



Accountability Zakat Fund Management Based on Trust Metaphor in Improving Good Zakat Governance (Case Study of the National Zakat Collection Agency of the Regency of Gowa)

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ABSTRACT

This study aims to analyze the accountability of zakat fund management at the National Zakat Agency (BAZNAS) of Gowa Regency and to examine the role of the amanah (trust) metaphor in enhancing *good zakat governance*. This qualitative research uses a case study approach, with data obtained through interviews, observation, and documentation involving BAZNAS officials, zakat payers (*muzakki*), and recipients (*mustahik*). The data were analyzed through data reduction, presentation, and conclusion drawing. The results show that accountability practices at BAZNAS Gowa are reflected in transparent reporting, timely fund distribution, clear policy targets, and effective financial control. The application of amanah values such as honesty and fairness strengthens these practices and supports the principles of transparency, responsibility, accountability, and independence. This study concludes that integrating trust into zakat management can foster professionalism, public trust, and equitable distribution, thereby improving the overall quality of zakat governance.

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1. INTRODUCTION

Indonesia as a country with The world's largest Muslim population places zakat as one of the obligation important for every Muslim individuals . Zakat is not only the religious commandments mentioned as many as 82 times in the Qur'an, often together with order prayer but also an instrument socio-economic that has potential significant For alleviate poverty and reduce inequality in Muslim society (Rahman *et al.* , 2019). The Law Number 23 of 2011 concerning Zakat Management provides runway strong law for management of zakat in Indonesia, including zakat fitrah and zakat maal (wealth). Effective and efficient management , in accordance with sharia principles , are very necessary For maximize benefits of zakat. Considering importance benefits of zakat, zakat must be managed with true , that is in accordance with Islamic principles so that the benefits of zakat can be maximized .

Good zakat governance built on three main pillars , namely internal control , culture organization , and implementation management quality integrated . The underlying principle covering not quite enough responsibility , accountability , fairness , transparency , and independence . Research previously show that good governance can increase efficiency , accountability , and trust public , which becomes key optimization collection and distribution of zakat. However , even though The potential for zakat in Indonesia is very large , it is estimated that in 2019 reached Rp. 233.8 trillion, realization of collection through official institutions such as BAZNAS, LAZ, and UPZ is still far from optimal. One of the causes is the low level of trust in public consequence limitations, transparency, accountability, and professionalism in most zakat management institutions. The weakness of the zakat management system is one of the factors that contribute to low public trust.

Gowa Regency, South Sulawesi Province, also has significant zakat potential. With a population of 395,078, 84% are Muslims. If 35% of that population paid zakat at an average of Rp 100,000 per year, the potential zakat could exceed Rp 11.8 billion per year. However, as in many other regions, the public's preference for distributing zakat through official institutions remains low. Although BAZNAS Gowa understands the principles of *good zakat governance*, its implementation still faces obstacles in the form of limited knowledge, awareness, and internal commitment.

Although zakat management institutions such as BAZNAS, LAZ, and UPZ have developed, public interest in distributing zakat through these institutions remains low. Generally, the amil working at BAZNAS, the team's focus, understands the principles underlying good zakat governance, but they face obstacles due to a lack of knowledge, awareness, and commitment from organizational members. A zakat management institution can be considered to implement *good zakat governance* when it can realize the principles of accountability and transparency throughout its management process. Both can be realized through a proper and accurate bookkeeping and reporting system (Fitri *et al.*, 2021).

A review of previous research shows varying results regarding the implementation of *zakat governance*. Fadilah *et al.* (2018) found that governance implementation at BAZNAS throughout Greater Bandung was generally adequate, but there were still aspects that needed improvement. Fitri *et al.* (2021) reported that governance implementation at LAZNAS Inisiatif Zakat Indonesia (IZI) South Sulawesi was suboptimal because PSAK 109 had not been fully implemented there. International studies in Malaysia and Nigeria also emphasized the importance of internal control, organizational culture, and comprehensive financial management to ensure accountability.

The principle of trustworthiness (*amanah*) plays a central role in zakat governance. From an Islamic perspective, trustworthiness is a trust from Allah SWT that demands responsibility, honesty, and justice. This concept encompasses both vertical accountability to Allah SWT and horizontal accountability to other human beings. Integrating trustworthiness values into zakat management ensures compliance with Sharia principles, strengthens the institution's credibility, and increases public trust.

Accountability in zakat management includes clarity of responsibility, timeliness, accurate policy targets and effective financial control. Horizontal accountability is realized through transparent and accountable reporting to stakeholders, whereas vertical accountability refers to

the moral obligation to manage in accordance with Islamic ethics. When trustworthiness is part of an organization's culture, it serves as a moral compass that guides decision-making and resource allocation, ensuring equitable distribution and transparent reporting.

Unlike many previous studies that focused more on technical and regulatory aspects, this study places the moral and ethical values of *amanah* at the foundation for improving accountability in zakat management. Agustinawati and Mawardi (2018) emphasized that applying *amanah* as an organizational metaphor can encourage institutional transformation for the community's benefit. This approach shifts the focus from mere procedural compliance to establishing a value-based governance culture.

In the context of BAZNAS Gowa, implementing a mandate-based accountability framework is expected to increase public trust, zakat collection, and distribution effectiveness. Aligning governance practices with the principles of *good zakat governance* and the value of the mandate will strengthen BAZNAS's position as a professional and credible institution with a broad social impact. This is crucial for bridging the gap between potential and actual zakat collections while maximizing zakat's role in improving community welfare.

Based on this description, this study aims to analyze the accountability of zakat fund management at BAZNAS Gowa Regency, examine the application of the *amanah* concept in accountability, and assess the contribution of *amanah*-based accountability to improving *good zakat governance*. Example:

2. RESEARCH METHODS

2.1 Types and Approaches Study

Types of research This was a qualitative study, specifically a qualitative descriptive study. Researchers apply approach studies case study is type study qualitative that allows researchers to do extensive exploration to programs, events, procedures, and activities. In this study, data collection was carried out in detail using various procedures, including observation, interviews, and studies documentation, and was done in terms of continuous time (Yusuf & Masruchin, 2021).

2.2 Data Types and Sources

Types of data used in the study This includes primary and secondary data. Primary data is information obtained direct from source First refers to information has found in a way directly (from hand first) in matter This is subjects that can trusted and relevant with things researched by the author. Secondary Data refers to data based on information collected from sources that have been there and have been processed by another party. In this study, the term used for the subject is informant.

2.3 Method of collecting data

Method or technique data collection is one of the most important processes in research. Data collection techniques were also carried out through observation, interviews, documents, documentation, library review, and internet searches.

2.4 Data Analysis Techniques

This study used qualitative data analysis to reveal facts and provide a general description of the problem being researched. The data obtained through interviews, observations, and documentation were analyzed with reference to the Miles and Huberman model, which includes three stages: (1) data reduction, namely filtering and simplifying data so that only information relevance is maintained ; (2) data presentation, namely organizing data in a concise and structured form to facilitate conclusion withdrawal ; and (3) drawing conclusions , namely summarizing findings to answer the formulation problem.

3. RESULTS AND DISCUSSION

3.1 Accountability of Zakat Fund Management at BAZNAS Gowa Regency

Accountability at BAZNAS Gowa is implemented through regular and transparent financial reporting, targeted fund distribution, and the use of the SIMBA (BAZNAS Management Information System (SIMBA) application for recording *muzakki* and *mustahik data*. SIMBA enables all transactions and distribution activities to be digitally recorded and documented. According to Ramlah, S. Ak, a financial reporting officer at BAZNAS Gowa:

"I have to track the physical data on the distribution to see who donated and how much, because that is what will be included in the financial report. Then, I work with the treasurer to reconcile the funds with my report, ensuring they're balanced."

This statement indicates the existence of multiple layers of verification that ensure that each transaction matches the physical evidence, recording, and reporting.

Furthermore, accountability is demonstrated by the distribution of zakat in accordance with Sharia provisions, namely, eight recipient groups (*asnaf*). BAZNAS Gowa verifies zakat recipients through a selection process and field surveys to ensure that aid is distributed to those who are truly entitled. Regarding this, in an interview with Mr. Syamsul Anwar, SE, the Distribution & Utilization midwife, he said:

"At BAZNAS Gowa, our distribution of zakat funds is based on 8 asnaf who are entitled to receive it."

The Gowa Regency BAZNAS distributes zakat funds in accordance with Sharia law, namely to eight eligible groups (*asnaf*). Furthermore, BAZNAS Gowa manages alms funds, which are used more flexibly and are not tied to *asnaf* regulations. with the word Allah SWT. In QS At- Taubah verse 60:

لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ

Translation:

"Indeed, zakat is intended for eight groups: the poor, the needy, those who collect zakat, those who have recently converted to Islam (*mualaf*), slaves who wish to be freed, those in debt, those who are in the cause of Allah, and travelers who need assistance. All this is a command from Allah, the All-Knowing and All-Wise." (QS At Taubah verse 60)

Beyond technical aspects, the moral and spiritual dimensions of accountability are heavily emphasized. Deputy Chairman I of BAZNAS Gowa, Drs. Dudin, stated that the trust of *zakat payers* is a significant mandate:

"The zakat they entrust is not only a trust for us, but also a big responsibility before Allah."

This shows that the implementation of accountability at BAZNAS Gowa is not only carried out because of administrative obligations but also because of the encouragement of strong Islamic values, making zakat management a form of worship and spiritual responsibility.

Kalbarini and Suprayogi (2014) also support this view, stating that accountability in zakat management based on spiritual values such as *amanah* (trustworthiness) can strengthen the governance system of zakat institutions. When a moral dimension is embedded in the work culture, accountability becomes more than just reporting; it becomes a form of self-awareness and dedication to public trust and God's will.

Overall, BAZNAS Gowa has demonstrated a synergistic implementation of accountability, encompassing technical and ethical aspects. An orderly reporting process, fair distribution, use of digital systems, and spiritual commitment demonstrate the institution's commitment to the professional and responsible management of zakat. This approach not only increases the effectiveness of zakat distribution but also strengthens public trust and embodies the principles of sustainable *zakat governance*.

3.2 The concept of trust in Accountability

Draft trust in zakat management is not only related to insufficient administrative answers but also includes moral and spiritual dimensions. Trust demands that zakat management maintain, use, and distribute funds according to the principles of justice and Islamic law. In perspective, this is a trust viewed as a form of accountability to Allah SWT, humans, and the environment, making accountability in more zakat from just reporting technical.

Trust is not only meaningful as just not quite enough answer usual, but also as deposit from God that must maintained and distributed in a way fair to those entitled. This concept drives every activity of collecting, distributing, and reporting zakat funds. Trust is very important, as explained by the companion Abu Hurairah, who said, "The Messenger of Allah (peace and blessings of Allah be upon him) said:

خَانَ أَوْثِمِينَ وَإِذَا أَخْلَفَ وَعَدَ وَإِذَا كَذَّبَ حَدَّثَ إِذَا ثَلَاثُ الْمَنَافِقِ Al-Aqsa

It means:

"There are three signs of a hypocrite: if he speaks, he will certainly lie, if he promises, he will definitely break it, and if he is trusted, he will definitely betray." (HR: Bukhari Muslim).

The Quran and Hadith explain that those who deny a trust given to them are hypocrites. The sin of a hypocrite is grave, and Allah SWT promises them eternal Hell. Therefore, every individual, including leaders and zakat administrators, must possess trustworthiness.

This principle of trust has become the operational foundation of BAZNAS Gowa Regency, where the values of honesty, integrity, and responsibility are internalized at every stage of zakat fund management. emphasized by Deputy Chairman I of BAZNAS Gowa, Drs. Dudin, who stated :

"Alhamdulillah, the value trust That Already embedded in self all " Employees. Even though their income here is relatively small, they remain consistent in paying their zakat. As for honesty, God willing, it is strictly maintained because they don't handle the money directly."

The mandate carried out by BAZNAS Gowa is both vertical and horizontal in nature. Vertically, zakat management is based on the intention of worship and the awareness that every trust will be accounted for before Allah. Horizontally, the mandate is realized through transparent reporting and fair service to *those entitled to receive it*. This concept aligns with the theory of spiritual accountability, which states that the nature of trust creates a moral drive to work responsibly because of the awareness that such actions are worship.

Several studies have confirmed that trust is a key driver of increased accountability in zakat institutions. Kalbarini and Suprayogi (2014) state that trust is a form of responsibility to God, which shapes the concept of spiritual accountability in Islamic institutions. A similar sentiment is expressed by Wahyudi et al. (2021), who explain that trust encompasses three dimensions: relationships with God, fellow human beings, and oneself, all of which form an ethical foundation for zakat decision-making and management.

Agustinawati and Mawardi (2018) add that the use of the amanah metaphor can broaden the scope of accountability from merely technical to valuable zakat management. This metaphor serves as an ethical approach to building *good zakat governance* because it connects financial aspects with Islamic values, such as honesty, justice, and transparency.

In practice, the implementation of the mandate at BAZNAS Gowa is also supported by a recording system through the SIMBA application and regular audits and reporting, demonstrating openness and a commitment to accountability. However, challenges such as limited access to public information and suboptimal involvement of *beneficiaries* in program evaluations remain areas for future improvement.

Thus, the concept of trust in zakat management accountability represents an integral approach that combines systems, value, and spirituality. When trust serves as the foundation, accountability not only fulfills formal institutional requirements but also builds public trust and encourages fair, transparent, and sustainable zakat governance.

3.3 Accountability of zakat fund management based on the metaphor of trust in improving *good zakat governance*

The application of the concept of accountability in zakat management is no longer understood merely as an administrative obligation but also as a reflection of the spiritual and moral responsibility inherent in trust. In this context, the metaphor of trust serves as an ethical framework that expands the dimension of accountability from merely horizontal relationships between people to vertical relationships with God. The Gowa Regency BAZNAS (National Zakat Agency) adopted this approach as part of its efforts to build *zakat governance* that is not only efficient and effective but also ethically and spiritually valuable.

According to Wahyudi et al. (2021), trust encompasses three main dimensions: the relationship between humans and God (*ḥablumminallāh*), fellow humans (*ḥablumminannās*), and oneself. When these values are used as the basis for managing zakat funds, the resulting accountability not only improves the quality of financial reports but also fosters a collective awareness to maintain honesty, fairness, and integrity in every process of zakat management.

The metaphor of trust is also used to re-understand the institution's responsibility towards zakat funds entrusted to the community. Within this framework, zakat is considered a divine trust, and zakat administrators act as trustees rather than owners. This strengthens principles *good zakat governance* , which includes transparency , accountability , responsibility , and independence (Permana & Baehaqi , 2016)

Agustinawati and Mawardi (2018) emphasized that using metaphorical trust can enrich the dimensions of accountability and provide direction for building a more efficient zakat governance system that is value-oriented. They proposed that zakat management must not only comply with procedures but also be based on ethics and trust in society. With apply mark trust , organization such as BAZNAS can increase image and trust public as well as creating sustainable and equitable governance

Implementation principle This is at BAZNAS Gowa looks from its policies and programs that not only emphasize the zakat fund distribution output but also on justice and suitability of asnaf. For example, the Gowa programs Caring, Prosperous Gowa, and Takwa Gowa reflect the balance between the material and spiritual needs of *mustahik*. The use of technology, such as the SIMBA application, also shows concrete effort in ensuring appropriate transparency and accountability with a trustworthy mark.

In practice, strengthening accountability-based metaphor trust not only increases the effectiveness of zakat fund distribution but also strengthens the institution's moral legitimacy. When *muzakki* feel that their zakat is managed in a trustworthy manner, confidence in zakat institutions grows, and participation increases. This shows that approach-based marks can become a strengthening strategy for effective institutions in the long term.

Transparency

Transparency ensures that every aspect of zakat fund management, from collection and distribution to reporting, is done in an open manner so that it is accessible and understood by all parties. Transparency is important for increasing public trust in the organization and, as a result, creating a comfortable and healthy work environment (Wijayati, 2021). According to Bulutoding et al. (2024), company credibility is measured by the transparency of zakat management in collecting and distributing zakat funds.

The principle of transparency or openness is a mandatory guideline for zakat management. In its implementation, this principle is reflected in the submission of periodic financial reports annually to *zakat payers*, both through Regional Apparatus Organizations (OPD) and individually (Baihaqi & Ulfa, 2022). Clear and detailed financial reporting on zakat receipts and expenditures allows *zakat payers* to understand how these funds are allocated and used.

Furthermore, easy access to information through official websites and social media helps the public follow the activities and impacts of implemented programs.

The form of transparency of BASNAS Gowa Regency is Transparency in BAZNAS Gowa is realized through the use of applications such as ZIMBA for recording zakat funds, as well as the publication of documentation of zakat distribution activities through BAZNAS social media such as Instagram (@baznaskab.gowa), Facebook (BAZNAS Gowa Regency). This goal is so that the public can see directly how the funds collected are used according to their intended purposes. However, even though the financial reports have been independently audited, public access to these reports is still limited. Therefore, a policy is needed to facilitate public access to these reports. With this step, public trust in Zakat management is expected to continue increasing.

Accountability

A high level of accountability within an institution can increase individual trust and interest in establishing relationships with it. In the context of zakat institutions, accountability plays a crucial role in influencing *muzakki* (payers) to pay zakat through the institution (Hasibuan et al., 2024). Accountability in zakat management is the obligation of the National Agency for Zakat Management (BAZNAS) to provide honest, transparent, and measurable reports on the management of collected funds. Accountability in zakat management is crucial because it ensures that zakat collectors carry out their duties of managing Zakat, Infaq, and Sedekah (ZIS) funds optimally and in accordance with applicable principles (Zulfa et al., 2022). Accountability encompasses not only collection and distribution but also requires systematic reporting to *muzakki* (payers) and *mustahik* (recipients).

The accountability of BAZNAS Gowa is reflected in the implementation of the PSAK 109 guidelines for financial recording and reporting. In line with research (Majid et al., 2020), it was revealed that for the report to be accountable and transparent, the implementation of appropriate accounting standards, namely, PSAK 109, is necessary. The independent audit process is one effort to ensure the accuracy of financial reports and to avoid potential irregularities. Furthermore, documenting every zakat distribution activity serves as concrete evidence of the institution's accountability to the public. However, periodic evaluations of fund collection and distribution are also conducted to ensure that there are no imbalances that could affect the institution's overall operations.

Responsibility

The accountability implemented includes recording the acquisition and distribution of Zakat, Infaq, and Sedekah (ZIS) funds, preparing systematic financial reports, and distributing ZIS in accordance with Islamic Sharia provisions. Furthermore, the principle of responsibility is reflected in the role of *muzakki* (recipients of zakat), who facilitate the transaction and interaction processes in the distribution of zakat funds (Hasibuan et al., 2024). Zakat management institutions consistently uphold transparency with the public, both in obtaining Zakat, Infaq, and Sedekah (ZIS) funds and in the process of applying as beneficiaries (*mustahik*). Through various programs, these institutions not only distribute zakat funds but also channel infaq and sedekah funds to support the welfare of *mustahik* (Baihaqi and Ulfa, 2022).

BAZNAS Gowa's responsibility is evident in its efforts to meet the needs of *those entitled to* receive zakat appropriately and effectively. This institution not only distributes zakat funds but also conducts surveys and verifications to ensure that recipients are deserving and in need. This process reflects BAZNAS Gowa's responsibility to ensure that every disbursed fund provides the maximum benefit to the community. Furthermore, BAZNAS Gowa strives to educate the community about the importance of zakat so that they understand their rights and obligations.

Independent (*independency*)

Independence is a condition in which an institution is managed professionally without interference or pressure from external parties that conflict with regulations and principles of

sound governance (Permana & Baehaqi, 2018). In BAZNAS's zakat management, independence indicates autonomy and freedom from intervention by the government, political parties, or other interests that could affect the institution's objectivity (Hisamuddin, 2018). This independence is necessary to ensure that every policy and decision made is oriented towards the interests *of the beneficiaries* and social goals, without being distorted by external influences.

As an institution tasked with managing zakat, infaq, and alms funds, BAZNAS Gowa must operate independently and be free from political interference or vested interests. This is essential to ensure that every decision made in zakat fund management focuses on the interests of *mustahik* (zakat recipients) and on broader social goals.

The independence of BAZNAS Gowa can be seen in its organizational structure and implemented policies. This institution is committed to safeguarding the management of zakat funds, thus preventing the potential misuse or manipulation that could harm zakat recipients. BAZNAS Gowa also demonstrates its commitment to independence by implementing independent audits. These audits aim to ensure that zakat funds are managed in accordance with applicable accounting standards and that there are no irregularities in fund use. Good audit results increase public trust in this institution, thereby encouraging more individuals to distribute their zakat through BAZNAS.

4. CONCLUSION AND SUGGESTIONS

4.1 Conclusion

Conclusion This study shows that the accountability of zakat fund management at BAZNAS Gowa Regency has been implemented well through four main aspects: responsibility, timeliness, clarity of targets, and control of zakat funds. However, information transparency is still not fully optimal because financial reports are not yet available online through the official website; therefore, the general public cannot access them anytime and from anywhere. The concept of trust is a moral and spiritual foundation of accountability, encouraging zakat managers to carry out their duties with honesty, fairness, and integrity. Trust is not only concerned with technical aspects but also strengthens ethical values and public trust in zakat institutions. The accountability approach based on the metaphor of trust expands the scope of accountability from mere administrative procedures to a comprehensive form of accountability, namely, to God, humans, and the environment. Thus, this approach contributes significantly to realizing *good zakat governance* that is effective and efficient and based on ethics and social sustainability.

4.2 Suggestion

Based on the research results, the researcher recommends that BAZNAS Gowa Regency continue to improve transparency and the quality of its reporting to the public through the use of information technology. In addition, continuous zakat education must be provided to the community to increase awareness and trust in distributing zakat through official institutions. BAZNAS Gowa is expected to start allocating funds specifically for programs that support environmental conservation as part of its social responsibilities. In addition, increasing awareness of the importance of environmental sustainability must be continuously instilled through environmental training or tree planting. BAZNAS Gowa is also expected to regularly conduct internal evaluations and audits to ensure that zakat fund management is effective, efficient, and in accordance with the principles of *good zakat governance*.

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