

Mosque Transformation for Community Economic Empowerment: Integrating Islamic Social Finance, Digitalization, and Pentahelix Collaboration

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<http://ejournal.iainmadura.ac.id/index.php/iqtishadia>
10.1905/iqtishadia.v12i2.22414

ARTICLE INFO

Keywords

Mosque, Economic Empowerment, Islamic Social Finance, Digitalization, Pentahelix

Article history

Received: 2 Aug 2025

Revised: 3 Nov 2025

Accepted: 2 Dec 2025

Available online: 22 Dec 2025

ABSTRACT

Mosques have a long-standing history as the center of Islamic civilization, including in economic activities. However, their strategic role has been reduced to mere places of ritual worship. This article aims to formulate an integrated conceptual model of economic empowerment based on mosques, incorporating Islamic social finance, digital transformation, and multi-stakeholder collaboration (pentahelix). The study employs a qualitative library research method with a conceptual analysis approach. Findings reveal that mosques hold great potential as centers of economic empowerment through the optimization of ZISWAF instruments, digital technologies such as fintech and mosque management applications, and synergy among academia, business, government, community, and media. Case studies from Jogokariyan Mosque, Al-Falah Mosque Seoul, and Bintaro Jaya Grand Mosque demonstrate the successful implementation of such models in various contexts. The article proposes financial, social, and technological evaluation indicators to assess model effectiveness. Consequently, mosques can emerge as adaptive beacons of economic empowerment in the digital era. Therefore, this study concludes that mosque-based economic empowerment can be strengthened by enhancing managerial and digital capacity of mosque administrators, increasing regulatory and institutional support, expanding academic involvement through empirical validation, and encouraging business and media participation to amplify sustainable socio-economic impact.

INTRODUCTION

Throughout the history of Islam, mosques have not only been places of ritual worship, but also centers of civilization that encompass social, political, educational, and economic functions. During the time of the Prophet Muhammad ﷺ, the Nabawi Mosque was the heart of the community's life, where strategic decisions, distribution of wealth, and community empowerment were carried out in an integrated manner.¹ However, the current reality shows that the function of mosques has narrowed, tending to be limited to religious activities alone, while their strategic potential in building economic independence for the community is still far from optimal.²

This situation becomes even more contrasting when we look at the increasingly complex economic challenges facing the Muslim community, ranging from social inequality and structural poverty to limited access to MSME financing. In fact, Indonesia has more than 650,000 mosques and a Muslim population of more than 87% of the total population³ which, if managed with a vision of empowerment, will become a tremendous socio-economic force. In these challenges, mosques actually have the opportunity to play a central role as beacons of economic empowerment for the community, guiding, illuminating, and driving welfare transformation based on Islamic values.

Islamic social finance with instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF) provides a strategic framework for reviving the economic function of mosques.⁴ Coupled with the acceleration of digitalization, mosques now have access to financial technology (fintech), crowdfunding platforms, and digital financial management applications that promote transparency and efficiency.⁵ Innovations such as the Hijrah Masjid application from Bank Muamalat and Menara Masjid from BAZNAS are examples of how technology can accelerate the transformation of the role of mosques.⁶

A number of previous studies have made important contributions to understanding the role of mosques as centers of economic empowerment for the community. Nurmaida (2024)⁷, In his dissertation, he examined strategies for economic empowerment of the community through the management of mosque funds at the Baitul Makmur Grand Mosque in Merangin Regency. He identified several concrete strategies, such as providing kiosks for traders, establishing mosque cooperatives, and providing entrepreneurship training that utilizes digital technology such as e-wallets and simple accounting applications. This study also

¹ Imron Mustofa, "Nalar Filosofis Sustainable Development Goals (SDGS) Dalam Tata Kelola Filantropi Islam Berbasis Masjid Di Surabaya," *Maliyah: Jurnal Hukum Bisnis Islam* 11, no. 1 (2021): 129–56.

² Mauliya Redyan Nurjannah, Dewi Eka Wulandari, and Latifur Rohmah, "Revitalization of Mosque Functions in Society Empowerment (Case Study of Suciati Saliman Mosque, Yogyakarta)," in *Proceeding International Conference on Accounting and Finance*, 2024, 1066–75.

³ Direktorat Jenderal Bimbingan Masyarakat Islam, "Simas - Sistem Informasi Masjid," 2025, <https://simas.kemenag.go.id/>.

⁴ Wira Syuhada et al., "Optimalisasi Bazar Masjid Sebagai Katalisator Pemberdayaan UMKM: Studi Kasus Di Perumahan Sukaraya Indah Bekasi," *Jurnal Ekonomi Syariah Pelita Bangsa* 9, no. 02 (2024): 446–59.

⁵ Aminah Nuriyah and Ulumuddin Nurul Fakhri, "Designing of Digital-Based Islamic Social Finance Model through Role of Mosque," *Jurnal Ekonomi & Keuangan Islam*, 2022, 77–93.

⁶ Muhammad Romadhona Kusuma, Muhammad Sholeh, and Noor Azis, "Digitalisasi BAZNAS Microfinance Masjid (BMM) Berbasis Technopreneurship Melalui Modul Microfinance Pada Aplikasi Menara Masjid," in *Jurnal Jawara Sistem Informasi*, vol. 2, 2025.

⁷ Dzulvia Nurmaida, "Analisis Strategi Pemberdayaan Ekonomi Ummat Melalui Pengelolaan Dana Masjid (Studi Kasus Pada Masjid Agung Baitul Makmur Di Kabupaten Merangin)" (Universitas Jambi, 2024).

highlights the need for regional policy support, such as the allocation of regional budget funds, as well as the importance of periodic evaluations by mosque administrators.

Napitupulu et al. (2024)⁸ Through a review of literature in reputable international journals, six main aspects of Islamic social finance governance were formulated, namely accountability, governance practices, performance, efficiency, Islamic accounting, and governance awareness. This study emphasizes the importance of governance as the foundation of trust in the management of mosque-based social funds. Meanwhile, Mutmainah et al. (2024)⁹ proposing a circular economy empowerment model based on mosques. They show that mosques can empower communities economically, socially, and environmentally, among other things by managing mosque waste, recycling wudu water for irrigation and fisheries, and establishing productive recycling programs.

Research of Yaman (2024)¹⁰ He emphasized the importance of Islamic microfinance as an instrument of mosque-based empowerment. He stressed that economic independence for congregations can be achieved through the establishment of Islamic cooperatives or microfinance institutions such as Baitul Maal wa Tamwil (BMT) that are integrated with mosque activities. Mardi (2024)¹¹ explaining the contribution of mosques in the socio-economic development of communities through educational activities, health services, micro-business training, cooperative management, and the efficient use of zakat funds. He emphasized the importance of a holistic approach so that mosques are not only spiritual institutions, but also centers of community development.

In the context of strengthening MSMEs, Rarasati & Priyadi (2024)¹² highlighting the role of the Zakat Institution (LAZ) at the Jogokariyan Mosque, which has successfully distributed zakat funds effectively to support micro businesses. This mosque is proof that with professional management, ZISWAF management can have a real socio-economic impact. Research by Basya & Syarifudin (2023)¹³ At Al-Bayyinah Mosque in Tuban, it was found that economic activities such as canteen management and the "One Pesantren One Product" program were already underway but were not yet optimal due to weaknesses in the management system. This shows the importance of strengthening the institutional capacity of mosques.

Fahmi & Zulhamdi (2023)¹⁴ introducing the concept of mosque-based Islamic Social Enterprises. They noted that most mosques already have business units such as hall or courtyard rentals, with initial capital coming from congregational donations. This model emphasizes the importance of professionalizing mosque businesses as a form of modern management transformation. Yuliasih (2021)¹⁵ offering strategies based on mapping the potential of congregations and the environment surrounding mosques, as well as strengthening networks between mosques. This strategy shows that economic empowerment must be tailored to local potential.

⁸ Napitupulu et al. (2024)

⁹ Mutmainah et al. (2024)

¹⁰ Yaman (2024)

¹¹ Mardi (2024)

¹² Rarasati & Priyadi (2024)

¹³ Basya & Syarifudin (2023)

¹⁴ Fahmi & Zulhamdi (2023)

¹⁵ Yuliasih (2021)

Fahmi (2018)¹⁶ studying the process of mosque-based economic empowerment in Yogyakarta. He outlined the steps starting from planning, socialization, selection of beneficiaries, implementation of empowerment (soft loans, cooperatives, marketing), to evaluation and spiritual guidance. The researcher emphasized that the indicators of success were not only financial aspects, but also an increase in the spirituality of the congregation.

However, previous studies reveal that there is no replicable and holistic model of mosque economic empowerment at the national level. Most studies are still local in nature, do not fully integrate a digital approach, and rarely involve multi-stakeholder synergies such as academics, business actors, government, communities, and the media in a single collaborative framework.^{17,18}

Historically, mosques have been centers of economic activity since the time of the Prophet Muhammad and his companions. When the Prophet Muhammad built mosques, both the first one in Quba and the one in Medina, they were not only intended as places of worship for Allah SWT. More than that, mosques were also used as a means of educating the people, as a means of communication between the people, and at the same time as a center for positive and productive community activities.¹⁹

The Prophet's Mosque in Medina served not only as a place of worship, but also as a center for administration, education, and economic activity. During the Prophet's lifetime and afterwards, the mosque was always the center of Muslim activity. The mosque is a place for teaching, discussing, and summarizing all the main points of Islamic life. Islamic life is detailed in three fields of religion, anthropology, and culture, or in Islamic terminology, namely worship, piety, and mu'amalah in a broad sense.²⁰

Verses from the Qur'an such as QS. At-Taubah: 18 and QS. Al-Baqarah: 125 indicate that mosques have a multidimensional function, including as centers for the economic empowerment of the community. A mosque is not only a place of worship, but also a center for social, educational, and economic activities for Muslims. The word "mosque" comes from Arabic, meaning "place of prostration" or "place of prayer," which reflects the main purpose of a mosque as a place to worship, especially to pray. However, in addition to being a place of worship, mosques also play an important role in empowering the Muslim community economically.²¹

Mosque-based economics is a method that can be used to achieve growth and prosperity for the community from an Islamic perspective.²² The main foundation of the mosque-based economic empowerment model lies in the optimization of Islamic social

¹⁶ Fahmi (2018)

¹⁷ Napitupulu et al., 2024

¹⁸ Rustam & Lubis, 2023

¹⁹ Ahmad Badrus Sholihin, "Pemberdayaan Ekonomi Umat Berbasis Masjid," 2019.

²⁰ Alek Saputra and Redian Mulyadita, "Reorientasi Peran Masjid Sebagai Penguatan Ekonomi Umat," *JISOSEPOL: Jurnal Ilmu Sosial Ekonomi Dan Politik* 3, no. 1 (2025): 204–12.

²¹ Muhammad Syafii Murad Daulay and Ayunda Fatmasari, "Manajemen Kesejahteraan Umat: Peran Masjid Sebagai Pusat Ekonomi Kerakyatan," *Jurnal Syiar-Syiar* 3, no. 2 (2023): 46–57.

²² Mustofa, "Nalar Filosofis Sustainable Development Goals (SDGS) Dalam Tata Kelola Filantropi Islam Berbasis Masjid Di Surabaya."

financial instruments, which include Zakat, Infaq, Sedekah, and Wakaf (ZISWAF).²³ Each instrument has a different function, but the goal is welfare and sustainable development.²⁴

Islamic social finance plays a strategic role in creating fair wealth redistribution based on the principle of economic solidarity (*adl wa ihsan*).²⁵ The concepts of zakat, infaq, sadaqah, and waqf are Islamic economic instruments aimed at wealth redistribution and reducing social inequality. Thus, this system strongly supports inclusive economic development.²⁶ Islamic philanthropy has become a tool for redistributing resources and strengthening social solidarity, both individually and institutionally. With effective management, Islamic philanthropy is expected not only to alleviate poverty, but also to promote equitable and sustainable community development.²⁷

Data shows that ZISWAF fund collection grew by an average of 34% per year during the 2002-2019 period, reaching IDR 10.2 trillion in 2019 and increasing to IDR 12.7 trillion in 2020.²⁸ The implementation of ZISWAF in the context of mosques creates a sustainable financial ecosystem, where the funds collected can be allocated to support the financing of micro, small, and medium enterprises (MSMEs)²⁹, scholarship program³⁰, as well as the development of public facilities.³¹ Research shows that mosques that optimally implement the Islamic social finance model are able to increase MSME turnover by up to 40% and significantly expand their marketing networks.³²

A number of empirical studies have proven that mosques can have a real impact on economic empowerment. The Jogokariyan Mosque has successfully distributed zakat effectively to MSMEs by strengthening mosque-based Zakat Institutions.³³ The Al-Bayyinah Mosque in Tuban has developed mosque-based business units such as a canteen and the One Pesantren One Product program, despite still facing institutional challenges.³⁴ Meanwhile,

²³ Nazwa Kaka Aulia et al., "PENGARUH ZAKAT, INFAK, SEDEKAH, DAN WAKAF (ZISWAF) TERHADAP POLA KONSUMSI DAN INVESTASI MASYARAKAT," *Musyitari: Jurnal Manajemen, Akuntansi, Dan Ekonomi* 19, no. 4 (2025): 141–50.

²⁴ Lisa Yuni Lestari, Muhamad Aqim Adlan, and Muhammad Aswad, "Islamic Sosial Finance Untuk Mencapai Pembangunan Berkelanjutan Melalui Instrumen Ziswaf Ditinjau Dari Pemikiran Abu Ubaid," *Wacana Equilibrium (Jurnal Pemikiran Penelitian Ekonomi)* 13, no. 01 (2025): 55–65.

²⁵ Zafar Ali et al., "The Role of Islamic Values in Promoting Social Justice and Community Welfare," *International Research Journal of Management and Social Sciences* 5, no. 1 (2024): 575–85.

²⁶ S E Hasanuddin et al., "HUKUM EKONOMI SYARIAH: FONDASI, PRINSIP, DAN IMPLEMENTASI," n.d.

²⁷ Rini Novita Sari and Surya Sukti, "Praktik Etika Ekonomi Islam Dalam Lembaga Filantropi Islam," *PENG: Jurnal Ekonomi Dan Manajemen* 2, no. 1b (2025): 1762–70.

²⁸ "Sistem Penjaminan Keuangan Sosial Islam," 2021.

²⁹ Lili Puspita Sari et al., "Designing Ziswaf-Based Financing Model for Enhancing Micro, Small, and Medium Enterprises," *Journal of Islamic Economics and Finance Studies* 4, no. 2 (2023): 278–93.

³⁰ Neneng Nurhasanah et al., "Complete Model of Mosque-Based ZISWAF Sustainable Management," *KnE Social Sciences*, 2024, 436–52.

³¹ Fauzan Fauzan et al., "Integration of Islamic Social Finance for Sustainable Economic Development in the Rural Areas of Situbondo Regency, East Java, Indonesia," *Journal of Islamic Economics Perspectives* 7, no. 1 (2025): 98–109.

³² Syuhada et al., "Optimalisasi Bazar Masjid Sebagai Katalisator Pemberdayaan UMKM: Studi Kasus Di Perumahan Sukaraya Indah Bekasi."

³³ Rarasati and Priyadi, "Empowering MSMEs: The Role of Mosques in Community Economic Development."

³⁴ Basya and Syarifudin, "Optimalisasi Peran Masjid Dalam Pembangunan Sosial Ekonomi Jamaah:(Studi Kasus Masjid Al Bayyinah Jenu Tuban)."

digital innovations such as the Hijrah Masjid and BAZNAS Microfinance Masjid (BMM) applications demonstrate that technology can improve transparency, Islamic financial literacy, and access to mosque-based capital.³⁵ However, these initiatives are still partial, localized, and not yet integrated into a systematic and measurable national framework. This can be seen in the following comparison table:

Table 1.
Economic Empowerment Innovation by Mosques

Mosque/Object	Economic Intervention	Obstacles	Replication Opportunities
Jogokariyan	Distribution of productive zakat	Limited management	High success rate
Al-Bayyinah Tuban	Mosque business unit	Weak management system	Training and digitization are needed
BMM Nasional	Microfinance fintech	Program scalability	Can be integrated with the mosque's ZISWAF

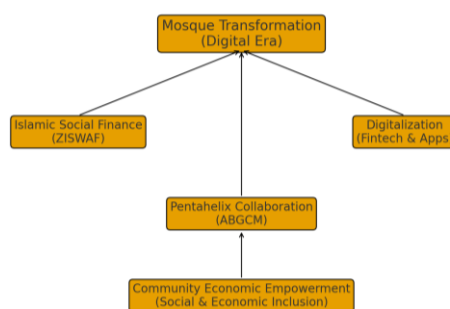
Source: Adapted from previous research

Although many studies discuss mosque-based economic empowerment, the majority still focus on separate aspects such as financial management, MSMEs, or digitization without integrating the five multi-stakeholder actors as defined in the Pentahelix model. No conceptual model has yet been found that is 1) Holistic, combining ZISWAF, digitization, and multi-stakeholder collaboration, 2) Adaptive and replicable so that it can be applied in various mosque contexts, and 3) Has measurable performance indicators, especially in the financial, socio-economic, and technological aspects. Therefore, this study offers a model that bridges the gap between the still-partial mosque economic literature and the need for an integrated economic empowerment ecosystem for the community in the digital era.

Based on this background, this article seeks to answer the main question How can we develop and evaluate an integrated mosque-based economic empowerment model that is adaptive to the challenges of the digital age? This article contributes to the literature on mosque-based economic empowerment by developing a new conceptual model that integrates Islamic Social Finance, mosque digital transformation, and Pentahelix-based multi-stakeholder collaboration into a holistic, applicable, and replicable synthesis framework for the Indonesian context using the conceptual model shown in the figure below.

Figure 1.

Conceptual Model of Mosque-based Economic Empowerment



Source: Compiled from various sources

³⁵ Kusuma, Sholeh, and Azis, "Digitalisasi BAZNAS Microfinance Masjid (BMM) Berbasis Technopreneurship Melalui Modul Microfinance Pada Aplikasi Menara Masjid."

METHODS

This study uses a library research-based qualitative approach, which aims to explore, formulate, and develop a conceptual model of mosque-based economic empowerment for the community. This method was chosen because it is relevant in answering conceptual and theoretical questions regarding the integration of mosque functions, Islamic social finance, digital technology, and multi-stakeholder collaboration in building an inclusive and sustainable economic ecosystem for the community.

The approach used in this study is conceptual analysis, which is a process of processing and synthesizing ideas from various scientific literature to formulate a new framework and theoretical model. The analysis was conducted thematically and deductively on various primary and secondary sources, such as reputable scientific journals, dissertations, institutional reports (BAZNAS, KNEKS, DMI), government policy documents, and published practices of mosque-based economic empowerment.

The steps in this study include:

1. Identify and select literature relevant to the topics of economic empowerment of the community, mosques, Islamic social finance, mosque digitization, and multi-stakeholder collaboration models (Pentahelix).
2. Thematic categorization, which involves grouping literature findings into broad themes such as: the economic function of mosques, the ZISWAF model, technology integration, best practices case studies, and evaluation indicators..
3. Conceptual synthesis, carried out by integrating various ideas and findings to form a new interdisciplinary conceptual model..
4. Theoretical validation, through comparison with established theoretical frameworks, such as community empowerment theory (Chambers), social innovation, the pentahelix model, and Islamic financial literacy.

Data analysis techniques were carried out using narrative and argumentative synthesis, as well as internal logic testing of the resulting model construction. This study not only examined what had been researched previously, but also sought to identify gaps, weaknesses, and opportunities for developing a mosque-based economic empowerment model that could be replicated nationally and adapted to the times. The data will be interpreted based on the Economic Empowerment Theory Framework (Chambers), Social Innovation, Pentahelix, and Sharia Financial Inclusion. With this approach, it is hoped that the article will be able to provide theoretical and practical contributions to the development of Islamic economic literature and become an implementable reference for religious institutions, governments, and other stakeholders.

RESULT AND DISCUSSION

Based on a comprehensive literature review and conceptual analysis, the development of an integrated mosque-based economic empowerment model requires a holistic approach that combines spiritual, economic, technological, and multi-stakeholder collaboration dimensions.³⁶³⁷³⁸ This model is becoming increasingly relevant in the context

³⁶ Syuhada et al.

³⁷ Teguh Luhuringbudi, Purnama Putra, and Dewi Nita Utami, "Islamic Social Welfare in DK Jakarta: Addressing Inequality and Promoting Social Cohesion," *Al-Madinah: Journal of Islamic Civilization* 1, no. 2 (2024): 109–27.

of Indonesia as the country with the largest Muslim population in the world and more than 650,000 mosques.³⁹

1. Digital Transformation and Technology

In this rapidly developing digital era, mosques as religious social institutions have the potential to transform into centers of economic innovation that can help Muslims face various challenges and take advantage of new opportunities.⁴⁰ The era of digitalization opens up strategic opportunities to strengthen mosque-based economic empowerment through a technopreneurship approach that refers to technology-based entrepreneurial activities. This concept plays an important role in creating new inclusive and sustainable business opportunities, including in religious communities such as mosques.⁴¹

The digitization of mosque administration is crucial in improving transparency, accountability, and financial management efficiency, particularly in the context of economic empowerment programs for the community. One concrete example of this digital transformation effort is the development of an integrated microfinance management information system within the Menara Masjid Application, developed by BAZNAS RI as part of a national digital transformation strategy for mosque governance. This application provides various features that support the reporting of zakat, infaq, and sadaqah (ZIS), mosque data collection, social program management, and integrated and online reporting of mosque activities.⁴²

In response to this, PT Bank Muamalat Indonesia Tbk has introduced a mosque management solution using a website-based application called Hijrah Masjid. Through this application, mosque management is expected to become more professional, transparent, and digitized. Hijrah Masjid provides financial and asset recording tools so that mosque administration becomes more orderly for mosque administrators (Mosque Prosperity Council) in order to gain greater trust from congregations and the community in the management of mosques.⁴³

Nuriyah & Fakhri (2022)⁴⁴ found that several elements in the Fintech (Financial Technology) model can be used to enhance the role of mosques in optimizing community empowerment. Fintech uses financial system technology to produce new products, services, technologies, and/or business models and can have an impact on monetary stability, financial system stability, efficiency, security, and reliability of payment systems. Digital financing models, also known as Fintech, through crowdfunding platforms, peer-to-peer lending, and Bank Infaq, are strategic alternatives for optimizing the role of mosques in improving the economic welfare of the community. Fintech Crowdfunding can optimize mosque fundraising and minimize operational risks and fund expenditures.⁴⁵

³⁸ Direktorat Jenderal Bimbingan Masyarakat Islam, "Simas - Sistem Informasi Masjid."

³⁹ Direktorat Jenderal Bimbingan Masyarakat Islam.

⁴⁰ Fitria Nurkarimah et al., "Menjadikan Masjid Sebagai Pusat Inovasi Ekonomi Dalam Menghadapi Tantangan Dan Peluang Di Era Digital," *Jurnal Pendidikan Tambusai* 8, no. 3 (2024): 47350–54.

⁴¹ Kusuma, Sholeh, and Azis, "Digitalisasi BAZNAS Microfinance Masjid (BMM) Berbasis Technopreneurship Melalui Modul Microfinance Pada Aplikasi Menara Masjid."

⁴² Kusuma, Sholeh, and Azis.

⁴³ "Digitalisasi Pengelolaan Masjid, Bank Muamalat Hadirkan Hijrah Masjid," PT Bank Muamalat Indonesia Tbk, 2025, <https://www.bankmuamalat.co.id/index.php/berita/digitalisasi-pengelolaan-masjid-bank-muamalat-hadirkan-hijrah-masjid>.

⁴⁴ Nuriyah & Fakhri (2022)

⁴⁵ Nuriyah and Fakhri.

BAZNAS Microfinance Masjid (BMM) is a concrete example of the implementation of sharia fintech. BAZNAS Microfinance Masjid (BMM) is a mosque-based microfinance service with the aim of spreading the Love of Zakat Movement through mosque-based microfinance. This program also optimizes the function of mosques in the framework of economic empowerment of the community through microfinance collaboration with BAZNAS.⁴⁶ The BMM program is expected to be one of the solutions to community problems, ranging from economic and employment issues to business development issues, thereby preventing the community from falling into the trap of online loans.⁴⁷

2. The Pentahelix Model in Mosque Economic Empowerment

Penta Helix is a development model of the Triple Helix pioneered by Etzkowitz & Leydesdorff (1998)⁴⁸ which states that a "triple helix" of relationships between academia, industry, and government would be a key component of national or multinational innovation strategies at the end of the 20th century. It focused on the interaction between fundamental research institutions "on the supply side" and companies, which was reflected not only in technology policy but also in technology studies.⁴⁹

The Penta Helix itself was initially developed by Calzada (2013)⁵⁰ Criticizing Social Innovation in Urban Planning in the European Union with a shift from a traditional top-down approach to a more inclusive bottom-up model that responds to economic and political challenges based on a Multi-Stakeholder framework, namely the Public Sector, Private Sector, Civil Society, Academia, and Entrepreneurs/Activists.⁵¹

The elements or components contained in the Pentahelix model can be summarized in the acronym ABGCM (Academician, Business, Government, Community, and Media). According to Rustam & Lubis (2023)⁵² The development of a mosque-based economic empowerment model also requires the synergy of five elements within the Pentahelix framework, as previously implemented by researchers, namely Rian et al. (2023)⁵³ at the Waqf at the ITB Salam Mosque as the object of his research. The pentahelix model represents a model that is appropriate in theory and practice, offered to the community to understand the link between science and innovation, as well as to promote better development.⁵⁴

In its development, higher education institutions (academicians) must be able to consider several factors in developing technology-based businesses. Universities have emerged as a significant driving force in pushing the boundaries of high technology and digital technology, rich in intellectual capital for the formation of new and promising businesses.⁵⁵ The role of academics in the development of Islamic Social Finance can be

⁴⁶ "BAZNAS Microfinance Masjid Layanan Keuangan Mikro Berbasis MasjidNo Title," n.d., https://menara.baznas.go.id/microfinance_masjid.

⁴⁷ Humas BAZNAS RI, "BAZNAS Microfinance Masjid Mampu Tingkatkan Ekonomi Umat," 2025, https://baznas.go.id/news-show/BAZNAS_Microfinance_Masjid_Mampu_Tingkatkan_Ekonomi_Umat/1987.

⁴⁸ Etzkowitz & Leydesdorff (1998)

⁴⁹ Etzkowitz and Leydesdorff.

⁵⁰ Calzada (2013)

⁵¹ Calzada.

⁵² Rustam and Lubis, "Pentahelix Model in the Development of Islamic Social Finance at Amil Zakat Institutions."

⁵³ Rian et al. (2023)

⁵⁴ Rian, Faisal, and Utomo.

⁵⁵ Ninda Lutfiani, Untung Rahardja, and Ita Sari Perbina Manik, "Peran Inkubator Bisnis Dalam Membangun Startup Pada Perguruan Tinggi," *Jurnal Penelitian Ekonomi Dan Bisnis* 5, no. 1 (2020): 77–89.

carried out primarily in educational activities and community service in the form of education and literacy activities. In addition, through research activities, academics play a role in discovering modern management methods or patterns in the management of Islamic Social Finance.⁵⁶ Therefore, universities and research institutions play a role in developing sharia-based business models, providing entrepreneurship training, and conducting research to optimize economic empowerment programs.

The private sector (Business) in the Pentahelix model functions as an enabler that provides technological infrastructure, capital, and market access for MSME products developed through mosques. The private sector is an entity that carries out activities and business processes in order to create added value and maintain sustainable growth.⁵⁷ Collaboration with Islamic fintech, as implemented in the BMM program, is a concrete example of the role of the business sector. This program is expected to be a solution to community issues, such as limited access to business capital, unemployment, and the development of small businesses based in mosque communities.⁵⁸ The use of digital technology is considered strategic in raising awareness of donating through zakat, waqf, infaq, sadaqah, and grants by the community.⁵⁹

The community as beneficiaries and active economic actors in the mosque ecosystem, ranging from congregations, MSMEs, to religious social communities. Funds provided in the form of assistance can reduce disparities between communities. Communities not only receive capital assistance, but also receive mustahiq guidance to provide a strong foundation for community character. The community is directly involved as subjects, not merely recipients who are unable to make good use of the assistance. The community is provided with capital assistance in the form of knowledge and skills to analyze social and economic issues through community development. Economic empowerment encourages the community to establish their own businesses through the Zakat fund utilization program. Business activities produce products that are offered to the community, sold, and accepted to generate sustainable income and profits.⁶⁰

The government acts as a regulator and facilitator through policies that support the development of mosque-based Islamic economics, as done by the Indonesian Mosque Council (DMI) in Semarang by forming a Mosque-Based Community Economic Empowerment Team.⁶¹ Economic activities carried out by the government with the assistance of the community in processing, utilizing, and conserving existing resources to stimulate economic development and the welfare of the country's people. The role of the government here is to act as a facilitator and regulator in economic empowerment programs in accordance with the results of mutual deliberation.⁶²

⁵⁶ Rustam and Lubis, "Pentahelix Model in the Development of Islamic Social Finance at Amil Zakat Institutions."

⁵⁷ Rian, Faisal, and Utomo, "Sinergi Pentahelix Dalam Implementasi Program Wakaf Air Berbasis Masjid Untuk Mengatasi Permasalahan Air Bersih Masyarakat."

⁵⁸ Kusuma, Sholeh, and Azis, "Digitalisasi BAZNAS Microfinance Masjid (BMM) Berbasis Technopreneurship Melalui Modul Microfinance Pada Aplikasi Menara Masjid."

⁵⁹ Rustam and Lubis, "Pentahelix Model in the Development of Islamic Social Finance at Amil Zakat Institutions."

⁶⁰ Fitri Annisa Fitri, Efi Syarifuddin, and Sarehan Sulong, "Analysis of the Zakat Village Model for Economic Sector Utilization: ANP Approach," *Jurnal Ekonomi & Keuangan Islam*, 2024, 90–102.

⁶¹ Humas BPKH, "DMI Semarang Inisiasi Pemberdayaan Ekonomi Berbasis Masjid," n.d., <https://bpkh.go.id/dmi-semarang-inisiasi-pemberdayaan-ekonomi-berbasis-masjid/>.

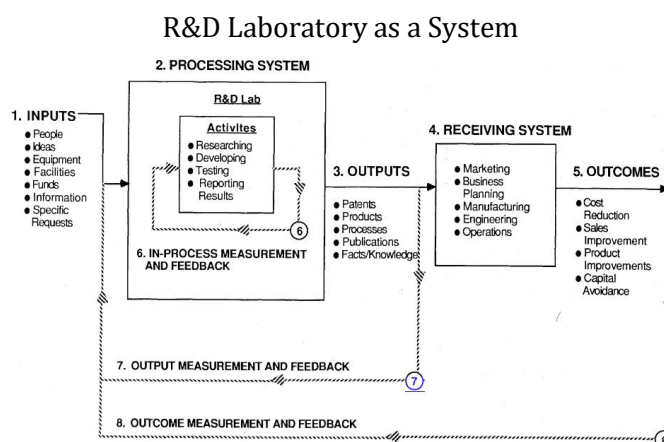
⁶² Fredly Alfarraby, Khansa Hasna Nurhaliza, and Najuwa Aurel Annisa, "Pembangunan Ekonomi Islam Berbasis Komunitas," *Jurnal Ekonomi Syariah Pelita Bangsa* 7, no. 01 (2022): 25–36.

The media plays a role in socializing programs, educating people about Islamic financial literacy, and promoting MSME products developed through mosques. 70% of MSMEs have adopted at least one e-commerce platform or social media for marketing.⁶³ This can be done by partnering with social media influencers and MSME community leaders to promote the benefits of Islamic financial services. In addition, with the existence of digital platforms, MSMEs can expand the marketing and sales reach of their products. They can use social media or e-commerce platforms to market their products to more people. Digital products can also increase the transparency of MSME financial transactions. All transactions made through digital platforms will be clearly recorded, making it easier for MSMEs to track and manage their finances.⁶⁴

3. Operational Components of the Integrated Model

The IPO (Input-Process-Output) model is a general framework for understanding how inputs are processed to produce outputs.⁶⁵ states that all organizations consist of systems that work together to produce goods and services. An R&D laboratory is a system in itself, with its own inputs, processes, and outputs. The Input-Process-Output (IPO) concept is a basic framework used in communication and psychology studies to understand how certain factors influence interactions and outcomes in groups, particularly in the context of social influence in decision-making groups.⁶⁶ In the context of economic empowerment, this will involve identifying input factors, mechanisms or programs that facilitate change (process), and desired economic outcomes (output).

Figure 2.



Sumber : Brown & Svenson (1988)⁶⁷

The mosque-based economic empowerment model requires several key inputs, including 1) mosque-based financial institutions, 2) professional mosque management, 3) clear empowerment targets, and 4) strategic partnerships. These mosque-based financial

⁶³ Syuhada et al., “Optimalisasi Bazar Masjid Sebagai Katalisator Pemberdayaan UMKM: Studi Kasus Di Perumahan Sukaraya Indah Bekasi.”

⁶⁴ Naelati Tubastuvi and Aam Slamet Rusydiana, “Prioritizing Islamic Financial Literacy for MSMEs in Indonesia,” *Islamic Economics Methodology* 3, no. 1 (2024).

⁶⁵ Brown & Svenson (1988)

⁶⁶ Charles Pavitt, “An Interactive Input–Process–Output Model of Social Influence in Decision-Making Groups,” *Small Group Research* 45, no. 6 (2014): 704–30.

⁶⁷ Brown & Svenson (1988)

institutions serve to provide business capital to congregations who wish to start or develop their businesses, with the aim of achieving independence and prosperity for the congregations. On the other hand, these mosque-based financial institutions also serve to establish cooperation with other financial institutions, making it easier for mosque congregations to access capital to develop their businesses due to the large number of financial institutions that can be accessed.⁶⁸

The mosque carries out the process of community economic empowerment in the following stages: 1) determining the scope of the target area for empowerment, 2) recording the potential and problems of the community, 3) planning activities for the community, 4) socializing the activities to the target community, and 5) reporting the results of the activities. Thus, the mosque does not carry out the process of economic empowerment of the poor community haphazardly, but through the correct procedures. Set realistic goals to achieve success. The mosque builds these goals based on its potential and capabilities, striving to realize its vision through hard work aligned with the established targets.⁶⁹

The process of economic empowerment begins with 1) building spirituality, 2) building entrepreneurial awareness, 3) building capacity, and 4) building strength, which are carried out sequentially. Building spirituality can be a process of raising awareness among the community to develop their mental and spiritual strength through the practice of mujahadah and shodaqoh. Mujahadah and shodaqoh are intended to build the character of the congregation so that they become honest entrepreneurs with noble character, while also shaping their entrepreneurial mindset.⁷⁰ It is important to raise entrepreneurial awareness by first building the spiritual mentality of the congregation before building their entrepreneurial mentality. This is because a person will not work well if their work ethic is still low. They will find it difficult to change their lazy habits if the awareness of the importance of work does not come from within themselves.⁷¹

The output of economic empowerment includes human development, business development, environmental development, and institutional development. Human development is characterized by the emergence of honest and trustworthy entrepreneurs based on strong religious principles. Business development is characterized by the establishment of new businesses built by the congregation. Environmental development is characterized by business sustainability due to the large number of networks between congregations. Institutional development is characterized by the availability of capital and easy access to capital due to the availability of easily accessible financial institutions.⁷²

The outcome of this economic empowerment is the economic benefit of the congregation, as demonstrated by the emergence of honest and trustworthy entrepreneurs based on strong religious principles, the realization of independence/prosperity for the congregation, business sustainability due to extensive networking with other congregations, and the availability of capital and easy access for business development.⁷³

4. Best Practices Case Study

A. Jogokariyan Mosque, Yogyakarta

⁶⁸ Azis Muslim, "A MODEL OF ECONOMIC EMPOWERMENT OF THE URBAN POOR BASED ON THE SOCIAL RESPONSIBILITY OF THE MOSQUE (Summary of the Dissertation)," 2016.

⁶⁹ Muslim.

⁷⁰ Muslim, "A MODEL OF ECONOMIC EMPOWERMENT OF THE URBAN POOR BASED ON THE SOCIAL RESPONSIBILITY OF THE MOSQUE (Summary of the Dissertation)."

⁷¹ Muslim.

⁷² Muslim.

⁷³ Muslim.

The Jogokariyan Mosque has become a national model in empowering the economic welfare of the community through the Zakat Management Institution (LAZ), which professionally manages ZISWAF funds. Jogokariyan Mosque, as a zakat administrator, follows this tradition by not only focusing on religious activities, but also on the management and distribution of zakat, infaq, and sadaqah funds. In addition, the Jogokaryan People's Market (PRJ), organized by the mosque, serves as a dynamic platform for MSMEs to interact with the community and increase their sales.⁷⁴

The Jogokaiyan Mosque manages productive waqf in the form of the Jogokaryan Hotel. The mosque's management of the Jogokaryan Hotel also demonstrates a balance between commercial viability and social responsibility. This hotel not only generates income but also functions as a form of social service. This is an example of the mosque collaborating with the business, community, and government sectors. It also demonstrates the practices involved in this economic empowerment, namely mosque-based financial institutions such as the Zakat Management Agency, professional mosque management, mosque economic empowerment with the surrounding community, and partnerships with stakeholders.

B. Masjid Al-Falah Seoul, Korea Selatan

Mosques such as Al-Falah in Seoul are unlike other mosques in countries with Muslim majorities or those supported by the state. Despite operating in a Muslim minority country, Al-Falah Mosque in Seoul has successfully developed MSMEs through its Halal Mart program, which meets the daily needs of Muslims while promoting the development of halal businesses in South Korea.⁷⁵

The mosque, which operates in a rented building, is not only used for prayer, but also for various other activities, such as establishing relationships for preaching and as a gathering place for the Indonesian Muslim diaspora living in South Korea, religious events, and as a training center that provides skills to the community in various fields such as photography, teaching the Quran, public speaking, hydroponics, and graphic design.⁷⁶ Geumbab, or the free lunch program after Friday prayers, is an initiative of the Al-Falah Mosque that aims to strengthen the bonds of brotherhood and friendship among the Indonesian Muslim diaspora.⁷⁷

The practice at Al-Falah Mosque in Seoul illustrates the collaborative process between academics, businesses, and the community. This was made possible because the Muslim population is a minority, and specifically the Indonesian Muslim diaspora in Korea, created an integration between clear empowerment targets and the process of enhancing spirituality and solidarity through the mosque, which can create a warm atmosphere for the congregation of Al-Falah Mosque in Seoul, who are far from their homeland.

C. Masjid Raya Bintaro Jaya (MRBJ)

The Bintaro Jaya Grand Mosque (MRBJ) provides space for young people who want to channel their talents, such as sharing their knowledge, experience, and motivation with worshippers, opening businesses in the vicinity of the Bintaro Jaya Grand Mosque, and so on. MRBJ has become a role model in integrating five main pillars, namely waqf, education, da'wah, social, and sharia economic empowerment. MRBJ demonstrates that mosques are not

⁷⁴ Rarasati and Priyadi.

⁷⁵ Moh Musafak, "Mosque-Based MSME Empowerment: A Case Study of Al-Falah Mosque, Seoul," *Journal of Islamic Civilization* 6, no. 1 (2024): 62–78.

⁷⁶ Musafak.

⁷⁷ Musafak.

only places of worship, but also centers for sharia economic activities and environmental awareness.⁷⁸

MRBJ established Bank Infaq as an alternative solution for providing interest-free loans. MRBJ has a Mosque-Owned Enterprise (BUMM) with the embryo of Pilar Muamalah. All profits from BUMM are allocated for mosque operations and supporting da'wah. Improving community welfare through the function of mosques as centers of empowerment requires cooperation between mosques, the government, and the community.⁷⁹

MRBJ has collaborated with businesses, communities, government, and media, thereby demonstrating its role as an example of professional mosque management, community economic empowerment, and sustainable environmental and institutional outcomes. This is a breakthrough for community welfare integrated with the mosque.

5. Evaluation Indicators for the Transformation of the Mosque Model for Economic Empowerment of the Community

A. Financial Performance Indicators

The evaluation of mosque economic empowerment performance requires integrated financial and non-financial indicators. Referring to Rahman et al. (2015)⁸⁰ and Salim et al. (2022)⁸¹, Financial indicators measure the effectiveness of mosque economic management, while non-financial indicators capture broader social impacts. In the financial context, three main indicators can be used.

First, the collection of ZISWAF funds, which is evaluated through increased volume, consistency, and innovation in collection. The practices of the Jogokariyan Mosque demonstrate the successful mobilization of funds from the community, both individually and collectively, through creative and professional strategies.⁸² Second, the percentage of productive fund distribution as a stimulus for the transformation of mustahik into muzakki. Its effectiveness is reflected in the ratio of the speed of business capital distribution and job creation based on Zakat Core Principles.⁸³

Third, sustainability ratio, which is the program's ability to survive without dependence on external donors through the optimization of mosque income sources and program cost efficiency.⁸⁴ Thus, these financial indicators serve to assess the extent to which mosques are able to manage Islamic Social Finance independently, professionally, and sustainably as the main foundation of the economic role of mosques in improving the welfare of the community.

B. Socio-Economic Impact Indicators

⁷⁸ Merza Gamal, "Membangun Masjid Sebagai Pusat Pemberdayaan Ekonomi & Kesejahteraan Umat," 2023, <https://www.kompasiana.com/komentar/merzagamal8924/658a861ede948f7cda6e79c2/membangun-masjid-sebagai-pusat-pemberdayaan-ekonomi-kesejahteraan-umat>.

⁷⁹ Gamal.

⁸⁰ Muhd Fauzi Bin Abd Rahman, Nor'azam Mastuki, and Sharifah Norzehan Syed Yusof, "Performance Measurement Model of Mosques," *Procedia Economics and Finance* 31 (2015): 26–35.

⁸¹ Abdullah Sallehuddin Abdullah Salim et al., "Initial Analysis on Predictors of Mosque Cooperatives Performance: A Co-Operator's Perspective," *International Journal of Technology* 13, no. 5 (2022): 1075–89.

⁸² Nurhasanah et al., "Complete Model of Mosque-Based ZISWAF Sustainable Management."

⁸³ Sodiq Almustofa, Amin Awal Amarudin, and Nailly El Muna, "Analysis of The Effectiveness of The Distribution of Mosque Zakat Funds," *Dinar: Jurnal Ekonomi Dan Keuangan Islam* 11, no. 2 (2024): 164–80.

⁸⁴ Abur Hamdi Usman, "MOSQUE EMPOWERMENT: THE QURANIC PERSPECTIVE AND FINANCIAL MANAGEMENT," *International Journal of Mosque, Zakat And Waqaf Management (Al-Mimbar)* 4, no. 2 (2024): 1–19.

Socio-economic indicators are used to assess the extent to which mosque empowerment programs provide tangible benefits to the welfare of the congregation. First, an increase in the income of mustahik/beneficiaries, which reflects the success of economic transformation. Jaenudin & Hamdan (2022)⁸⁵ shows that ZISWAF intervention can improve the welfare of mustahik with a 28% increase in beneficiaries to the prosperous category after the program was implemented.

Second, the survival rate of MSMEs under guidance, namely the sustainability of community businesses after receiving assistance and access to capital through mosques. An example of this is the Dompot Dhuafa Zona Madina Community Enterprise, which has proven capable of maintaining and expanding the productivity of micro businesses in the community.⁸⁶

Third, congregants satisfaction with mosque services, which indicates service quality and social participation in the Islamic economic ecosystem. The results of research by Giovani et al. (2023)⁸⁷ emphasizes that the quality of mosque services has a significant impact on congregational satisfaction, accounting for 74.3%. In line with this, the standardized management of Ad-Du'a Mosque services in the dimensions of Idarah, Imarah, and Ri'ayah has been able to increase congregational trust and make the mosque a reference point for community services.⁸⁸ Thus, socioeconomic indicators do not only focus on income growth, but also on the sustainability of community businesses and community satisfaction levels as a reflection of more equitable inclusion and welfare.

C. Innovation and Technology Indicators

Innovation and technology indicators reflect the readiness of mosques to transform in line with developments in the digital age. The application of digital technology has proven to increase service effectiveness, strengthen inclusiveness, and expand the role of mosques in empowering the economic well-being of the community. The success of this transformation is determined by an adaptive organizational structure, sharia-based financial transparency, the use of information technology, and the active participation of the congregation. Thus, improving the managerial and digital capacity of mosque administrators is a key factor in the sustainability of innovation.

The digitization of administration is also an important indicator that contributes to increased efficiency, communication, and more responsive management of religious and social services. In addition, the integration of digital payment systems and crowdfunding is necessary to strengthen transparency and expand sources of funding for mosques, so that they do not rely solely on conventional donations.⁸⁹

⁸⁵ M Jaenudin and Ali Hamdan, "Penilaian Dampak Zakat, Infak, Sedekah Terhadap Kemiskinan Spiritual Dan Material Penerima Manfaat Laznas LMI: Pendekatan CIBEST.," *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 3 (2022).

⁸⁶ Sari et al., "Designing Ziswaf-Based Financing Model for Enhancing Micro, Small, and Medium Enterprises."

⁸⁷ Giovani Giovani, Andri Wibowo, and Arina Luthfini Lubis, "Implikasi Tingkat Pelayanan Terhadap Kepuasan Pengunjung Masjid Jabal Arafah Destinasi Kota Batam," *Jurnal Ilmiah Hospitality* 12, no. 2 (2023): 655–66.

⁸⁸ HAFIDZ UBaidillah AHMAD, "MANAJEMEN PELAYANAN DAN KEPuasan JAMA'AH (Studi Pada Takmir Masjid Ad-Du'a Way Halim Kota Bandar Lampung)" (UNIVERSITAS ISLAM NEGERI RADEN INTAN LAMPUNG, 2021).

⁸⁹ Rizqi Anfanni Fahmi, "FINANCIAL MANAGEMENT PRACTICES IN RELIGIOUS INSTITUTIONS: A NARRATIVE REVIEW OF MOSQUE-RELATED CASE STUDIES," *Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam* 10, no. 1 (2025).

In the context of governance, the application of the principles of accountability and transparency is part of the public mandate and a form of responsibility to God and the congregation. Therefore, strengthening the digital financial reporting system supports increased public trust and prevents the misuse of congregational funds.⁹⁰ Overall, innovation and technology indicators serve to ensure that mosques are able to become modern, professional, and competitive centers of service and economic empowerment.

6. Challenges and Opportunities in Transforming the Mosque Model for Economic Empowerment of the Community

Based on the presentation of the Mosque-based Economic Empowerment Model, many mosque administrators still use the old paradigm in managing mosque funds and do not yet have competence in modern business management. According to Nurjannah et al. (2024)⁹¹ Mismanagement in the management of mosques due to limited capabilities and narrow religious perspectives will greatly affect how these mosques function. Therefore, this requires a sustainable capacity building program to improve the insight and knowledge of mosque administrators.

Based on research of Suarni & Nurbaya (2024)⁹² It has been revealed that there are 800,000 large mosques in Indonesia, but there are no regulations requiring mosque administrators, known as Ta'mir Masjid, to report on the financial condition or use of mosque funds. Mosques certainly require a considerable amount of funds to manage their operations, so financial management must be carried out accurately and appropriately in handling mosque finances or the use of mosque funds. According to⁹³ Government support through policies or regulations plays a crucial role, as evidenced by the establishment and realization of mosque cooperatives.

According to Handayani & Jama (2024)⁹⁴ The challenges of mosque management in this disruptive era cover various aspects that require adaptation and innovation to maintain relevance, improve efficiency, and embrace the increasingly diverse needs of congregations. Some of the challenges faced include technological and human resource limitations, namely that not all mosques have access to adequate technology and human resources. In this era of disruption, mosques are faced with the need to adopt technology in their operations. This includes the use of applications for financial management, digital donation systems, and communication platforms that enable more transparent and accountable management. However, limited funds or technological knowledge in some mosques pose challenges in their implementation.

Behind these challenges lie strategic opportunities that can be optimized for economic empowerment, including demographic potential. With Muslims comprising 87.2% of Indonesia's total population and rapid digitalization, the potential for ZISWAF fund collection is enormous. ZISWAF fund collection itself grew by an average of 34% per year during the 2002-2019 period. In 2019, ZIS collection reached IDR 10.2 trillion and IDR 12.7 trillion in 2020, an increase of 3.7 percent. Additionally, the position of cash waqf in LKS PWU

⁹⁰ Faris Sabili, Dadang Romansyah, and Roni Hidayat, "Akuntabilitas Dan Transparansi Laporan Keuangan Masjid (Studi Kasus Masjid Jogokariyan Yogyakarta)," *Jurnal Akuntansi Dan Keuangan Islam* 11, no. 2, Oktober (2023): 233–49.

⁹¹ Nurjannah et al. (2024)

⁹² Suarni & Nurbaya (2024)

⁹³ Muhandi et al. (2022)

⁹⁴ Handayani & Jama (2024)

grew by 8.3 percent (quarter-on-quarter) to IDR 831 billion at the end of the first quarter of 2020.⁹⁵

Although from a regulatory perspective, mosques still have several limitations, government support for the economic empowerment of the Muslim community is reflected through KNEKS (National Committee for Sharia Economics and Finance) and BAZNAS in developing a sharia financial ecosystem that creates a conducive environment. The implementation of Islamic social finance, including institutions such as Baznas, aims to provide financial services and support micro, small, and medium communities. KNEKS is an institution that serves as a catalyst for the development of Islamic economics and finance on a national and international scale. KNEKS has a mandate to actively promote the development of Islamic economics and finance to support national economic resilience.⁹⁶

The integrated mosque-based economic empowerment model offers a holistic solution to overcome economic challenges by utilizing spiritual potential, technology, and multi-stakeholder collaboration. The successful implementation of this model requires ongoing commitment from all parties and adaptation to technological developments and community needs.

CONCLUSION

Mosques as religious institutions have tremendous potential to empower the economic sustainability of the community. Through the optimization of Islamic social finance (ZISWAF), the utilization of digital technology, and synergy among actors through the Pentahelix approach (academics, business, government, community, and media), mosques can transform into centers of social and economic inclusion.

This study shows theoretical implications that the conceptual model offered is adaptive, applicable, and replicable in various local contexts including approaches IPO (Input-Processing-Output) in accordance with R&D Laboratory as a System. Success indicators include financial aspects (collection and distribution of ZISWAF), socio-economic aspects (increased income and sustainability of MSMEs), and technological aspects (digitization and transparency of management).

This study has limitations because it is still conceptual and has not been tested in an empirical context, either quantitatively or longitudinally. In addition, variations in managerial capacity and levels of digitization in mosques in Indonesia require testing of the model in various regional characteristics and organizational scales.

Based on the results of this study, several recommendations are proposed. Mosque administrators should strengthen managerial and digital capacities to improve financial governance and program effectiveness. The government and related institutions need to provide supportive regulations and incentives to position mosques as active contributors to the Islamic economic ecosystem. Future research should empirically validate the proposed model using standardized indicators and comparative studies across regions, as well as explore governance dynamics and collaboration effectiveness within the Pentahelix framework. In addition, business and media involvement is essential in supporting MSME

⁹⁵ "Sistem Penjaminan Keuangan Sosial Islam."

⁹⁶ Adi Hidayat et al., "The Role of Sharia Economics in Economic Resilience Towards a Golden Indonesia 2045," *International Journal of Economic Literature* 2, no. 2 (2024): 63–78.

development, business incubation, and digital literacy to enhance the sustainable socio-economic impact of mosque-based empowerment programs.

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