, including stocks, bonds, and other financial instruments.<sup>17</sup> The effective management of these assets is critical for an organization, as they play a central role in supporting operational activities and achieving strategic objectives. Poor investment decisions can impede an organization's ability to meet its goals and generate expected returns.

Investment decisions involve determining which assets the organization will acquire, hold, or divest. Among the primary functions of financial management, investment decisions are particularly significant because they directly affect the organization's future profitability and cash flow. According to Jen Surya and Muhammad Iqbal, Return on Investment (ROI) measures an organization's ability to generate profit from invested capital, serving as a key indicator of the efficiency and effectiveness of investment decisions.<sup>18</sup>

#### **b) Financing Decision**

While investment decisions focus on the asset side of the balance sheet, financing decisions concern the liability and equity side, examining the sources of funds used to support organizational activities. According to Jen Surya and Muhammad Iqbal, financing decisions encompass several key aspects. First, they involve determining the sources of funds required to finance investments. These sources may include short-term debt (short-term liabilities), long-term debt (long-term liabilities), and equity (capital). Second, financing decisions require identifying the optimal balance between different sources of capital, commonly referred to as the optimal capital structure. The optimal capital structure represents the mix of long-term debt and equity that minimizes the organization's average

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<sup>16</sup>Jen Surya and Muhammad Iqbal Muhammad, *Manajemen Keuangan, Teori dan Aplikasi*, Aceh Besar: Sahifah, 2020, p. 4

<sup>17</sup> Jen Surya and Muhammad Iqbal Muhammad, *Manajemen Keuangan*, p. 5.

<sup>18</sup> Jen Surya dan Muhammad Iqbal Muhammad, *Manajemen Keuangan*, p. 5.

cost of capital. In practice, this entails deciding whether to use external funding through debt issuance, such as bonds, or internal funding through equity, such as issuing new shares, to ensure that the cost of capital is as low as possible. Errors in these financing decisions can lead to unnecessarily high costs, which may adversely affect the organization's financial efficiency and long-term sustainability.<sup>19</sup>

### **c) Asset Management Decisions**

In the context of management and decision-making, there is a well-known adage: "*It is easier to build than to maintain.*" This principle applies broadly to anyone who owns and manages assets. Once assets have been acquired through appropriate funding, they require effective and efficient management to ensure their optimal utilization. Jen Surya and Muhammad Iqbal note that financial managers, alongside other organizational managers, bear responsibility for overseeing various aspects of asset operations. Specifically, the allocation of funds for both the acquisition and utilization of assets falls under the purview of financial managers. This responsibility necessitates particular attention to the management of current assets, which typically require more active oversight, compared to fixed assets, which are relatively stable over time.<sup>20</sup>

## **Financial Reports in Islamic Finance**

The financial statements of an organization or institution represent the culmination of accounting activities, reflecting its financial position and operational results. Accounting is defined as the process of identifying, measuring, and communicating economic information or transactions, which are subsequently presented as financial statements when they are useful for decision-making. This definition illustrates that accounting functions as a systematic discipline for conveying information to stakeholders interested in organizational management, particularly in the domain of financial management. E. Kieso similarly asserts that financial reports serve as a tool for an entity to communicate its financial condition to both internal and external parties.<sup>21</sup>

According to the Indonesian Institute of Accountants (IAI), financial reports are prepared to serve several key functions and benefits for organizational management and other stakeholders:

- a) Understanding business conditions: Financial reports provide insights into the organization's current condition. If the records indicate losses, this may signal stagnation or decline, prompting management to make informed decisions regarding whether to continue operations or undertake corrective measures.

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<sup>19</sup>Jen Surya dan Muhammad Iqbal Muhammad, *Manajemen Keuangan*, p. 6

<sup>20</sup> Jen Surya dan Muhammad Iqbal Muhammad, *Manajemen Keuangan*, p. 6.

<sup>21</sup> Donald E. Keiso, et.al., *Akuntansi Intermediate*. Jakarta: Erlangga. 2008, p. 2.

- b) Basis for improvement: Financial reports serve as tools for evaluating organizational activities. By analyzing financial performance, management can identify problems, determine solutions, and implement corrective actions. This process enables organizations to learn from past mistakes and prevent recurrence.
- c) Corporate accountability: Financial statements provide evidence of business activities, serving as a form of accountability to investors, regulatory authorities, and other stakeholders. Detailed and accurate financial reporting fosters stakeholder trust and demonstrates sound management practices.<sup>22</sup>

Accounting serves to record, process, and report transaction data, typically in quantitative monetary terms. Jen Surya and Muhammad Iqbal define financial statements as a summary of an organization's financial condition at a specific point in time. The IAI similarly states that financial statements constitute a structured presentation of an entity's financial position and performance. These definitions underscore that financial statements are essential reports detailing the financial performance of an organization.<sup>23</sup> The IAI further notes that financial statements are an integral part of the broader financial reporting process".<sup>24</sup> A comprehensive set of financial statements generally includes a balance sheet, income statement, and a statement of changes in financial position. Jen Surya and Muhammad Iqbal expand this framework by categorizing financial statements into four primary types: the balance sheet, income statement, statement of changes in equity, and statement of cash flows. These statements collectively provide a systematic overview of an organization's financial health, enabling informed decision-making and accountability".<sup>25</sup>

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<sup>22</sup> Ikatan Akuntansi Indonesia. *Pernyataan Standar Akuntansi Keuangan No.45 Tentang Pelaporan Keuangan Entitas Nirlaba*. Jakarta: Ikatan Akuntansi Indonesia. 2012.

<sup>23</sup> Jen Surya and Muhammad Iqbal Muhammad, *Manajemen Keuangan, Teori dan Aplikasi*, Aceh Besar: Sahifah, 2020, p. 69.

<sup>24</sup> Ikatan Akuntansi Indonesia. *Pernyataan Standar Akuntansi Keuangan No. 45 Tentang Pelaporan Keuangan Entitas Nirlaba*. Jakarta: Ikatan Akuntansi Indonesia. 2012. p. 1.

<sup>25</sup> Ikatan Akuntansi Indonesia. *Pernyataan Standar Akuntansi Keuangan*, p. 2.

<sup>26</sup> Jen Surya dan Muhammad Iqbal Muhammad, *Manajemen Keuangan*, p. 69.

In general, the accounting cycle can be summarized in three main stages.

1. Recording and classification: Organizational transactions, along with their supporting evidence, are recorded in the general journal and subsequently posted to the general ledger according to the relevant account categories.
2. Adjustment: The recorded transaction data are then analyzed to determine whether adjustments are necessary. If so, the balances in the general ledger are revised accordingly. These adjustments may be made directly in the ledger or through entries to the trial balance.
3. Financial statement preparation: Finally, the adjusted balances in the general ledger are compiled and presented in the financial statements, including the balance sheet, income statement, statement of changes in equity, and cash flow statement.

Accounting serves to record, process, and report transaction data, typically in quantitative monetary terms. Jen Surya and Muhammad Iqbal define financial statements as a summary of an organization's financial condition at a specific point in time. The IAI similarly states that financial statements constitute a structured presentation of an entity's financial position and performance. These definitions underscore that financial statements are essential reports detailing the financial performance of an organization.

### **Principles of *Sharia* Financial Accounting**

The development of *Sharia* accounting in Indonesia represents a significant philosophical evolution, reflecting a movement toward values derived from the Qur'an and Hadith, and grounded in both theoretical and technical accounting thought. The concepts underlying the preparation and presentation of *Sharia* financial statements for users include the following: adalah; 1) The establishment of *Sharia* financial accounting standards to guide accounting practices; 2) The preparation of financial statements to address *Sharia* accounting issues not explicitly regulated by existing *Sharia* financial accounting standards; 3) The expression of auditors' opinions on whether financial statements have been prepared in accordance with generally accepted *Sharia* accounting principles; and; 4) The interpretation of information in financial statements by users, based on compliance with *Sharia* financial accounting standards.

*Sharia* financial reports provide distinct benefits for both internal and external stakeholders of the institutions that prepare them. Internal stakeholders include individuals directly involved in policy formulation and institutional management, such as organizational leaders, donors, and *Sharia* supervisory boards. External stakeholders, on the other hand, comprise parties not directly engaged in policy decisions, such as the public and governmental bodies. The development of *Sharia* accounting standards serves several key objectives: ensuring uniformity in the presentation of financial statements, minimizing bias among preparers, facilitating the work of auditors, enhancing comparability and

interpretability of financial reports, and simplifying the reporting process for users.

The foundations of *Sharia*-based accounting are firmly rooted in the Qur'an, particularly in Surah Al-Baqarah (2:282), which emphasizes the importance of accurate record-keeping and fairness in financial transactions:

O you who believe! When you contract a debt for a specified term, write it down. Let a scribe write it down in justice between you. No scribe should refuse to write as Allah has taught him, so let him write, and let the debtor dictate, and let him fear Allah, his Lord, and not diminish anything of it. If the debtor is of limited understanding or weak or unable to dictate, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men available, then a man and two women from those whom you accept as witnesses, so that if one of the women forgets, the other can remind her. And let not the witnesses refuse when they are called upon. And do not be weary of writing it, whether it is small or large, for its term. That is more just in the sight of Allah, more suitable for evidence, and more likely to prevent doubt—except when it is an immediate transaction which you conduct among yourselves. Then there is no blame upon you if you do not write it. And take witnesses when you conclude a contract of sale; and let neither scribe nor witness be harmed. If you do so, it is indeed a sin for you. And fear Allah, and Allah teaches you, and Allah is Knowing of all things.”

This verse establishes the ethical and procedural foundation for *Sharia* accounting, emphasizing integrity, transparency, and justice in financial documentation and reporting:<sup>27</sup>

- a. Principle of accountability: The principle of accountability is inherently connected to the concept of *trust (amanah)*. For Muslims, trust represents a sacred responsibility that originates from humanity's primordial covenant with God, even before birth. Human beings were created by God to serve as His *khalifah* (vicegerents) on earth, entrusted with the duty to uphold and fulfill divine mandates. Thus, the essence of the caliphate lies in the faithful execution of this trust, reflecting a deep sense of moral and spiritual accountability to God.
- b. Principle of justice: Surah Al-Baqarah, verse 282, when examined closely, encapsulates the principle of justice (*'adl*). Justice is not only a fundamental value within social and business ethics but also an intrinsic aspect of human nature. In the context of accounting, the concept of “justice” in this verse can be interpreted as the requirement that every transaction be recorded accurately and truthfully. Therefore,

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<sup>27</sup>Muhammad Mahardika, et.al., “Akuntabilitas Dan Transparansi Pengelolaan Keuangan Masjid,” *El-Muhasaba: Jurnal Akuntansi* 13, No. 2 (2022), p. 135-147

justice in Sharia-based accounting embodies two key dimensions. First, it is a moral principle grounded in honesty. Without honesty, the information presented in financial statements becomes misleading and can result in significant harm to society. Second, justice serves as a structural principle, functioning as a driving force for transforming and reconstructing modern accounting systems toward a more ethical and equitable framework that aligns with Sharia values.

- c. Principle of truth: The principle of truth is inseparable from the principle of justice. In the Qur'anic perspective, truth (*haqq*) is absolute and cannot coexist with falsehood (*batil*). In the realm of *Sharia* accounting, this principle demands that all financial information be presented truthfully and transparently, reflecting the real economic activities of an organization in accordance with divine guidance

Sharia accounting encompasses several objectives that guide its recording and reporting processes. First, *Hifzul Amwal* (the protection of wealth) represents a fundamental goal. The Qur'anic command to document transactions, as stated in Surah Al-Baqarah (2:282), serves as a means to safeguard assets and eliminate uncertainty or dispute. Second, the existence of proper financial records functions as essential evidence in the event of disagreement. In Islamic jurisprudence, the instruction to record financial transactions, including their distinguishing characteristics, ensures that when conflicts (*ikhhtilaf*) arise between transacting parties, such as a customer and a bank, these records can serve as valid proof before a judge. Third, *Sharia* accounting supports informed decision-making. Similar to conventional accounting, which aims to provide useful information for users' decision-making, *Sharia* accounting likewise seeks to facilitate sound decisions that align with Islamic ethical and legal principles. Fourth, *Sharia* accounting aims to determine business outcomes for *zakat* assessment. One of its primary purposes is to identify the results of trade or financial activities at the end of a given period, thereby enabling the accurate calculation of *zakat* obligations. Fifth, *Sharia* accounting assists in determining rewards and sanctions. By providing transparent financial information, it helps establish the amount of profit-sharing (*mudharabah* or *musharakah*) that should be distributed, or, when necessary, the sanctions to be imposed in accordance with *Sharia* principles.

### **Mosque Financial Report**

Mosques are public sector organizations classified as non-profit entities, operating by managing both their own resources and contributions voluntarily provided by the community. According to the Indonesian Mosque Council (DMI), mosques serve three primary functions. First, mosques function as places of worship (*madlah*) and, more broadly, as centers for communal religious activities (*ghairu madhlah*), provided that these activities adhere to *Sharia* principles. Second, mosques act as forums for community development, facilitated through

various facilities and infrastructure owned by the mosque itself. Third, mosques serve as hubs of communication and social cohesion within the community. However, research conducted by the Center for Religious Life Research and Development indicates that only a minority of mosques effectively fulfill all three functions. A significant number of mosques struggle to manage community resources efficiently, which is critical given the community's legitimate interest in ensuring that funds are allocated appropriately. Consequently, as non-profit organizations, mosques are obligated to maintain accountability and transparency, as their financial.<sup>28</sup>

Mosque administrators, commonly referred to as takmirs and treasurers, serve voluntarily, without compulsion. In practice, the management of mosque funds by takmirs often remains suboptimal, largely due to a limited understanding of financial allocation and oversight. Effective financial management is therefore essential to ensure that mosque resources are utilized efficiently.<sup>29</sup> Mosque funds are typically sourced from donations, charity boxes, zakat (alms), infaq (voluntary contributions), sadaqah (charity), and other forms of community support. Among these, mosque cash flow represents a significant component, necessitating sound governance and the preparation of annual financial reports.

According to the Statement of Accounting Standards (PSAK), mosques are categorized as non-profit organizations. Nonprofit financial reporting is specifically regulated under ISAK Number 35, which states: "The characteristics of nonprofit organizations differ from those of business entities. The primary distinction lies in the manner in which the organization acquires the resources necessary to conduct its operational activities. Nonprofit organizations obtain resources primarily through donations from members and other contributors, who do not expect financial compensation. Consequently, nonprofit organizations engage in transactions—such as the receipt of donations—that rarely or never occur in commercial enterprises."

In practice, nonprofit organizations often take diverse forms, which can make it challenging to distinguish them from traditional business organizations. In certain nonprofit entities, despite the absence of ownership, capital needs may be financed through debt, while operational needs are supported by revenue generated from services provided to the public. Consequently, the measurement of cash inflows in terms of amount, timing, and certainty becomes a critical performance indicator for users of the organization's financial statements, such as creditors and other funders. In these respects, nonprofit organizations share several characteristics with conventional business entities. Users of nonprofit

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<sup>28</sup> Desy Andikawati and Wahyu Agus Winarno. *Laporan Keuangan Lembaga Masjid (Studi Kasus Pada Lembaga Masjid Agung Anaz Mahfudz Dan Masjid Al-Huda Lumajang)*. Repository Universitas Negeri Jember. 2014.

<sup>29</sup> Desy Andikawati dan Wahyu Agus Winarno. *Laporan Keuangan Lembaga Masjid*.

financial statements have objectives similar to those of business organizations, primarily to assess the effectiveness of services provided and the organization's ability to sustain those services over time. Managers are responsible for overseeing these services and for demonstrating performance in fulfilling their managerial responsibilities. The organization's capacity to continue delivering services is communicated through the statement of financial position, which provides information on assets, liabilities, net assets, and the relationships among these elements.

The financial statements of nonprofit organizations typically comprise a statement of financial position, a statement of activities, a statement of cash flows, and notes to the financial statements. Unlike financial statements for business organizations, the primary purpose of nonprofit financial reporting is to provide relevant information to stakeholders such as donors, members, creditors, and other parties who contribute funds to the organization. These statements are designed to demonstrate accountability, transparency, and the organization's capacity to fulfill its mission effectively.

#### **a. Statement of Financial Position**

The primary purpose of the statement of financial position is to present comprehensive information about an organization's assets, liabilities, and net assets, as well as the interrelationships among these elements at a specific point in time. When analyzed together with accompanying notes and other financial statements, the statement enables members, donors, creditors, and other stakeholders to assess: 1) The organization's ability to continue delivering its services; and; 2) Its liquidity, financial flexibility, capacity to meet existing obligations, and potential need for external financing.

The statement of financial position provides a holistic view of the organization by reporting its total assets, liabilities, and net assets:

- 1) How these resources are utilized to carry out various programs or provide services,
- 2) The relationships among these transactions and events; and
- 3) The activity report provides information on how resources are utilized to implement various programs or deliver services. When used together with data disclosed in other financial statements, this information enables donors, members of the organization, creditors, and other stakeholders to assess the organization's performance over a specific period, Evaluate the effectiveness, competence, and continuity of the organization in providing its programs and services; and Review how management has fulfilled its responsibilities and performed its duties.

**b. Activity Reports**

The activity report encompasses all of an organization's activities as a whole and presents the changes in net assets over a specified period. These changes in net assets, as reported in the activity report, are reflected in the net assets or equity section of the statement of financial position. The primary purpose of the activity report is to provide information regarding:

- 1) The effects of transactions and other events that alter the amount and nature of net assets,
- 2) The relationships among transactions and other events, and how resources are utilized in implementing various programs or delivering services is presented in the activity reports. When used together with disclosures in other financial statements, this information enables donors, members of the organization, creditors, and other stakeholders to evaluate the organization's performance over a given period, and to examine how effectively management has fulfilled its responsibilities and performed its duties

**c. Cash Flow Report**

The primary purpose of the cash flow report is to provide information about cash receipts and disbursements over a specific period. The classification of cash inflows and outflows follows the format used in cash flow reports for for-profit organizations, with the addition of the following information:

- 1) Financing Activities: a) Cash receipts from donors restricted for long-term use; b) Cash receipts from donors and investment income restricted for the purchase, construction, or maintenance of fixed assets, or for the growth of endowments; c) Interest and dividends restricted for long-term use.
- 2) Disclosure of non-cash investing and financing activities: Donations of buildings or investment assets.

**Financial Report of the Grand Mosque in Aceh****1. Presentation of Financial Statements**

The research findings indicate that most components of the financial statements have not been fully presented. The only financial statement that has been partially presented, and not disaggregated by transaction type, is the Cash Flow Statement. According to ISAK No. 35, the Cash Flow Statement should include cash flows from Operating, Investing, and Financing activities. In practice, the Grand Mosque has primarily presented only the Cash Flow Statement from Operating Activities.

For the Taqwa Grand Mosque in Southeast Aceh, in addition to cash flows generated from mosque operations, the mosque also receives cash inflows from the Southeast Aceh Government's Regional Budget (APBD). To date, only the management of the At Taqwa Grand Mosque has provided Notes to the Financial

Statements. However, since the financial report is currently limited to the Cash Flow Statement prepared and presented by the mosque management, the accompanying Notes (CaLK) are restricted to detailing cash flows from operations and APBD revenue sources. When comparing the presentation of financial reports between Region I and Region II, Region II demonstrates better reporting practices, as it includes at least one mosque that has presented a CaLK Cash Flow Report.

**Table 1: Financial Report Research Results**

No	Regency /City	Grand Mosque	Availability of Financial Reports				
			Statement of Financial Position	Comprehensive Income Statement	Statement of Changes in Net Assets	Cash Flow Statement	CaLK
<b>Region I</b>							
1	Banda Aceh	Masjid Kupiah Meukutop	(×)	(×)	(×)	Available (partial)	(×)
2	Pidie Jaya	Masjid Agung Tgk. Chik Di Pante Geulima	(×)	(×)	(×)	Available (partial)	(×)
3	Aceh Utara	Masjid Agung Baturrahim Lhoksukon	(×)	(×)	(×)	Available (partial)	(×)
4	Aceh Tamiang	Masjid Agung Al-Muttaqin	(×)	(×)	(×)	Available (partial)	(×)
5	Aceh Tengah	Masjid Agung Ruhama	(×)	(×)	(×)	Available (partial)	(×)
6	Aceh Barat	Masjid Agung Baitul Makmur	(×)	(×)	(×)	Available (partial)	(×)
7	Aceh Selatan	Masjid Agung Istiqamah	(×)	(×)	(×)	Available (partial)	(×)
8	Simeulue	Masjid Agung Tgk. Khalilulah	(×)	(×)	(×)	Available (partial)	(×)
<b>Region II</b>							

9	Aceh Besar	Masjid Agung Al Munawarrah	(×)	(×)	(×)	Available (partial)	(×)
10	Bireun	Masjid Agung Sultan Jeumpa	(×)	(×)	(×)	Available (partial)	(×)
11	Aceh Timur	Masjid Agung Darusshalihin	(×)	(×)	(×)	Available (partial)	(×)
12	Aceh Tenggara	Masjid Agung At Taqwa	(×)	(×)	(×)	Available (partial)	(v)
13	Bener Meriah	Masjid Agung Babussalam	(×)	(×)	(×)	Available (partial)	(×)
14	Nagan Raya	Masjid Agung Baitul A'la	(×)	(×)	(×)	Available (partial)	(×)
15	Sabang	Masjid Agung Babussalam	(×)	(×)	(×)	Available (partial)	(×)

Source: Research Findings, 2024

## 2. Knowledge of Mosque Management Human Resources Regarding Financial Reports

The results of the questionnaire interviews indicate that mosque administrators, particularly financial managers, have limited knowledge regarding the preparation and presentation of mosque financial reports. The interviews revealed that current financial reporting is generally restricted to the Mosque Cash Receipts and Expenditures Report, even after an in-depth questionnaire. In addition, mosque financial managers are largely unfamiliar with Mosque Financial Reporting Standards. Regarding financial training, only nine mosque financial managers have attended such programs, and their understanding remains limited; they are even unfamiliar with ISAK 35 standards. Furthermore, when asked about their familiarity with and the presentation of Notes to the Financial Statements (CaLK), only 26% approximately four mosque administrators, reported that they are both familiar with and have presented CaLK.

**Table 2: Human Resources Related to Mosque Finance**

No	Questionnaires	Answer
1	Has the Mosque Management Submitted a Financial Report?	Yes, but limited to Cash Receipts and Expenditures.
2	Do the Mosque Financial Managers/Administrators know and have they ever presented a Financial Position Report?	Knowing, but never serving
3	Have the Mosque Financial Managers/Administrators ever attended Mosque financial training?	60% have, but don't really understand
4	Have the Mosque Financial Managers/Administrators ever attended Mosque financial training in accordance with ISAK 35?	Never
5	Do the Mosque Financial Managers/Administrators know and have they ever presented a Comprehensive Income Report?	No
6	Do the Mosque Financial Managers/Administrators know and have they ever presented a Report on Changes in Net Assets?	No
7	Do the Mosque Financial Managers/Administrators know and have they ever presented a Cash Flow Report?	There is, but it is not complete, only in the form of a BKU
8	Do the Mosque Financial Managers/Administrators know about and have they ever provided CaLK?	About 26%

Source: Research Findings, 2024

### 3. Age of Mosque Managers and Administrators

In addition, Muslims may continue to face challenges in various areas, including low educational quality, limited economic development, and insufficient mastery of science and technology compared with the global community. Questionnaire responses regarding the age of mosque managers revealed that 12 managers, or approximately 80%, were between 60 and 78 years old. Only 20%, representing three managers aged 40 to 59, were still relatively strong and capable of actively managing mosque operations.

Consequently, there is a concern that, in the future, mosques in Aceh may no longer function optimally as centers of worship, economic empowerment, and Islamic cultural activities. Such a decline in mosque functionality could marginalize the Muslim community and weaken Islamic brotherhood and unity.<sup>30</sup> Therefore, enhancing financial management based on *Sharia* accounting

<sup>30</sup>Iskandar Usman, Revitalizing the Role and Function of the Mosque.

principles is essential.<sup>31</sup> Mosques are not only places of worship but also serve as centers for social activities, education, economic empowerment, and broader community development. Effective financial management can help ensure that mosques continue to fulfill these critical roles.

## Conclusion

Based on the foregoing discussion, it can be concluded that the financial reports of Grand Mosques prepared by administrators across 15 regencies and cities in Aceh remain insufficient in meeting the standards for non-profit financial reporting. While reports of cash receipts and disbursements are provided, these are limited to the cash flow statement and do not encompass the full scope of required financial information. Mosque administrators generally lack sufficient knowledge regarding the proper presentation of mosque financial reports, and most are unfamiliar with their essential components and content, despite the fact that many have participated in mosque finance training. Furthermore, the majority of mosque administrators are elderly and no longer fully productive. Therefore, it is imperative that mosque financial management adopt Sharia-based financial and accounting principles to ensure that mosques fulfill their broader roles—not only as centers of worship but also as institutions for economic, educational, and community empowerment.

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<sup>31</sup>Fajar Sukma and Zulheldi Zulheldi, “Government Policies in Economic Empowerment of Muslim Communities in the Digital Economy Era,” *El-Mashlahah* 11, No. 2 (2021). Fitri Ana Siregar and Khairil Razali, “UMKM Participation in Halal Industry: The Legal Framework and Opportunities,” *Jurnal Ilmiah Islam Futura* 22, No. 1 (2022).

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