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AL-AMWAL

## How is the Transparency of Zakat Management Entities in Indonesia?

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### *Abstract*

*Zakat is the third pillar of Islam. Zakat must meet the requirements of meeting the nisab. The potential for zakat in Indonesia reaches IDR 233.8 trillion, but its realization has only reached IDR 10.2 trillion. This study aims to measure the transparency index of zakat management entities in three dimensions: financial transparency, management, and programs. This study quantitatively measured using a descriptive approach. Data were collected through questionnaires from zakat management entities, namely DompotDhuafa, Indonesian Zakat Initiative, and BaitulmaalMuamalat. The data were processed using a multistage weight index model. A non-probability sampling approach with purposive sampling was used for the sample selection. This study indicates that the transparency index values of the three LAZs are in the transparent category. The Indonesian Zakat Initiative (n=0.90), BaitulmaalMuamalat (n=0.85), and DompotDhuafa (n=0.83). Initiative Zakat Indonesia (IZI) obtained the highest index value in the financial dimension. BaitulmaalMuamalat obtained the highest index value in the financial dimension. DompotDhuafa obtained the highest index value in the management dimension. Thus, the three LAZs must continue to maintain and increase the value of the transparency index to maintain a good zakat management entity.*

**Keywords:** *transparency index, zakat, zakat management entities.*

## Abstrak

Zakat merupakan rukun Islam yang ketiga. Zakat wajib ditunaikan dengan persyaratan memenuhi nisab. Potensi zakat di Indonesia mencapai IDR 233.8 triliun, namun realisasinya baru mencapai IDR 10.2 triliun. Penelitian ini bertujuan untuk mengukur indeks transparansi entitas pengelola zakat pada tiga dimensi yaitu: transparansi keuangan, manajemen, dan program. Penelitian ini mengukur secara kuantitatif dengan pendekatan deskriptif. Data dikumpulkan melalui kuesioner yang berasal dari entitas pengelola zakat yaitu Inisiatif Zakat Indonesia, Dompot Dhuafa, dan Baitulmaal Muamalat. Data diolah dengan menggunakan model Multi-Stage Weigh Index. Pemilihan sampel menggunakan pendekatan non probability sampling secara purposive sampling. Hasil penelitian ini menunjukkan bahwa nilai indeks transparansi pada ketiga LAZ berada pada kategori transparan. Secara berurutan adalah Inisiatif Zakat Indonesia (IZI) (n=0,90), Baitulmaal Muamalat (n=0,85), Dompot Dhuafa (n=0,83). Inisiatif Zakat Indonesia memperoleh nilai indeks tertinggi pada dimensi keuangan. Baitulmaal Muamalat memperoleh nilai indeks tertinggi pada dimensi keuangan. Dompot Dhuafa memperoleh nilai indeks tertinggi pada dimensi manajemen. Dengan demikian, ketiga LAZ perlu terus mempertahankan dan meningkatkan nilai indeks transparansi sebagai upaya mempertahankan entitas pengelola zakat yang baik.

**Kata kunci:** indeks transparansi, zakat, entitas pengelola zakat.

## INTRODUCTION

Zakat is the third pillar of Islam. Zakat must be paid to those who have reached the nisab. As a country with a Muslim population of 87% (n=264.9 million) (Mohsin, 2020), the potential amount of zakat is huge. The latest measurement of zakat potential in Indonesia by Puskas (2019) reached an IDR of 233.9 trillion. Measurements were made using the Zakat potential mapping indicator (IPPZ) approach, which includes five zakat objects. The details are presented in Table below.

**Table 1. Potential Amount of Zakat in Indonesia**

| No | Zakat Objects      | Potential zakat (IDR Trillion) | Portion (%) |
|----|--------------------|--------------------------------|-------------|
| 1  | Agricultural Zakat | 19.79                          | 8.46%       |
| 2  | Livestock Zakat    | 9.51                           | 4.07%       |
| 3  | Zakat of Money     | 58.76                          | 25.13%      |
| 4  | Company Zakat      | 6.71                           | 2.87%       |
| 5  | Income Zakat       | 139.07                         | 59.47%      |
|    | Total              | 233.84                         | 100%        |

Source: Puskas (2019)

The biggest potential for zakat is the zakat income of IDR 239.07 trillion. This was followed by cash zakat, agricultural zakat, livestock zakat, and company zakat. According to Fadilah (2011), the potential for zakat cannot be managed properly because zakat management entities have not implemented the principle of transparency. Karim *et al.* (2019) and Mutmainah (2018) also state that transparency is still quite low in zakat management entities in Indonesia. This is in line with the results of previous research by Ascarya and Yumanita (2018), who concluded that a low level of

transparency is the cause of low zakat collection. Puskas (2019a) supports these findings.

Meanwhile, the results of research by Canggih *et al.* (2017) identified one possibility is that zakat is not recorded because the majority of Indonesians prefer to distribute it directly. By not optimizing the collection of zakat, the utilization of zakat funds is also not optimal. Research results Ridlo and Sari (2020) show that zakat funds have not been able to help reduce unemployment. This is because the zakat funds collected by zakat management entities are not as large as the available potential.

In a recent study, Puskas (2021) measured the transparency index of 363 zakat management entities in Indonesia. The measurement results show that the transparency index with a value of 0.58 is categorized as quite transparent. Another study using the transparency index model was conducted by Maulina (2020). The results of measurements carried out by Maulina (2020) measured the transparency index value of Baznas Kulon Progo with a value of 0.76, in the transparent category and Dompot Dhuafa Yogyakarta in the transparent category, with a value of 0.8.

Therefore, it is essential to measure transparency in a sustainable manner. The test results of several researchers, such as Athifah *et al.* (2018), Nasim and Romdhon (2014), and Septiarini (2011), found that transparency has a positive effect on donor trust and zakat collection. In a recent article, Hasrina *et al.* (2019) argue that transparency is essential to increasing muzaki's trust in paying zakat, which increases the realization of zakat fund receipts.

Based on the description above, this study aims to measure the transparency index of zakat management entities in Indonesia by taking three objects: the Indonesian Zakat Initiative, Dompot Dhuafa, and Baitulmaal Muamalat. The population in this study is the Amil Zakat Institute (LAZ), considering that the largest contribution to zakat revenue in 2019 comes from LAZ. National Zakat Statistics 2019 data (Baznas, 2019) states that LAZ contributes 36.5% or IDR 3.7 trillion of the total national zakat collection of IDR 10.2 trillion. Therefore, the LAZs chosen in this study were the Dompot Dhuafa, Indonesian Zakat Initiative, and Baitulmaal Muamalat. The three LAZs were selected based on the category of LAZ at the national level, which is registered in the official data of the Information and Documentation Management Officer (PPID) of Baznas, published financial reports for the 2016-2019 period, and the largest average receipt of zakat funds during the 2016-2019 period.

## LITERATURE REVIEW

### Zakat Management

According to Sugiono (2019), in terms of language, zakat is defined as growing or increasing (*an-namaa*), blessing (*barakah*), and purifying (*tathhir*). Haidir (2020) defines zakat as several certain assets that have included predetermined conditions required by Allah so that these assets will be handed over to the rightful people. Anshori (2018) identifies that there are 30 times in the Koran ma'rifah with 8 times including the *Makiyyah* letter and others including the *Madaniyah* letter. Meanwhile, Ismail *et al.* (2018) in the Indonesian Contextual Zakat Fiqh book identifies that the word zakat is mentioned 32 times in Alquran.

In Indonesia, zakat management is carried out by 572 entities consisting of the National Board of Zakat (Baznas), Baznas Province, Baznas District/City, and LAZ. Zakat management is based on Sharia principles and regulations on zakat management. According to Law No.23 of 2011, zakat management must be carried out effectively

and efficiently. Mujiatun (2018) argues that good management is needed so that great potential can be maximally utilized. The results of Mujiatun (2018) conclude the importance of more detailed zakat regulations to increase the effectiveness and efficiency of services in managing zakat. Efforts to control zakat management are also needed by applying the principles of Sharia, trustworthiness, benefit, justice, legal certainty, integration, and accountability. According to Nurlinda and Zuhirysan (2019), zakat is intended to achieve social justice from an economic and social point of view. Zakat is managed effectively and is expected to reduce poverty (Musta'anah and Sopingi, 2019).

### **Shariah Enterprise Theory**

Sharia enterprise theory was initiated by Triyuwono (2001), who stated that there are two forms of accountability in the management of zakat: responsibility mainly to Allah (vertical) and responsibility (horizontal) to the human race and the natural environment. Sharia enterprise theory is essential for zakat institutions' social responsibility (Hermawan and Rini, 2018). An entity can be said to be accountable if it can provide an open presentation of information (Nurhayati et al., 2018). This accountability can be achieved in the form of transparency. Transparency is defined as the condition of a company that can provide both material and relevant information that can be easily accessed and understood by stakeholders (KNKG, 2006).

According to Teiwilang *et al.* (2017), transparency is an openness in carrying out all process activities. In realizing good governance, one of the principles is formed to make it happen, namely through transparency (Nurhayati et al., 2018). The purpose of transparency is to increase public trust. According to Tapanjeh (2009), organizations must be open to muzaki in an honest, timely, complete, and comparable manner.

### **Transparency Index**

Puskas (2019) built a transparency index that includes three dimensions: financial transparency, management, and programs. The three dimensions were reduced to 18. Financial reports largely determine the financial dimensions related to the level of financial transparency. Transparency in terms of financial disclosures is largely determined by the recognition and measurement of financial transactions following applicable accounting standards, timeliness in reporting, and the quality of the audit system in terms of disclosure and reporting (Baznas, 2019).

The financial dimension related to management transparency is related to applying the Zakat core principles No. 5, 8, and 17, which contain good award governance and disclosure transparency. In addition, management transparency refers to Law no. 14 of 2008, which is related to public information openness, which states that public information must be accessible to every user of information and be open.

The program dimension is related to program transparency to measure the effectiveness of implementing each program of real-time collection and distribution carried out by zakat management organizations. The variables used to measure program transparency are related to real-time activities, Muzakki and Mustahik databases, and data collection and distribution programs. The transparency of the program in the organization of zakat institutions will provide a picture of the performance of real collection and distribution.

## **METHOD**

### **Research design**

Penelitian ini menggunakan pendekatan kuantitatif deskriptif. Data-data yang digunakan dengan kategori valid yang selanjutnya dilakukan pengukuran dengan model indeks transparansi. Analisis deskriptif digunakan untuk menjelaskan hasil pengukuran indeks yang mengacu pada model Puskas (2019). Data terdiri dari data primer dan sekunder. Data primer berasal dari jawaban responden atas kuesioner yang diajukan kepada pihak Inisiatif Zakat Indonesia, Dompot Dhuafa, dan Baitulmaal Muamalat. Data sekunder berasal dari publikasi laporan keuangan, dokumentasi lembaga zakat, atau data-data yang tersedia pada *website* dan media ketiga entitas pengelola zakat.

A descriptive quantitative approach was used in this study. The data used were valid categories, which were then measured using the transparency index model. Descriptive analysis was used to explain the results of the index measurement, which refers to the Puskas model (2019). The data consisted of the primary and secondary data. Primary data comes from respondents' answers to questionnaires submitted to the Indonesian Zakat Initiative, Dompot Dhuafa, and Baitulmaal Muamalat. Secondary data comes from the publication of financial reports, documentation of zakat institutions, or data available on the websites and media of the three zakat management entities.

### **Research population**

The population in this study is the Amil Zakat Institution (LAZ), with considerations based on the largest zakat fund receipts in 2019 achieved by LAZ. Therefore, the population taken is LAZ at the national level in Indonesia, which is contained in the Baznas Information and Documentation Management Officer (PPID) official data following the Laws and Regulations on Zakat Management on a national scale. The sample used in this study used a non-probability sampling method with a purposive sampling approach.

The first criterion is LAZ at the national level, which is registered in the BAZNAS Information and Documentation Management Officer (PPID) official data, which follow the laws and regulations on Zakat Management on a national scale. The second criterion is LAZ at the national level, which publishes financial reports for the 2016-2019 period. The third criterion is LAZ at the national level, with the largest average revenue of zakat funds during the 2016-2019 period. Thus, the LAZs used as samples were Dompot Dhuafa, Indonesian Zakat Initiative, and Baitulmaal Muamalat.

### **Data collection technique**

The data collection techniques used in this study included observations, questionnaires, and a literature study. Observations were made through the website and social media owned by the three LAZs. The questionnaire was administered to respondents who worked in the finance, management, and program sections of the three amil zakat institutions, using a Likert scale. A literature study is carried out to collect theoretical data, which is then used as research literature, such as books, journals, scientific articles, and the Internet.

Quantitative analysis was performed using a data analysis technique. The analysis focuses on the transparency index for quantitative analysis using the calculation estimation technique, namely the multi-stage weight index, carried out in stages. The first step is to determine the components of the transparency index, which was adopted from Baznas (2019).

**Table2. Transparency Index Components**

| No | Dimension               | Variable   | Indicator   |
|----|-------------------------|--|---|
| 1  | Financial Transparency  | Financial Report<br>Publications<br>Financial statements   | Website Report<br>Mass Media Publications<br>Use of Information and Management Systems<br>Baznas (SiMBA)<br>Timeliness of Reporting   |
| 2  | Management Transparency | Governance<br><br>Organizational structure<br><br>Information and Documentation Portal (PID)<br>Complaint Channels | There are Standard Operating Procedures (SOP) and ISO Standards<br>The strategic plan<br>Annual Budget Work Plan<br>Organizational Structure: Profile management, member profiles, staffing system<br>Portal Availability<br>Information and Documentation Public (PID)<br>There is a Channel System<br>Complaint |
| 3  | Program Transparency    | Realtime Activity<br><br><i>Muzaki</i> database and <i>Mustahiq</i><br><br>Program Data Collection and Channeling  | Collection Activity(Real-time)<br>Disbursement Activities(Realtime)<br>Individual Muzakki Database<br>Muzakki Agency Database<br>Mustahik database<br>Collected Data<br>Disbursement Data   |

Source: Baznas (2019)

The second stage calculates the transparency index according to the following formula: The third stage is the presentation of data in graphs and tables, which are analyzed in a narrative manner, and conclusions are drawn. The transparency index is expressed as follows:

**Financial Transparency Index Formula**

$$D_1^1 \times V_1^1 \times S \text{ atau } D_1^1 (V_1^1 \times S + V_1^2 \times S)$$

Information:

- (01) Dimensions of financial transparency
- $D_1^1$  = Weight 0.40, needed to dimension 01
- $V_1^1$  = Weight 0.40, needed for variable 1 dimension 01
- $V_1^2$  = Weight 0.60 required for 2-dimensional variable 01
- S = Likert scale value between 1-5

**Financial Transparency Index Formula**

$$\frac{ITK1 + ITK2}{5}$$

Information:

- ITK1 =  $D_1^1 \times V_1^1 \times S$
- ITK2 =  $D_1^1 \times V_1^2 \times S$

### Management Transparency Index Formula

$$D_2^2 \times V_2^3 \times S + D_2^2 \times V_2^4 \times S + D_2^2 \times V_2^5 \times S + D_2^2 \times V_2^6 \times S$$

$$D_2^2 (V_2^3 \times S + V_2^4 \times S + V_2^5 \times S + V_2^6 \times S)$$

Information:

- (02) = Dimensions of management transparency.
- $D_2^2$  = Weight 0.30, required to dimension 02
- $V_2^3$  = Weight 0.40, needed to 3-dimensional variable 02
- $V_2^4$  = Weight 0.30, needed to variable four dimensions 02
- $V_2^5$  = Weight 0.20 required for five five-dimensional variable 02
- $V_2^6$  = Weight 0.10, needed to variable six dimensions 02
- S = Likert scale value between 1-5

### Management Transparency Index Formula

$$\frac{ITM3 + ITM4 + ITM5 + ITM6}{5}$$

Information:

- ITM3 =  $D_2^2 \times V_2^3 \times S$
- ITM4 =  $D_2^2 \times V_2^4 \times S$
- ITM5 =  $D_2^2 \times V_2^5 \times S$
- ITM6 =  $D_2^2 \times V_2^6 \times S$

### Program Transparency Index Formula

$$D_3^3 \times V_3^7 \times S + D_3^3 \times V_3^8 \times S + D_3^3 \times V_3^9 \times S$$

$$D_3^3 (V_3^7 \times S + V_3^8 \times S + V_3^9 \times S)$$

Information:

- (03) = Dimensions of program transparency.
- $D_3^3$  = Weight 0.30, needed to dimension 03
- $V_3^7$  = Weight 0.30, needed to variable seven dimensions 03
- $V_3^8$  = Weight 0.30, needed to variable eight dimensions 03
- $V_3^9$  = Weight 0.40, needed to variable nine dimensions 03
- S = Likert scale value between 1-5

### Program Transparency Index Formula

$$\frac{ITP7 + ITP8 + ITP9}{5}$$

Information:

- ITP7 =  $D_3^3 \times V_3^7 \times S$
- ITP8 =  $D_3^3 \times V_3^8 \times S$
- ITP9 =  $D_3^3 \times V_3^9 \times S$

Details of the transparency index formula for the three dimensions. Therefore, the formula for the transparency index is

$$\text{Total ITRANS} = ((\text{I-TK01}) + (\text{I-TM02}) + (\text{I-TP03}))$$

## RESULT AND DISCUSSION

Transparency in zakat management entities is related to governance theory and Sharia enterprise theory. Governance theory, added with the character of Good, is needed to solve the gap between the realization of the funds received and the estimated potential. Applying the principles of good governance will ensure that the funds provided by the community are managed properly and optimally so that it will increase public confidence in giving zakat funds managed by LAZ. The principles of good governance include transparency and accountability. In transparency, it means that each LAZ must be able to provide information to the public or to stakeholders, such as presenting financial reports, disclosure of information on activities in the form of programs, and transparency in the management, distribution, and allocation of zakat funds. In addition, every LAZ in managing zakat funds must hold the principle of trust (accountability), which remains following sharia, laws, and financial accounting standard statements (Permana and Baehaqi, 2016).

Second, Sharia Enterprise Theory supports transparency in zakat institutions because, in this theory, it is explained that Allah is the main source of accountability for all entrusted resources (Hermawan and Rini, 2018). This means that zakat institutions are not only accountable to humans but also accountable to Allah. If every zakat management institution feels that all its activities will be accounted for in the presence of the Khaliq, then maximum responsibility should be created for every mandate that is obtained. Thus, the transparency given to related parties will provide reports following the conditions that occur in zakat institutions.

Therefore, transparency supported by accountability must be owned by every zakat institution. The transparency index obtained by the three LAZs was in the transparent category. The comparison of the transparency index values of the three LAZs is presented in the table below.

**Table3. Transparency Index Results Comparison**

| Transparency Dimensions | LAZ           |                           |                     |
|-------------------------|---------------|---------------------------|---------------------|
|                         | Dompot Dhuafa | Inisiatif Zakat Indonesia | Baitulmaal Muamalat |
| ITRANS Finance          | 0,27          | 0,35                      | 0,32                |
| ITRANS Management       | 0,29          | 0,25                      | 0,25                |
| ITRANS Program          | 0,27          | 0,30                      | 0,28                |
| Total ITRANS            | 0,83          | 0,90                      | 0,85                |

Based on the table above, the transparency index of the three LAZs is in the transparent category because it exceeds 0.76. The difference in the value of the transparency index between the three LAZs is not too far away. IZI received the largest ITRANS value, namely 0.90, followed by BMM, which received a value of 0.85, and after that, the third place was Dompot Dhuafa which received 0.83. The largest ITRANS OPZ value in IZI is because the index value in the financial dimension is high (0.35). The highest OPZ transparency index based on the dimensions of the three LAZs,



namely for Dompot Dhuafa, obtained the highest index on the management dimension, and for IZI and BMM, the highest index was obtained on the financial dimension, with a difference of 0.03.

IZI obtained the highest transparency index in the financial dimension. This is because the IZI institution carries out publications related to financial reports through three media: mass media, electronic media, and social media. Subsequently, it was followed by BMM, with a difference of 0.03. This is because the LAZ BMM is related to financial reports only through mass media. BMM received the second largest score on the financial dimension index because the index value was obtained on the financial statement indicators through the largest website. This is because BMM publishes financial reports through the website at least every six months.

The transparency index in the financial dimension, which ranks third, is Dompot Dhuafa. This is because the index value on the indicator of timeliness of the report reaches the smallest value, which is obtained because this agency does not report on time, which is six months later. For the other two indicators of financial statement variables, these three institutions received the same scores. This means that these three institutions are connected to the SiMBA and obtain an unqualified opinion for the audited financial statements.

The highest transparency index in the management dimension was Dompot Dhuafa, with a score of 0.29. This is because this institution has standardized SOPs through two ISOs, while the other two institutions are only standardized through one ISO. In addition, Dompot Dhuafa has a strategic plan and annual activity and budget plan (RKAT), which are reported to Baznas, whereas the other two institutions do not. For the other two variables in the management dimension, these three institutions scored the same. This means that these three institutions have officials and a public information and documentation portal that is provided to the public and has a complaint channel.

The transparency index of the program dimensions was obtained as the highest by the IZI and BMM. The difference is in the real-time activity variables and the muzaki and mustahiq databases. First, IZI obtained the highest real-time activity variables because this agency updated the data collection and distribution in real time, while Dompot Dhuafa performed real-time updates only on data collection, and BMM updated it every month. Second, the muzaki and mustahiq database variables were obtained the highest by BMM and IZI because these two institutions had an updated database of individual muzaki, body muzaki, and mustahiq. At the same time, Dompot Dhuafa was the only database of individual muzaki, which was updated. These three institutions received the same scores for the data collection and distribution variables. This means that the three institutions have data on distribution and collection data broken down by type and are updated.

Based on the measurement results, the three LAZs were in the total transparent category. The ITRANS value of the financial dimension at Dompot Dhuafa is in the category of sufficient transparency. This is in line with previous research conducted by Karim *et al.* (2019) and Mutmainah (2018), showing that zakat management entities in Indonesia have transparency and accountability regarding the publication of financial reports are still quite low. Therefore, Karim *et al.* (2019) show that none of the zakat institutions have fully disclosed the financial statements following PSAK 109 and amil management through the website.

Based on the measurements made on the three LAZs, namely the Initiative Zakat Indonesia, Dompot Dhuafa, and Baitulmaal Muamalat, it is essential to continue to

maintain and increase the value of the transparency index in an effort to maintain a good zakat management entity. This was an effort to increase trust in Muzaki. In the end, if the LAZ transparency index value is in the transparent category, it shows that zakat management can be accounted for both vertically and horizontally to Allah SWT, as expressed in the Sharia enterprise theory.

## CONCLUSION

Zakat is the third pillar of Islam that must be fulfilled by every Muslim who has fulfilled the nisab. In Indonesia, zakat management is carried out by zakat management entities consisting of the National Board of Zakat (Baznas), Baznas Province, Baznas District/City, and LAZ. Zakat management is carried out according to Sharia principles and regulations on zakat management. This study measured the transparency index of three zakat management entities: the Initiative Zakat Indonesia, Dompot Dhuafa, and Baitulmaal Muamalat.

The measurement results show that all three LAZs are in the transparent category. Dompot Dhuafa obtained the highest index value in the management dimension. Indonesia's Zakat initiative obtained the highest index value in the financial dimension. Baitulmaal Muamalat then obtained the highest index value in the financial dimension. A comparison of the three LAZs shows that the highest gain from the total ITRANS was achieved by the Indonesian Zakat Initiative, followed by Baitulmaal Muamalat and Dompot Dhuafa. This shows that the three LAZs have been responsible vertically to Allah SWT and horizontally to stakeholders, as stated in the Sharia enterprise theory.

This study has limitations because the research locus is still limited to three LAZs. Therefore, in the future, it is necessary to expand the sample to the LAZ and Baznas populations in an effort to increase transparency and trust muzaki to zakat management entities in Indonesia.

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