

Mosque As the Center of Economic Empowerment of the Millennial Generation in Garut Regency

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Abstract

Mosques are the most important facilities for Muslims. There needs to be efforts by mosque administrators to make mosques the center of Muslim civilization, especially in efforts to empower the millennial generation. This research aims to analyze the role of mosques as centers for economic empowerment for the millennial generation in Garut Regency. The research method used is qualitative with a case study approach. Data collection was carried out through in-depth interviews, observation and documentation. The research results show that mosques have a strategic role in empowering the economy of the millennial generation in Garut Regency. Some of the roles of mosques include (1) Mosques as centers for creative economic activities, such as entrepreneurship training, business incubation, and promotion of MSME products; (2) Mosques as a place to distribute zakat, infaq and alms (ZIS) funds for the economic empowerment of the millennial generation; (3) Mosques as a space for collaboration and synergy between the millennial generation, mosque administrators and other stakeholders in developing economic empowerment programs; and (4) Mosques as centers for strengthening Islamic character and values that support the economic development of the millennial generation.

Keywords

Mosque; Economic Empowerment; Millennial Generation

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1. INTRODUCTION

The current millennial generation plays an important role in the economic progress of many countries, including Indonesia. According to data from the Central Statistics Agency (BPS), the millennial generation population in Indonesia will reach 79.5 million people in 2020, or around 29.3% of the total population. They are creative, innovative, technologically literate, and financially independent. (Badan Pusat Statistik, 2020)



On the other hand, research shows that the millennial generation in Indonesia still needs to improve due to high unemployment rates, difficulty starting a business, and limited access to capital. This challenge needs special attention because the millennial generation will be the backbone of the economy in the future. (International Labour Organization, 2020)

In this context, the mosque, as the center of religious and social activities of the Muslim community, is becoming increasingly important. Mosques can function as places of worship and as a center of economic empowerment for the community, including the millennial generation. They can encourage and develop their potential through various programs and economic activities centered on mosques.

This study aims to see how mosques function as a center for economic empowerment of the millennial generation in Garut Regency. By understanding the strategic role of mosques in empowering the millennial generation's economy, this research is expected to help develop a more efficient and sustainable economic empowerment model.

In carrying out their activities, the Islamic ummah is always based on the Qur'an and hadith, so in carrying out their worship, it is always *ittiba'* with the guidance of the Prophet PBUH. Likewise, in worship, obligatory prayer, especially for men, is a must to pray in the mosque because the mosque has the most strategic role and function in Islam; in addition to the function of *Ubbudiyyah*, the mosque can function as a function of *Tarbiyyah* and even *Mu'amalah*. (Darmawan, 2020)

As seen from the history of the Prophet when he migrated to Medina, the first facility made was the Quba mosque, the center of Islamic civilization in his time. Apart from all that, it is undeniable that mosques and economic activities are intertwined because history also proves that when the Quba mosque is constructed, the next facility to be built is a market or *muamalah* activity. (Susanta, 2008)

So is it an article titled "*The Rise of Islamic Fintech: Empowering Millennial Muslims in the Digital Age*," written by Siti Maryam and published in 2022 in the journal "*Journal of Islamic Banking and Finance*" is one of the latest articles that discusses the trend of economic empowerment through religious institutions in the digital era. This article reviews how financial technology is developing (*fintech*). Sharia has opened up opportunities for the Muslim millennial generation to engage in economic activities by Islamic values. Digital technology allows mosques and other religious institutions to become centers of economic empowerment for their worshippers by providing access to Islamic financial services, entrepreneurship training, and platforms for buying, selling, and marketing halal products. (Maryam, 2022)

One successful example of implementing a mosque-based economic empowerment model is the one that occurred in Singapore. The Ar-Raudhah Mosque in Singapore has conducted the "*Mosque Business Incubator*" program since 2018. This program supports pilgrims in starting and developing their businesses, ranging from providing capital, training, and mentoring to marketing access. As a result,

more than 50 micro, small, and medium enterprises (MSMEs) have grown and developed from this program, creating jobs and improving the economic welfare of the congregation. Another example is that in Indonesia, the Great Mosque of Demak has developed a program called "Baitul Maal wat Tamwil (BMT) Mosque" since 2015. This BMT provides Islamic financial services and entrepreneurship training and facilitates congregations' opening of businesses in the mosque environment. To date, more than 200 MSMEs fostered by BMT Masjid Agung Demak have contributed to improving the economy of the congregation and the surrounding community. (Masjid Ar-Raudhah, 2018)

Based on the 2022 Central Statistics Agency (BPS) poverty data report results, the number of poor people in Indonesia in March 2022 reached 26.36 million. The development of the poverty rate is said to have decreased after re-data collection by BPS in March 2022, with the poverty rate to 9.54 percent, a decrease of 0.17 percentage points compared to September 2021 and a decrease of 0.60 percentage points compared to March 2021. However, according to BPS, in September 2022, the poverty rate increased again by 0.03 percent compared to March 2022 to 9.57 percent. (Tomi Agus Triono, 2023)

So if you look at the history of the development of mosques, it can be analyzed that the Prophet hinted to build activities to empower the ummah through mosques, especially for the millennial generation who have a great contribution to building the civilization of the ummah in the future. As Allah says in the Qur'an, Surah at-Taubah verse 18 follows:

إِنَّمَا يَعْزُمُ مَسْجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَخْشَ إِلَّا اللَّهَ فَعَسَىٰ أُولَٰئِكَ أَن يَكُونُوا مِنَ الْمُهْتَدِينَ

“It is not appropriate for polytheists to prosper the mosques of Allah when they testify that they are disbelievers. Those are the ones who waste their deeds; in hell, they are eternal. Indeed, those who (deserve) to prosper in Allah’s mosques are only those who believe in Allah and the Last Day, establish prayers, pay zakat, and are not afraid (of anyone) other than Allah. Those who are expected are among the people who receive guidance” (Tim et al, 2010)

After reviewing the literature, I found that there are previous research journals related to the economic empowerment of the people. Namely, Wisnu Rahdiansyah, the Sociology study program of the Faculty of Sociology and Political Science, Malikussaleh University on the Sociology of Ummah Economic Empowerment Through Zakat Funds. The study examines BAZNAS of North Sumatra Province in empowering the people's economy through zakat funds. (Radiansyah, 2022)

The millennial generation was born between 1981 and 1996 and is currently around 27-42. In Garut Regency, the millennial generation is a fairly large population segment, reaching around 30%. Based on the information collected and observations, some of the characteristics shown by the millennial generation in Garut are as follows: Technology Literacy: The millennial generation in Garut is generally

very accustomed to and proficient in using digital technology such as smartphones, the internet, and social media.

Mosque-based economic empowerment programs have great potential by utilizing digital platforms for marketing, transactions, and business development. Millennials tend to want flexible jobs and careers, and they can balance their work and personal lives. Therefore, this characteristic is based on the mosque-based economic empowerment model, which offers entrepreneurial opportunities. Caring for Social-Environmental Issues: The millennial generation of Garut is very concerned about social, economic, and environmental issues. When choosing a job or running a business, they consider sustainability and the benefits it offers society. Religious Commitment: The millennial generation in Garut still has religious values even though they live in the technological era. The involvement of mosques as centers of economic empowerment will align with their obligation to carry out activities according to Sharia principles. (Penelitian Mahasiswa Universitas Padjadjaran, 2021)

Judging from the verse, prospering the mosque is the responsibility of people who believe in Allah, including the millennial generation in the Garut regency, which is almost more than 67% of the productive age (from Visit Garut: n.d.) Therefore, as one of the stakeholders who has a great responsibility in the economic empowerment of the ummah, it is hoped that it can prosper the mosque in various ways to become Uswah for other ummah. From the above presentation, this study aims to analyze the role and function of mosques in supporting the economic empowerment of the millennial generation in Garut Regency, Design a mosque-based economic empowerment model that is by the characteristics and needs of the millennial generation in Garut Regency, evaluate the effectiveness of the implementation of the mosque-based economic empowerment model in increasing the capacity and economic welfare of the millennial generation in Garut Regency, and provide policy and strategy recommendations for local governments, mosques, and other stakeholders in supporting the economic empowerment of the millennial generation in Garut Regency.

Based on the above presentation, the researcher tried to research the Mosque as the Central Economic Empowerment of the Millennial Generation in the Garut Regency.

2. METHODS

This study uses a type of qualitative descriptive research to gain a deep understanding of the role of mosques in the economic empowerment of the millennial generation in Garut Regency, where this paper only analyzes a phenomenon empirically based on real conditions that occur in the field (Abrista, 2021).

Then, it was supported by data sources with in-depth interviews (*in-depth interviews*) with mosque administrators who manage economic empowerment programs for the millennial generation. The

millennial generation involved in mosque-based economic empowerment programs, and representatives of relevant local governments (Community Empowerment Office, Cooperatives, and SMEs), then other stakeholders involved in mosque-based economic empowerment obtained from scientific books, journals, authors analyze, conclude, and understand the existing data as the main material for making a journal by the topics discussed by the author in this journal. (Akbar, 2020) Alternatively, the research is carried out by collecting data, namely by in-depth interviews (*in-depth interviews*) with key informants, such as mosque administrators, millennials, and related stakeholders. Field observations to observe economic empowerment activities carried out in mosques and documentation studies, such as reports, policies, and related statistical data, are then supported by scientific papers that aim at research objects or data collection that are objective or studies carried out to solve a problem that is focused on a critical and in-depth study of relevant library materials. (Fakrurradhi, 2021)

Before collecting library materials, researchers must first know the source of scientific information that will be obtained. Some of the sources used include scientific journals, previous research in the form of theses and journals, tafsir Ibn Katsir, Tafsir Al-Mishbah, Tafsir Fathul Qodir, and other relevant references. (Fakrurradhi, 2021)

Data Analysis Techniques and thematic analysis to identify important themes related to mosques' role in the millennial generation's economic empowerment. Analyze content to review related documents and archives dan triangulation of data from various sources to increase the validity of findings.

3. FINDINGS AND DISCUSSION

3.1. Mosque

The definition of a mosque, in general, is a house or building used for worship for the Muslim community. (Susanta, 2008) Meanwhile, the mosque comes from Arabic, Sajada – Yasjudu – Sujuudun – Nasjiduny, a place to prostrate (Badan et al, 2020). The word mosque in the Qur'an is mentioned 28 times in the form of mufrad and six times in the plural form. (Saeful, 2022)

Mosques are a pillar of all aspects of life, and they can be seen in the life of the Prophet Muhammad SAW, both in terms of economy, education, society, and worship. The mosque is a means of receiving and distributing funds for the Muslim ummah. (Thariq, 2017) In the golden age of Islam, mosques became the center of community activities with various functions ranging from religious, social, psychological, educational, da'wah, political, medical, judicial, communicative, security, and esthetic functions. (Wasi'atul, 2020)

3.2. Empowerment Theory

Empowerment is a process, way, and effort to give others power, ability, or strength. In terms of empowerment, empowerment is an effort to build the power of the poor or the weak by moving, motivating, and increasing awareness of their potential. (Hayatika, 2021) Empowerment comes from the word daya, while in the Great Dictionary of Indonesian, daya means strength and ability (Lajnah et al. al-Qur'an, 2014), so the sentence empowerment is a way or process of efforts to make other parties have power or power. (Lajnah Pentashihan Mushaf al-Qur'an, 2014)

Economics comes from the word oikos, meaning house, and nomos, meaning rules, so in general, economics is a household rule. Meanwhile, economics is a science that studies human efforts to achieve prosperity. (STIE PASIM, 2020) Therefore, economic empowerment is to lead and encourage structural change, namely by strengthening the position and economic role of the people in the national economy so that economic actors can enjoy what is produced and subsequently be able to produce and benefit sustainably. (Isnaini Putra, 2020)

3.3. Millennial Generation

The millennial generation is one of the generations that hold power in this era, where Garut Regency itself is included in the category of the millennial generation or productive age is as many as 67% (Garut et al. Office, 2021). Meanwhile, in another sense, it is stated that the millennial generation is a generation born between 1977 and 1997, where that period is a phase of technological development that is increasingly rapid compared to the previous phase (Pahrijal, 2022).

3.4 Garut Regency

Kabupaten Garut merupakan salahsatu kabupaten yang ada di provinsi Jawa Barat membentang seluas 3.065 km² dengan 42 kecamatan atau dengan 454 desa/kelurahan tersebar di Garut kota intan ini dengan hampir 98% masyarakatnya adalah muslim. (Sahla, 2023) Likewise, the distribution of mosques in the Garut regency area is 3262 units (Opendata Jabarprov, 2021). That is not even counting the distribution of prayer rooms in remote areas, seeing that this is so great the potential that this Garut regency has for the empowerment of the ummah, especially for the millennial generation.

3.5 Arranging the Mosque Layout

Seeing the phenomenon of today, where building mosques by boasting about each other without anyone prospering is a sad thing because it is the duty and responsibility of the millennial generation to prosper the mosques of Allah with full faith as in the words of Allah as follows:

إِنَّمَا يَعْزُمُ مَسْجِدَ اللَّهِ مَنْ ءَامَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَأَقَامَ الصَّلَاةَ وَءَاتَى الزَّكَاةَ وَلَمْ يَحْشَ إِلَّا اللَّهَ فَعَسَىٰ أَوْلَىٰكَ أَنْ يَكُونُوا
مِنَ الْمُهْتَدِينَ

“Indeed, those who (deserve) to prosper in Allah’s mosques are only those who believe in Allah and the Last Day, establish prayers, pay zakat, and are not afraid (of anyone) other than Allah. Those who are expected are among the people who receive guidance” (Tim Departemen Agama et al., 2010)

This verse explains that it is inappropriate for polytheists to prosper in the Grand Mosque and other mosques. To prosper the mosque of Allah is to make it a place to honor and glorify God and obey Him. This is done only by believers. To prosper the mosque is to build it, take care of it, and revive it with Allah's deeds of worship. Prospering is forbidden for non-Muslims, and it is the domination of the mosque, such as being its manager.

The reason why this verse was revealed was that there was a group of Quraish infidel leaders who the Badr War, including Abbas bin Abdul Muttalib, captured. Then, the companions came to meet them and blamed them for their shirk deeds to Allah. Then Abbas replied: "Why do you bring up our bad while you hide our good?" the friend asked: Is there any good you have done? Abbas replied, "We are nobler than you because we have prospered the Grand Mosque, given the pilgrims a drink, and lightened the burden of the weak." (Saeful, 2022)

Furthermore, in another verse, Allah explains that the deeds and deeds of the disbelievers that they are proud of, namely prospering the Masjid al-Haram, giving food to the pilgrims, and others will be in vain as long as they are in shirk. God's Word:

ذَٰلِكَ هُدَىٰ ٱللَّهِ يَهْدَىٰ بِهِ ٱلْمَن يَشَآءُ ۖ مَن ٱبْغَىٰ ٱلْعِبَادَةَ ۖ وَلَوْ أَشْرَكُوا ۚ لَحَبِطَ عَنْهُم مَّا كَانُوا يَعْمَلُونَ ۚ

If they associate with Allah, the practice they have done will disappear. (Tim Departemen Agama RI, 2010)

That is the instruction of Allah of great value, with which He gives instructions, the ability and ease to carry it out, to anyone among His servants whom He desires because he has made earnest efforts to attain it. If they were those who had fellowshiped with Allah, they would have vanished, that is, in vain and useless, the various practices they had done.

So, seeing with all the potential that Garut Regency has, which is extraordinary with various relevant supporting factors, it can make the mosque a center for the empowerment of the ummah, especially the millennial generation, in various ways that are suitable for the younger generation, including:

Mosques are a means of worship and also a means to gather fellow humans in various activities. To prosper the mosque, there needs to be an attractive layout so worshippers can feel comfortable. (Mulyadi, 2021) Not to boast, it's just that to attract the attention of the worshippers, the mosque is equipped with various facilities for the community's needs. So, an attractive layout will make the mosque the center of Islamic civilization.

A good arrangement and interior will provide a sense of comfort so that even worship will be solemn, especially for the millennial generation, which incidentally is a technological generation where gadgets are used to get information and communication. To meet and accommodate the millennial generation, the mosque must be an attraction to prosper the mosque, for example, by providing WiFi or even establishing a Coffee Shop to encourage young people always to be tied to the mosque as the Prophet said, which means that one of the seven groups who will get shelter on the Day of Resurrection is a man whose heart is always connected to the mosque (Dirjen Badan Peradilan Agama Mahkamah Agung RI, 2019)

3.6 Making Programs According to the Wishes of the Young Generation

The young generation is indeed a technological generation where generation that always needs the internet wherever and whenever it is, so by facilitating this, it is hoped that the mosque will bind the young people through the program. However, there must be guidance from mosque administrators so that it is always balanced with implementing good and correct worship in the mosque.

As the Prophet said, one of the seven groups who will receive shade on the Day of Resurrection who has no shade other than Him is a young man whose heart is always linked to the mosque. (Anwar, 2019)

It is not easy to make young people comfortable always to be tied to the mosque. However, by making programs or concepts that are the passion of young people, it is hoped that the mosque will become a gathering place for the nation's next generations.

3.7 The mosque is used as a place for Tarbiyyah and Mu'amalah, especially for the development of the Sharia economy

Efforts in economic empowerment must have mature stages. With the development of the times, it is expected that the mosque administrators will carry out the tarbiyyah and muamalah programs as follows: Sharia economic studies, Sharia economic studies, or education need to be held because before implementing the existing theories, they must understand to be able to practice properly and correctly.

Understanding the concept of Sharia economics has several advantages, including (Ma'soem University, 2020) Realizing the integrity of a Muslim, Adding the value of worship, Supporting the progress of the Islamic economy, Supporting the amar ma'ruf nahi mungkar movement, Strengthening social security, Establishing a Kemasji Business Unit and a mosque-based business unit is highly expected data to boost the economy of the community around the mosque, one of the ways is to provide investment opportunities in the mosque so that the mosque's business can help the people. The aim is that the people will not only be prosperous in terms of worship but also prosperous in terms of the economy. (Yasir, 2021)

Among them are the following: Observing potential areas for business development around the mosque, Collecting capital from investors, Preparing and opening businesses around the mosque, and Establishing Baitul Maal wa Tamwil or sharia cooperatives.

Efforts to promote the economic prosperity of mosques certainly create institutions that focus on building mosque economic empowerment, one of which is establishing a Sharia-based financial institution, namely Baitul Maal wa Tamwil or Sharia competition. Of course, it must be followed by education in economics, finance, accounting, mosque-based business management, and building business units that will help the community's access to business development. (Yasir, 2021)

BMT is a microfinance institution that accommodates two functions at once: Baitul Maal, a house of property, and Baitul Tamwil, a house of business (Yasir, 2021). So, with these two functions, the community, in general, can use the institution as an Islamic financial instrument that can encourage the movement of the mosque as a center for the empowerment of the ummah, especially the potential millennial generation who will become the institution's administrators.

According to the rules of ushul fiqh origin from muamalah it is permissible unless there is a proposition that prohibits it (Azhari, 2015). Karena itu jenis bisnis apapun yang dilakukan asalkan tidak ada dalil yang melarangnya maka segala aktifitas ekonomi untuk pemberdayaan ekonomi generasi millennial khususnya gerakan ekonomi kemasjidan adalah boleh dilakukan, berdasarkan firman Allah:

هُوَ الَّذِي خَلَقَ لَكُمْ مَّا فِي الْأَرْضِ جَمِيعًا ثُمَّ أَسْتَوَىٰ إِلَى السَّمَاءِ فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ

“He is the God who made everything on the earth for you” (Tim Departemen Agama RI, 2010)

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

“In fact, Allah has legalized buying and selling and forbids riba” (Tim Departemen Agama RI, 2010)

Although it is given freedom in terms of muamalah, especially in the mosque, it is not allowed to make financial transactions directly according to the words of the Prophet (peace and blessings of Allah be upon him) he said: if you see someone selling or buying in the mosque then tell him that hopefully, Allah will not benefit from your trade” (HR. Imam Nasai dan Tirmidzi)

If community development centers have focused on formal institutions such as schools and madrasas, now it is imperative for the community to develop mosques as an alternative to UMM coaching. (Immanudin, 2022)

4. CONCLUSION

Mosques are the most important means for Muslims. Therefore, there must be efforts by mosque administrators to make mosques the center of civilization for Muslims, especially in efforts to empower the millennial generation in Garut regency, which is so potential with various supporting factors, including 3262 mosques spread across Garut regency, as well as the Muslim community as much as

98% with an average productive age of 67%.

Therefore, the mosque's efforts as a center for economic empowerment of the millennial generation can be carried out by 1) arranging the layout of the mosque, 2) making programs according to the wishes of the younger generation, and 3) creating the mosque is made a place for tarbiyyah and muamalah by making a study of sharia economics and establishing sharia-based financial institutions, now the community must develop mosques as an alternative to fostering the ummah. This shows the great potential of the mosque as a center of empowerment economy for the millennial generation in Garut Regency.

With the latest literature showing the trend of economic empowerment through religious institutions in the digital era, as well as successful examples of the implementation of similar models in other countries or regions, this article strengthens the argument that mosques can be the center of a relevant and adaptive economic ecosystem for the millennial generation in Garut Regency. This article provides valuable insights into how mosques can actively drive economic growth and community welfare in today's digital era.

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