

Research Article

How is the Implementation of Governance at the National Amil Zakat Agency of Barito Kuala Regency

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Abstract: This research examines the governance of the National Amil Zakat Agency of Barito Kuala Regency as an effort to optimize transparent, professional, and sharia-compliant zakat management. Although South Kalimantan has the highest zakat potential in Kalimantan Island, its zakat realization is still far from the target, reflecting the challenges of public trust and the effectiveness of the institution's governance. This study aims to evaluate the governance of Barito Kuala National Amil Zakat Agency using three main indicators: Zakat Core Principles Index, Sharia Compliance Index of Zakat Management Organization, and Financial Ratio Analysis. Using a qualitative-descriptive approach, data was collected through observation and internal document analysis. The result shows that the implementation of Zakat Core Principle scores 0.44 (good enough category), while sharia compliance scores 0.72 (good category), and financial ratio shows high efficiency and effectiveness in collecting and distributing zakat. Important findings reveal that the suboptimal documentation of Operational Procedure Standard, absence of internal audit, and high operational burden become obstacles to ideal governance. Although the management of zakat in Barito Kuala National Amil Zakat Agency has been running according to regulations and sharia principles, improvement of institutional structure, documentation, efficiency of human resources, and transparency of financial statements are needed. This research provides a practical contribution as an internal evaluation of the institution and a scientific contribution in the development of accountable and sustainable zakat management in Indonesia.

Keywords: Amil Agency; Financial Performance; Shariah Compliance; Zakat Core Principle; Zakat Governance.

1. Introduction

Indonesia is the fourth most populous country and the largest Muslim country in the world [1]. Indonesia is also a developing country with a very high poverty rate of around 25.90 million people, equivalent to 9.36% of the population [2]. With a high poverty rate, the state's ability to overcome the poverty rate is very difficult if only by utilizing the State Budget. Islamic economics is present as a system that aims to realize economic justice and equity in society [3]. One form of the Islamic economic system is the birth of a concept called zakat.

Zakat is one of the five pillars of Islam that must be fulfilled by every Muslim who has fulfilled certain conditions, as a form of social care and worship to the almighty [4]. In Indonesia, zakat management is regulated by law with the appointment of an institution that acts as a coordinator, namely the National Amil Zakat Agency to manage national zakat. The standard of zakat management in Indonesia is based on Law Number 23 of 2011 concerning

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zakat management, which regulates the implementation of zakat management carried out by the Amil Zakat Agency consisting of elements of society and government whose form is adjusted to the regional level.

One of the regions in Indonesia that participates in organizing zakat management is South Kalimantan. In 2022 based on the scale of the National Amil Zakat Agency, the potential of zakat in Indonesia reached 5.8 trillion Rupiah which is divided into various provinces. For South Kalimantan Province, the potential of zakat reached 102 billion Rupiah or ranked 12th highest potential when compared to other provinces [5]. This potential is also the highest for the island of Kalimantan when compared to other Kalimantan provinces. However, in its realization, the National Amil Zakat Agency of South Kalimantan Province only obtained a collection of 66 billion Rupiah or around 65% of its potential.

The magnitude of the zakat potential is not in line with the realization of the acquisition of zakat funds, which indicates that public awareness and trust to pay zakat to the Amil Zakat Agency is still low. In some studies, it is mentioned that trust can be a factor for a person in giving zakat [6]. There is a relationship between trust and good corporate governance [7]. In managing zakat, amil zakat institutions need to apply aspects of transparency, integrity, professionalism to the management of zakat [8]. So that the main key in fostering trust is the need for good management in the National Amil Zakat Agency.

This research focuses on the National Amil Zakat Agency of Barito Kuala Regency which is one of the districts in South Kalimantan as the object of study. Given the low realization of zakat compared to the high potential of zakat in the region. A number of previous studies have evaluated zakat governance with qualitative, quantitative, or combined approaches, using indicators such as Zakat Core Principles, Sharia Compliance Index of Zakat Management Organization, and financial ratios referring to the rules issued by the National Amil Zakat Agency. The strength of these methods lies in their ability to measure governance aspects in a comprehensive and normative manner, but the weakness is the lack of focus on local operational implementation and the absence of contextual analysis in regions that do not have internal audits. The problem that arises is that there is a significant gap between the potential and realization of zakat which is allegedly due to weak governance, lack of Standard Operating Procedure documentation, absence of internal audit function, and low financial transparency. To answer the problem, this research uses a qualitative-descriptive approach by analyzing the implementation of governance through three main indicators: Zakat Core Principle, Sharia Compliance Index of Zakat Management Organization, and financial ratio of Zakat Management Organization as an evaluative solution to the effectiveness, compliance, and efficiency of Barito Kuala Regency National Amil Zakat Agency. This approach is expected to provide a comprehensive overview as well as concrete improvement proposals to improve the accountability and professionalism of regional zakat institutions.

2. Literature Review Governance of Zakat Management Organization

The governance of zakat management organizations is a management system that includes processes, structures, and principles that ensure the implementation of the duties of zakat institutions in a transparent, accountable, efficient, and in accordance with sharia principles. The main objective of this governance is to increase the effectiveness of the collection, distribution, and utilization of zakat, infaq, and sadaqah funds, as well as to build public trust in zakat institutions [8].

In general, the principles of governance of zakat management organizations include transparency, accountability, responsibility, independence, and fairness. These principles are in line with the principles of good governance in the public sector and social institutions, as stated in the Good Governance guidelines adapted in the zakat sector [9]. Transparency demands openness of institutions in delivering financial information and activities to the public. Accountability encourages accountability for all zakat fund management activities. Independence emphasizes the importance of institutional independence from external influences that undermine professionalism. Meanwhile, justice and social responsibility emphasize fair treatment of zakat payer and zakat recipients.

The governance assessment framework of Zakat Management Organization in Indonesia uses three main indicators: Zakat Core Principles, Sharia Compliance Index of Zakat Management Organization, and financial ratio of Zakat Management Organization. Zakat Core Principle consists of 18 principles in 6 main dimensions launched by the Center for Strategic Studies of the National Amil Zakat Agency and first introduced at the World Humanitarian Summit in Istanbul [9]. Meanwhile, the Sharia Compliance Index of Zakat Management Organization is used to measure the level of conformity of the Zakat Management Organization's operations with sharia principles through 4 dimensions, 13 variables, and 42 indicators that have been tested for validity and reliability [10]. Financial ratios of Zakat Management Organization, such as efficiency ratio, liquidity ratio, and growth ratio, are used to assess the financial health and efficiency of zakat fund management [11].

In practice, the governance of Zakat Management Organization includes several main components, including a professional and accountable organizational structure, standard procedure documentation, the existence of internal and external audits, and periodically published financial reporting. In addition, digitalization through the national zakat information system is also an important strategy in improving transparency and efficiency. The existence of Sharia Supervisory Board plays a vital role in ensuring that all zakat management activities are in accordance with maqashid sharia and national sharia regulations.

Nevertheless, there are still various challenges in the implementation of governance of Zakat Management Organization, especially at the regional level. Among them are limited human resources, the absence of an independent internal audit unit, the lack of a comprehensive internal Standard Operating Procedure, and weak zakat education to the

public. This condition causes the low level of zakat payer trust and less optimal zakat collection compared to its potential.

By strengthening good governance, zakat management organizations can become professional and trusted institutions in managing people's funds. This is very important considering that zakat not only has a worship function, but also as an instrument of economic redistribution that is able to reduce poverty and improve the welfare of the community. Therefore, the governance of zakat management organizations must continue to be developed in a sustainable manner with the support of regulations, technology, and capacity building of human resources.

3. Proposed Method

This research uses a descriptive qualitative approach with the aim of analyzing the implementation of governance at the National Amil Zakat Agency of Barito Kuala Regency. The focus of the analysis is directed at three main indicators: Zakat Core Principles Index, Sharia Compliance Index of Zakat Management Organization, and Financial Ratio of Zakat Management Organization, as developed by the Center for Strategic Studies of the National Amil Zakat Agency.

The type of data used consists of qualitative data (descriptive and narrative regarding organizational structure and governance practices) and quantitative data (questionnaire results and financial reports). Data sources include primary data, obtained through observation, interviews, and questionnaires to the National Amil Zakat Agency, as well as secondary data sourced from internal institutional documents and supporting literature.

Data collection techniques were carried out through five methods: (1) direct observation to the field, (2) in-depth interviews with the management of the National Amil Zakat Agency, (3) Likert scale-based questionnaires to measure index implementation, (4) documentation of financial reports and institutional Standard Operating Procedures, and (5) literature study to support the conceptual framework.

The data analysis is carried out in stages, starting from data collection and filtering, assessment of each indicator in the zakat core principle and sharia compliance index of zakat management organizations, as well as calculation of institutional financial ratios. The results of the analysis are then synthesized to evaluate the quality of governance of regional zakat institutions. This research was conducted at the office of the National Zakat Agency of Barito Kuala Regency, South Kalimantan Province.

4. Results and Discussion

Barito Kuala Regency Amil Zakat Agency is a legally authorized institution to manage zakat, infaq and sadaqah funds. As an institution that manages public funds, of course the application of governance principles needs to be applied. Initial observations found that there was no study on the extent of the implementation of governance in the institution. Whereas

the Amil Zakat Agency of the Republic of Indonesia has issued guidelines for governance in national amil zakat institutions to be applied in the region. The guidelines include the zakat core principle, sharia compliance, and a study of the financial ratios of zakat management organizations. Therefore, this research will examine the extent to which the implementation of governance in these institutions.

The Zakat Core Principle Implementation Index consists of six dimensions with different assessment weights. Each dimension has several variables that are represented by several indicators that have different weights as well. The six dimensions are zakat governance (55%), operational management (20%), legal basis and sharia (47%), collection intermediation function (59%), distribution intermediation function (62%) and financial statements (0.20%). In this case, the national amil zakat agency of Barito Kuala Regency obtained a score of 0.44 which is categorized as quite good. The results obtained from the assessment of the Zakat Core Principle Implementation Index are as follows:

- a. The Governance dimension gets a value of 0.55 which indicates that this value is in the Good category. In this dimension there are two variables, namely the amil variable (0.36) and the institutional variable (0.19). In this case, the National Amil Zakat Agency of Barito Kuala Regency shows that technically the activities carried out by the National Amil Zakat Agency of Barito Kuala Regency are in accordance with its duties and functions, especially in amil guidance and supervision carried out through internal meetings. Nevertheless, there are several aspects that need to be improved so that the National Amil Zakat Agency of Barito Kuala Regency gets a score with a very good category. Things that need to be improved are related to the absence of documents such as standard operating procedures made by institutions that contain all aspects of zakat governance. Standard Operating Procedures are very important for zakat institutions because they function as systematic guidelines in carrying out every institutional activity, both in collecting, distributing, and reporting zakat funds. Standard operating procedures also function as checks and balances to ensure institutional integrity and public trust [12].
- b. The Operational Management dimension obtained a value of 0.20 which indicates that this value is in the good enough category. In this dimension, there are two main variables, namely risk mitigation (0.12) and internal audit (0.08), which means that management in the operational management dimension is still not optimal. This is due to the absence of supporting documents for standard operating procedures that regulate the overall operations of the institution. Therefore, the National Amil Zakat Agency of Barito Kuala Regency needs to carry out planning in the preparation of risk management documents and internal audits to improve the quality of operational management carried out by the institution. The National Amil Zakat Agency of Barito Kuala Regency also needs to prepare internal auditors as internal supervisors to ensure compliance of practices with existing regulations. The role of internal audit is to supervise and evaluate the

effectiveness and efficiency of the zakat institution's operations [13]. In addition, the existence of internal audit is allegedly able to prevent fraudulent practices through early detection [14].

- c. The dimension of Legal Basis and Sharia obtained a value of 0.47 which shows that the value is included in the Good Enough category, which means that in the aspect of legality and sharia compliance, the National Amil Zakat Agency of Barito Kuala Regency needs to make improvements. In terms of this value, it is obtained from two variables, namely sharia supervision (0.15) and legal law (0.32). Although the National Amil Zakat Agency already has a sharia supervision function and organizational establishment documents in accordance with regulations, there are still some shortcomings, such as the absence of sharia supervision reports and standard operating procedures that ensure access to the sharia function. The absence of this report is due to the absence of sharia supervisory function in zakat institution. The role of the sharia supervisory board in zakat institutions is very important because it ensures that all activities of zakat institutions run according to sharia principles starting from the process of collecting, managing, and distributing zakat properly according to Islamic law [15]. In addition, compliance with the law still refers to central regulations in the absence of regulations made by the institution itself, which indicates the need to strengthen internal policies to improve compliance with sharia principles and national law.
- d. The Intermediary Function dimension of the Collection obtained a value of 0.59, which is included in the good category. The value comes from three main variables, namely zakat assets (0.24), zakat socialization (0.25), and risk mitigation of collection (0.10). Which means that the National Amil Zakat Agency of Barito Kuala Regency carries out activities to support the collection is quite effective, especially in the aspect of socialization and education to the community. However, in the aspect of zakat assets, the National Amil Zakat Agency of Barito Kuala Regency still refers to the central regulation regarding the sources and criteria of zakat assets because there are no specific rules prepared by the institution. In terms of risk mitigation, the National Amil Zakat Agency of Barito Kuala Regency also does not have a standard operating procedure. This is indicated by the low index value, because the rules for preventing misuse of zakat collection are still in the process of being drafted. Therefore, strengthening internal regulations and risk management are needed to support the sustainability of zakat collection effectively and accountably.
- e. The Distribution Intermediation Function dimension obtained a score of 0.62, which is in the Good category. This value is supported by three variables, namely distribution strategy (0.32), distribution impact (0.18), and distribution risk mitigation (0.12). The distribution strategy is considered quite strong because the institution uses a high Allocation to Collection Ratio and establishes multi-stakeholder partnerships in zakat

distribution. However, although Had al-kifayah has been implemented, local written regulations are not yet available. Meanwhile, social impact standards and monitoring and evaluation are still based on central documents. In the aspect of risk mitigation, despite the adjustment of productive and consumptive zakat programs, there is no well-documented mechanism to prevent misuse. This shows the need to develop more comprehensive operational documents to improve efficiency and accountability in the distribution of zakat funds.

- f. The Financial Reporting dimension obtained a value of 0.20, this value is included in the Poor category. This result is obtained from the reporting risk mitigation variable (0.15) and report management (0.05). Although the institution has separated zakat and other charity funds administratively, the report management aspect is still very limited. Financial reports have not been published in an audited manner and are not yet available on digital platforms such as official websites, which is caused by limited human resources who are competent in the field of financial reporting. The issue of limited human resources in zakat institutions is still a big challenge in realizing professional, effective, and sharia-compliant zakat governance. Many zakat institutions, especially at the local level, still face a lack of professional human resources, both in terms of managerial competence, technical finance, and understanding of sharia. Amil is often filled by volunteers or state civil servants who do not have amil professional certification [16]. So that this situation causes the slow growth of the optimization of zakat revenue in Indonesia. This condition indicates the need for internal capacity building, both in the form of human resource training and the preparation of rules on financial publication, to realize better transparency and accountability to the public as a form of responsibility of the institution managing people's funds.

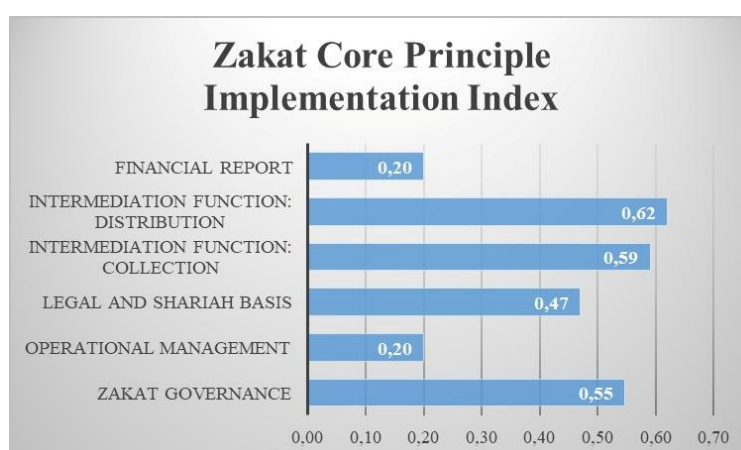


Figure 1. Index Value of Zakat Core Principle Implementation

The sharia compliance index of zakat management organizations consists of four dimensions with different assessment weights. Each dimension consists of several different variables represented by several indicators that have different weights. The four dimensions

are management and governance (0.55), zakat fund collection (0.66), zakat fund distribution (0.67) and regulation (1.00). In this case the National Amil Zakat Agency of Barito Kuala Regency obtained a score of 0.72 which is categorized in the Good level. as for the details generated by the calculation per sharia compliance variable as follows:

- a) The Zakat Management and Governance dimension received a score of 0.55 which is categorized as good. This dimension includes sharia policy variables (0.21), sharia supervision (0.12), accountability (0.10), and transparency (0.12). Policies and strategic plans are in accordance with maqashid sharia, but weaknesses are found in the aspect of sharia supervision, this is because the National Amil Zakat Agency of Barito Kuala Regency does not yet have a Sharia Supervisory Board, supervisory reports, and special rules at the regional level. Transparency also needs to be improved by publishing financial reports and independent audits.
- b) The Zakat Fund Collection dimension obtained a score of 0.66 which is also in the good category. The variables of zakat socialization/campaign (0.18), zakat object (0.24), and zakat fund collection (0.24) show compliance with sharia provisions, such as separate fund management in an Islamic bank account. However, local policies to support zakat campaign and education still need to be strengthened, especially in terms of technical regulations, social program integration, and budget support. The active role of local government in supporting the optimization of zakat is one of the key factors for the success of national zakat management [17]. This support is not only in the form of regulation, but also includes facilitation of socialization, institutional incentives, and synergy between agencies. The presence and involvement of the government is a driver of enthusiasm and legitimacy for zakat management institutions to innovate and increase public trust [18].
- c) The Distribution of Zakat Funds dimension recorded a score of 0.67 which is in the good category. The main variables such as determination of asnaf (0.12), distribution duration (0.12), distribution priority (0.16), distribution mechanism (0.12), and amil rights (0.15) reflect compliance with sharia regulations. Nevertheless, zakat distribution is done within 6-12 months. This period of time seems slow. Zakat, infaq and sadaqah funds should be immediately distributed no later than 1 year after they are received, requiring acceleration so that mustahik rights can be fulfilled immediately [19].
- d) The Regulation dimension shows full compliance with a score of 1.00 in the very good category. This means that the National Amil Zakat Agency of Barito Kuala Regency has adjusted its institutional aspects to the prevailing laws and regulations, such as the ownership of operational legality documents in accordance with the Regent's Decree and the decision of the Ministry of Religious Affairs.

Overall, the National Amil Zakat Agency of Barito Kuala Regency has shown a good level of sharia compliance in the management of zakat, with a total dimension score that reflects commitment to sharia principles. However, there is still room for improvement, particularly in sharia supervision, transparency, and acceleration of zakat distribution. The preparation of local SOPs and the publication of regular financial reports accompanied by independent audits will be strategic steps to improve organizational performance.

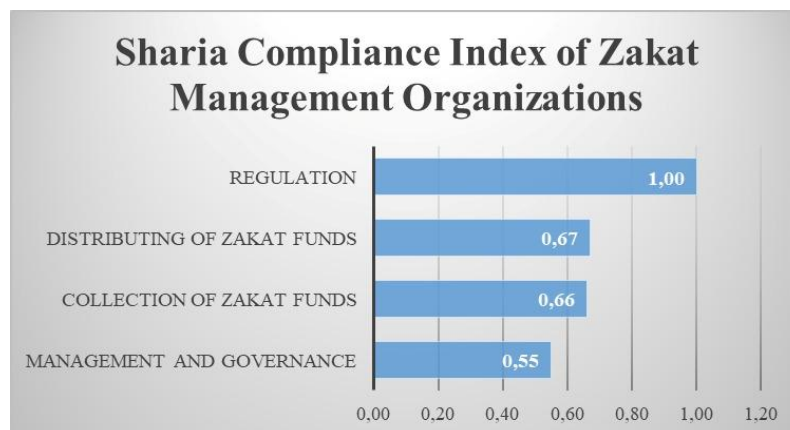


Figure 2. Shariah Compliance Index value of zakat management organization

The financial ratios of zakat management organizations consist of 4 main variables consisting of activity ratios, operational ratios, liquidity ratios and growth ratios. Based on the calculation results, the financial performance of the National Amil Zakat Agency of Barito Kuala Regency as measured using financial statement analysis with details of the results of each variable as follows:

Table 1. Financial Ratio Score

Number	Variable	Sum of Variable	Variable Weight	Variable Value	Score
1	Activity Ratio	1,70	0,45	0,76	1,29
2	Operational Ratio	0,99	0,25	0,24	
3	Liquidity Ratio	0,32	0,15	0,04	
4	Growth Ratio	1,51	0,15	0,22	
Variable Ranging					1
Result					Very Good

These results show that :

- 1) In the Activity Ratio obtained a score of 0.76 into rank 1, meaning that the National Amil Zakat Agency of Barito Kuala Regency has a very effective ability to distribute zakat, infaq, and sadaqah funds. Which is indicated by the zakat funds received are immediately distributed to mustahik without being held for a long time, it is seen through the Zakah Allocation Ratio value of 97% and the value of zakat, infaq, and sadaqah Turn Over of 3.33 times. a fairly short period of time can be seen through the 3-6 Month round for the distribution of zakat, infaq, and sadaqah. Thus, the Barito

Kuala National Zakat Agency has shown excellent activity performance in accordance with the principles of effective zakat governance.

- 2) The operational ratio obtained a score of 0.24 into rank 1, meaning that the national amil zakat agency of Barito Kuala Regency has a very efficient ability in collecting and managing zakat, infaq, and sadaqah. The collection cost ratio is only 2%, while the ratio of amil's right to zakat is 12.1%, which is still below the maximum threshold in accordance with sharia provisions. In addition, the ratio of human resource costs at 38.8% is also still relatively reasonable. This shows that the national amil zakat agency of Barito kuala is quite capable of utilizing amil rights proportionally to support the operations of the institution without reducing the quality of service to mustahik.
- 3) The Liquidity Ratio scores 0.04 and is ranked 1, which means that the national amil zakat agency of Barito Kuala Regency has a very good ability to fulfill its short-term obligations. The Cash Ratio value of 138%, as well as the Current Ratio and Quick Ratio which are each at 100%, show that the institution has sufficient cash and current assets for operations and emergency response. This proves that the liquidity of the Barito Kuala national amil zakat agency is well maintained and supports the smooth implementation of the distribution program.
- 4) The Growth Ratio obtained a score of 0.22 into rank 1, which means that the National Amil Zakat Agency of Barito Kuala Regency has a very good ability to collect and distribute zakat, infaq and sadaqah funds from year to year. The growth of zakat reached 54%, infaq 66%, and zakat, infaq, and sadaqah as a whole amounted to 61%, indicating an increase in public trust in fund management. In addition, allocation growth also reached an average of 30%, indicating that the funds received not only increased, but were also immediately utilized to the maximum for mustahik empowerment.

Management of the financial performance of the National Amil Zakat Agency needs to be carried out systematically and continuously as part of the effort to realize professional, efficient, and accountable governance. Financial performance evaluation not only serves as an internal monitoring tool, but also as a strategic instrument to assess the effectiveness of collection, distribution efficiency, and the level of sustainability of the institution in the long term [20]. Financial ratios such as Zakat Turnover Ratio, Operational Expense Ratio, and Amil Rights Ratio become important indicators in measuring how well public funds are managed and used according to sharia principles and the purpose of mustahik empowerment. Without measurable financial management and evaluation, zakat institutions are at risk of losing public trust and unable to optimize the potential of zakat.

The value of the financial health index of the National Amil Zakat Agency of Barito Kuala Regency in 2024 is 1.24, which means it is ranked 1. Zakat management organizations have excellent financial performance, namely having the ability to manage zakat, infaq, and

sadaqah funds with a very high level of effectiveness and efficiency so that they are able to grow optimally. The National Amil Zakat Agency of Barito Kuala Regency has carried out the collection, management, and distribution of zakat professionally, transparently, and in accordance with Islamic law, and has a real impact on the welfare of mustahik in the region. However, the National Amil Zakat Agency of Barito Kuala Regency still needs to pay attention to several Indicators that have not reached the excellent category and there needs to be improvements that lead to the management of Amil funds and in the distribution of funds to mustahik in order to get very effective and efficient results without any exceptions.

6. Conclusions

This study evaluates the implementation of governance at the National Amil Zakat Agency of Barito Kuala Regency through three main indicators: Zakat Core Index, Sharia Compliance Index of Zakat Management Organization, and financial ratio analysis of Zakat Management Organization.

The measurement result of Zakat Core Principle shows a score of 0.44, which is categorized as quite good. Although some dimensions such as intermediation function and governance showed adequate performance, significant weaknesses were found in the absence of internal rules, internal audit, and limited publication of financial statements. This indicates the need to strengthen the documentation aspect and internal control system of the institution.

On the indicator of Sharia Compliance Index of Zakat Management Organization, a score of 0.72 was obtained, including in the good category. Compliance with sharia principles and regulations has been implemented, especially in terms of zakat distribution according to asnaf. However, there are still shortcomings such as the absence of a certified Sharia Supervisory Board, the absence of a sharia supervision report, and the absence of a formal amil code of ethics enforcement structure.

From the financial aspect, the ratio analysis results show that the Barito Kuala National Amil Zakat Board has high efficiency and effectiveness in collecting and distributing funds. The turnover ratio, collection costs, and allocation of amil rights are optimal. However, weaknesses were found in the high ratio of operational costs to amil rights and human resource costs, indicating inefficiency in budget allocation. In addition, the absence of incoming Corporate Social Responsibility funds is a concern as a potential source of additional funds that has not been maximized.

Overall, the governance performance of the National Amil Zakat Agency of Barito Kuala Regency in 2024 is good, but it still faces structural and institutional challenges that need to be addressed immediately. Improvements in the aspects of regulations, internal audits, human resource efficiency, financial transparency, and the utilization of Corporate Social Responsibility will be key in realizing a more professional, accountable, and trusted zakat institution.

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