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Strategic Framework for Mosque-Based Economic Empowerment: An Integration of SWOT Analysis and Balanced Scorecard Approach

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Abstract

This study aims to analyze the development strategy of Mosque-Owned Enterprises (BUMM) to empower mosque-based community economies. The research background is the non-optimal economic role of mosques, despite their great potential as a worshipper base, Islamic social funds, and social capital. This study uses a qualitative case study approach. Data were collected through observation, in-depth interviews, and documentation, and analyzed descriptively by integrating SWOT analysis and the Balanced Scorecard (BSC). The results of the study show that BUMM plays a strategic role in increasing economic independence by developing productive business units, managing Islamic social funds, and creating community-based jobs. However, its development still faces obstacles, including limited human resources, low Sharia economic literacy, and weak organizational governance. Therefore, a strategy is needed that includes increasing human resource capacity, digitizing business management, strengthening governance, and improving the quality of services to pilgrims. The integration of SWOT and BSC results in a strategic model that places learning and growth as the foundation for improving internal processes, increasing congregational trust, and encouraging sustainable improvement in financial performance and the economic independence of mosques.

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INTRODUCTION

The mosque is normatively positioned as the epicenter of Islamic civilization, integrating transcendental and immanent dimensions; however, in contemporary practice, such integrative functions have been significantly degraded to mere ritual spaces (ubudiyah), fragmented from the socio-economic reality of the ummah. The mosque is historically and philosophically the epicenter of Islamic civilization, which not only facilitates the transcendental dimension (the relationship between the servant and God) but also the immanent dimension (the relationship between humans) (Darodjat & Wahyudhiana, 2014). In the prophetic era, mosques function as community centers that integrate theological functions with social, political, and economic activities (Kurniawan, 2022; Shawn, 2025). This contrast between historical ideals and empirical reality confirms the existence of a structural gap in the management of modern mosques, where the management orientation tends to be inward-looking and less adaptive to the economic empowerment needs of the congregation. As a result, the large economic potential of mosques is stagnant and passive (Sofii & Pertiwi, 2021; Danis, Rozza, & Romelah, 2022). According to Hidayat & Aziz (2022), this inequality has resulted in mosques failing to respond to the problems of poverty and economic inequality that occur right on the terrace of the house of worship.

Mosque-Owned Enterprises (BUMM) in the sharia economic discourse are positioned as strategic instruments to realize falah (holistic welfare) and maslahah (public welfare); however, in practice, BUMM implementation remains limited and has not functioned as the main driver of the mosque-based economy. Development in the Islamic economy is not solely oriented towards the growth of local gross domestic product (GDP), but on the distribution of justice and empowerment through philanthropic instruments and productive activities (Chapra, 2008; Fauzan et al., 2025). Within this framework, BUMM should serve as a bridge from a charitable approach to sustainable economic empowerment. According to Muslim et al. (2014), BUMM is a congregation-based business entity that is professionally managed and based on *shari'ah compliance principles*. Its presence is designed to convert social capital, in the form of trust and cohesion of the congregation, into financial capital that can drive the grassroots economy (Sarja, 2021; Delimunthe et al., 2023). However, reality shows that many BUMM initiatives have not been optimally developed, both in terms of institutions, managerial capacity, and integration with the local economic ecosystem, so their potential as a transformative solution remains unrealized. However, the optimization of BUMM in Indonesia still faces multidimensional structural and cultural challenges (Tami, Handayani, & Fitranosa, 2024). From a managerial perspective, the majority of mosque takmir still manage finances traditionally and lack the competence to manage productive business units such as sharia cooperatives or halal marts (Rianto, Puti, & Hasibuan, 2021). In addition, there are psychological obstacles in the form of the view that mosques must be "sterile" from commercial activities, which stems from low Sharia economic literacy among administrators (Nurdin, Surni, & Nasrullah, 2024). In fact, integrating the management of Zakat, Infaq, Alms, and Waqf (ZISWAF) with the real sector through BUMM can create an inclusive and sustainable economic ecosystem (Fahmi, 2018; Rusdi, Firmansyah, & Tahir, 2023).

The urgency of this research stems from the empirical reality of mosque management in Indonesia, which shows a gap between economic potential and institutional capacity to manage mosques productively. First, post-pandemic and amid global economic uncertainty, local communities—especially at the village and urban levels within mosque communities—need an independent economic safety net. Mosques in Indonesia, which generally have a loyal congregation base and a high intensity of social interaction, hold significant *captive-market potential* (Wilson, 2012; Rahman & Asyifaa, 2021). However, the reality on the ground shows that most mosques still manage funds in a traditional, charity-oriented manner, such as for operational activities and short-term assistance, without a sustainable economic empowerment scheme. As a result, the accumulation of Islamic philanthropic assets has not been able to transform into an instrument that can break the structural chain of poverty. Second, the challenges of digital transformation in mosque financial governance in Indonesia have not been optimally addressed, especially regarding transparency, accountability, and integration with the Islamic digital economy ecosystem. Despite digitalization initiatives, their implementation remains sporadic and has not been integrated into institutional frameworks such as BUMM. This condition shows that the urgency of developing BUMM lies not only in the conceptual aspect but also in the practical need to address the limitations of governance, professionalism, and technological adaptation in the management of the mosque-based economy in Indonesia.

The main problem in this study lies in the existing failure to develop BUMM as a competitive economic institution, not just in its absence. In many mosques in Indonesia, congregation-based economic initiatives have emerged, but they tend to be sporadic, not professionally institutionalized, and not grounded in a measurable strategic framework (Suherman, 2012; Sarja, 2021). As a result, BUMM more often stops at the symbolic level or incidental program, rather than as a *sustaining* and *scalable business entity*. Without the right strategic intervention, mosques will continue to experience *large opportunity costs*, where the economic potential of the people, which should be able to be consolidated through the mosque network, is actually absorbed by large corporations that do not have a mechanism for redistributing wealth to local communities (Syarifuddin et al., 2020). In this context, the problem is not only the loss of economic opportunities but also the institutional failure of mosques to carry out the redistributive function that is the essence of Islamic economics. Therefore, this research is directed to formulate a BUMM model that is not only normative but also has competitive advantages, managerial capacity, and adaptive ability to local and digital economic dynamics.

Although many studies on mosque economics have been carried out, such as (Faizal, et.al., 2023; Daulay, M.S., Hasanah, & Fatmasari, 2023; Ruqayyah, & Billah, 2024), this research offers novelty through an approach to integrating professional governance with sharia economic literacy at the grassroots level. The majority of previous literature has tended to focus either on the role of mosques in general or on the management of ZISWAF separately (Rosyidi & Hasanah, 2023; Saputra & Mulyadita, 2025; Umar, 2025). The gap between the ideals of mosques as the economic pillar of the ummah within the framework of Islamic economics and the reality of their management, which is still amateur, shows a significant institutional dysfunction. Theoretically, mosques have great potential as centers of community-based economic empowerment; however, in practice, these functions have not been fully realized. The economic potential arising from the strength of the congregation and the accumulation of philanthropic funds is constrained by limited managerial capacity, weak governance, and a lack of sustainable business orientation, resulting in institutional stagnation.

This condition reflects the tension between *what ought to be* and *what actually is*, where BUMM, as an instrument conceptually designed to bridge the economic transformation of the people, has not functioned effectively at the implementation level. Without a professional, strategy-based governance model, BUMM risks being trapped as a fragile, symbolic business unit rather than becoming an economic institution capable of generating measurable, sustainable socio-economic impact. Therefore, this study is directed at analyzing BUMM's development strategy as a driving force for community development, emphasizing the integration of conceptual approaches with empirical reality. In particular, this research seeks to bridge the gap between theory and practice by formulating strategic models that are not only normative but also operational, and by identifying solutions to structural constraints such as human resource limitations, managerial literacy, and adaptation to local economic dynamics. Based on this description, the novelty of this research lies in: (1) Conceptualizing BUMM as a legal umbrella that synergistically integrates commercial units (minimarkets, services) with social units (ZISWAF), a model that is still rarely explored empirically in Indonesia; (2) this research not only identifies challenges, but offers a framework for empowering mosque takmir which has been a weak point in the sustainability of mosque-based businesses; (3) measure the success of BUMM not only from profit margins, but from a more comprehensive *falah* (social-spiritual well-being) parameter.

METHOD

This study uses a qualitative, descriptive approach to build a model of mosque economic empowerment through the development of Mosque-Owned Enterprises (BUMM). The qualitative approach was chosen because it can provide a deep understanding of social phenomena, especially in the context of mosque-based economic management, which is contextual and dynamic. The paradigm used in this study is the constructivist paradigm, which views social reality as the result of the construction of interaction between the researcher and the research subject. Therefore, the data collection process is carried out in a naturalistic manner, with the researcher serving as the primary instrument.

This research uses a qualitative, case-study approach, focusing on mosques that have or have the potential to develop economic business units (BUMM). The data used in this study are entirely secondary data, obtained from various relevant and credible sources. These data sources include scientific journal articles, academic books, previous research reports, and publicly available institutional documents such as mosque financial reports, work programs, and archives of mosque economic activities. The data collection technique in this study uses a qualitative approach based on *previous research* through library *research*. Data were obtained from various relevant secondary sources, including scientific journal articles, academic books, research reports, and policy documents on mosque management and the development of Mosque-Owned Enterprises (BUMM). The selection of sources is carried out purposively, considering the credibility, relevance of the theme, and its contribution to explaining the concepts, models, and practices of BUMM in the context of Islamic economics.

To ensure data validity, this study uses source triangulation, which involves comparing and reviewing various results from previous research to obtain a comprehensive and valid understanding. Data analysis is carried out using a descriptive-analytical method through a qualitative analysis model that includes the stages of data reduction, data presentation, and conclusion drawing. The analysis process is focused on the synthesis of previous research findings to identify patterns, gaps (research gaps), and the formulation of strategic models for BUMM development that are relevant to the current context. In order to strengthen the analysis, this study also integrates a SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis approach to identify internal and external factors in the development of BUMM, as well as a Balanced Scorecard (BSC) to formulate strategic performance indicators in four perspectives, namely finance, customers (pilgrims), internal processes, and learning and growth. The stages of data analysis in this study include: (1) data collection related to the economic potential of mosques; (2) data reduction through data selection, categorization, and simplification processes; (3) Presentation of data in the form of narratives, SWOT matrices, and Balanced Scorecard frameworks; (4) Drawing conclusions and verification, which results in an integrative model of BUMM development based on community empowerment.

RESULT AND DISCUSSION

The distribution of mosques and prayer rooms in Indonesia reflects the wide range of religious institutions in people's lives. This condition shows the strategic potential in supporting community-based economic empowerment.

Table 1. Number of Mosques and Prayer Rooms in Indonesia, 2006

Types of Mosque	Quantity	Types of Mushola	Quantity
Masjid Jami	255196	Residential Prayer Rooms	273566
Mosques in Public Places	55257	Prayer Rooms in Public Places	96590

Grand Mosque	5225	Education Mosque	15715
Serserical Mosque	1094	Kantortor's Prayer Room	4166
Masjid Agung	470		
Masjid Raya	36		
National Mosque	1		
National Mosque	1		
NUMBER OF MOSQUES	319.280	NUMBER OF PRAYER ROOMS	390.037

Source: Simas.kemenag.go.id

Data shows that there are many places of worship for Muslims in Indonesia, with a total of 319,280 mosques and 390,037 prayer rooms. This indicates that mosques and prayer rooms play a significant role and are spread throughout the region, so they have the potential to serve as strategic bases for community economic empowerment. By type, the Jami Mosque dominates with 255,196 units, indicating that most mosques serve as centers of worship and community social interaction. Meanwhile, the existence of residential prayer rooms, which reached 273,566 units, indicates high public access to worship facilities in residential environments, thereby strengthening the potential for the formation of a pilgrim-based economic community.

Mosques and prayer rooms in public places are also numerous, reflecting opportunities to develop economic activities in strategic locations with high community mobility. However, the number of large, great, and national mosques is relatively small, so the main economic driver for people is actually community-scale mosques and prayer rooms. Overall, this data shows that the potential for mosque-based economic development, particularly through BUMM, is enormous, as it is supported by a large number of institutions and a strong congregational base (Saputra & Mulyadita, 2025). However, this potential needs to be optimized through professional management to achieve a significant and sustainable economic impact (Kurnia & Munawar, 2018; Daulay, Hasanah, & Fatmasari, 2023).

The Role of BUMM in Community Economic Development

BUMM plays a strategic role as a community-based economic driver (Nanda, Fitriyani, & Aristyanto, 2021; Khairul & Akhsyar, 2024). BUMM optimizes the potential of pilgrims as the main basis for business activities in the local economic ecosystem (Saputra & Agustina, 2021). Community-based management creates active community participation in the economic process, thereby encouraging the independence and sustainability of the local economy (Saudi, Hidayat, & Walian, 2024). BUMM employs pilgrims by developing productive business units, such as sharia cooperatives, retail businesses, and services tailored to community needs. These business activities increase the community's economic productivity and reduce unemployment in the area around the mosque. Economic activities from an Islamic perspective are not only profit-oriented but also produce added value that provides wide benefits to society (Mardi, 2004). BUMM functions as a means of distributing welfare through the management of Islamic social funds such as zakat, infaq, alms, and productive waqf. The management of these social financial instruments increases people's access to economic resources, especially for underprivileged groups. This role reflects the implementation of the principle of distributive justice in the Islamic economic system (Izzaturahmi et.al., 2024). The existence of BUMM increases community income and strengthens people's economic independence by integrating the mosque's social and economic functions (Budiman & Mairijani, 2016). This management model encourages economic development that is not only oriented towards growth but also towards the equitable distribution and sustainability of people's welfare (Rasyid, Tsahbana, & Nurrahman, 2023).

BUMM Management Model

The BUMM management model comprises various productive business units tailored to the needs and potential of pilgrims. BUMM develops trading business units, such as minimarkets and sharia cooperatives, to meet the community's consumption needs while generating economic activity in the mosque environment. The management of these business units strengthens the local economic base by leveraging the pilgrim network as the primary market (Danaramanto & Widana, 2024). BUMM manages Islamic social funds in the form of zakat, infaq, alms, and productive waqf as an instrument for welfare distribution. The management of these funds increases public access to economic resources and supports the empowerment of underprivileged groups. The optimization of Islamic social funds reflects the principles of justice and equity in the Islamic economy (Suradi, 2021; Faisal & Kurnia, 2023).

The business model of Mosque-Owned Enterprises (BUMM) demonstrates an integrated, community-based approach to economic diversification. Each business model is designed to optimize the resources the mosque has, including assets, human resources, and the congregation's social capital. Pilgrim cooperatives serve as the foundation of financial inclusion, while small business centers serve as entrepreneurial incubators. Productive asset management provides a sustainable source of income, while professional services and the creative economy strengthen the utilization of individual competencies and economic innovation. The integration of the five models creates an economic ecosystem that is not only growth-oriented but also promotes equitable welfare distribution and the economic independence of people in a sustainable manner. The diversification of the business strengthens BUMM's institutional sustainability in the long term (Nurkarimah et al., 2024).

Table 2. BUMM Business Model Framework

Yes	Business Model	Detailed Description	Operational Mechanism	Target/ Target	Economic Benefits
1	Congregational Cooperatives	BUMM develops congregation-based cooperatives that operate on sharia principles to meet the needs of consumption and microfinance. Cooperatives function as community-based financial intermediation institutions that prioritize justice and blessing (Fadlullah & Mahmud, 2017).	Collection of members' savings, distribution of sharia financing (murabahah/qard), distribution of basic necessities	Mosque worshippers, small business actors, underprivileged families	Increasing financial access, reducing dependence on loan sharks, improving the welfare of pilgrims
2	Small Business Center (MSME Center)	BUMM provides business incubation facilities that support the development of micro and small businesses through training, mentoring, and market access. This model acts as a catalyst for mosque-	Entrepreneurship training, business mentoring, offline and digital marketing facilitation	MSME actors, productive pilgrims, budding entrepreneurs	Increasing business capacity, creating jobs, strengthening the local economy

		based entrepreneurship.			
3	Productive Assets	BUMM manages mosque assets such as land, buildings, and other facilities as a source of productive income through rental schemes or business partnerships. Management is carried out professionally and sustainably (Setyorini, & Violinda, 2021).	Shophouse/kiosk rental, parking management, sharia-based investment cooperation	Local investors, business actors, the general public	Generating passive income, strengthening the financial independence of mosques
4	Professional Services	BUMM facilitates pilgrims who have certain skills to provide professional services to the community. Mosques act as hubs that connect service providers with service users (Ali, & Huda, 2025).	Provision of consulting, training, technical services (IT, design, accounting)	Muslim professionals, general public, MSMEs	Optimizing human resource potential, increasing individual income, expanding economic networks
5	Creative Economy	BUMM develops businesses based on creativity and innovation such as culinary, handicrafts, and digital products that have high added value. This model leverages the trend of the creative economy and digitalization (Mokhlas, & Mahfud, 2025).	Production of creative goods, product branding, digital marketing (marketplace, social media)	Young generation, creative industry players, MSMEs	Encourage innovation, diversify businesses, increase the competitiveness of the local economy

The management of BUMM applies sharia principles, transparency, and community participation in all business activities. The application of sharia principles ensures operational alignment with Islamic values, while transparency and participation increase trust and accountability of management. The management system promotes good governance in mosque-based economic development (Umar & Ratnawai, 2025).

Obstacles in the Development of BUMM

The development of BUMM is constrained by a shortage of professional human resources in business management. Mosque administrators generally have a religious background, so their competence in business management and entrepreneurship remains limited. These conditions affect the quality of decision-making and the operational effectiveness of the business units. Business management in BUMM shows a level of optimization that has not been fully realized in planning, implementation, and control. Traditional management systems lead to inefficiencies in business operations and low competitiveness compared to modern business actors (Maharani & Devi, 2021). The limitations of applying professional management principles also affect weak financial management and organizational accountability.

Sharia economic literacy among administrators and worshippers shows a still low level of understanding of sharia-based business concepts and practices. A limited understanding of contracts, Islamic financial management, and Islamic business principles hinders the development of business units aligned with Islamic values. This condition has implications for the suboptimal use of the economic potential of mosques as centers for people's empowerment (Daulay, Hasanah, & Fatmasari, 2023). Institutional support for BUMM development remains inadequate, particularly in terms of regulations, assistance, and access to a broader economic network. The limited synergy between mosques, the government, Islamic financial institutions, and related institutions leads to partial business development and less integration. This condition hinders the acceleration of BUMM's growth in encouraging community economic independence (Saputra & Agustina, 2021).

BUMM Development Strategy

BUMM's development strategy prioritizes human resource capacity building in institutional strengthening. BUMM managers need training that focuses on business management, entrepreneurship, and sharia-based financial management (Basit, 2009). The training program improves technical and managerial competencies, enabling business unit management to become more professional and sustainable. The development of BUMM requires applying digitalization in business management to increase efficiency and competitiveness (Yuliani, 2020). Digital technology includes financial recording systems, social media-based marketing, and marketplace platforms. The digital transformation expands market access and increases transparency in the management of mosque-based businesses (Septian & Shahreza, 2025).

BUMM's development strategy emphasizes the importance of collaborating with Islamic financial institutions to strengthen access to capital and business support. The collaboration creates financing opportunities that are in accordance with Sharia principles and supports the sustainable development of pilgrims' businesses. This institutional synergy strengthens the community-based Islamic economic ecosystem (Sarja, 2021). The management of BUMM requires strengthening governance in line with good governance principles to increase accountability and public trust. The implementation of transparency, participation, and accountability in every business activity encourages the creation of a professional and integrity management system. This good governance increases pilgrims' trust and supports the long-term sustainability of BUMM development.

SWOT Analysis of People's Economic Empowerment Based on SWOT

The development of BUMM requires a strategy based on a structured analysis of internal and external conditions. In this study, the SWOT analysis was compiled from a synthesis of secondary data from various previous studies, institutional reports, and studies on mosque economics. The data is then analyzed to identify *strengths*, *weaknesses*, opportunities, and threats in the development of BUMM. This approach enables the formulation of *evidence-based, context-specific* strategies.

Strengths	**Weaknesses (Kelemahan)**
• The mosque has a strong worshipper base as a captive market • Public trust in the manager of the high mosque • The source of Islamic social funds (ZIS, waqf) is relatively stable	• HR managers are not yet professional in business • Business management is still traditional • Lack of innovation and diversification of the business

• Spiritual value becomes a great social capital	• Accountability and reporting systems are not optimal
Opportunities (Peluang) • Increasing public awareness of the sharia economy • Government regulatory support for the people's economy • Development of digital technology (sharia fintech, halal marketplace) • Potential collaboration with Islamic financial institutions and MSMEs.	**Threats** • Competition with modern retail businesses • Low sharia economic literacy of the community • Moral hazard risk in the management of people's funds • Dependence on certain figures (leadership risk)

Source: Dinsi (2017: 2021); Is'adi (2020); Immanudin, et.al., (2022); Kusmana (2026)

Figure 1. SWOT Analysis of BUMM Development

Based on the SWOT analysis results, this study formulates an integrative BUMM development model that connects the mosque's internal potential with external dynamics within a systemic strategic framework. This model illustrates the relationship among the potential of mosques, economic activities, and community welfare within a system that supports them.

Mosques serve as hubs that integrate spiritual, social, and economic resources within a community-based empowerment framework. The synthesis of previous research shows that the main strength of mosques lies in their social capital, in the form of worshippers, beliefs, and spiritual values, which can be converted into productive economic forces (Hasyim, 2017). Worshippers not only function as economic actors but also as a potential market (*a captive market*), while mosque assets are used as sources of production or income.

Islamic social funds, such as zakat, infaq, alms, and productive waqf, serve as the main sources of financing for sustainably supporting business activities and community empowerment. In the integrative model, various business units—such as pilgrim cooperatives, microbusiness centers, professional services, and the creative economy—are developed within an interconnected ecosystem that strengthens them (Sarja, 2021). This integration increases management efficiency while expanding the economic impact on the community.

The development of BUMM in this model places governance based on sharia principles, transparency, and participation as the main foundation. The study's results show that the application of *good governance principles* is a key factor in increasing pilgrim trust and institutional sustainability (Hidayat & Aziz, 2022). In addition, the integration of digital technology is an important element in improving operational efficiency and business competitiveness.

As an output, the integrative model of BUMM has an impact by improving community welfare, creating jobs, and strengthening people's economic independence. This confirms that mosques not only function as centers of worship but also as inclusive and sustainable economic institutions from the perspective of Islamic economics (Hosman, 2015). Thus, this model serves as a strategic alternative for bridging the gap between the potential and the reality of mosque-based economic development.

The development of BUMM requires a strategy based on a structured analysis of internal and external conditions. SWOT analysis provides a conceptual framework for formulating a development strategy that integrates strengths, weaknesses, opportunities, and threats.

Internal / Eksternal	Strength (S)	Weakness (W)
Opportunities (O)	**SO Strategy**: Development of congregation-based business units (minimarkets, sharia cooperatives)	**WO Strategy**: Business management and sharia economic literacy training
Threat (T)	**ST Strategy**: Strengthening the branding of mosques as the economic center of the ummah	**WT Strategy**: Implementation of good governance and digitalization of the financial system

Figure 2. SWOT Strategy Analysis in BUMM Development

The *Strengths–Opportunities* (SO) strategy emphasizes leveraging BUMM's internal strengths to capture external opportunities in mosque-based economic development. Based on the results of the SWOT analysis compiled from the synthesis of previous research, the main strengths in the form of the worship base, public trust, and the availability of social funds are used to respond to opportunities for increasing the sharia economy and the development of digital technology. In this context, BUMM optimizes the potential of worshippers, mosque assets, and social capital to develop business units such as sharia minimarkets and congregational cooperatives (Sarja, 2021; Delimunthe et al., 2023). The use of this power increases local economic capacity and expands public access to sharia-based economic services.

The *Weakness-Opportunity* (WO) strategy focuses on leveraging external opportunities to overcome internal weaknesses. The results of the study show that the main weaknesses of BUMM are its limited human resources capacity and its business management, which is not yet professional. Hence, it needs to be addressed through opportunities such as training support, sharia economic literacy, and access to the digital ecosystem. Therefore, BUMM improves the quality of human resources through business management training and Sharia economic literacy (Marjayanti, 2021; Fauzan et al., 2025). This capacity building improves managers' competence so they can manage their businesses professionally and adaptively to economic dynamics.

The *Strength–Threat* (ST) strategy emphasizes the use of internal forces to address external threats. The analysis shows that the strength of congregational trust and the institutional identity of mosques can be used to address the threat of competition from modern retail businesses and the community's low Sharia economic literacy. In this case, BUMM strengthens *the branding* of mosques as the economic center of the ummah by enhancing institutional identity and transparency in management (Wilson, 2012; Syarifuddin et al., 2020). The strengthening of the image increases BUMM's competitiveness in the market.

The *Weakness–Threat* (WT) strategy emphasizes a defensive approach to simultaneously minimize weaknesses and avoid threats. The synthesis of research shows that a combination of managerial weakness and external risks, such as *moral hazard* and dependence on certain figures, can hinder the sustainability of BUMM. Therefore, BUMM applies the principles of *good governance*, strengthening the accountability system, and digitizing the financial system to increase transparency and efficiency (Hidayat & Aziz, 2022; Danis et al., 2022). This strategy strengthens institutional accountability while mitigating risks amid external dynamics.

Balanced Scorecard Analysis

The *Balanced Scorecard* (BSC) analysis of BUMM development is conducted as a framework to translate qualitative data findings into measurable, strategic performance indicators. Data from previous studies, institutional documents, and reports on mosque management were analyzed using a SWOT framework to identify strengths, weaknesses, opportunities, and threats in the development of BUMM. The results of the SWOT analysis are then integrated into the Balanced Scorecard framework to formulate comprehensive strategic objectives and performance indicators.

This approach allows for a linkage between the empirical conditions found in the literature study and the formulation of applicable strategies. Thus, BSC not only serves as a performance measurement tool but also as an instrument for formulating *evidence-based strategies* (Kaplan & Norton, 1996).

Table 3. Balanced Scorecard Analysis on BUMM Development

Perspective	Strategic Objectives	Performance Indicators (KPIs)	Target	Programs/ Initiatives
Finance	Increasing the economic independence of mosques	Business revenue growth, business surplus, cost efficiency ratio	Increase in revenue every year	Development of business units (cooperatives, minimarkets, productive assets)
	Optimization of social fund management	Percentage of productive ZIS fund distribution, program sustainability level	Increase in the distribution of productive funds	Integration of zakat, infaq, almsgiving, and productive waqf
Customers	Increase the satisfaction of pilgrims	Congregational satisfaction level, number of congregation participation	Increased congregational participation	Improved service quality and transparency
	Expanding the range of benefits	Number of beneficiaries, customer growth	Increased number of beneficiaries	Development of economic services based on the needs of pilgrims
Internal Processes	Increase the effectiveness of business management	Operational standards (SOPs), service time, level of operational efficiency	Consistent implementation of SOPs	Digitization of management and financial systems
	Strengthen governance	Transparency level of financial statements, internal audits	Regular and accountable financial statements	Application of the principles of good governance
Learning & Growth	Increase human resource capacity	Number of trainings, improvement of managerial competence	Regular training each period	Sharia management and economics training program
	Encourage business innovation	Number of product/service innovations, use of digital technology	Increased innovation every year	Creative economy development and business digitalization

Source: Samad, et.al., (2021); Muslim (2004)

The financial perspective in BUMM emphasizes increasing business income and the efficiency of managing mosque economic resources. Based on the synthesis of previous research, the optimization of business units such as congregational cooperatives, the use of productive assets, and the development of service businesses are key factors in increasing the economic independence of mosques (Samad et al., 2021; Sarja, 2021). The surplus generated is then reallocated for community empowerment activities. Thus, good financial performance reflects the mosque's long-term economic independence (Kaplan & Norton, 1996).

The customer's perspective in BUMM places the pilgrims and the community as the main beneficiaries. Various studies show that the level of participation and trust of pilgrims is greatly influenced by the quality of services, transparency of management, and the suitability of programs with the economic needs of pilgrims (Wilson, 2012; Rahman & Asyifaa, 2021). Therefore, pilgrim satisfaction is an important indicator in assessing the success of BUMM management (Delimunthe et al., 2023).

The internal processes perspective in BUMM focuses on the effectiveness and operational efficiency of the business unit. The results of the literature review indicate that the main weakness of BUMM lies in the lack of optimal operational standards (SOPs), management systems, and the use of digital technology in business management (Sofii & Pertiwi, 2021; Danis et al., 2022). Therefore, strengthening governance grounded in transparency and professionalism is key to increasing business competitiveness and sustainability (Kaplan & Norton, 1996).

The learning and growth perspective in BUMM emphasizes the development of human resource capacity and organizational innovation. The literature shows that limited managerial competence and low Sharia economic literacy are the dominant obstacles to the development of BUMM (Marjayanti, 2021; Fauzan et al., 2025). Therefore, capacity building through training, literacy strengthening, and adaptation to digital technology is an important foundation for the sustainable growth of BUMM (Muslim et al., 2014).

Integration of SWOT Analysis and BSC Analysis

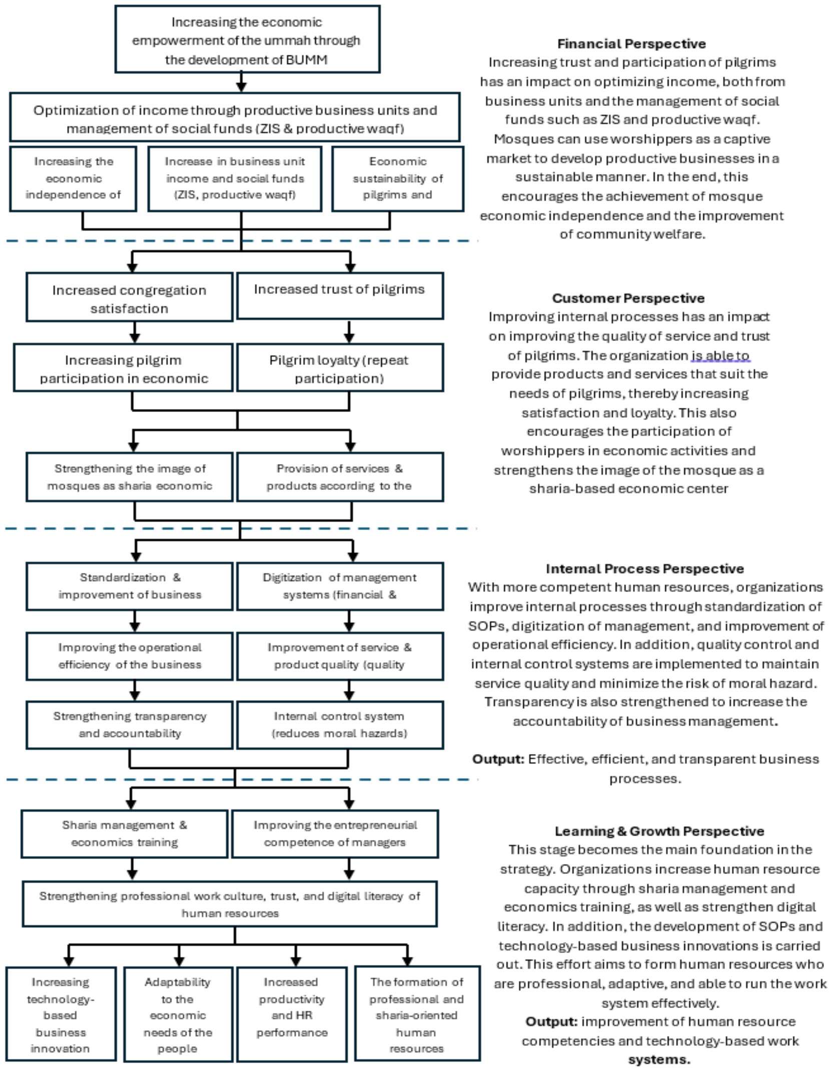
The integration table shows the linkage between the Balanced Scorecard perspective, SWOT factors, and strategic objectives in the development of BUMM. Each strategy is structured around internal and external conditions to produce clear, well-defined goals. This approach strengthens strategic planning in improving the economic performance of mosques in a sustainable manner.

Table 4. Integration of SWOT-BSC Analysis in BUMM Development in Indonesia

Perspective	Strategic Objectives	SWOT Factors	Description of Strategy Implementation
Finance	Increasing the economic independence of mosques	Strength–Opportunity (S–O)	The mosque utilizes the worshipper base as a *captive market* and Islamic social fund support to develop productive business units so as to increase income.
	Optimize the management of social funds	Weakness–Opportunity (W–O)	Managers increase managerial capacity in the management of ZIS and productive waqf to encourage sustainable distribution of funds.
Customers Customers	Increase the satisfaction and trust of the congregation	Strength–Threat (S–T)	The manager strengthens the quality of service and transparency to maintain the trust of pilgrims in the face of modern business competition.
	Expanding the range of economic benefits	Strength–Opportunity (S–O)	Mosques develop economic services based on the needs of worshippers by utilizing increasing awareness of sharia economics.
Internal Processes	Increase the effectiveness of business management	Weakness–Opportunity (W–O)	The manager modernizes management through the digitization of the system and the implementation of SOPs to improve operational efficiency.
	Strengthening organizational governance	Weakness–Threat (W–T)	Organizations improve transparency and internal control systems to minimize the risk of moral hazard.

Learning & Growth	Increase human resource capacity	Weakness–Opportunity (W–O)	Managers take part in sharia management and economics training to improve competence in business management.
	Encourage innovation and technology adaptation	Weakness–Threat (W–T)	Organizations develop business innovation and digitalization to deal with human resource limitations and business environment dynamics.

The strategies to strengthen the mosque economy in this study were developed by integrating the Balanced Scorecard (BSC) and SWOT analyses. The strategy systematically describes the causal relationship between perspectives, starting with learning and growth as the foundation, which encourages the improvement of internal processes, increases value for worshippers, and ultimately impacts financial performance and the economic independence of mosques in a sustainable manner.



Source: Marjayanti (2022), modified

Figure 4. SWOT and BSC Analysis Integration Scheme in the Preparation of BUMM Development Strategy and Output in Indonesia

The strategy starts from the perspective of learning and growth, focusing on increasing human resource capacity, strengthening the work culture, and developing technology-based innovations. Furthermore, from an internal processes perspective, business management is improved through the implementation of SOPs, digitalization, and increased transparency and quality control. Improving the process affects the customer's perspective, namely, increasing satisfaction, trust, and pilgrims' participation in economic activities. In the end, the entire strategy boils down to a financial perspective: increasing income, optimizing social fund management, and achieving economic independence for the mosque.

CONCLUSION AND RECOMMENDATION

This research shows that BUMM has strategic potential as a mosque-based instrument of economic empowerment. However, its implementation has not been carried out optimally due to limited institutional capacity and poor governance. The great potential of mosques, including the social capital of worshippers, assets, and Islamic philanthropic funds, has not been fully realized as a productive economic force. This condition reflects the gap between the ideal of mosques as centers of economic empowerment for the people and the reality of BUMM management, which remains traditional, less professional, and not yet adaptive to technological developments and economic dynamics.

The main contribution of this research lies in the formulation of a BUMM development model, integrating SWOT analysis and the Balanced Scorecard, that bridges the gap between potential and implementation. The model not only identifies the internal and external factors that influence BUMM development, but also translates them into a structured, measurable strategy through four performance perspectives. Increasing human resources capacity, strengthening professional governance, and leveraging digital technology are the main foundations for improving internal processes, enhancing service quality and pilgrim participation, and achieving sustainable economic performance. Thus, this research contributes not only to strengthening the conceptual framework but also to providing a practical strategic model in mosque-based economic development.

Implicitly, the development of BUMM requires a transformation from a conventional approach to a professional, transparent, and adaptive management system, supported by increased human resource capacity, strengthened organizational culture, and the integration of technology into business management. Support from the government and related institutions, including regulations, assistance, and access to sharia financing, is also an important factor in strengthening the sustainability of BUMM within the people's economic ecosystem. In addition, the active participation of pilgrims as both actors and users of economic services is a key element in ensuring the successful implementation of this model. Further research is recommended to test the resulting models empirically, both quantitatively and comparatively across regions, to expand the validity and generalizability of the findings.

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