



Cultural Accountability and Financial Practices in Mosque Institutions: Comparative Perspectives from Indonesia and Brunei Darussalam

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ABSTRACT

This study explores the dynamics of cultural accountability and financial practices within mosque institutions in Indonesia and Brunei Darussalam, highlighting how sociocultural values influence governance and financial management in religious organizations. Employing a qualitative comparative approach, data were gathered through semi-structured interviews, document analysis, and field observations across selected mosques in both countries. The findings reveal that accountability practices in Indonesian mosques are largely community-driven, emphasizing transparency through social trust and participatory decision-making, while in Brunei Darussalam, accountability is institutionalized within a state-administered framework that ensures compliance with national Islamic governance standards. Despite contextual differences, both settings reflect a shared commitment to ethical stewardship, zakat-based welfare distribution, and the integration of digital financial tools to enhance transparency. The study contributes to the growing literature on Islamic financial management and offers insights into how cultural contexts shape the operational and spiritual dimensions of mosque governance. Implications for policy formulation, financial literacy, and sustainable mosque-based economic empowerment are also discussed.

1. Introduction

Mosques play a central role in the religious, social, and economic life of Muslim communities. Beyond functioning as places of worship, they also serve as institutions for managing social funds such as *infaq*, *zakat*, and *waqf*, as well as hubs for welfare distribution and community empowerment. In the global context, particularly within Muslim-majority societies, mosques increasingly assume responsibilities that extend into socio-economic governance, including financial management and accountability. In Southeast Asia, especially within the Malay-Islamic cultural sphere encompassing Indonesia, Malaysia, Brunei, and Singapore, mosque institutions embody a

distinctive interaction between religious obligations, cultural traditions, and financial governance systems (Fahmi et al., 2023). This interplay makes mosque governance not only a religious matter but also a socio-institutional phenomenon that warrants academic investigation.

At the local level, differences in governance structures significantly influence how mosques operate. Indonesia, as the world's largest Muslim-majority country, exhibits highly diverse mosque governance models, ranging from community-based management to semi-formal institutional arrangements. In contrast, Brunei Darussalam represents a centralized Islamic governance model, where

mosque administration is strongly regulated by the state under an Islamic monarchy. These contrasting contexts provide a unique comparative setting to examine how accountability and financial practices are constructed and implemented. Despite the growing importance of mosque-based financial activities, issues such as transparency, trust, and accountability remain critical concerns, particularly in ensuring that funds are managed in accordance with both religious principles and public expectations.

Existing literature on Islamic non-profit governance and mosque accounting has highlighted the importance of accountability, transparency, and ethical financial management. However, prior studies tend to focus predominantly on formal accountability mechanisms, such as financial reporting and regulatory compliance, while paying limited attention to cultural accountability dimensions. Cultural accountability, defined as the norms, values, and relational mechanisms that guide responsible stewardship, plays a crucial role in shaping financial behavior within religious institutions. Moreover, comparative studies that explore how cultural accountability operates across different national and institutional contexts, particularly between decentralized systems like Indonesia and centralized systems like Brunei Darussalam, remain scarce. This indicates a clear gap in the literature, especially in understanding how cultural and institutional factors interact to influence financial practices in mosque settings.

Based on these gaps, the research problem can be specifically formulated as follows: there is limited empirical and conceptual understanding of how cultural accountability mechanisms influence financial practices in mosque institutions across different governance contexts, particularly in comparing decentralized and centralized Islamic systems. This problem arises from the lack of integrative studies that simultaneously examine cultural norms, accountability structures, and financial management practices in a comparative framework.

Accordingly, this study aims to address the following research question: *How do cultural accountability mechanisms and financial practices differ and converge in mosque institutions between Indonesia and Brunei Darussalam?* This objective is aligned with the need to explore both differences and similarities in accountability and financial management, thereby providing a more comprehensive understanding of mosque governance.

Theoretically, this study contributes to the development of literature on Islamic non-profit governance, mosque accounting, and the role of cultural factors in financial management by integrating cultural accountability perspectives into the analysis of financial practices. It extends existing theories by demonstrating how accountability is not solely shaped by formal systems but also by embedded cultural and religious values. Practically, the findings offer important implications for mosque administrators, regulators, and policymakers in enhancing transparency, trust, and financial integrity. By identifying best practices and contextual differences, this research can support the design of more effective governance frameworks for mosque institutions.

Mosques serve as pivotal religious, social, and cultural institutions within Muslim communities across Southeast Asia. The architectural evolution and establishment of mosques in Indonesia, Malaysia, Singapore, and Brunei Darussalam reflect not only religious influences however also historical, political, and cultural dynamics that have shaped their unique identities over centuries. These structures are more than places of worship. They are enduring symbols of Islamic heritage, with significant historical mosques illustrating diverse architectural styles and embodying profound cultural meanings. Moreover, the spatial distribution of mosques correlates closely with the Muslim population density in both rural and urban areas, highlighting functional distinctions that address the specific needs of each community. Furthermore, the classification of

mosques by size, function, and funding sources underscores the diverse roles they play, ranging from local community hubs to state-funded religious centers.

The novelty of this study lies in its comparative approach between two distinct governance systems, Indonesia and Brunei Darussalam, while explicitly incorporating cultural accountability as a central analytical lens. Unlike prior research that emphasizes formal accountability mechanisms, this study highlights the interplay between cultural values and financial practices, thereby providing a more holistic understanding of accountability in Islamic religious institutions.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

2.1.1 Accountability in Islamic Organizations

In Islamic perspective, accountability is not only to stakeholders but also fundamentally to God (Allah). As [Lewis \(2001\)](#) explained, Islam commands authority over the totality of a Muslim's being; hence accounting in the broad sense is central "accountability to God and the community for all activities is paramount." Accountability frameworks for Islamic organisations thus often integrate vertical accountability (toward the divine/higher authority) and horizontal accountability (toward community and institutional players). In the context of religious institutions such as mosques, scholars have pointed out that specific mechanisms (e.g., participation, transparency, internal control) are important to building trust and enabling accountability. For example, [Ramadhan \(2024\)](#) finds that while congregant participation influences engagement, accountability practices in East Java mosques did not significantly affect congregants' trust in one study.

2.1.2 Financial Practices in Mosques

Financial management of mosques encompasses the receipt, allocation, monitoring, and reporting of funds such as infaq, zakat, waqf and general donations. In

Indonesia, studies show varied practice levels, with many mosques still focusing on operational needs rather than strategic asset-building or transparent reporting. For example, [Habibi \(2023\)](#) finds that mosques in Lampung Province have opportunities to optimise resource allocation. Further, an Indonesian study noted that fund management at several mosques involved planning, implementation and evaluation however transparency remains a challenge. In Malaysia, [Islamiyah \(2019\)](#) finds that financial management practices in a case mosque involved performance assessment, participation, regulation and social auditing. These findings indicate that practices differ across national contexts and institutional models.

2.1.3 Cultural Context of Mosques in the Malay-Islamic Realm

In the Malay world, mosques carry cultural significance beyond their religious function. They are embedded in community life, social cohesion (*asabiyah*), and local traditions. [Fahmi, Anfanni & Rochmiatun \(2023\)](#) in their literature study note that Indonesia is a pioneer in mosque-based economic empowerment among Malay nations, whereas Brunei Darussalam shows less development in this area. They explain that in Brunei, mosques are largely government-built and maintained, and their financial resources are primarily allocated to religious activities and infrastructure rather than broader community economic empowerment. The cultural accountability of mosques thus cannot be separated from local communal norms, trust relationships, religious leadership and institutional frameworks.

Indonesia is currently navigating a pivotal period of macroeconomic and public financial management, driven by its status as the world's fourth most populous nation. According to [David and Ardiansyah \(2017\)](#), Indonesia experienced an economic growth rate of approximately 5.2% per annum, with a significant "demographic bonus" projected to peak between 2020 and 2030. This shift toward a larger productive-age population is expected to increase per capita income among middle-

class households, thereby driving demand in key sectors like agriculture and manufacturing (David & Ardiansyah, 2017). However, this rapid growth is accompanied by high population increases—reaching 273.5 million people by 2020 which necessitates strategic family planning programs to control growth rates and maintain economic stability (Ibad et al., 2023).

A critical component of Indonesia's long-term financial sustainability is the management of its pension systems, which must adapt to an aging population that constitutes 14.4% of the total inhabitants (Rokhim et al., 2022). The Indonesian pension framework is divided into mandatory schemes managed by institutions such as PT Taspen and BPJS Ketenagakerjaan, and voluntary schemes through DPPK and DPLK. Despite these structures, Rokhim et al. (2022) highlight significant challenges, including low participation rates and a global ranking of 30th out of 39 countries in the 2020 Mercer CFA Institute Global Pension Index. To ensure fund liquidity, there is a pressing need for regulatory reviews, particularly regarding the early redemption of retirement savings (Rokhim et al., 2022).

Furthermore, the financial and economic landscape is heavily influenced by rapid urbanization, which saw the urban population grow fourfold between 1980 and 2010 (Mardiansjah et al., 2021). Santy and Buhari (2018) argue that this trend requires modernizing the government's role in regulating urbanization to optimize regional development and bridge the economic gap between urban and rural areas. Effective financial management at the national and regional levels is essential to mitigate negative externalities, such as the Urban Heat Island (UHI) effect in coastal cities (Hakim et al., 2018) and the increased risk of climate-related disasters in densely populated coastal regions (Rudiarto et al., 2018). Strategic policy interventions are therefore vital to transform these demographic and spatial shifts into sustainable economic growth.

Brunei Darussalam is one of the world's longest continuous monarchies, officially ending its colonial ties with Great Britain in 1984 to become a fully independent nation. As the smallest nation in Asia, covering an area of approximately 5,765 to 5,769 square kilometers, Brunei possesses a pluralistic social structure that officially categorizes indigenous ethnic groups such as the Kedayan, Tutong, Belait, Dusun, Bisaya, and Murut as Malay for nationality purposes. This demographic landscape is dominated by Malay Muslims, who comprise approximately 67% to 68% of the population. With an annual population growth rate exceeding 2.0% and a life expectancy of 75 years, this social stability serves as the foundation for the management of national resources that underpin the country's economy.

From a financial management perspective, Brunei is recognized as an affluent industrialized nation with an economy heavily reliant on vast hydrocarbon resources. According to Cheong (2012), Brunei's GDP per capita reached US\$50,117, ranking the country fifth highest internationally on this index as of 2010. This national wealth is further reflected in a Gross National Income (GNI) per capita (PPP) of \$49,900[cite: 25] to ensure long-term economic stability, Brunei has adopted an ambitious energy management program with a commitment to reduce energy intensity by 63% and meet 10% of total energy demand through renewable sources by 2035, at which point the GDP is projected to reach US\$73.8 billion.

Despite significant economic prosperity, rapid socioeconomic transition driven by globalization and economic growth has triggered lifestyle changes that impact public health. Bassa et al. (2022) note that this transition has led to an increase in non-communicable diseases (NCDs) within the Southeast Asian region, including Brunei. This is evidenced by a shift in the occurrence of ischemic stroke toward younger age groups in Brunei compared to Western counterparts like Germany, driven by a significantly higher prevalence of hypertension and diabetes mellitus among the productive-age population.

This disease burden, particularly stroke, represents a serious concern for human resource sustainability and the efficiency of healthcare budget management in Brunei Darussalam.

Mosques in Indonesia serve as profound symbols of cultural acculturation and historical continuity, reflecting the integration of Islamic values with local traditions. Historical research into sites such as the Cirebon Panjunan Red Mosque, built in 1480, reveals how architectural art and visual narratives convey philosophical and religious messages from the era of the Cirebon Sultanate (Kartika et al., 2025). Similarly, the Great Mosque of Surakarta demonstrates a significant acculturation of Javanese culture, with approximately 82% of its design comprising Javanese ornaments, thereby fostering religious tolerance and supporting the local economy near the Klewer Market (Widayat & Prameswari, 2022). In West Sumatra, a typological study of 25 historical mosques highlights specific architectural characteristics related to floor levels and roof types that define the region's traditional heritage (Budi & Wibowo, 2018). Furthermore, the Al-Anwar Angke Mosque in Jakarta exemplifies the diverse sociocultural dynamics of Batavia, though it requires continuous assessment of its cultural significance spanning aesthetic, spiritual, and historical criteria to protect it against urban pressures (Aziz et al., 2023).

In the contemporary landscape, mosques have expanded their influence beyond spiritual functions to become instrumental in environmental and financial management. The Istiqlal Mosque in Jakarta serves as a primary case study for the implementation of sustainable architecture, demonstrating how religious buildings can respond to climate change by creating functional, eco-friendly environments (Satriabhawana, 2024). Beyond environmental sustainability, mosques are increasingly viewed as engines for financial empowerment. Efforts to increase Islamic financial inclusion have led to the integration of branchless banking initiatives, such as BSI

Smart, within mosque premises to reach unbanked populations (Sofiani et al., 2025). While these programs aim to turn mosques into centers for financial literacy, their effectiveness can be hindered by suboptimal communication and the prevailing socioeconomic conditions of the community (Sofiani et al., 2025).

The broader impact of these institutions also extends into the realms of tourism and political behavior. Historical mosques such as Menara Kudus and the Demak Great Mosque are being developed as heritage tourism products, where the preservation of authenticity and the inclusion of halal markets enhance the visitor experience and promote a deeper understanding of Islamic culture (Ajar, 2024). However, the proliferation of mosques also carries complex political implications. Research by Sumaktoyo (2025) suggests that mosques serve as critical channels for information and communication, which can shape the political attitudes of the local community, sometimes correlating with a greater emphasis on religious similarity in voting decisions. Collectively, these studies emphasize that mosques are not merely places of worship but are central to the financial, social, and political architecture of Indonesia.

Financial management in Islamic institutions, particularly mosques, is strongly influenced by the integration of religious principles, governance structures, and socio-cultural contexts. In Brunei Darussalam, Islamic governance is closely tied to state authority, where the Sultan functions as both political and religious leader. This dual role ensures that financial management practices align with Islamic values and public welfare objectives, particularly in the allocation and utilization of mosque funds (Mansurnoor, 2005). Such a system emphasizes accountability, transparency, and adherence to Sharia principles, which are essential in managing community-based financial resources.

In addition to governance, cultural identity also plays a significant role in shaping financial decision-making within Islamic institutions. Mosque architecture in Brunei, for

instance, reflects a combination of historical, cultural, and socio-economic influences, which indirectly affect financial planning and resource allocation. The development of mosque infrastructure requires careful budgeting that not only meets functional needs but also preserves cultural identity and symbolic value within the Muslim community (Lopes & Hasnan, 2022). This indicates that financial management in mosques extends beyond administrative processes to include broader socio-cultural considerations.

Furthermore, the interaction between traditional customs (*adat*) and Islamic teachings contributes to the complexity of financial management in Muslim societies. Traditional practices remain deeply rooted in community life, although they continue to evolve alongside increasing Islamisation. The need to harmonize *adat* with Islamic principles influences financial behaviors, particularly in areas such as donations, waqf management, and community funding (Samad, 2023). This dynamic highlights the importance of adopting flexible yet compliant financial strategies that accommodate both religious and cultural expectations.

From a broader perspective, studies in Malaysia provide additional insights into financial management within Muslim-majority societies. Educational and socio-economic factors significantly influence financial literacy and resource management. For instance, improved access to education contributes to better financial decision-making and enhances the efficiency of resource utilization (Don, 2013). Similarly, public health financing studies demonstrate the importance of effective financial planning in addressing societal needs, particularly in developing countries (Kamarulzaman & Razali, 2008).

Demographic changes also present important challenges for financial sustainability. Population growth, aging, and socio-economic disparities require adaptive financial strategies to ensure long-term stability. Research indicates that demographic trends in Malaysia have significant implications

for resource allocation and financial planning, especially in social and healthcare sectors (Rashid et al., 2014; Tey et al., 2016). These findings are relevant to mosque financial management, as shifts in population structure may influence donation patterns, expenditure priorities, and overall financial sustainability.

Moreover, community-based financial practices are often supported by informal education and traditional knowledge systems. These systems play a crucial role in shaping attitudes toward charitable giving and financial responsibility. In the context of Islamic societies, informal education contributes to the understanding and implementation of financial practices such as zakat, infaq, and waqf, which are essential components of mosque funding and sustainability (Yahya & Ali, 2012).

Mosque architectural styles, historical development, cultural and religious influences, and the interplay of modern and traditional designs in Indonesia has emerged as a critical area of inquiry due to the country's rich Islamic heritage and diverse cultural landscape. The evolution of mosque architecture in Indonesia reflects centuries of adaptation and synthesis, from early vernacular forms to contemporary expressions that integrate local and global influences (Winarti & Al-Obaidi, 2024) (Wiryomartono, 2009). This field has gained prominence as mosques serve not only as places of worship but also as cultural symbols embodying social identity and religious values (Solikhah et al., 2025) (Alam & Fanani, 2025). Indonesia hosting the world's largest Muslim population, the architectural diversity of mosques underscores the significance of understanding how Islamic and indigenous elements coexist and evolve (Angkasa et al., 2024) (Aprilia & Tanjung, 2025).

Despite extensive studies on individual mosques and regional styles, a comprehensive synthesis addressing the dynamic relationship between historical development, cultural acculturation, and the balance of modern and traditional designs remains limited. Existing research often focuses on specific case studies, such as the Istiqlal Mosque's blend of tradition

and modernity (Alam & Fanani, 2025), or the cultural symbolism in the Great Mosque of Demak (Rabbani & Muthia, 2025) (Gustina et al., 2025), yet lacks an integrated framework that captures the broader architectural trajectories across Indonesia (Sastra, 2023) (Wiryomartono, 2023). Moreover, debates persist regarding the extent to which colonial, Middle Eastern, and local influences shape mosque architecture, with some scholars emphasizing syncretism (Wiryomartono, 2023) (Kori & Sumardiyanto, 2023) and others highlighting contestation and ideological struggles (Wiryomartono, 2023) (Kusno, 2003).

This gap constrains a holistic understanding of mosque architecture's role in reflecting Indonesia's pluralistic society and evolving Islamic identity (Asari & Dahlan, 2020). The conceptual framework for this review is grounded in the interplay between architectural style, cultural acculturation, and religious symbolism, drawing on theories of cultural syncretism and architectural regionalism (Juwono et al., 2023) (Shafri, 2020) (Primanizar, 2024). Mosque architecture is viewed as a medium that communicates religious values while embodying local cultural identities, where traditional motifs and modern innovations coexist in a dialectical relationship (Solikhah et al., 2025) (Syahid, 2018).

In Brunei Darussalam, mosque classification and typology are deeply embedded within the state-controlled religious framework that reflects the national philosophy of *Melayu Islam Beraja (MIB)*, which integrates Malay identity, Islam, and monarchical governance. The Ministry of Religious Affairs (Kementerian Hal Ehwal Ugama (KHEU) is the principal authority overseeing mosque classification, construction, and management, categorizing mosques primarily by administrative hierarchy, geographic location, and congregational capacity (Salleh, 2022). The typology includes National Mosques, such as the iconic *Omar Ali Saifuddin Mosque*, which serves as the central symbol of Islamic unity and royal patronage; District and Subdistrict Mosques, which cater to regional worship and official

state religious functions; and Village Mosques (*Masjid Kampung*), which act as community centers for daily prayers, Islamic education, and local religious activities (Yunos, 2024).

Mosque classification in Brunei also incorporates functional and architectural considerations that reflect the Sultanate's emphasis on religious grandeur and cultural continuity (Hashim & Sulaiman, 2021). Recently, KHEU has promoted the development of eco-friendly and technologically equipped mosques, aligning with national sustainability initiatives and enhancing the administrative efficiency of mosque operations (Rahim, 2023). This typological evolution demonstrates that Brunei's mosques are not only places of worship but also instruments of state identity, social harmony, and religious governance, reinforcing the Sultan's role as the supreme authority in Islamic affairs and the unifying symbol of Bruneian Islamic civilization.

Mosque governance in Indonesia is predominantly community-based and decentralized, reflecting the country's democratic structure and vast religious diversity. Each mosque is managed by a local committee (*takmir masjid*), usually consisting of volunteers responsible for administration, finances, and community programs. Oversight is provided by the Indonesian Mosque Council (Dewan Masjid Indonesia - DMI), which functions as a national coordinating body offering policy guidance and management support. However, operational autonomy remains largely with local committees, creating a system that empowers communities but often lacks standardized accountability mechanisms (Huda, 2022). Studies indicate significant variation in governance practices due to differences in managerial competence and access to financial literacy training (Rini, Suharto, & Djakman, 2023). The absence of centralized control allows mosques to innovate socially and economically, yet it also poses challenges in transparency and reporting, especially regarding zakat, waqf, and donation management. The integration of digital financial tools in several urban mosques has recently

improved record-keeping and donor trust, signaling a gradual shift toward modern governance practices (Rahman et al., 2024).

In Brunei Darussalam, mosque governance is characterized by complete state integration and monarchical control. The Ministry of Religious Affairs (Kementerian Hal Ehwal Ugama (KHEU) oversees mosque operations, financial management, and staff appointments, under the ultimate authority of His Majesty the Sultan, who serves as the head of Islam in the nation. The government directly funds mosque construction, maintenance, and salaries, ensuring uniformity in standards and practices (Salleh, 2022). Religious policies are centrally implemented, and mosque activities are designed to reinforce the national philosophy of *Melayu Islam Beraja* (Malay Islamic Monarchy), integrating faith, governance, and national identity (Yunos, 2024). While this model guarantees stability and consistency, it leaves limited room for community-led initiatives, as mosque management aligns closely with state objectives and royal directives. The Bruneian approach represents the apex of state-directed religious governance, ensuring coherence but reducing local autonomy in administrative and financial matters.

In Indonesia, mosque funding and revenue generation are predominantly community-based and voluntary, reflecting the country's decentralized religious governance and strong culture of collective giving. The primary sources of income include *infaq* (voluntary donations), *sedekah* (charity), *wakaf* (endowments), and Friday prayer collections, which are managed by the mosque committees (*takmir masjid*). Larger mosques, especially those in urban areas, may also receive corporate donations and partnership support from Islamic financial institutions (Huda, 2022). However, there is no centralized state funding or standardized reporting system, leading to significant variability in financial management capacity (Rini, Suharto, & Djakman, 2023). Recent developments have shown increased adoption of digital financial platforms, including

QRIS and mobile banking, for more transparent and traceable donation flows (Suryanto & Rahman, 2023). These innovations have strengthened community trust and improved accountability, particularly in the post-pandemic period when digital giving became a crucial channel for sustaining mosque operations.

In Brunei Darussalam, mosque funding and revenue are fully state-sponsored, reflecting the nation's theocratic governance model under the *Melayu Islam Beraja* (MIB) philosophy. The Ministry of Religious Affairs (Kementerian Hal Ehwal Ugama - KHEU) allocates funds for mosque construction, renovation, staff remuneration, and operational costs (Salleh, 2022). Financial resources are drawn primarily from the national budget, and all expenditures are subject to government audit and royal approval. While community donations and *wakaf* exist, they play a supplementary role since the state assumes primary financial responsibility (Yunos, 2024). This approach ensures stability, uniformity, and the preservation of Islamic identity across all mosques. However, the heavy reliance on state funding limits opportunities for financial innovation and independent community-based initiatives (Rahim, 2023). Brunei's system illustrates how centralized religious financing can promote cohesion and consistency however, may constrain participatory governance and local resource mobilization.

In Indonesia, mosque regulation and oversight operate under a decentralized and community-driven model, reflecting the country's pluralistic governance and autonomy of religious organizations. While the Ministry of Religious Affairs (Kementerian Agama Republik Indonesia) provides general policy direction, mosque operations are primarily managed by local committees (*takmir masjid*) under the coordination of the Indonesian Mosque Council (Dewan Masjid Indonesia (DMI). Oversight mechanisms focus on moral accountability rather than formal regulation, and the absence of a unified legal framework allows flexibility but leads to inconsistencies in governance and

reporting (Huda, 2022). Larger mosques occasionally fall under provincial supervision, particularly those receiving state or corporate donations. Recent reforms emphasize transparency through digital systems and training programs supported by DMI to improve financial integrity and administrative recordkeeping (Rini, Suharto, & Djakman, 2023).

The regulatory framework in Brunei Darussalam is entirely state-controlled, reflecting the nation's Islamic monarchy under the philosophy of *Melayu Islam Beraja (MIB)*. The Ministry of Religious Affairs (Kementerian Hal Ehwal Ugama (KHEU) holds complete authority over mosque affairs, including administration, staffing, financial management, and auditing (Salleh, 2022). All mosque officials, including imams and administrative staff, are appointed and salaried by the government. Mosque construction and maintenance are funded through the national budget and subject to oversight by the Audit Department and the Sultan's Office. The system ensures uniformity, strict compliance with national religious policies, and alignment with the Sultan's role as head of Islam, though it leaves minimal room for community-based management or independent oversight (Yunos, 2024). Brunei's regulatory structure represents the highest level of state involvement among the four countries, ensuring centralized control over religious governance.

2.1.4 Institutional Frameworks in Indonesia and Brunei Darussalam

In Indonesia, mosque governance is diverse: some mosques are independent, community-managed; others are affiliated with national Islamic organisations (e.g., Muhammadiyah, Nahdlatul Ulama), local government, or under municipal budgets. This leads to variation in financial transparency, internal control and stakeholder-engagement practices. For example, [Chaniago et al. \(2024\)](#) studied a mosque in Medan and found HR competency, internal controls, technological integration, stakeholder engagement and

organisational commitment significantly impact transparency and accountability.

In Brunei, the state plays a more dominant role. Many mosques are built and maintained by the government, and the Department of Mosque Affairs under the Ministry of Religious Affairs oversees mosque affairs. In terms of waqf governance, a SWOT analysis of Brunei's governance indicates strengths in institutional support but weaknesses in community-engagement and independent oversight. Thus, financial practices and accountability mechanisms are shaped by a strong institutional apparatus, perhaps reducing horizontal accountability requiring community oversight.

2.2 Review of Empirical Studies

Empirical studies on mosque governance and financial practices reveal diverse findings across contexts, particularly in Southeast Asia. In Indonesia, mosque financial management typically includes processes such as fund collection, allocation, monitoring, and reporting, covering sources like infaq, zakat, waqf, and public donations. However, several studies highlight that many mosques still prioritize operational expenditures rather than strategic financial planning or long-term asset development.

Habibi (2023) finds that mosques in Lampung Province possess significant opportunities to optimise resource allocation, indicating inefficiencies in current financial practices. Similarly, other Indonesian studies report that while financial management processes such as planning, implementation, and evaluation are present, transparency remains a persistent challenge. This suggests a gap between procedural compliance and effective accountability implementation.

Comparative insights from Malaysia provide additional perspectives. Islamiyah (2019) identifies that mosque financial management incorporates performance assessment, stakeholder participation, regulatory compliance, and social auditing. These findings illustrate a more structured

approach to governance, although variations remain across institutional settings.

From a broader regional perspective, [Fahmi et al. \(2023\)](#) highlight differences within the Malay-Islamic world. Their study reveals that Indonesia has emerged as a pioneer in mosque-based economic empowerment, whereas Brunei Darussalam demonstrates relatively limited development in this area. In Brunei, mosque resources are predominantly allocated to religious functions and infrastructure, reflecting a different institutional orientation.

Further empirical evidence by Chaniago et al. (2024) shows that factors such as human resource competency, internal control systems, technological integration, stakeholder engagement, and organisational commitment significantly influence transparency and accountability in mosque management. These findings collectively indicate that financial practices and accountability mechanisms are shaped by both internal organisational factors and external institutional environments.

2.3 Identification of the Research Gap

Despite the growing body of literature on mosque governance and financial accountability, several important gaps remain. First, existing studies tend to examine accountability and financial practices separately, with limited integration of cultural and institutional dimensions. While accountability is often discussed in procedural or governance terms, its cultural foundations—such as trust, moral obligation, and community norms—are insufficiently explored.

Second, comparative studies between different national contexts, particularly between Indonesia and Brunei Darussalam, remain scarce. Given the distinct institutional structures in these countries—Indonesia with its diverse and community-driven mosque governance, and Brunei with its centralized state-controlled system—there is a lack of empirical research examining how these differences influence accountability practices

and financial management outcomes.

Third, prior research has not adequately examined the moderating role of institutional context in shaping the relationship between cultural accountability and financial practices. While studies such as [Fahmi et al. \(2023\)](#) and [Chaniago et al. \(2024\)](#) provide valuable insights, they do not explicitly model the interaction between cultural, institutional, and financial variables within a unified framework.

Therefore, this study addresses these gaps by integrating cultural accountability, financial practices, and institutional context into a comprehensive analytical model, providing a more holistic understanding of mosque governance.

2.4 Development of the Conceptual Framework

Based on the literature, This study propose a conceptual framework where cultural accountability (comprising dimensions of trust, participation, moral/religious duty, institutional norms) influences (fund-raising, allocation, internal control, reporting, digitalisation). The national/institutional context (Indonesia vs Brunei) moderates how accountability is operationalised. The output is mosque performance in terms of transparency, community welfare contribution and sustainable financial management.

2.5 Hypotheses or Research Propositions

This study does not employ statistical hypotheses due to its qualitative comparative design.

3. Research Methods

3.1 Research Design

This research uses a qualitative comparative design. This study selected a purposive sample of mosques in Indonesia and Brunei Darussalam covering independent and community managed mosques as well as state-affiliated mosques. Data were gathered via semi-structured interviews with mosque administrators (treasurers, imams, committees), congregants, and local Islamic

organisations; document analysis (financial reports, meeting minutes, social media announcements); and direct field observations (meetings, digital payment kiosks, notice boards).

3.2 Research Context and Setting

The research is conducted in two distinct national contexts: Indonesia and Brunei Darussalam. Indonesia represents a diverse and decentralized mosque governance system, where mosques are largely community-managed with varying degrees of autonomy. In contrast, Brunei Darussalam reflects a centralized and state-regulated model of mosque governance under the authority of *Jabatan Hal Ehwal Masjid*.

The selection of these two contexts is based on their contrasting governance structures, which provide a valuable basis for comparative analysis. The study includes mosques from different regions in Indonesia

(such as Sulawesi and Java) and state-affiliated mosques in Brunei Darussalam, ensuring variation in institutional arrangements and cultural practices.

3.3 Population and Sample / Research Participants

In Indonesia, this study selected mosques in different provinces (such as in Sulawesi and Java) and that represent diverse governance models. In Brunei Darussalam, this study selected 1 mosque national mosque and *Jabatan Hal Ehwal Masjid* Brunei Darussalam. Interviews were audio recorded and transcribed. Field notes captured observations of financial processes (donation boxes, QR codes, announcements of fund usage). Documents included financial statements, newsletters, board meeting minutes, digital receipts.

Table 1. The Population of the Mosques in Brunei Darussalam

| No | Typical of the Mosque | Number of Mosques | Classification |
|-------------------------------|-----------------------|-------------------|----------------|
| 1 | Masjid Negara | 2 | Mosque |
| 2 | Masjid Utama | 12 | Mosque |
| 3 | Masjid Mukim | 25 | Mosque |
| 4 | Masjid Kampong | 54 | Mosque |
| Total number of Mosque | | 93 | Mosque |

Source: Simas updated 23 October 2025 link of website
<https://www.mora.gov.bn/SitePages/Home.aspx>

Table 2. The Population of the Mosques in Indonesia

| No | Typical of the Mosque | Number of Mosques | Classification |
|-------------------------------|-------------------------|-------------------|----------------|
| 1 | Masjid Negara | 1 | Mosque |
| 2 | Masjid Raya | 35 | Mosque |
| 3 | Masjid Agung | 469 | Mosque |
| 4 | Masjid Besar | 5.211 | Mosque |
| 5 | Masjid Jami | 254.419 | Mosque |
| 6 | Masjid Bersejarah | 1.093 | Mosque |
| 7 | Masjid di Tempat Publik | 54.419 | Mosque |
| 8 | Masjid Nasional | 1 | Mosque |
| Total number of Mosque | | 316.075 | Mosque |

Source: Simas updated 23 October 2025 link of website
<https://simas.kemenag.go.id/>

3.4 Data Sources and Data Collection

This study utilizes both primary and secondary data sources. Primary data are collected through semi-structured interviews and direct field observations, while secondary data are obtained from document analysis.

Semi-structured interviews are conducted with mosque administrators, congregants, and representatives of Islamic organizations. All interviews are audio-recorded and transcribed to ensure accuracy. Field observations capture real-time practices related to financial processes, including donation boxes, QR code-based payments, and public announcements of fund usage.

Document analysis includes financial statements, newsletters, board meeting minutes, social media announcements, and digital receipts. This multi-source data collection approach enhances data triangulation and reduces potential bias.

3.5 Measurement of Variables and Research Instruments

In this qualitative study, key concepts are operationalized through thematic constructs rather than numerical variables. The research focuses on several core dimensions, including accountability mechanisms (participation, transparency, trust, and vertical/horizontal accountability), financial practices (fundraising, allocation, internal controls, reporting, and digitalization), cultural context (communal norms and the role of state versus community), and institutional context (governance structure and regulatory framework). The primary research instrument is a semi-structured interview guide designed to explore these dimensions in depth. Observation checklists and document review protocols are also employed to ensure consistency in data collection across different sites.

3.6 Data Analysis Techniques

Data were coded thematically using NVivo (or manual coding), focusing on categories: accountability mechanisms (participation, transparency, trust,

vertical/horizontal), financial practices (fund raising, allocation, internal controls, reporting, digitalisation), cultural context (communal norms, state vs community role), institutional context (governance structure, regulation). Comparative analysis examined differences and similarities across Indonesia and Brunei.

3.7 Validity, Reliability, and Trustworthiness

To ensure the trustworthiness of the findings, this study adopts several qualitative validation strategies. Credibility is enhanced through data triangulation across interviews, observations, and documents. Dependability is ensured by maintaining a clear audit trail of data collection and analysis procedures. Confirmability is achieved by minimizing researcher bias through systematic coding and documentation. Additionally, prolonged engagement in the field and careful cross-case comparison strengthen the robustness and consistency of the findings.

3.8 Ethical Considerations

Research approval was obtained from relevant university committees; consent was sought from all interviewees; anonymity and confidentiality of respondents are assured. Field data were collected with due respect to religious settings and local cultural norms.

3.9 Research Procedure

The research is conducted through several structured stages. First, the study design and research instruments are developed based on the research objectives. Second, purposive sampling is used to identify relevant mosques and participants. Third, data are collected through interviews, observations, and document analysis. Fourth, the collected data are transcribed, coded, and analyzed using thematic techniques. Finally, the findings are interpreted through a comparative lens to generate insights and conclusions. This systematic procedure ensures methodological transparency and allows for potential replication in future studies.

3.10 Methodological Limitations

The study is qualitative and uses purposive sampling, so findings cannot be generalized across all mosques in either country. The research relies on self-reported practices and available documents; some financial data may not be publicly accessible. Future studies might employ larger quantitative samples or mixed-methods.

4. Results and Discussion

4.1 Results

4.1.1 Sample Description and Descriptive Findings

The study is based on qualitative fieldwork conducted in selected mosques in Indonesia and Brunei Darussalam. The units of analysis include mosque administrators (treasurers, imams, and committee members), congregants, and representatives of local Islamic organisations. Data were collected through semi-structured interviews, document analysis, and direct observations. The findings are organised thematically to reflect patterns emerging from both national contexts.

4.1.2 Data Quality and Preliminary Analysis

Data quality was ensured through triangulation of multiple sources, including interviews, documents, and observations. Consistency across data sources was examined to validate emerging themes. The use of purposive sampling ensured relevance to the research objectives, while systematic coding procedures were applied to categorise recurring patterns related to accountability and financial practices.

4.1.3 Main Analytical Results

a. Indonesia: Community-Driven Accountability and Financial Practices

From the fieldwork in the Indonesian sample, several key themes emerged:

1) Participatory Decision-Making and Social Trust

In many mosques, the treasurer or committee regularly holds open meetings with congregants (after Friday prayers, or

special gatherings) to present the budget for the upcoming fiscal year (e.g., for renovations, social programmers). These meetings build a sense of ownership and social trust among congregants. One treasurer remarked:

“We invite the community to ask questions about how the infaq and zakat will be used; they feel part of the process.”

This mechanism fosters horizontal accountability, as congregants feel empowered to monitor fund utilisation.

2) Transparent Communication and Digital Tools

Several mosques have adopted digital donation channels (QRIS, bank transfers), display real-time balances or “fund usage” updates on notice boards or social media. This practice helps to signal the transparent handling of funds and builds trust. For example, one mosque posted monthly updates of major uses (e.g., “Rp 50 m spent on wastewater upgrade, Rp 30 m for youth entrepreneurship kiosk”). Such communication aligns with the principle of transparency emphasised in recent mosque-studies.

3) Internal Control Mechanisms and Reporting Practices

Some mosques adhere to financial management steps: planning, implementation and evaluation. However, many still face issues: weak written documentation, little or no external audit, limited professional accounting skills among committee members. Habibi (2023) found that in Lampung, optimisation of allocation remains a challenge.

4) Cultural Norms and Relational Accountability

The cultural dimension is prominent: committee members often emphasise moral responsibility to God (*taklif*), and to the local community. For example, one imam said:

“When we collect infaq and zakat, we remember Allah is watching; our duty

is not just to spend wisely, but to be seen to act justly in front of the people.”

This dual vertical/horizontal accountability is reflective of Islamic ethics of stewardship.

5) Financial Practices: Fund-raising and Welfare Distribution

Many Indonesian mosques combine usual fund-raising (Friday infaq boxes, special campaigns for Ramadan/Idul) with welfare distribution (scholarships for poor students, micro-entrepreneur grants for local youth). This aligns with the growing interest in mosque-based economic empowerment in the Malay world. Some mosques also partner with local microfinance or cooperative entities (Baitul Maal etc.) to channel funds to UMKM (small and medium enterprises).

6) Challenges

Key issues in the Indonesian context include, lack of professional financial skills/training among mosque administrators. Limited external oversight/audit. Some confusion among congregants regarding fund classification (what is for building maintenance vs welfare). Risk of dependency on in-kind donations rather than sustainable income-generating activities.

b. Brunei Darussalam: Institutionalized Accountability and Financial Practices

In the Brunei sample the findings show a different pattern, shaped by strong state involvement.

1) Institutional Governance and Vertical Accountability

Mosques in Brunei are largely built and maintained by the government; the Department of Mosque Affairs under the Ministry of Religious Affairs has a formal regulatory and supervisory role. Thus, accountability is primarily vertical: mosque committees report to state agencies, and compliance with national standards is emphasised. For example, financial reports

(if publicly available) are subject to government review; there are standard procedures for waqf fund governance (SWOT analysis in Brunei’s waqf governance suggests an institutionalised approach).

2) Fund Allocation Focus: Infrastructure & Worship Activities

In Brunei, many mosques’ funds are directed to infrastructure maintenance, expansion, and worship facilitation, rather than broad entrepreneurial or community economic empowerment programmes. As noted by [Fahmi et al. \(2023\)](#) in Brunei the monetary resources in circulation within the mosque are predominantly allocated towards religious practices and infrastructural advancement.

3) Financial Practices: Reporting and Oversight

The state-led model means that standardised reporting and internal controls tend to be stronger (at least formally) than in community-managed contexts. However, the opportunities for horizontal accountability (congregant participation, open meetings) appear relatively weaker, as the institutional role dominates. The SWOT study highlights weakness in community engagement as an area for improvement in Brunei’s waqf governance.

4) Cultural Context and Relational Accountability

Although the governance is formalised, cultural norms still shape financial practices: stewardship of mosque funds is seen as a collective moral duty. However, the relational (communal) dimension is less visible in the public domain than in the Indonesian context. Some informants noted that donors often trust the state-affiliated institution by default and expect the government to manage the funds responsibly.

5) Digitalisation and Modernisation

Although not as prominently reported in the literature, indications are that digital payment channels and digital reporting are emerging elements in Brunei’s mosque financial practices. The institutional

framework enables adoption of standardised systems, though community-level innovation (e.g., participatory budgeting) remains less emphasised.

6) Challenges

Key challenges include, limited transparency of fund-usage details to congregants (horizontal accountability). Potential over-centralisation, reducing grassroots engagement and oversight. A focus on infrastructure may overshadow community-based entrepreneurial uses of mosque funds; as [Fahmi et al. \(2023\)](#) note, mosque-based economic empowerment in Brunei is less developed.

4.1.4 Key Findings

The findings indicate two contrasting governance models:

- a. Indonesia exhibits a community-driven model, emphasising participatory governance, horizontal accountability, and social trust.
- b. Brunei Darussalam reflects an institutionalised model, characterised by strong vertical accountability, regulatory compliance, and centralised control.

These findings highlight differences in accountability structures, financial management practices, and stakeholder engagement across the two contexts.

4.1.5 Visual Presentation of Results

The findings are presented through thematic categorisation supported by structured narrative descriptions. Table 1 provides supplementary contextual data, while the comparative analysis between Indonesia and Brunei Darussalam enhances clarity in identifying key patterns and distinctions.

4.2 Research Discussion

4.2.1 Interpretation of Key Findings

a. Accountability Mechanisms: Horizontal vs Vertical

In Indonesia, accountability tends to be more horizontal: congregants attend budget meetings, ask questions, monitor fund usage, and experience relational trust with committee members. The cultural

embeddedness of the mosque in local communities strengthens this. In Brunei, accountability is more vertical: committees report to government agencies, regulatory frameworks are stronger, but congregant oversight/participation is less visible.

b. Financial Practice Patterns

Both contexts emphasise ethical stewardship of funds (in line with Islamic norms), but their practice patterns differ: In Indonesia: greater diversity in fund sources (infaq, zakat, waqf, income-generating activities), wider allocation to welfare/entrepreneurship, greater use of digital tools and community communication. In Brunei: more uniform institutional model, funds heavily oriented to infrastructure and worship facilitation, fewer community-driven entrepreneurial uses.

c. Cultural Context and Institutional Modality

Cultural accountability in Indonesia is grounded in community trust, social participation and normative expectations of fairness and transparency. The mosque is seen as part of everyday community life. In Brunei, the mosque is often seen more as a state-institution, aligned with national religious governance, which shifts the accountability logic toward compliance and regulation rather than community negotiation.

d. Digitalisation and Modern Tools

Both settings show emerging digital financial practices (e.g., QR donations) and communication of fund-usage updates, which enhance transparency and trust. Indonesian mosques appear to adopt these more variably at the grassroots level; Brunei's institutional frameworks may present a standardised roll-out but less participatory innovation.

e. Implications for Mosque-based Economic Empowerment

The Indonesian model suggests that when cultural accountability is high (i.e., community participation, trust, digital communication), mosque funds can be mobilised into economic empowerment

programmes (UMKM, youth entrepreneurship) and thus contribute to social welfare. The Brunei model suggests that strong institutional oversight ensures infrastructure and worship needs are met, but may limit grassroots economic initiatives. For sustainable empowerment, combining institutional accountability (for transparency) with community-driven innovation (for responsiveness) is critical.

4.2.2 Comparison with Previous Studies

These findings are consistent with prior studies emphasizing the importance of social and cultural contexts in shaping governance practices in religious institutions. Previous research highlights that community-based accountability enhances transparency and trust, which aligns with the Indonesian case. However, the findings also extend the literature by showing that strong regulatory frameworks, as observed in Brunei, can ensure accountability even with limited community participation.

The divergence between the two contexts provides a nuanced contribution to the literature. While earlier studies often position participatory accountability as superior, this study demonstrates that institutional accountability can be equally effective, albeit with different outcomes. This highlights the importance of contextualizing governance models rather than adopting a one-size-fits-all approach.

4.2.3 Theoretical Contributions

This study contributes to the development of Islamic accountability theory by empirically demonstrating the coexistence of vertical accountability (to God and formal authorities) and horizontal accountability (to the community). The findings extend existing theoretical frameworks by showing that the balance between these two dimensions is not fixed but influenced by cultural and institutional contexts.

Furthermore, the study introduces a refined conceptual understanding of “cultural accountability,” where local norms such as trust, participation, and communal

relationships play a critical role in shaping financial practices. This reinforces the argument that accountability is not merely a formal mechanism but also a socially embedded process.

4.2.4 Practical and Policy Implications

From a practical perspective, the findings suggest that mosque administrators should integrate both participatory and institutional accountability mechanisms. In Indonesia, strengthening documentation and formal reporting systems could enhance existing community-based accountability. In Brunei, increasing avenues for congregational participation may improve inclusiveness and responsiveness.

For policymakers, the study highlights the need to design governance frameworks that balance regulation with flexibility. Encouraging digital financial reporting tools, such as QR-based donations and transparent communication platforms, can enhance both transparency and trust across different contexts.

4.2.5 Integration with the Research Gap

This study successfully addresses the research gap identified in the literature, which lies in the limited comparative understanding of mosque financial governance across different national and institutional contexts. By contrasting Indonesia and Brunei, the findings provide empirical evidence that accountability practices are shaped by the interaction between cultural norms and institutional structures.

The study thus contributes originality by demonstrating that cultural accountability is a key determinant of financial practices, while institutional frameworks act as moderating factors. This directly responds to the lack of cross-country comparative analyses in existing research.

4.2.6 Acknowledgement of Study Limitations

Despite its contributions, this study has several limitations. The findings are context-specific and may not be fully generalizable to other countries with different socio-religious or governance structures. Additionally, the interpretation of accountability practices relies

on qualitative insights, which may be influenced by participant perspectives and local dynamics.

5. Conclusion

The conclusion section synthesizes the main findings of the study and highlights their significance without introducing new data or analysis. This section demonstrates how the research objectives have been achieved, clarifies the study's contributions, and provides implications and directions for future research. A well-written conclusion reinforces the value of the study and ensures coherence between the research problem, results, and contributions.

5.1 Summary of Key Findings

This comparative study demonstrates that while mosques in both Indonesia and Brunei Darussalam share a normative commitment to ethical stewardship and financial transparency, the implementation of accountability and financial practices differs significantly due to cultural and institutional contexts. In Indonesia, community-driven accountability and diverse financial practices enable more dynamic welfare and empowerment programmes. In contrast, mosques in Brunei Darussalam rely on institutionalised accountability mechanisms that ensure compliance and infrastructure support, but exhibit less grassroots participatory financial innovation.

5.2 Theoretical Contributions

This study contributes to the literature by emphasising the role of cultural accountability in shaping financial practices within mosque institutions. It offers a comparative perspective across two distinct national contexts and extends existing theoretical frameworks by illustrating how local cultural values such as trust, participation, and moral responsibility interact with formal institutional structures to produce different financial governance outcomes. This research also enriches the discourse on accountability in faith-based organisations by integrating both socio-cultural and institutional dimensions.

5.3 Practical and Policy Implications

The findings provide several actionable implications for mosque administrators and policymakers. In Indonesia, there is a need to strengthen formalised internal controls and enhance professional training to address existing skill gaps. The adoption of digital financial reporting systems and participatory budgeting practices should be encouraged to improve transparency and trust. Mosque funds can also be strategically utilised to support sustainable economic empowerment initiatives, such as UMKM development and youth programmes.

In Brunei Darussalam, it is recommended to complement strong institutional oversight with greater horizontal accountability mechanisms, including congregational presentations and community engagement sessions. Additionally, expanding the utilisation of mosque funds beyond infrastructure development toward community economic empowerment could increase social impact. Across both contexts, integrating digital financial tools such as QR-based donations and online financial dashboards is essential to enhance transparency and efficiency. Furthermore, establishing standardised financial reporting frameworks aligned with non-profit accounting standards, such as ISAK 35 or relevant local equivalents, would improve comparability and stakeholder trust.

5.4 Limitations of the Study

This study is subject to several limitations. The qualitative design limits the generalisability of the findings to broader mosque populations. Additionally, the contextual focus on Indonesia and Brunei Darussalam may not fully capture the diversity of mosque governance practices in other regions. These limitations suggest that the findings should be interpreted with caution, particularly when applied to different institutional or cultural settings.

5.5 Directions for Future Research

Future research should consider employing quantitative approaches with larger and more diverse samples across multiple countries, such as Indonesia, Brunei Darussalam, Malaysia, and Singapore, to test the generalizability of the proposed framework. Longitudinal studies are also recommended to examine how digitalisation influences accountability practices over time. Moreover, further investigation into the role of waqf-based entrepreneurial initiatives in enhancing mosque-driven economic empowerment would provide valuable insights for both theory and practice.

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