

## Analysis of Mosque Financial Transparency through Announcement of *Infaq* and *Sadaqah* with Mosque Toa at Friday Prayers

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### Abstract

**Purpose:** to analyse mosque financial transparency practices focusing on announcing the receipt and use of *infaq* and *sadaqah* to Friday prayer congregations using mosque toa.

**Methodology:** This research uses a type of qualitative method with a descriptive approach to explore and understand the practice of mosque financial transparency through the announcement of *infaq* and *sadaqah* to Friday prayer congregations at the Jami' Al Huda Mosque Banjarejo Gunungsari District Umbulsari Jember Regency. Data were collected through participant observation, in-depth interviews, and document analysis.

**Findings:** This practice of announcing management and *infaq* and *sadaqah* not only increases the accountability of mosque administrators but also strengthens the congregation's trust in fund management, which is carried out openly and clearly. Apart from building trust, financial report announcements also positively impact congregational solidarity. Congregants feel more involved and have a sense of shared responsibility, reflected in increased financial contributions and participation in religious activities. However, challenges such as time constraints were noted.

**Novelty:** This study contributes to the literature by explicitly examining the role of sound reinforcement or toa in increasing mosque financial transparency and cultural factors in encouraging financial transparency.

**Keywords:** Transparency, Accountability, TOA, Friday Prayer

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### Introduction

Transparency in financial management is an aspect that is increasingly receiving attention in various organisations, including religious institutions such as mosques. As a place of worship and a centre for social activities, mosques have an essential role in building congregational trust and managing funds collected from *infaq* and *sadaqah*. Announcing the receipt and use of these funds plays a crucial part in ensuring that the congregation remains informed and confident in how their contributions are being used. Financial transparency is not only a moral demand but also an effort to increase accountability and efficiency in managing resources provided by society. By being open about financial activities, mosques demonstrate their commitment to ethical governance, which helps to cultivate a sense of shared responsibility among the congregation. This transparency also allows the mosque leadership to foster an environment of trust and mutual respect, which is vital for encouraging ongoing support and participation from the community.

Experts broadly define transparency as an activity that can be applied in many fields, such as organisations, accounting and budgeting, government actions and responsibilities, banks, and documents. According to Sagala (2020), organisational transparency relates to efforts to open up internal processes and decisions to external parties, whether they are directly involved or not. Mosque

congregations, particularly those attending Friday prayers, must be aware of how the funds contributed through *infaq* and *sadaqah* are utilised. This openness ensures that the financial resources are managed responsibly and ethically, fostering trust among the donors and the broader community. Providing regular and transparent financial reports helps prevent misunderstandings and the potential misuse of funds, strengthening the mosque's integrity as a spiritual and social institution.

According to previous data and research, many mosques in Indonesia depend on funds from the congregation to support various operational and social activities. These funds often come from routine donations such as *infaq*, *sadaqah*, or noteworthy contributions made during Friday prayers. However, discussions about transparency in fund management practices are usually limited to financial records. Previous research shows this, as Ningsih et al. (2023) found in their study on the management of School Operational Assistance (BOS) funds, which revealed that while accountability and financial management affected parents' participation, school transparency had no significant effect. This research suggests that transparency that only focuses on financial records without involving participation and effective communication with stakeholders is not enough to increase community trust and participation. In addition, Prasetya et al. (2023) identified that information system limitations and management commitment have a significant effect on government financial accountability, indicating that without adequate information system support and commitment from management, transparency in fund management is likely to be suboptimal. Rizki and Defiani (2024) reveal how the planning and use of funds in the mosque and cash flow reporting are well structured. Pratika (2020) and Hanif et al. (2024) explain how planning and allocating funds entering the mosque, or the mosque fund management system, uses financial functions, including planning, implementation and evaluation. In some cases, the lack of transparent financial reporting can give rise to doubts among the congregation regarding the use of donated funds (Monady et al., 2024). This research shows an urgent need to increase transparency in managing mosque finances.

Although various studies have highlighted the importance of financial transparency in non-profit organisations, research that discusses explicitly financial reporting mechanisms in mosques, primarily through announcements to Friday prayer congregations, is still very limited. Direct announcements to the congregation can strengthen the congregation's trust and participation in supporting mosque activities. This gap opens up research opportunities to examine how transparency can be realised through routine announcements regarding the acceptance and use of *infaq* and *sadaqah*. By exploring this, we can better understand how financial transparency practices in mosques can enhance their role as not only places of worship but also as transparent, accountable community centres.

The use of mosque toas for various announcements has become an inseparable part of people's lives in Indonesia. Besides making the call to prayer, mosque loudspeakers are often used to convey important information to the surrounding community, such as announcements of religious events, notification of activity schedules, and emergency information (Hasbullah, 2022). This use reflects the mosque's function as a worship centre and an effective social communication medium. The sound from the mosque's toa can reach the wider community, making it an efficient means of conveying collective messages within the community. It is an accessible tool for spreading information, ensuring that important updates, like financial reports, reach a broad audience in real time.

This tradition also reflects Indonesian society's culture of cooperation and togetherness. Mosques are not only places to gather for worship but also to share information that is relevant to everyday life. Furthermore, according to Hasbullah (2022), the use of loudspeakers in mosques is part of multicultural values. The use of toas has been rooted in society, marking time and shaping the rhythm of human life. Implicitly, the sound of the toa functions as a medium to instil awareness, understanding, and appreciation of the richness of religious values. This shared experience helps reinforce the social bonds within the community. However, even though it has many benefits, using a mosque toa poses challenges, such as the potential for noise disturbance if used excessively or not at the right time. Therefore, collective awareness is needed to use mosque toas wisely, so that it remains a medium that

supports harmony and order in social life, ensuring that it continues to be a positive force in the community.

From an accountability perspective, using the mosque loudspeakers can be seen as a reflection of social responsibility towards the wider community. The regulation and governance of its use can be studied from various theories, such as legitimacy theory, which emphasises how institutions, including mosques, maintain social legitimacy by paying attention to the needs and convenience of the community. Also, properly using the toa can signal that the mosque values community input, transparency, and participation. In addition, the cross-cultural communication theory approach is also relevant to understanding how the mosque toa can become a symbol of harmonious diversity if appropriately managed. Proper governance ensures that the mosque's communication fosters inclusivity and respect for cultural differences, enriching the social fabric of the surrounding community. Thus, this study can offer a new contribution to understanding the practice of using mosque loudspeakers as a tradition and as a form of social and cultural accountability in multicultural Indonesian society, helping bridge different cultural values through shared information.

This study aims to look at the practice of mosque financial transparency with a focus on announcing the receipt and use of *infaq* and *sadaqah* to the Friday prayer congregation using the mosque's toa. Through an ethnographic approach, this research will explore how this mechanism is implemented, how the congregation responds to these announcements, and how it impacts their level of trust and participation. By understanding the dynamics of mosque financial communication, this study will offer insights into how transparent financial practices can foster stronger communal ties. In addition, the study aims to identify the challenges faced in implementing these announcements, such as the balance between effective communication and time management, and understand the influence of local culture on mosque financial transparency practices. Local customs and communication preferences are significant in receiving information, making cultural sensitivity essential to successful financial transparency. Thus, this research is expected to contribute practically and academically to strengthening the transparency and accountability of mosque financial management, offering a model that could be applied in similar settings.

This study will also provide valuable insights into how religious institutions can use traditional communication methods, like the mosque toa, to enhance the transparency and effectiveness of their financial management practices, while fostering a stronger relationship with the congregation and broader community. By combining modern transparency practices with traditional communication methods, mosques can create an environment where trust, participation, and social responsibility flourish. This fusion of approaches will allow mosques to maintain cultural relevance while ensuring that their financial practices align with principles of openness and accountability.

## **Literature Review**

Financial transparency, including mosques, is a fundamental principle in organisations' financial management. Hermanto et al. (2021) explain that transparency refers to the openness of the organisation in providing information that is relevant, transparent, easily accessible, and understood by stakeholders. In the context of the mosque, worshipers are the main stakeholders who have the right to know how *infaq* and *sadaqah* funds are managed and used. This transparency not only increases the trust of worshipers but also ensures public accountability in managing religious funds. In organisational communication theory, effective information management is important in building harmonious relationships between organisations and their audiences. Homsah and Kusuma (2024) emphasise that effective communication is indispensable for creating a harmonious and productive organisational environment. The use of mosque loudspeakers or toa as a means of communication is a simple but effective form of public communication. The mosque toa allows messages to be delivered directly and widely, according to the needs of heterogeneous worshipers regarding age and level of understanding.

In Islam, the principles of transparency and honesty are highly emphasised, especially in wealth management. QS. Al-Baqarah: 282 emphasises the importance of clearly recording and conveying financial information to avoid misunderstandings and fraud. Publicly announcing *infaq* and *sadaqah* reports is also a form of implementing these values, which aims to maintain trust and build congregational trust in the mosque's management.

Ethnography is one of the approaches in qualitative research. Ethnographic research in education is heavily influenced by similar research in sociology and anthropology (Sari et al., 2023). This study uses ethnographic methods to investigate how the Jami' Al Huda Mosque management in Banjarejo Umbulsari uses loudspeakers as a medium for financial transparency. This approach allows researchers to understand the social context, cultural values, and traditions that influence financial transparency practices at the mosque. The strong culture of cooperation and togetherness in the Umbulsari community influences how mosques manage and report finances. Social dynamics among Muslim communities are an important focus that illustrates the complex relationship between religion and local culture (Jenuri et al., 2024). Transparency through the mosque's toa reflects accountability and reinforces the spirit of collectivity that characterises the local community.

According to a study by Pratika (2020), transparency in religious organisations such as mosques can increase congregation participation, strengthen solidarity, and prevent potential conflicts related to fund management. By providing open and accurate information, mosque administrators can create better relationships with congregants to make mosque management more effective and sustainable.

Several previous studies that examined the transparency and accountability of mosque financial management were carried out by Rizki and Defiani (2024), who revealed how the planning and use of funds entering the mosque and cash flow reporting were well structured. Then, Pratika (2020) and Hanif et al. (2024) explain how planning and allocating funds entering the mosque, or the mosque fund management system, uses financial functions, including planning, implementation, and evaluation. Apart from focusing on mosques, previous studies regarding accountability as a key factor in building healthy relationships between organisations and stakeholders were also carried out by Fadhlurrohman et al. (2021) and Rizki & Deviani (2024).

However, previous studies have not explicitly explained the process of financial transparency in managing mosque funds. The results of previous studies were limited to showing that several mosques had carried out budget planning, kept records, and made financial reports. So, how the community accesses the primary sources of mosque finances through *infaq* and *sadaqah* has not been explained. This gap highlights the importance of investigating how the announcement of *infaq* and *sadaqah* reports through mosque loudspeakers contributes to financial transparency and congregational trust.

## Methodology

This study uses a type of qualitative method with a descriptive approach to explore and understand the practice of mosque financial transparency through the announcement of *infaq* and *sadaqah* to the Friday prayer congregation at the Jami' Al Huda Banjarejo Gunungsari Mosque, Umbulsari District, Jember Regency. As a qualitative research method, a descriptive approach focuses on providing a detailed account of social practices and phenomena in their natural context without the intention of manipulating or altering the situation (Rosaliza et al., 2023). This approach allows researchers to capture the values, culture, and norms that underlie the practice of financial transparency in mosques, particularly in the announcement of *infaq* and *sadaqah* through the toa during Friday prayers. The qualitative approach was chosen because it allows researchers to deeply understand social phenomena, focusing on social experiences and interactions. The descriptive approach is particularly suitable for this study because it allows researchers to observe and describe the social practices that occur in the daily lives of mosque congregations without the need to delve into underlying theoretical constructs or focus on individual subjective experiences. Other approaches, such as ethnomethodology or phenomenology, are less suitable because they focus more on individual perceptions or subjective

experiences. At the same time, this study aims to provide a comprehensive description of collective social practices within the mosque community.

Data was collected through participant observation, in-depth interviews, and document analysis. Participatory observation was conducted by regularly attending Friday prayers to observe how the mosque conveys financial reports to the congregation. Interviews were conducted with mosque administrators, community leaders, and several congregants to obtain diverse perspectives on the importance of financial transparency and its impact on congregational trust. In addition, documents such as mosque financial records, published reports, and mosque communication media were also analysed to strengthen the data obtained.

Data analysis was conducted inductively by following a descriptive approach. The first step was to categorise and organise the data based on the main categories relevant to the practice of mosque financial transparency. Next, the data was further categorised into more specific subcategories to identify the relationships between various components, such as the roles of mosque administrators, takmir, and congregants in financial transparency. The final step was to interpret the data to find patterns and main themes related to financial transparency, primarily through the announcement of *infaq* and *sadaqah* with the mosque's toa during Friday prayers. The validity of the findings was strengthened by using data triangulation through person-to-person and person-to-document methods. Data from in-depth interviews with mosque administrators, takmir, and congregants were confirmed with secondary data from financial records, including *infaq* and *sadaqah* submitted before the Friday prayer. This triangulation allows researchers to compare the perceptions of research subjects regarding mosque financial transparency with actual practices so that a more comprehensive picture of the level of financial transparency at the Jami' Al Huda Banjarejo Gunungsari mosque can be obtained. With this approach, the research is expected to provide an in-depth picture of the practice of financial transparency in the mosque and its contribution to strengthening the relationship between the management and the congregation.

## **Results and Discussion**

This study highlights the role of mosque financial transparency, mainly through the announcement of *infaq* and *sadaqah* before Friday prayers, in improving accountability in fund management. The reports, which include income, sources, and fund usage, are typically announced before the sermon. This transparency ensures the congregation receives clear and detailed information about the mosque's financial activities, fostering trust and accountability. By sharing these reports, the mosque management shows its commitment to openness and inclusivity. This practice strengthens the relationship between administrators and the congregation, aligning with cultural and religious values of cooperation and honesty. As one administrator explained:

*"We announce in detail, such as the total amount of infaq received and from whom, for example, the person is willing to be named and whom the infaq and sadaqah are intended. Then we also report what the total funds owned by this mosque are used for, for example, paying for the mosque's electricity or repairing facilities."*

The regular announcements reflect the mosque's commitment to responsible fund management and openness, keeping the congregation informed. This transparency is crucial for building trust, especially in religious organisations where financial mismanagement can harm credibility. It underscores the link between transparency, accountability, and the cultural value of mutual assistance. One Friday prayer congregant confirmed that it is customary to announce the mosque's financial details before the prayer, ensuring that all worshipers are informed about the sources and uses of donations. These announcements promote transparency and encourage a culture of accountability within the mosque community.

*"The announcement is made before the sermon, so it details who, for example, who for one week is entrusting funds to the mosque, which is intended for whom, that is usually the case. If it has been announced, what is the total now for the mosque's cash, then expenses and the final total."*

These announcements inform the congregation about mosque finances and encourage active participation. Regular updates give worshipers confidence that their contributions are appropriately used, maintaining trust and support. This practice reflects the mosque's commitment to financial accountability and transparency, boosting congregational involvement in mosque activities. One congregant explained,

*"This openness makes us more active in helping, even suggesting new programs for mosques. Moreover, what we think is lacking means we know what has not been done and what can be done with existing funds."*

Announcing financial reports improves accountability and encourages the congregation to engage more actively. By understanding how funds are allocated, congregants can suggest ideas for mosque activities, helping the mosque stay dynamic and responsive. This shared responsibility strengthens the community's connection to the mosque, fostering a culture of involvement and support. Regular updates make congregants feel more included and take responsibility for the mosque's operations. These announcements provide clarity and inspire active participation, as worshipers feel part of a transparent, collective effort. Also, disclosing financial reports boosts congregants' trust in the mosque's management. One worshiper shared:

*"If it is announced, we feel confident that the money we give will be used for the needs of the mosque, not for anything else."*

Financial transparency not only builds trust but also strengthens the emotional connection of the congregation to the mosque. When people feel that their donations are managed well, they are more likely to continue contributing and encourage others to do the same, creating a cycle of support and trust. The congregation greatly appreciates the transparency of mosque finances, mainly through the regular announcements of *infaq* and *sadaqah*. These announcements serve as a vital tool in fostering trust and reducing any doubts regarding managing funds. One mosque administrator shared how he often receives positive feedback from the Friday prayer congregants:

*"The congregation is more confident if the infaq report is announced openly every Friday. This announcement reduces prejudice and fosters trust."*

This positive feedback shows that transparency increases confidence in the mosque's financial integrity. Reducing suspicion and misunderstandings is a key aspect of maintaining a harmonious relationship between mosque administrators and their congregations. This research also highlights how the culture of cooperation, deeply rooted in the community around the Al Huda Banjarejo Umbulsari mosque, significantly influences the management of the mosque's finances. A congregation member emphasised this alignment, saying:

*"Here, people are used to helping each other, so if the mosque management is transparent, it aligns with our values."*

This further illustrates how local cultural values support the mosque's efforts to be transparent. The community's long-standing tradition of mutual help and cooperation enhances the positive reception of the mosque's financial practices. The cultural alignment strengthens the role of transparency in fostering social solidarity and encourages members to engage in helping the mosque in whatever way they can. This emphasises the importance of harmony between transparency practices and local culture. Transparent financial announcements also contribute to strengthening congregational solidarity. The congregation feels more confident and united in supporting the mosque's activities. One of the administrators explained,

*"When the report was announced, the congregation became aware of the mosque's needs and immediately provided solutions, such as donating more than before."*

This demonstrates the direct link between transparency and increased financial contributions. When the community is informed about the mosque's needs, they are more motivated to help, showing that transparency helps build trust and actively drives participation. The openness of financial reports also profoundly impacts religious life within the community. This transparency motivates congregants to contribute not only financially but also through active participation in various mosque activities. It fosters a sense of belonging and shared purpose, encouraging individuals to engage more deeply in religious and social initiatives. One religious figure highlighted this by stating:

*"Mosques that are transparent usually have more lively activities because the congregation feels closer to the administrators."*

This further illustrates that transparency impacts not only the financial aspect but also the social and spiritual engagement of the congregation. When people feel that they are part of the mosque's activities and decision-making processes, their participation in other aspects of mosque life increases. Loudspeakers have proven to be an effective tool for reaching the entire congregation, including those outside the mosque, ensuring that important financial announcements are heard widely and clearly. Despite their effectiveness, there have been suggestions to complement this traditional method with additional systems, such as digital displays, to enhance the clarity and accessibility of the information. Even so, simple technology like loudspeakers remains highly relevant due to its ease of use and familiarity within the community. As one administrator explained:

*"If there was a digital board, maybe it could be clearer and more detailed, but for now that is enough."*

This highlights the balance between utilising new technology and maintaining traditional methods already proven effective in this context. While there are suggestions for improvement, the mosque management is cautious about over-complicating the process and aims to prioritise clarity and accessibility. Despite the efforts to promote transparency and accountability through the announcement of *infaq* and *sadaqah*, challenges still arise in its implementation. Several administrators have acknowledged these difficulties, such as complaints from a few congregants who feel the financial announcements take too long. One administrator commented:

*"Some say the announcement is too long, but we try to be concise without reducing important information."*

This challenge underscores the need for continual improvement in the efficiency of communication methods. Finding ways to streamline the process while maintaining transparency is key to ensuring that announcements remain effective without causing fatigue among the congregation. These challenges highlight the need for better time management in the announcement process, a sentiment echoed by a congregant interviewed after Friday prayers:

*"Yes, sometimes it can take a long time if many people give infaq and sodaqoh. Then, we continued with the Friday sermon. So it can make us sleepy."*

While these issues are noted, they also reveal the positive impact of community participation, as the increase in donations leads to more detailed reports, which in turn require more time. It highlights that the challenge results from the community's growing involvement and contributions to the mosque, ultimately strengthening its financial transparency efforts. From both the community's perspective and insights from mosque administrators, financial transparency remains a crucial element in fostering congregational trust. The administrators emphasised that the extended announcement time is often a result of the high level of community participation, which leads to the need to mention numerous names and details. One administrator explained:

*"The increasing number of donations and community participation makes the announcement longer. However, we are evaluating how to keep the process efficient."*

This process illustrates how community participation, while creating challenges, ultimately benefits the mosque by reinforcing transparency and encouraging even greater involvement from congregants. To overcome this challenge, the mosque has considered various solutions. One of them is using simple technology, such as digital boards, to display financial information more concisely and clearly. This approach helps streamline the information delivery process, allowing congregants to access important financial data without the need for prolonged announcements. Such technological integration has been shown in other mosque management practices to simplify the delivery of information while still maintaining transparency. For instance, digital displays can provide a more organised and less time-consuming way of presenting financial updates, ensuring that all congregants can access the information they need regardless of their background.

However, the management of Al Huda mosque still emphasises that traditional methods, such as announcements through loudspeakers, are still effective in reaching a wider audience, particularly the elderly and those less familiar with digital tools. These methods are deeply embedded in the community's culture and connect the mosque's financial activities to congregants directly and personally. Combining modern technology and traditional practices reflects the mosque's commitment to ensuring inclusivity. By integrating both methods, the mosque ensures that everyone, regardless of age or technological proficiency, remains informed and engaged in its activities.

The overall data shows that despite the challenges in implementing transparency, these efforts align with the local culture of cooperation, which values communal collaboration. This cultural foundation plays a crucial role in ensuring the success of transparency practices, as the community's collective participation is key to the mosque's ongoing development. Transparency creates trust and fosters congregational solidarity, motivating individuals to engage more actively in mosque activities. The mosque's transparent approach strengthens the sense of shared responsibility, encouraging members to contribute their time, resources, and ideas to the collective well-being of the mosque community.

This research empirically supports accountability theory, demonstrating that transparency in public financial management, particularly in mosques, can significantly enhance public trust. Regular announcements regarding *infaq* and *sodaqoh* by mosque administrators have effectively built congregational trust. These transparent practices ensure that worshipers feel their contributions are being



used responsibly. This aligns with previous studies emphasising that accountability is a critical factor in fostering healthy relationships between organisations and their stakeholders (Fadhlorrohman et al., 2021; Rizki & Deviani, 2024). Additionally, the frequent and transparent communication of financial data helps to mitigate any concerns or misunderstandings regarding the management of mosque funds, reinforcing trust over time.

Furthermore, research by Nirmala and Muslimin (2022) reinforces the importance of effective communication in cultivating community participation. Transparency and accountability in mosque financial management have proven to boost congregational trust while directly conveying financial information. Clear and consistent communication ensures all community members understand how their donations are utilised. This supports communication theory, underscoring the value of open and two-way communication channels in promoting active participation. Increased congregational involvement due to financial transparency further highlights how effective communication can encourage broader community engagement in social activities. By fostering a transparent environment, the mosque has encouraged more community-driven initiatives, strengthening the mosque's role as a centre for worship and community action.

These findings are consistent with prior research that explored the link between transparency, accountability, and trust within religious organisations (Fadhlorrohman et al., 2021; Rizki & Deviani, 2024). While past studies have generally concluded that financial transparency is vital for building trust and participation, this research offers a unique perspective by examining the role of local culture in reinforcing transparency and public trust. The local community's cultural context significantly shapes how financial information is perceived and responded to, making cultural sensitivity a key component in fostering transparency. In this case, the mosque's ability to adapt its communication practices to the cultural expectations and values of the community has enhanced the effectiveness of its transparency efforts, making them more relatable and impactful.

Despite these positive outcomes, challenges remain in implementing financial transparency within mosques. One notable issue is time management during the announcement process, which can hinder effective communication. The length of announcements can sometimes lead to disengagement, especially when information becomes repetitive or overly detailed. These challenges suggest developing more efficient communication strategies to deliver financial information to congregants. As a policy implication, this research highlights the importance of encouraging mosques to adopt improved financial transparency practices while supporting mosque administrators in designing and utilising effective communication media. By incorporating feedback from congregants and continuously refining their communication methods, mosques can overcome these challenges and enhance the clarity and impact of their announcements. Furthermore, understanding the local community's cultural values and communication preferences is crucial in developing strategies that resonate with congregants, ensuring that transparency efforts are effective and well-received. This alignment between communication practices and community expectations will help create a more transparent and trusting environment within the mosque.

## **Conclusions**

This research emphasises the importance of financial transparency in mosque management, especially through announcements of *infaq* and *sadaqah* using loudspeakers (mosque toa) before Friday prayers. This practice increases the accountability of mosque administrators and strengthens the congregation's trust in the management of funds, which is carried out openly and clearly. This transparency has succeeded in reducing prejudice and encouraging active participation of the congregation in supporting the needs and activities of the mosque.

Apart from building trust, the announcement of financial reports also positively impacts congregational solidarity. Congregants feel more involved and have a sense of shared responsibility, reflected in increased financial contributions and participation in religious activities. This is supported

by the community's culture of cooperation around the Jami Al Huda Banjarejo Umbulsari mosque, which is in line with Islamic values of honesty and accountability.

However, challenges remain, such as complaints regarding the duration of the announcement, which is considered too long. To overcome this, mosque administrators need to manage announcement times more efficiently and consider using additional technology, such as digital screens or social media, to convey more detailed and breadth information. Harmony between transparency practices, local culture, and the use of technology is the key to successful, transparent, and accountable financial management of the mosque.

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