Implementation of Accountability Principles for Collecting *Zakat, Infaq* and *Shodaqoh* (ZIS) in *Zakat* Collection Units

Murni[1*], Indah Purbasari[2], Tazkiatul Aulia[3], Lyra Anurgia O[4]

[1] Trunojoyo Madura University, Madura, Indonesia

[*]*Corresponding author. Email: murni@trunojoyo.ac.id*

Abstract. One of the factors of low public trust in paying zakat to the Amil Zakat Agency is because accountable reporting has not been fulfilled in this institution. The accountability of zakat reporting is regulated in Baznas Regulation Number 2 of 2016, the purpose of this study is to obtain information about the application of ZIS reporting regulated in Baznas Regulation Number 2 of 2016, especially regarding the systematics and timing of reporting by UPZ to Baznas Sumenep Regency. This research uses a descriptive qualitative approach. In this study there are 2 (two), namely key informants namely UPZ administrators and Sumenep District Baznas administratorsThe results of this study found that reporting the results of ZIS collection by UPZ to Baznas has not been implemented according to Baznas Regulation Number 2 of 2016. UPZ has not reported to Baznas every 6 months and at the end of each year and has not compiled an annual Work Plan and Budget (RKAT) in accordance with the systematics attached to Baznas Regulation Number 2 of 2016 independently. The report was made by Baznas Sumenep Regency and signed by UPZ. Thus the application of the principle of accountability of zakat collection in UPZ Sumenep Regency based on Baznas Regulation Number 2 of 2016 has not been implemented by UPZ Baznas Sumenep Regency.

Keywords: Accountability, Zakat, Zakat Collection Unit.

1. Introduction

The government in its efforts to optimise the potential of zakat has made regulations that contain the formulation of the formation of Baznas and UPZ and LAZ from the national, provincial to district and city levels, but the realisation of the potential acquisition of zakat has not been significant. This indicates that accountability, which is a measure to show whether the activities of public institutions have run as they should or not, has not run optimally. The study conducted by Rachma Indrarini and Aditya Surya Nanda to provide an assessment of web-based accountability practices shows one of the factors for the low realisation of zakat is the problem of organisational accountability [1]. Low public trust in public institutions because the performance of institutions cannot be monitored by the public directly in addition to their low understanding of public institutions is also one of the causes. However, with the reporting of activities that can be accessed by the public, this openness will allow the public to assess it and that is where trust arises.

In the sector of zakat management public institutions either formed by the government (Badan Zakat Nasional) such as zakat collection unit (UPZ) or initiated by the general public in the form of Lembaga Amil Zakat (LAZ). The large difference between zakat potential and zakat realisation is a sign that public trust in collecting zakat has not been built in LAZ.[2] The difficulty of this official amil zakat institution to gain public trust (muzakki) to collect zakat is not without cause, some research results find several factors that cause it.

The results of research conducted by Indri Yuliafitri, Asma Nur Khoiriyah on the Amil Zakat Agency, that increasing transparency and accountability of LAZ can make muzakki more confident in channeling their zakat funds to the Amil Zakat Institution. [3] Likewise, research conducted by zakat management agencies including the Amil Zakat Institution is considered unprofessional because in general they trust LAZ because of the smoothness, speed, accuracy, service, accountability of LAZ in carrying out its functions. [4] Another study conducted by Nur Kabib in Sragen Regency which shows that accountability has a positive and effective effect on increasing the interest of muzakki to pay zakat in Sragen Regency, this is in line with the Theory of planned behavior which states "the urge to do something comes from within humans", so it can be interpreted that people are more interested in paying zakat when BAZNAS Sragen Regency shows high accountability so that it can arouse public trust and motivation in channeling their zakat through BAZNAS Sragen Regency. [5]

© The Author(s) 2025

S. Al Fatih et al. (eds.), *Proceedings of the International Conference on Law Reform (5th Inclar 2024)*, Advances in Social Science, Education and Humanities Research 870,
https://doi.org/10.2991/978-2-38476-362-7_15

Likewise, as reported in the cnbcindonesia.com media news dated 16 May 2019, that one indication that accountability practices in public sector institutions are still not optimal can be found in the zakat management institution Baznas, Potential Zakat IDR 252 T, entering Baznas only IDR 8.1 T in the news President Jokowi said "We must be able to maximise the large potential of zakat in Indonesia. The statement of the non-optimality of the potential with the realisation of zakat was also expressed by the Secretary of the Directorate General of Islamic Public Guidance of the Ministry of Religion on the cnnindonesia.com website on 3 December 2019.

The results of Irsalina Rizka Nurfadhilah's research (2018) state that one of the main factors causing the low acceptance of zakat by the National Amil Zakat Agency (BAZNAS) is due to the lack of Muzakki's trust caused by Baznas's reporting that has not been transparent and accountable, for that according to him this accountability can be improved by disclosing information through the webside as an effective way related to the accountability of organisations such as Baznas. [6]

The discussion of accountability is an important subject in the study of social institutions or public institutions, because people have high expectations of public institutions to serve their interests. Conceptually, accountability is a way of accountability of management or trustees to the giver of trust for the management of resources entrusted to them both vertically and horizontally.[7] Accountability that upholds the value of justice and is responsive to the needs of the community for a good system is the result of the process of working the principles of accountability, namely Mandate, Juridical, Process, Programme and Policy.

Accountability is also implied in the Qur'an Surah Al Baqarah 282, which requires recording of every transaction activity. Recording these transactions will provide information and accountability (the power to be accountable) for the real conditions that exist to the public as objects, parties who also have the right to question them.[8] The concept of accountability covers three forms, including relationships between individual humans, humans and their environment, and human relationships with their Creator.[9]

Accountability in ZIS management is needed to realise the trust of related parties, such as muzakki, mustahiq, government and society as a whole. Accountability is the obligation of the trustee (agent) to provide accountability, present, report, and disclose all activities and activities that are his responsibility to the trustee (principal) who has the right and authority to request this accountability. [10]

The indicator of legal accountability is on the legal compliance of the public finance institution/organisation in this study the institution is the Zakat Collection Unit established by Baznas. Garini provides a statement that legal accountability is a guarantee of upholding the rule of law, while trust accountability is the upholding of honesty that ensures healthy organisational practices by avoiding abuse of position, corruption and collusion. [11]

In a study conducted by Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammed (2021) stated that in order for zakat institutions to be accountable, it is important for them to be able to maintain management consisting of collecting and distributing zakat appropriately and accountably. [12] Accountability is actually the key to public trust, because it relates to the activity of providing accountability for all actions taken by public institutions. UPZ as a zakat collection unit formed by Baznas is obliged to compile reports to Baznas, then Baznas will collect reports from UPZ - UPZ to be reported to the Simba Baznas system. Therefore, the research on zakat becomes very relevant if it is related to the issue of accountability, which the key word is in the aspect of accountability, both vertical (spiritual) accountability and horizontal or professional accountability according to the rules of law and regulations in its management.

The foundation of zakat regulation is contained in the Law of the Republic of Indonesia Number 23 Year 2011 on Zakat Management (Zakat Law). In Article 5 paragraph (1), it is formulated that Baznas is a National Amil Zakat Agency established by the government in the management of zakat. There are levels of Baznas from Central, Provincial to Regency/City Baznas. To assist the task of Baznas in the management of zakat, infaq and shodaqoh, Baznas can form Zakat Collection Units (UPZ) at the provincial and regency/city levels in government agencies, state-owned enterprises, regional-owned enterprises, private companies, and representatives of the Republic of Indonesia abroad and can form UPZ at the sub-district, village or other names, and other places, as regulated in Article 16 paragraph (1) of the Zakat Law.

The implementing regulation of the Zakat Law is regulated in Government Regulation of the Republic of Indonesia Number 14 of 2014, based on Article 55 of the Implementing Regulation it is explained that the collection of zakat can be done through UPZ, by means of Baznas establishing UPZ, the establishment of UPZ is based on the Decree of the Chairman of Baznas at the level of each government area. In vertical government agencies, local government OPDs, State / Regional Owned Enterprises, private companies, Universities or

mosques can also be formed UPZ. The procedure for the establishment of UPZ by Baznas is regulated in Baznas Regulation Number 2 Year 2016 on the Establishment and Work Procedure of Zakat Collection Unit (UPZ). The formation of UPZ is based on the Decree of the Chairman of Baznas. In carrying out its duties and roles, UPZ, which has previously been established by Baznas, is obliged to follow Baznas Regulation Number 2 Year 2016 in accordance with the principles of UPZ governance and work procedures. Juridical accountability is one form of responsibility that must be fulfilled according to Baznas Regulation Number 2 of 2016.

After being formed by Baznas, the main task of UPZ is to carry out the task of collecting zakat at related institutions, UPZ can also carry out the task of assisting the distribution and utilization of zakat at Baznas. To carry out the task of assisting Baznas, UPZ carries out the function of preparing the Annual Budget Work Plan (RKAT) for the collection programme and distribution assistance tasks as well as preparing reports on collection and distribution assistance activities. Juridical accountability is reflected in the articles of Baznas Regulation Number 2 Year 2016.

It is interesting to study the accountability regulated in Baznas Regulation Number 2 of 2016 regarding the report on zakat collection by UPZ which is regulated in Articles 48 - 52 and the obligation to use the RKAT application systematics by UPZ in accordance with the systematics in Article 43. As UPZ formed by Baznas, has UPZ Baznas Sumenep and Pamekasan implemented the reporting provisions and the use of systematics required in the Baznas regulation as a form of implementation of juridical accountability?

2. Method

This type of research is social legal research or empirical legal research using a descriptive qualitative approach. This research is conducted to obtain data or information from a social symptom or situation related to the application of zakat reporting rules carried out by UPZ institutions based on Baznas regulations.[13] Qualitative research is research that intends to understand the phenomena experienced by research subjects described in the exposure of collected data. In empirical legal research, primary data becomes the main material in obtaining information from the parties[14] especially those related to zakat reporting activities by UPZ, such as UPZ administrators/staff and Baznas. Data collection techniques are conducted through interview techniques and document review studies. In this study there are 2 (two), namely key informants of administrators or employees of Baznas Sumenep and UPZ administrators formed by Baznas Sumenep District. The results of this study include accountability for the application of rules related to reporting zakat collection and the use of systematics in RKAT planning by UPZ, as stipulated in Baznas Regulation Number 2 of 2016.

3. Result and Discussions

This research will examine the application of zakat collection reporting by UPZ which is regulated in Articles 48 - 52 and the obligation to use planning systematics according to the RKAT in Article 43 of Baznas Regulation Number 2 of 2016. For this reason, it is necessary to analyse the reporting arrangements and the obligation to use the RKAT systematics contained in these articles, so that it will be clear what needs to be applied by UPZ in its reporting. The acquisition of UPZ data in the research area will be carried out by verifying with Baznas Regulation Number 2 of 2016 based on document studies and interviews with UPZ administrators and Baznas as an institution that compiles ZIS reports.

Based on the results of interviews with Baznas Pamekasan, information obtained from the Vice Chairman I, Achmad Irfan Maulana, it is known that Baznas Pamekasan stopped operating for five years (2018 - 2022). During these five years, the Deputy Regent of Pamekasan is the manager and has full rights over Baznas Pamekasan. Regarding the National Amil Zakat Agency Baznas Pamekasan, the Deputy Regent uses a management system that is given equally to all Islamic religious organisations, not only to Muhammdiyah, but also to Nahdatul Ulama. Thus, it is likely that the data on the implementation of UPZ Baznas Pamekasan reporting based on Baznas Regulation Number 2 of 2016 has not been carried out, because Baznas alone is in a vacuum, let alone UPZ, certainly no one was formed at that time.

In 2023 the Regent took the initiative to reactivate the role of Baznas Pamekasan because this social institution owned by the Muslim community must exist in the majority Muslim Madurese community. In July 2023, the Regent formed and inaugurated the new board of Baznas Pamekasan. After the formation of the board, Baznas Pamekasan immediately conducted education and socialisation to Pamekasan local government service organisations. The result of the programme is, in a short time Baznas Pamekasan has formed UPZ

totalling 32 (thirty-two). The results of ZIS collection in UPZ Baznas Pamekasan after being activated in 2023 collected funds amounting to 6 million Rupiah per year from UPZ Pamekasan Hospital (interview with Ach Irfan Maulana, 3 October 2023), so that it can be said as UPZ Pamekasan area that pays the most zakat.

The reporting system of the National Amil Zakat Agency (Baznas) Pamekasan has been integrated with an application called SIMBA. [15] The reporting system for ZIS collection and distribution is carried out by Baznas which is centrally integrated in the SIMBA system. This application has features such as mustahiq data, muzakki data, daily and monthly reports, SIMBA has two systems, namely the Operational Information System (SIO) and the Reporting Information System (SIP).[16]. This is different from the zakat collection and distribution system in Malaysia which is carried out by two different institutions but still centrally responsible to the Sultan or the State.[17]

Not only that, in Pamekasan there has also been a circular letter from the Regent Number 003/277/432.012/2023 concerning the management of zakat, infaq, and shadaqah within the Pamekasan district government. The circular letter is based on Government Regulation Number 14 of 2014. The content of the circular letter is to appeal to the heads of regional apparatus organizations, sub-district heads, village heads, and villages within the Pamekasan district government, BUMD, and private business entities to form UPZ in their respective environments, which from the formation of UPZ is to optimize the collection and distribution of zakat, infaq, shadaqah in the Pamekasan district area. The Regent' s Circular Letter is only in the form of an appeal/advice/request that does not have the force of law and does not contain sanctions to regional apparatus organizations. This is different from Malaysia that non-payment of zakat is an offense included in the violation of the Zakat Law which is subject to fines.[17]

After the formation of Baznas in July 2023, several UPZs in Pamekasan OPDs were finally formed in the months between August and November 2023. Because the formation of UPZ was only carried out by Baznas Pamekasan at the end of 2023, the obligation of planning to prepare RKAT and reporting on the collection and use of funds periodically according to Baznas Regulation Number 2 of 2016 cannot be applied because UPZ Pamekasan has just been established.

Thus the implementation of ZIS collection reporting by UPZ in Baznas Pamekasan in 2023 cannot be implemented in accordance with Articles 48 - 52 because the formation of Baznas Pamekasan has not been running for one year, so that performance has not been measured in one year of reporting. Likewise, the preparation of the Annual Work Plan and Budget planning which must be prepared according to the systematics in cannot be implemented according to Article 43 of Baznas Regulation Number 2 of 2016, this is related to the formation of the new management of Baznas Pamekasan is also relatively new, so that the formation of UPZ will follow the performance of Baznas.

The research was also conducted in the most remote city of Madura island, namely Sumenep city, this is to make a comparison of the application of Baznas regulations in the two most remote cities of Madura island which are predominantly Muslim. Data obtained from interviews and Focus Group Discussion (FGD) by inviting all UPZ administrators and Baznas Sumenep administrators. Obtained information, that UPZ formed by Baznas Sumenep in 2023 a total of 30 pieces. Of all the UPZ in Sumenep, all of them have not received zakat payments, the ASNs only pay infaq / sodaqoh, the deductions of which have been determined by their respective official offices according to the level of employee class.

Related to the accountability report of zakat collection by UPZ which must be done periodically every 1 (one) month, 6 (six) months, and at the end of the year. also cannot be done by UPZ, even until now UPZ Baznas as a whole has not implemented the zakat collection accountability report according to Article 48 - 52 of Baznas Regulation Number 2 of 2016 UPZ, which requires three periods of submission of collection reports. Likewise, in the distribution assistance task in practice it turns out that this provision cannot be carried out by 30 UPZ Baznas Sumenep, because UPZ is still limited to being used for the collection of infaq and sadaqah and has not become a zakat collection institution from ASN.

Based on information obtained from the Focus Group Discussion (FGD) that the reporting mechanism carried out by UPZ is a report made by Baznas Sumenep, then UPZ will sign the report then Baznas Sumenep will upload it to the Simba system. This situation occurs because UPZ does not make a report on the collection of zakat funds, so Baznas took the initiative to make the report, this is due to the accountability of zakat to the Central Baznas which must be reported by Baznas on the Simba Baznas system (Baznas Information Management System). Central Baznas does not request reports from UPZ, but UPZ is obliged to report to the Regional Banzas that have formed it. What is uploaded to the Simba system is the Baznas report from all UPZ

formed, so that the central Baznas is not directly related to UPZ, but organizationally the central Baznas is tiered with regional Baznas.

Related to the obligation to compile RKAT (Annual Work Plan and Budget) planning prepared by UPZ. RKAT is a script that contains the work program and budget activities of BAZNAS, BAZNAS Province, or BAZNAS Regency / City for a period of 1 (one) year and is stipulated in the Decree of the Chairman of BAZNAS. But until now UPZ Baznas Sumenep has not compiled an RKAT, but the RKAT is prepared by Baznas Sumenep. Based on the obligation to make annual budget activity planning (RKAT) stipulated in Article 42, that UPZ planning must be prepared in the form of UPZ RKAT. Furthermore, in Article 43 paragraph (1) the UPZ RKAT is prepared based on the following systematics:

a. Introduction;
b. Determination sheet;
c. Plan for receipt of funds;
d. Revenue and utilization plan for operational funds;
e. Plan to raise muzaki;
f. Assistance task plan for distribution and utilization based on asnaf;
g. Assistance task plan for distribution and utilization based on the program; and
h. Beneficiary plan.

Based on Articles 42 and 43 of Baznas Regulation Number 2 Year 2016, planning must be prepared accountably by UPZ.

The conclusion from the results of interviews with Baznas Sumenep obtained the fact that until now UPZ Baznas Sumenep has not done the preparation of RKAT, so UPZ has not compiled the planning contained in Article 42 let alone the application of UPZ planning systematics contained in Article 43 paragraph (2) everything has not been applied. So far, the one who made the UPZ RKAT was Baznas Sumenep, this is because UPZ still functions as an amil institution for collecting infaq and alms only, not yet functioning as a zakat collector, so that the acquisition of donations is still very minimal. The collection of zakat from ASN in government agencies is more confident that the distribution of zakat is carried out independently / personally and distributed to the closest people such as Koran teachers, ustadz, kyai or religious leaders rather than to the official amil zakat institution established by the government.

The reasons behind the community prefer to collect and distribute zakat independently directly to muztahik. The first reason is because they are worried that the people closest to the muztahik will not get the zakat distribution, the second is the lack of knowledge about the payment method which seems more complicated, and the third is basically there is a low sense of trust in the amil institution/administrator who is considered less professional. The phenomenon of independent zakat collection has an impact on the non-realization of the principle of equity in zakat distribution. Some studies show that the model of distributing zakat independently and directly to muzaki is the cause of not equal distribution to muztahik. In addition, it also causes the acquisition of zakat in a particular area not to be recorded. Thus, the independent distribution of zakat does not accommodate the principles of equity, justice and territoriality.[18] From these reasons, until now the potential and realization of zakat acquisition is still far below the potential target. [19] Likewise, the exposure of the results of research conducted in the Sumenep Baznas area by LPPM College of Tarbiyah Aqidah Usymuni (STITA) Sumenep, carrying out *Focus Group Discussion* (FGD) research results on, "Analysis of the potential and realization of zakat in Sumenep Regency 2022", that BAZNAS Sumenep District in 2021 is able to collect ZIS 12% of the potential ZIS based on the Sumenp Regent Circular, namely the potential for Zakat, Infaq and Sadaqah (ZIS) in Sumenep District from the State Civil Apparatus (ASN) reaches IDR 6 billion per year. [2]

The urgency of implementing accountability and transparency in zakat management has also been proven to increase the acquisition of zakat potential also shows evidence of significant research results, such as in research conducted by M. O. A. Mustafa, M. H. S. Mohamad, and M. A. Adnan, that report disclosure is the main source of information for zakat payers to legitimize the activities of zakat organizations. so that the need for literacy and education for UPZ to increase professionalism in zakat management (collection, reporting and planning) in line with Baznas Regulation Number 2 of 2016.[20]

The accountability of zakat planning and reporting regulations that need to be implemented by UPZ in Baznas Regulation Number 2 Year 2016, is related to the obligations presented in the following table:

Accountability of UPZ Planning and Reporting

(Baznas Regulation Number 2 Year 2016 on the Establishment and Working Procedures of Zakat Collection Unit)

No.	Terms	Field Accountability	Obligations of UPZ
1.	Article 42	Planning	Develop an Annual Work Plan and Budget (RKAT)
2.	Article 43 paragraph (1)	UPZ RKAT Systematics	Form od RKAT with systematics in Article 43 paragraph (1)
3.	Article 43 paragraph (2)	UPZ RKAT Systematics	It is mandatory according to Article 43 paragraph (1)
4.	Article 44 paragraph (1)	Deadline for preparing UPZ RKAT	October 31 every year
5.	Article 44 paragraph (2)	Determination and ratification of UPZ RKAT	Determined by the head of UPZ and autorized by the Head of Baznas according level
6.	Article 44 paragraph (3)	Reference for the preparation of UPZ RKAT	RKAT Baznas according to its level
7.	Article 44 paragraph (6)	Rejection of UPZ RKAT Ratification	RKAT revised and submitted again
8.	Article 47	Form of Attachment 1-5	RKAT Attachment Form
9.	Article 48 paragraph (1)	Reporting	UPZ repots every 1 month, 6 months and the end of the year
10.	Article 48 paragraph (2)	Period of proof submission to Baznas	Original proof of distribution and utilization of zakat is submitted to Baznas every 6 months
11.	Article 49	Sytematic form of report 1 month	Compile a report 1 month according to the systematics of Article 49
12.	Article 50 Paragraph (10 (2)	Attachment form of fund receipt VI-VII UPZ	UPZ fund receipt report form
13.	Article 50 Paragraph (3) (4)	Deadline for the report on the assistance of zakat distribution and utilization	Submitted every 10th day of the following month or the previous date if it is a holiday.
14.	Article 51 Paragraph (1) (2)	Report systematization 6 months	Mandatory 6 month report as per Article 51
15	Article 51 paragraph (3)	Sanctions	Sanctions for UPZ that do not submit 6-month reports
16.	Article 52	Attachment of fund receipt and utilization report (VIII-XI)	Attachment form for the report on receipt and use of funds

Source : processed from Baznas Regulation Number 2 of 2016

Web-based accountability can also be implemented as an alternative accountability practice in terms of reporting. The use of the internet or website can provide benefits for both parties, namely for the community and also for the Zakat Institution. In relation to the community, the existence of a website to access the Zakat Report can increase the ease of accessing the information needed. Meanwhile, from the side of zakat institutions, the provision of information through the website can increase the ability to disclose information about the

performance and finances of the organization. With online interaction, it also has an impact on reducing participation costs.[6]

In research conducted (Muhammad Wahyudi et al, 2021) that the website-based accountability index of zakat institutions in Indonesia is still low. The use of website technology is a form of response to the rapid advancement of information technology.[21]

If we look at Baznas Pamekasan and Baznas Sumenep, they already have a website that contains some information including Baznas Profile, UPZ, Contacts that can be contacted, Programs, Services and News. There is indeed an option to access the Report and Annual Report, however, there is no information that can be accessed by the public. Thus proving that the utilization of the Website has not been implemented by Baznas Pamekasan and Baznas Sumenep, it is hoped that with the existing website facilities it can be used more effectively and efficiently to increase zakat payments from Muzakki. Not only that, the publication of zakat management reports through the website is expected to increase public trust in zakat management organizations, and zakat managers can ensure that all expenses related to zakat are recorded correctly and stored in the system. The need for increased education to the public to get used to finding information through the webside, including for muzaki who will pay ZIS to religious social institutions, UPZ and LAZ.

4. Conclusion

Based on the discussion of data obtained from Baznas and UPZ in Pamekasan and Sumenep when viewed from the point of juridical accountability with reference to Baznas Regulation Number 2 of 2016 shows the conclusion that the application of the principle of juridical accountability in UPZ Baznas Pamekasan cannot be found, there is no report because Baznas Pamekasan was only active again in July 2023, so it has not carried out the task of reporting and using the systematic program planning contained in Article 43.

While UPZ Banzas Sumenep as a whole has not carried out the task of RKAT planning and reporting on the collection and use of zakat funds as stipulated in Article 43 and Articles 47 - 52 of Baznas Regulation No. 2 of 2016, because the implementation of planning and reporting has been accountably carried out by Baznas Sumenep.

UPZ Baznas Sumenep is currently limited to compiling an activity program that is still partial and the collection of funds collected by UPZ is still limited to Infak and sodhaqoh funds have not collected zakat funds, because muzaki still collect and distribute zakat independently / personally not using the means of official zakat amil agencies established by the government such as Baznas, LAZ, and UPZ.

References

[1] R. Indrarini, “Transparansi Dan Akuntabilitas Laporan Keuangan Lembaga Amil Zakat: Perspektif Muzaki Upz Bni Syariah,” *AKRUAL J. Akunt.*, vol. 8, no. 2, p. 166, 2017, doi: 10.26740/jaj.v8n2.p65-77.

[2] M. A. Shulhan, Misnatun,Efendi, Moh Zainol Kamal, “Potensi dan Realisasi Zakat, infak, shadaqoh di Kabupaten Sumenep, Karaton,” *J. Pembang. Sumenep*, vol. Vol 1 Nomo, p. 288, 2021.

[3] A. N. K. Indri Yuliafitri, “Pengaruh Kepuasan Muzzaki, Transparansi danAkuntabilitas pada Lembaga Amil Zakat Terhadap Loyalitas Muzzaki (Studi Persepsi pada LAZ Rumah Zakat),” *J. Ekon. Islam*, vol. Vol 7 No 2, p. 207, 2016.

[4] H. Sri Fadilah, Nurleli, Rini Lestari, “Membangun Kepercayaan Konsumen: Faktor Penting Pada Lembaga Amil Zakat Seluruh Indonesia,” *Pros. SNaPP2012 Sos. Ekon. dan Hum.*, p. 136, 2012.

[5] N. Kabib, A. U. A. Al Umar, A. Fitriani, L. Lorenza, and M. T. Lutfi Mustofa, “Pengaruh Akuntabilitas dan Transparansi Terhadap Minat Muzakki Membayar Zakat di BAZNAS Sragen,” *J. Ilm. Ekon. Islam*, vol. 7, no. 1, p. 341, 2021, doi: 10.29040/jiei.v7i1.2156.

[6] I. Rizka Nurfadhilah and C. Sasongko, “Web-Based Accountability in an Islamic Non-Profit Organization: A Case Study of Badan Amil Zakat National in Indonesia,” vol. 89, no. Apbec 2018, pp. 252–259, 2019, doi: 10.2991/apbec-18.2019.33.

[7] Y. D. Endahwati, "Akuntabilitas Pengelolaan ZIS," *J. Ilm. Akunt. dan Humanika JINAH*, vol. Vol 4 No 1, p. 1359.

[8] A. M. Adlan, "Perbandinan Antara Akuntansi Konvensional dan Akuntansi Syariah Keislaman.," p. 1, 2010, [Online]. Available: www.infopesantren.web.id/ ppssnh.malang/cgi bin/content.cgi/artikel/index.idx.

[9] H. S. Zahara, M. Zahra, A. Prawita, and S. Zahra, "Akuntabilitas Dan Transparansi Lembaga Pengelola Zakat Melalui Zakat Core Principles Dan PSAK 109," *J. Mutiara Ilmu Akunt.*, vol. 1, no. 3, pp. 102–111, 2023.

[10] Mardiasmo, *Akuntansi Sektor Publik*. Yogyakarta: Andi Yogyakarta, 2002.

[11] N. Garini, *Pengaruh Transparansi Dan Akuntabilitas Terhadap Kinerja Instansi Pemerintah (Pada Dinas di Kota Bandung)*. Bandung: Universitas Komputer Indonesia, 2011.

[12] A. A. Sawmar and M. O. Mohammed, "Enhancing zakat compliance through good governance: a conceptual framework," *ISRA Int. J. Islam. Financ.*, vol. 13, no. 1, pp. 136–154, 2021, doi: 10.1108/IJIF-10-2018-0116.

[13] Zed Mestika, *Metode Penelitian Kepustakaan*, 2nd ed. Jakarta: Yayasan Pustaka Obor Indonesia, 2007.

[14] N. Moh, *Metodologi Penelitian*. Jakarta: Ghalia Indonesia, 1998.

[15] Wawancara Ach. Irfan Maulana Staff Kesektariatan pelaporan dan Pendistribusian, "No Title,"

[16] N. Masruroh, A. Muis, F. N. Isnaeni, and K. Putra, "Urgensitas sistem informasi manajemen BAZNAS (SIMBA) untuk efektifitas kerja karyawan," *J. Pembelajaran Pemberdaya. Masy.*, vol. 4, no. 4, pp. 845–852, 2024, doi: 10.33474/jp2m.v4i4.21047.

[17] F. Najiyah and N. R. Febriandika, "The Role of Government in the Zakat Management: The Implementation of A Centralized and Decentralized Approach (Comparative Study in Indonesia and Malaysia)," vol. 101, no. Iconies 2018, pp. 290–292, 2019, doi: 10.2991/iconies-18.2019.57.

[18] D. P. B. Teten Kustiawan, "Ini Penyebab Pengumpulan Zakat Masih Rendah", [Online]. Available: https://ekonomi.bisnis.com/read/20150630/12/448776/ini-penyebab-pengumpulan-dana-zakat-masih-rendah

[19] R. Zakat, "400 triliun potensi zakat yang ada kita baru mampu mengumpulkan sekitar 21 triliun," 2023, [Online]. Available: https://kemenag.go.id/nasional/rakornas-zakat-2023-menag-literasi-kunci-pengelolaan-zakat-nasional-c4l1ma

[20] and M. A. A. Mustafa (M. O. A. Mustafa, M. H. S. Mohamad, "Antecedents of Zakat payers' trust in an emerging Zakat Sector: an exploratory study," *J. Islam. Accounting. Bus. Res*, vol. 4, pp. 4–25, 2013.

[21] R. T. R. Muhamad Wahyudi , Sri Herianingrum, "Accountability Practices Based on Zakat Institutions Website in Indonesia," *J. Ris. Akunt. dan Keuang.*, vol. 9, 2021.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (http://creativecommons.org/licenses/by-nc/4.0/), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.