

The Role of Transparency and Accountability in Increasing Stakeholder Trust in Zakat Fund Management: A Study of LAZIS Central Jawa

<p>Author (s): Makhda Intan Sanusi* Sekolah Tinggi Agama Islam Mulia Astuti Wonogiri, Indonesia Intan.elhay@gmail.com</p> <p>Sugiyanto Sekolah Tinggi Agama Islam Mulia Astuti Wonogiri, Indonesia sugieyanto62@gmail.com</p> <p>Mohd Badrol Awang Universiti Sultan Zainal Abidin Malaysia badrolawang@unisza.edu.my</p> <p>*Corresponding Author</p> <p>Available at: https://iktisab.journal.unida.gontor.ac.id/index.php/aliktisab/article/view/17</p> <p>DOI: https://doi.org/10.21111/aliktisab.v10i1.17</p> <p>Pages: 97-109</p> <p>Keywords: Transparency Accountability Increasing Stakeholder Zakat Fund LAZIS Central Jawa</p>	<p>Abstract: The significant potential of zakat in Indonesia is explored through an in-depth investigation of Lazis Jateng’s role as a leading zakat management organization that prioritizes transparency and accountability. In a country with the world's largest Muslim population, zakat serves as a strategic instrument for poverty alleviation and community development. Therefore, professional and responsible management is highly essential to ensure that collected funds comprising Zakat, Infak, and Sedekah (ZIS) effectively support those in need and bridge the widening economic gap within society. This research specifically evaluates how the consistent implementation of transparency and accountability principles by Lazis Jateng directly impacts public trust and the overall volume of donations received by the institution. Using a descriptive qualitative approach, the investigation examines fund management practices through comprehensive interviews with management, detailed document analysis of financial statements, and direct observation of operational workflows. Findings indicate that transparent financial reporting and robust accountability mechanisms significantly enhance stakeholder and donor trust. This increase in trust positively influences donation levels, as muzaki feel assured that their contributions are managed in strict alignment with Sharia principles and reach intended targets efficiently without misappropriation. Furthermore, the work identifies several key challenges, including varying levels of public literacy regarding technical financial reports and the inherent complexities of managing diverse social funds under both religious and state regulations. These findings underscore that transparent and accountable management is a fundamental pillar for building sustainable public trust. By strengthening these aspects, zakat institutions can increase community participation and solidify their role in achieving broader socio-economic goals and social justice in Indonesia, providing valuable insights for future zakat policies.</p>
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Introduction

Zakat, comes from the word "Zakah" in Arabic, which means purity, growth, blessings, and development. Zakat is a social and economic obligation for every Muslim who can afford it. (Badan Amil Zakat Nasional, 2023). With zakat, Muslim individuals are asked to set aside a small part of their wealth as a form of concern for others, especially for those who need or qualify as recipients of zakat (*mustahik*). This practice is not only a personal obligation, but also has a positive impact on the collective well-being and development of society as a whole. (Machado & Helmy, 2018) In Islam, zakat is believed to be able to provide blessings, as stated in Surah At-Taubah verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

"Take zakat from some of their wealth, which will cleanse and purify them. Pray for them. Indeed, your prayers are a peace to them. Allah SWT is All-Hearing, All-Knowing."

This verse emphasizes the importance of zakat as an instrument of cleansing oneself and property, as well as a way to create balance and social justice in society.

Indonesia, as a country with the largest Muslim population in the world, has a huge potential in the collection of zakat. With a majority Muslim population, Indonesia has its own uniqueness and challenges in the management of zakat. Based on a report by the National Amil Zakat Agency (BAZNAS), the potential for zakat in Indonesia reaches trillions of rupiah, making it one of the countries with the largest zakat potential compared to other Muslim countries. However, this great potential needs to be managed effectively and efficiently in order to provide maximum benefits to *mustahik*. This then gave birth to various *amil zakat* institutions that focus on collecting, managing, and distributing zakat funds. One of the institutions that plays an active role in the management of zakat funds in Indonesia is Lazis Central Java, which specifically serves the community in the Central Java region.

Lazis Central Java, like other *amil zakat* institutions, faces a big challenge in ensuring that the funds collected can be managed and distributed effectively. In order to be trusted by the public, Lazis Central Java applies the principles of transparency and accountability in the management of zakat, *infaq*, and alms (ZIS) funds. Transparency is realized in the form of information disclosure to the public regarding the use of ZIS funds. The information includes financial statements, reports on programs that have been implemented, and reports on the beneficiaries of ZIS funds. These reports are delivered through various communication channels such as social media, official websites, and periodic reports to the public. Thus, the public can find out how the funds they donate are managed and distributed.

As an institution engaged in the philanthropic sector, Lazis Central Java also follows the Sharia Financial Accounting Standard PSAK 109. (Purnamasari & Munawarah, 2024) This standard is designed to ensure that the financial statements produced are in accordance with sharia principles and are relevant and easy to understand by the public. PSAK 109 includes guidelines that must be followed in the recording, recognition, and reporting of ZIS funds. However, the application of the principles of transparency and accountability in the management of zakat funds is still faced with various challenges. (Zamrizal et al., 2025) The main challenge that is often faced is the low public understanding of accounting terms and concepts contained in zakat financial statements. (Aulia Taufiq Kurrahman et al., 2025) This low understanding often results in misunderstanding or distrust of the public in the financial statements presented by zakat institutions. (Ramadan et al., 2024) In addition, there are still some people who are reluctant to distribute zakat through formal institutions because they are worried about the allocation of funds that are not transparent and do not directly impact the beneficiaries. (Badan Amil Zakat Nasional, 2023)

In this context, the application of the principles of transparency and accountability is expected to have a positive impact on increasing the number of donations received by Lazis Central Jawa. (Anisah et al., 2025) The community tends to be more supportive of institutions that are able to provide certainty that the funds they donate will be managed and distributed in accordance with sharia principles and on target. (Salsabilla et al., 2025) However, the application of the principles of transparency and accountability presents various challenges, including challenges in the public's understanding of the financial statements presented. (Zaeni et al., 2024) To overcome this challenge, Lazis Central Java seeks to strengthen the capacity of human resources through training and the use of information technology as an information management system, to facilitate fund management and financial reporting. (Haryono & Yusuf, 2025)

Furthermore, with clear and transparent reporting, donors are expected to see the direct impact of their contributions, which in turn will increase community motivation and participation in paying zakat. High accountability will also minimize the potential for misuse of funds, strengthen the institution's reputation, and attract more donors to participate in humanitarian programs managed by Lazis Central Java. In addition, Lazis Central Java tries to involve the community in supervising the distribution of funds, including in empowerment programs. This aims to ensure that the funds distributed are truly on target, as well as build trust and community involvement in the process.

Government legal regulations also support the application of these principles in the management of zakat. Law No. 23 of 2011 concerning Zakat Management and Government Regulation No. 14 of 2014 concerning the National Amil Zakat Agency (BAZNAS) provide a strong legal basis for transparency and accountability in the management of zakat funds in Indonesia. Based on this foundation, this study aims to explore how these principles contribute to the effectiveness of zakat fund management in Lazis Central Java and their impact on community trust and participation.(Anisah et al., 2025)

By identifying the factors that determine the success of the implementation of transparency and accountability, this research is expected to provide useful insights for the management of zakat institutions in Indonesia, so that it is more optimal in meeting the goals of philanthropy and social justice which are the essence of zakat itself.(Dea Meisy Wulandari & Tajul Arifin, 2025)

Research related to transparency and accountability in zakat management shows that these two principles play an important role in building public trust in zakat institutions. A study by Nuraini (2021) found that a high level of transparency and accountability can increase public trust in zakat institutions in Indonesia. However, the study did not delve into its impact on increased participation or the number of donations received. On the other hand, Rahman (2022) highlights the importance of implementing PSAK 109 in the financial management of national zakat institutions. This study found that the understanding and application of sharia accounting standards can increase confidence in the financial statements of zakat institutions, although this study focuses on the accounting aspect without exploring the direct impact on community participation.

This research aims to fill the gap in the literature by focusing on the impact of the implementation of transparency and accountability in Lazis Central Java on the level of public participation and trust in zakat payments. Thus, this study will not only measure the extent to which these principles affect public trust but will also identify indicators of the success of the implementation of transparency and accountability in the context of amil zakat institutions in Indonesia, especially in Lazis Central Java. From some of the studies above, it can be seen that although the aspects of transparency and accountability are recognized as important in increasing public trust, there are still shortcomings in research that directly link the impact of transparency and accountability on the level of participation and donations received by zakat institutions, especially at the regional level. In addition, the challenging aspects in the application of these principles, such as the low public understanding of zakat financial

statements, have also not been discussed in depth. This is important to study, considering that there have not been many studies that specifically discuss it.

Methodology

This study uses a qualitative method with a descriptive approach.(Sugiono, 2009) This approach was chosen because it allows researchers to describe and analyze the phenomenon that occurs in the management of ZIS (Zakat, Infaq, and Alms) funds by LAZIS Central Java in depth. This study aims to explore the transparency and accountability practices applied by LAZIS Central Java in the management of zakat funds and provide an overview of the effectiveness of the supervision and reporting process carried out by the institution.

The data used in this study was collected through several techniques, namely in-depth interviews with the management of LAZIS Central Java who are directly involved in the management and supervision of ZIS funds (Creswell). This interview aims to obtain information about audit procedures, the use of funds, and activity reports published by the institution. In addition, participatory observations are also carried out to understand the internal dynamics in the management of zakat and the interaction between administrators and donors or the community. The study also analyzed related documents, such as financial statements and activity reports published by LAZIS Central Java, to identify the level of transparency and accountability implemented by the institution.(Moleong, 2021)

By using this method, it is hoped that the research can provide a comprehensive picture of how LAZIS Central Java manages zakat funds in a transparent and accountable manner, as well as how it contributes to increasing public trust and the effectiveness of the programs carried out.

Results and Discussion

The Concept of Islamic Philanthropy Management: Zakat, Infaq, Shodaqoh, and Organizational Governance

Zakat is a mandatory worship of Muslims that has been known since the time of the Prophet Muhammad SAW. The disbursement of zakat funds itself already has detailed rules, namely distributed to 8 asnaf or groups who are entitled to receive. The 8 groups are the fakir, the poor, the amil, the converts, the gharim, the riqab, ibn sabil, and the sabilillah. The purpose of zakat is to purify property and soul, as well as to build and improve the economic quality of the community.(Didin, 2021) Infaq is a voluntary activity in distributing property. The ruling of this infaq is sunnah and no

obligatory group is entitled to receive this fund. The purpose of infaq is to achieve the pleasure of Allah SWT in an effort to increase faith, as well as as proof of caring for fellow humans. Shodaqoh is the act of distributing some wealth to others based on sincere intentions for the sake of Allah SWT. The law of shodaqoh is sunnah, but if it is done it will get a great reward. In contrast to zakat, which has a special calculation in the process of spending. The giving of shodaqoh is very flexible because it is not limited by the type, time, and amount of property spent.(Nugraha & Wanto, 2025)

The purpose of shodaqoh is as a form of gratitude to Allah SWT for what has been achieved, as well as to help people who are more in need. The importance of zakat, infaq, and shodaqoh in the social life of the community cannot be underestimated. These three not only function as an obligation of worship, but also as an instrument to create prosperity and reduce social inequality. Zakat, which is an obligation for every Muslim who can afford it, plays a significant role in the redistribution of wealth. With the distribution of zakat to the entitled group, the poor and underprivileged can feel the benefits directly.(Fuad & Nasution, 2022) In addition, infaq and shodaqoh as a form of voluntary donation are also able to help those who are in an emergency or crisis, so that they can ease the burden of their lives. In addition to social aspects, zakat, infaq, and shodaqoh also have a positive impact in increasing public awareness and concern for others. Through this sharing activity, it is hoped that Muslims can further strengthen the bond of brotherhood and solidarity between community members. Thus, these three instruments not only function as a means to fulfill religious obligations, but also as a medium to build the character of a society that is more concerned and sensitive to the needs of others. Through zakat, infaq, and shodaqoh, Muslims can contribute to creating a more just, prosperous, and harmonious society.(Fatha & Pahlevi, 2023)

To optimize the potential of ZIS (Zakat, Infaq, and Shodaqoh), the role of the Amil Zakat Institution (LAZ) has become increasingly crucial. As regulated under Law No. 23 of 2011, LAZ is an institution granted specific authority to collect and utilize zakat funds as a strategic partner to BAZNAS. The scope of LAZ's role encompasses various sectors, ranging from education and healthcare to da'wah, through innovative and sustainable empowerment programs such as educational scholarships and business capital. In its operations, modern institutions like LAZIS Central Java are required to collaborate with the government and the private sector, while simultaneously leveraging digital technology to expand their service reach and facilitate easier access for donors (*muzakki*). (Ahmad Baehaqi et al., 2025)

The success of an Amil Zakat Institution (LAZ) in managing public funds is highly dependent on the implementation of transparency principles. Transparency is

an ethical obligation for managers to apply the principle of openness in decision-making processes and the dissemination of information, ensuring that nothing is concealed. Criteria for effective transparency include:

1. Information Disclosure: Organizational procedures and policies must be easily accessible to the public.
2. Clarity and Completeness: The information presented must be accurate and easy to understand.
3. Process Openness: Providing space for the public to observe how decisions are made and how programs are executed.
4. Regulatory Compliance: All operational activities must be grounded in applicable laws and regulations. (Adamy et al., 2024)

For institutions such as LAZIS Central Java, transparency achieved through detailed financial reporting serves as an instrument to build stakeholder trust. This openness provides a sense of security for donors and encourages active community participation in the social programs being implemented.

Transparency naturally facilitates accountability, which is the obligation of an institution to account for every achievement or failure in performing its duties to the public. Accountability in zakat management functions as a supervisory mechanism to prevent the abuse of power or corrupt practices. To maintain this integrity, LAZ must implement an effective supervisory system, including the involvement of independent third parties to conduct periodic audits. (Yustriawan et al., 2024)

Accountability is fundamentally the obligation to account for the achievement or failure of an organization's task implementation, providing clear explanations regarding the use of funds and activity achievements to donors, beneficiaries, and the public. In the management of zakat, infaq, and shodaqoh, accountability is paramount for Amil Zakat Institutions (LAZ) to provide assurance that collected funds are utilized in accordance with established goals. By providing transparent reports on fund allocation and program achievements, LAZ can significantly increase public trust and establish a preventive mechanism to ensure that zakat funds are not misused but distributed to those rightfully entitled. (Baehaqi et al., 2025)

To maintain this integrity, LAZ must implement an effective supervisory system at every stage of fund management. This includes the involvement of independent third parties to conduct periodic audits, which not only assess financial compliance but also evaluate the broader impact of implemented programs. Such a process allows LAZ to continuously optimize its performance and effectiveness. Furthermore, robust accountability encourages active community participation; when the public has access to information on how their contributions are managed, it fosters a collective

awareness and a strong culture of accountability. This synergy between LAZ, the government, and the community strengthens the institution's reputation and creates a positive environment for achieving greater social goals.

In the digital era, the implementation of these accountability principles is further strengthened through the use of information technology, enabling real-time reporting. An integrated digital platform allows institutions like LAZIS Central Java to present financial reports and program updates more transparently, making it easier for donors and the public to access information and provide feedback. This digital transformation does not only facilitate internal oversight to prevent corruption and abuse of power, but also serves as a tool to concretely demonstrate the social impact of every fund distributed.

Ultimately, the combination of professional management, transparent reporting, and the utilization of integrated information technology is not merely a moral obligation. It is a crucial strategy for LAZ in realizing its vision and mission to achieve the economic independence of the ummah and enhance community welfare at large (Ansori & Violita, 2025). Therefore, the adoption of digital technology is indispensable for maintaining an effective, efficient, and reliable zakat management system in the modern age.

The impact of transparency and accountability on the amount of donations made by Lazis Central Java

Transparency and accountability are important principles in the presentation of financial statements. Lazis Central Java, as one of the amil zakat institutions, implements these two principles seriously. Various efforts have been made by Lazis Central Java to increase public trust, especially related to financial reporting. Financial statements are the final result of the accounting process, which aims to provide information to related parties and those in need. Financial statements also function as an important communication medium between amil zakat institutions and other parties, such as muzzaki, the government, and the community.

With good transparency and accountability, Lazis Central Java has recorded a significant increase in the number of donations. The public increasingly believes that the funds they provide are well managed and used for the right purposes. Data shows that the number of donations during the period from August to September 2024 has experienced a consistent increase, which reflects public confidence in the management of zakat by Lazis Central Java. Through open and accurate financial reports, Lazis Central Java has not only succeeded in attracting more donors, but also building

stronger relationships with the community and increasing participation in zakat programs.

The following is a report on the receipt and distribution of Central Java Lazis for the period of August 2024 and September 2024:

The report on the receipt and distribution of funds by the Amil Zakat Al-Ihsan Institute of Central Java in August 2024 recorded a total revenue of IDR 814,864,801. The funds consist of zakat receipts of IDR 1,263,467,711, infaq/alms receipts of IDR 597,456,526, and social religious funds (*fidyah*) of IDR 4,217,534. Until August 2024, the total revenue since January was recorded at IDR 15,122,571,175.

On the distribution side, funds in August 2024 will be allocated to various programs with the following details: IDR 450,019,208 for education, IDR 26,344,000 for health, IDR 49,002,940 for economic empowerment, IDR 921,812,492 for social humanitarian programs, and IDR 300,956,304 for da'wah programs. The total disbursement of funds in August reached IDR 1,748,134,944, while the total distribution of funds from January to August 2024 reached IDR 12,039,755,334. This report shows Lazis Central Java's commitment to managing and distributing funds optimally to support various social and religious programs (Lazis Jawa Tengah).

In September 2024, the Amil Zakat Al-Ihsan Institute of Central Java recorded a total revenue of IDR 725,148,818. This revenue consists of several sources, namely zakat receipts of IDR 133,187,926, infaq/alms receipts of IDR 590,870,892, and other religious social funds, such as *fidyah*, of IDR 1,090,000. Cumulatively, the total revenue from January to September 2024 reached IDR 15,847,719,993.

On the distribution side, this institution has distributed funds of IDR 1,226,240,133 during the month of September. The funds are allocated to various programs, including Rp 637,214,525 for education, Rp 23,206,243 for health, Rp 19,273,503 for economic programs, Rp 395,366,252 for social humanities, and Rp 151,179,610 for da'wah. Until the end of September 2024, the total funds that have been disbursed since January reached IDR 13,265,995,467 (<https://lazisjateng.org/laporan-keuangan-bulanan/>)

The results of observations and interviews show that the implementation of transparency and accountability of Lazis Central Java has a significant impact on increasing donations. Donors stated that easy-to-understand financial statements provide trust and comfort, so they feel that their contributions are well managed and appropriately allocated. One of the donors revealed that the existence of a clear report made him more confident to continue donating through Lazis Central Java because this institution is considered to have a positive impact on the community.

This increase in donations is also seen in the data on receipts and distributions from August to September 2024. In August, receipts reached IDR 814,864,801, and in September increased to IDR 725,148,818, which contributed to the total January-September receipts of IDR 15,847,719,993. The distribution of funds is consistently directed to various programs such as education, health, economy, social humanity, and da'wah, with the total distribution until September reaching Rp 13,265,995,467. This report reflects that Lazis Central Java's transparency and accountability have strengthened donor trust and increased community participation in supporting its programs.

Indicators of Success in Implementing Transparency and Accountability

The completeness and clarity of information updates related to Lazis Central Java's financial statements periodically is one of the important indicators in determining the success of the implementation of transparency and accountability. In addition, public engagement also serves as a key indicator in assessing the success of these two aspects. At Lazis Central Java, almost all activity programs always involve the public, both internal and external. The purpose of this involvement is to be a benchmark that the programs carried out are in accordance with the needs of the community or still need improvement.

From the receipts and distribution reports in August and September 2024, it can be seen that there is a significant increase in zakat and infaq/alms receipts. In August 2024, the total revenue reached IDR 814,864,801, while in September 2024 it increased to IDR 725,148,818, which shows the public's interest in participating in the zakat and infaq programs managed by Lazis Central Java. This increase is also reflected in the number of distributions, which increased from IDR 1,748,134,944 in August to IDR 1,226,240,133 in September 2024. This shows that donors are increasingly trusting and feeling comfortable donating their funds to Lazis Central Java.

The positive impact of the application of the principles of transparency and accountability can also be seen from the positive feedback received from donors. They assessed that the financial statements presented periodically and in detail not only provide clarity about the flow of funds, but also show the commitment of Lazis Central Java in carrying out its mandate as an amil zakat institution. With clear and transparent data, donors feel more engaged and motivated to contribute further. In addition, the involvement of the community in the programs run by Lazis Central Java is clear evidence that this institution is committed to meeting the needs and expectations of the public in the management of zakat funds.

Furthermore, this increase in the number of donations also shows that Lazis Central Java has succeeded in creating a strong and mutually beneficial relationship with donors. Through socialization and training activities involving the community, Lazis Central Java not only functions as a zakat management institution, but also as an active agent of social change. This involvement not only increases public awareness about the importance of zakat and infaq, but also encourages greater participation in the social programs organized. By building trust and a sense of belonging among donors, Lazis Central Java has the potential to continue to improve the management of zakat funds more effectively and sustainably in the future. Through transparency in fund management, Lazis Central Java has succeeded in building credibility in the eyes of the public. This success is an example for other zakat institutions in creating strong relationships with donors.

Conclusion

Based on the data presented, it can be concluded that transparency and accountability at Lazis Central Java have a positive impact on the number of donations and the distribution of funds. It can be seen from the increase in the number of receipts and disbursements between August and September 2024, which shows that transparent accounting practices increase public trust. Donor satisfaction also increased, as they were satisfied with the presentation of clear and easy-to-understand financial statements, reflecting the importance of transparency in financial statements to build trust. In addition, the completeness and clarity of information updates and public involvement are the main indicators of the success of implementing transparency and accountability. Public involvement in programs run by Lazis Central Java reflects the institution's efforts to ensure that the needs of the community are met. Overall, transparency and accountability at Lazis Central Java not only increases the number of donations, but also builds trust and satisfaction among donors, as well as encourages public participation in the programs held.

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