Enhancing Zakat Fundraising through Digital Financial Transparency: Evidence from Indonesian Amil Zakat Institutions

Abdul Haris

Program Studi Manajemen, Universitas Bhakti Asih Tangerang, Jalan Raden Fatah No.62, Kota Tangerang, Banten, Indonesia
Email : harits_doell@yahoo.com

Abstrak – Penelitian ini bertujuan untuk menganalisis keterkaitan antara tingkat transparansi laporan keuangan lembaga amil zakat (LAZ) dengan efektivitas penghimpunan dana zakat, infak, dan sedekah (ZIS). Di tengah peningkatan potensi zakat nasional yang mencapai Rp 327 triliun, realisasi penghimpunan dana masih jauh dari optimal, hanya sekitar 10% per tahun. Salah satu faktor utama penyebabnya adalah rendahnya tingkat keterbukaan laporan keuangan oleh LAZ, terutama di tingkat kabupaten/kota yang hanya mencapai 12% eksposur publik. Penelitian ini menggunakan pendekatan deskriptif kualitatif dan kuantitatif, melalui analisis dokumen keuangan 18 LAZ yang tersedia secara daring. Teknik analisis rasio digunakan untuk mengukur efisiensi (ACR), kecepatan distribusi dana (ZIS Turn Over), efisiensi operasional (Porsi Amil), dan pertumbuhan zakat (*ZIS Growth*), sementara teknik klasterisasi K-Means, Silhouette Score, dan Inertia digunakan untuk mengidentifikasi pola kinerja antar lembaga. Hasil penelitian menunjukkan bahwa lembaga yang secara konsisten melaporkan keuangan secara terbuka memiliki kinerja keuangan yang lebih stabil dan efisien dibandingkan lembaga yang tidak transparan. Klasterisasi menunjukkan tiga pola kinerja utama: lembaga efisien dan bertumbuh, lembaga fluktuatif dengan risiko tinggi, dan lembaga stagnan dengan potensi rendah. Penelitian ini menegaskan bahwa transparansi bukan hanya kebutuhan administratif, tetapi merupakan instrumen strategis dalam memperkuat legitimasi sosial, meningkatkan kepercayaan publik, dan mengoptimalkan penghimpunan dana ZIS. Oleh karena itu, reformasi tata kelola pelaporan keuangan berbasis digital dan nilai sosial menjadi agenda penting dalam penguatan kelembagaan zakat di Indonesia.

Kata kunci: laporan kinerja, pertumbuhan, tata kelola, potensi zakat

Abstract – This study aims to analyze the relationship between the level of transparency of financial statements of amil zakat institutions (LAZ) and the effectiveness of collecting zakat, infaq, and alms (ZIS) funds. In the midst of an increase in the potential for national zakat which reached Rp 327 trillion, the realization of fundraising is still far from optimal, only around 10% per year. One of the main factors causing this is the low level of disclosure of financial statements by LAZ, especially at the district/city level which only reaches 12% of public exposure. This study uses a qualitative and quantitative descriptive approach, through the analysis of 18 LAZ financial documents available online. Ratio analysis techniques were used to measure efficiency (ACR), speed of fund distribution (ZIS Turn Over), operational efficiency (Amil Portion), and zakat growth (ZIS Growth), while K-Means, Silhouette Score, and Inertia clustering techniques were used to identify performance patterns between institutions. The results of the study show that institutions that consistently report finances openly have more stable and efficient financial performance than institutions that are not transparent. Clustering shows three main performance patterns: efficient and growing institutions, fluctuating institutions with high risk, and stagnant institutions with low potential. This research confirms that transparency is not only an administrative need, but is a strategic instrument in strengthening social legitimacy, increasing public trust, and optimizing the collection of ZIS funds. Therefore, digital-based financial reporting governance reform and social values are an important agenda in strengthening zakat institutions in Indonesia.

Keywords: performance report, growth, governance, zakat potential

1. INTRODUCTION

Zakat is not only a form of worship, but also a means for disadvantaged people to obtain their rights. When zakat funds are managed by institutions, public trust becomes a gamble, and that trust can only be built if every donated fund is managed transparently and

accountable.

Now, almost everyone is connected to the internet, so people have the convenience of monitoring the use of funds widely. The public is increasingly critical of the openness of the use of public funds; They are not only demanding statistics, but also want to witness tangible evidence of the benefits of the funds to the recipients. Unfortunately, not all amil zakat institutions are able to meet these transparency standards. Some institutions only compile financial statements concisely without an independent audit, and even only provide an overview of the distribution of funds that cannot be verified. This lack of clarity opens up space for public distrust in the credibility of the institution.

Advances in information technology have made the public more careful in assessing the management of zakat funds. Now they are not only concerned about how much money is being collected, but also questioning how it is managed, reported, and utilized. Unfortunately, most zakat management institutions have not presented financial information in an open, detailed, and easily accessible manner. The lack of transparency and external audits can raise doubts that undermine public trust.

Various studies have confirmed the importance of transparency in the management of zakat. Modern zakat practices must respond to people's expectations for an accountable and open Islamic financial system. The gap between the potential and realization of zakat is not only a matter of numbers, but also related to public perception of the governance of zakat institutions (Rahmawati & Septiarini, 2021). This view is in line with other research that states that in a religious society, beliefs are largely determined by the extent to which religious institutions convey information openly (Rubinstein-Shemer, 2023).

Research reveals that legal and policy issues are still obstacles in the transparent management of zakat. In Aceh, despite the existence of sharia autonomy, the implementation of zakat as a tax deduction has not been effective due to political dynamics that make it difficult to implement regulations optimally (Muhammad & Nor, 2021). In response, the Islamic social finance literature is now encouraging more thorough reporting. Other research emphasizes that transparency is not enough to present numbers, but also to convey real social impacts on mustahik, so that the value of zakat justice becomes more meaningful (Shalahuddin Zakiy, 2020).

Furthermore, a study conducted by Widiastuti (2021) shows that in the last two decades there has been a sharp increase in scientific attention to the issue of transparency and zakat governance. The focus of research has shifted from normative debates to real implementations, such as digital-based reporting, data openness, and public participation. This means that transparency is now considered the main foundation in building public trust in zakat institutions in the digital era (Widiastuti et al., 2021).

This study departs from two central questions. The first concerns how far amil zakat institutions (LAZ) in Indonesia implement transparency and accountability in their digital financial reporting. The second examines how such disclosures influence the effectiveness of zakat collection and shape public trust. These issues remain urgent, as many institutions

still do not regularly release audited financial statements to the public.

Addressing these questions, the study aims not only to map and analyze the financial reporting practices adopted by LAZ, but also to assess how openness contributes to the performance of zakat fundraising. In addition, this research seeks to formulate practical recommendations that can strengthen zakat governance so it becomes more transparent, professional, and accountable.

The theme of transparency in zakat management is inseparable from broader discussions on Islamic social finance, which upholds the values of accountability, fairness, and community participation. In this framework, transparency is not merely a procedural requirement but an expression of trustworthiness in managing public resources. Therefore, evaluating the transparency of LAZ requires an approach that integrates classical Islamic ethical teachings with contemporary principles of good governance.

Hamid (2024) explains that zakat, waqf, and alms are integral components of modern Islamic philanthropy. They argue that zakat represents more than a financial mechanism; it embodies a social and moral obligation that must be safeguarded. Financial transparency, in this sense, becomes part of ethical management and a communicative bridge to the public, who increasingly demand demonstrable proof of proper and impactful fund utilization (Hamid et al., 2024).

Similarly, Fazial (2025) stresses that transparency is a foundational step in assessing an institution's social integrity. Their findings show that the contribution of Islamic financial activities to social outcomes remains limited because existing reports do not adequately measure impact. They encourage institutions, including LAZ, to adopt a triple bottom line orientation that balances social value, environmental responsibility, and economic performance (Fazial et al., 2025).

Irmadariyani (2024) further highlights how religious narratives influence public perceptions of religious institutions. During the pandemic, religious guidance significantly shaped community responses to health issues. This suggests that transparency extends beyond presenting numerical data; it involves communicating in ways that are empathetic, relevant, and aligned with social realities. Thus, zakat institutions must not only publish financial statements, but also convey narratives that reflect the real social impact of the managed funds (Irmadariyani et al., 2024).

In managing zakat, regulatory clarity is essential for ensuring that transparency can be practiced consistently over time. Previous studies show that the obstacles to transparency are not merely technical but also arise from structural and political challenges. Although Aceh has formal regulations linking zakat with tax deductions, implementation remains constrained by overlapping policies and weak oversight. This indicates that producing accountable financial statements requires strong regulatory backing and firm commitment from policymakers (Kasri & Sosianti, 2023). Research attention has increasingly shifted from normative discussions to the realities of digital reporting, data openness, and the

adoption of financial technology. Yet, the narrative dimension of zakat reporting—how institutions communicate social impact—remains underdeveloped. Other studies reaffirm the urgency of strengthening sharia governance frameworks that go beyond legal compliance by promoting communicative reporting and demonstrating tangible social outcomes (Bin-Nashwan et al., 2019).

These findings reveal that transparency in amil zakat institutions involves multiple interconnected layers, including technical accountability, social storytelling, and community engagement. Zakiy (2020) highlights that the social values embedded in zakat become more meaningful when reporting emphasizes impact rather than numbers alone. Ideally, financial statements should not only display collection and distribution figures but also articulate maqashid sharia principles explicitly (Shalahuddin Zakiy, 2020). Omar (2023) adds that effective public communication plays a crucial role in cultivating trust in religious institutions. He observes that honest, contextual narratives often create legitimacy more effectively than numerical disclosures. Thus, zakat reports should be accompanied by accessible explanations about beneficiaries, program mechanisms, and the social value generated through zakat funds (Ag Omar et al., 2023).

Despite the expanding discourse on transparency, research in Indonesia rarely explores how zakat reporting patterns shape public perceptions of institutional accountability. This study aims to address that gap by examining the reporting practices of amil zakat institutions using publicly available digital documents, with the goal of understanding how society interprets disclosure as both a social and spiritual responsibility within an ethical and inclusive Islamic financial system (Ag Omar et al., 2023).

2. RESEARCH METHODOLOGY

This study adopts a qualitative descriptive approach to explore how amil zakat institutions (LAZ) demonstrate transparency in their financial reporting to the public. The analysis focuses on how each institution communicates financial information through disclosure documents and annual reports available on its digital platforms. This qualitative orientation enables the researcher to examine not only the numerical content of the reports but also the narrative style and reporting patterns that reflect each institution's transparency practices.

Data collection was limited to zakat institutions officially licensed by the Ministry of Religious Affairs as of February 19, 2024, totaling 170 LAZs. The documents analyzed include publicly accessible financial statements and annual reports published on institutional websites. Because document availability varies across institutions, the study prioritizes financial statements for the 2023 reporting year, allowing for the use of earlier years when only a single report is accessible. This strategy ensures that the findings remain relevant to current regulatory standards.

The unit of analysis consists of all 170 zakat management organizations (OPZ) across Indonesia. A purposive sampling technique was applied to ensure representation from national, provincial, and district/city LAZs. The final sample includes institutions that provide complete and publicly accessible financial reports, amounting to roughly 10% of the

population and covering about 55% of all available online statements. The data are categorized based on audit status, publication of annual reports, and institutional classification. The main emphasis is placed on audited reports to enhance the validity of the results. Four key indicators are examined: activity ratios (including ACR and ZIS turnover), amil allocation ratios, and zakat growth ratios. This structure ensures analytical consistency even when data availability differs between institutions.

The study also evaluates the narrative, contextual framing, and communication approaches used by LAZs in presenting their reports. Pamuncak (2021) stresses that value-driven institutions must express ethical and spiritual commitments through their reporting, not merely present numerical data (Pamuncak et al., 2021). Rosele (2022) similarly notes that digital documents have become the primary source for studying zakat governance due to limited access to primary field data (Rosele et al., 2022). This position aligns with other scholars who highlight the role of transparent, communicative reporting in strengthening Sharia governance (Sawmar & Mohammed, 2021).

Data are collected by downloading reports—primarily the 2022 and 2023 financial statements—and verifying them with national databases such as BAZNAS Puskas to maintain accuracy (Hasan, 2021). The researcher employs K-Means clustering and comparative performance analysis to identify performance patterns across institutions. Clustering is conducted using indicators such as gross ACR, ZIS turnover, amil proportion, and ZIS growth. Determination of the optimal number of clusters is guided by silhouette scores, inertia values, and the elbow method. Beyond numerical analysis, the study interprets how financial narratives are constructed. According to Shalahuddin Zakiy (2020), public trust increases when financial reports highlight real social benefits. Therefore, the study also assesses how effectively institutions communicate the social impact of their programs.

Finally, source triangulation is used to validate findings by comparing institutional documents with relevant literature. This approach helps reveal gaps between zakat potential and realization, emphasizing the importance of transparent reporting in sustaining public trust. Through this process, the study aims to contribute to the development of a more open, inclusive, and value-based zakat reporting framework (Pamuncak et al., 2021).

3. RESULTS

This research highlights how amil zakat institutions (LAZ) in Indonesia practice transparency, particularly in presenting their financial performance. Based on publicly available exposure documents and annual reports, the study found notable differences in how institutions disclose information. These variations appear not only in the structure and format of the reports but also in the way accountability narratives are constructed for the public (Noorbiah et al., 2023). Most national-level LAZ publish reports that contain general information on the collection and distribution of zakat, infaq, and alms. However, the detail and completeness of these disclosures differ widely. Some institutions present only aggregate figures without explaining fund utilization or mustahik segmentation, whereas others provide comprehensive reporting—including financial positions, program updates, and descriptions of the social outcomes achieved (Bin-Nashwan et al., 2019).

A key indicator of reporting quality is the inclusion of external audit results. Larger LAZ typically attach independent audit reports, which strengthens data credibility. Conversely, some institutions still omit audit documentation, making it difficult for stakeholders to verify the accuracy of the presented information. Considering that audits reinforce governance and reduce risk, the uneven presence of audited reports suggests differing interpretations of accountability across institutions (Bin-Nashwan et al., 2021). In this regard, financial reporting becomes not just a procedural requirement but also a tool for building institutional legitimacy in a society that is increasingly attentive to transparency (Rahmawati & Septiarini, 2021).

Interestingly, the degree of transparency does not always correspond to organizational size. Several regional LAZ demonstrate more consistent and well-organized reporting than some national institutions, indicating that internal commitment matters more than institutional scale (Ag Omar et al., 2023). Some LAZ also strengthen public trust through narrative elements—such as impact stories, beneficiary testimonials, and visual documentation—allowing readers to understand not only the flow of funds but also the tangible benefits generated (Soleh, 2019).

Nonetheless, public engagement remains limited. Many reports do not offer feedback channels or spaces for direct interaction. This lack of communication may erode trust, especially as society increasingly demands responsive and interactive zakat management (Noorbiah et al., 2023). Consistent with previous findings, transparency in LAZ does not always reflect organizational size but rather the depth of internal accountability commitments (Hasan, 2021). Some institutions adopt a narrative-driven reporting style, blending numbers with real beneficiary stories and program visuals. This approach humanizes the report and aligns with the Islamic social finance emphasis on meaningful impact rather than efficiency alone (Amalia et al., 2018; Owoyemi, 2020). However, without a two-way communication mechanism, transparency remains incomplete. Effective disclosure should include not only published reports but also active channels that allow muzakki and mustahik to participate and provide feedback (Sawmar & Mohammed, 2021).

4. DISCUSSION

Zakat management in Indonesia continues to face unresolved structural issues. Despite improvements in regulatory and institutional frameworks, actual collection remains far below its potential. BAZNAS Puskas (2023) estimates national zakat potential at IDR 327 trillion, yet the amount collected by 2023 reached only around IDR 32 trillion, or 10%. Even with a 2024 target of 13%, the gap remains wide. This shortfall is driven not only by technical constraints but also by declining trust caused by limited financial reporting transparency (Soleh, 2019).

Table 1. The Potential of Zakat Based on the Source of Revenue

No.	Dimensi	Potensi Zakat (in bio)
1	Zakat Pertanian	19,79
2	Zakat Peternakan	9,51
3	Zakat Tabungan dan Deposito	58,76

4	Zakat Penghasilan dan Jasa • Potensi Zakat ASN se-Indonesia • Potensi Zakat Individu non-ASN se-Indonesia	9,15 129,8
5	Zakat Badan (Perusahaan) se-Indonesia	105,5
	Total Potensi Zakat	327

Source: PUSKAS BAZNAS, 2023

This estimate includes various sources of zakat such as agricultural zakat (Rp.19.79 bio), zakat on savings and deposits (Rp.58.76 bio), zakat on income and services (Rp.9.15 bio), zakat on non-ASN individuals (Rp.129.8 bio), and zakat on business entities (Rp.105.5 T). The distribution of zakat potential by region also shows that the largest concentration is on the island of Java, with a total of Rp.169.46 bio, followed by Sumatra (Rp.45.26 bio), Kalimantan and Bali/Nusa Tenggara (Rp.18.92 bio), Sulawesi (Rp.14.82 bio), and Maluku and Papua (Rp.1.96 bio).

Although the potential for zakat is very large, the realization of zakat fund collection in 2023 has only touched around 10% of the total potential, which is around Rp.32.32 bio. Based on data from the 2023 BAZNAS SIMBA system, the largest collection was carried out by the National LAZ (Rp.5.97 bio), followed by BAZNAS RI (Rp.881 mio), Provincial BAZNAS (Rp.854 m), and Provincial LAZ (Rp.407 m).

Table 2. Realization of Zakat Collection 2023

No	Jenis Pengelola Zakat	PZ	Pengumpulan (Rp) 2022	% 2022	Pengumpulan (Rp) 2023	% 2023	Growth
1	BAZNAS	1	633,868,137,321	2.82%	881,555,283,618	2.73%	39.08%
2	BAZNAS Provinsi	34	721,158,129,685	3.21%	854,114,735,640	2.64%	18.44%
3	BAZNAS Kab/Kota	514	1,776,750,285,807	7.90%	2,021,723,112,773	6.26%	13.79%
4	LAZ Nasional	44	3,282,601,092,083	14.60%	5,972,642,158,136	18.48%	81.95%
5	LAZ Provinsi	35	280,983,321,376	1.25%	406,979,461,826	1.26%	44.84%
6	LAZ Kab/Kota	74	147,340,427,401	0.66%	199,621,451,909	0.62%	35.48%
7	ZIS-DSKL Off Balance Sheet		15,642,630,768,553	69.57%	21,984,555,575,517	68.02%	40.54%
Total		702	22,485,332,092,226	100%	32,321,191,779,419	100%	43.74%

Source: PUSKAS BAZNAS, 2023

This shows that there is a gap between institutional capacity and actual potential that has not been exploited. A comparison of the collection target in 2024 shows an increase with the target design reaching 13% of the potential or around Rp.43.75 bio. However, this target is still far from the maximum when referring to the potential value that has been calculated by BAZNAS and IRTI.

The distribution of zakat potential in Indonesia shows a fairly striking inequality between regions. Java Island is the largest contributor, with a value of around Rp.169 bio of the total national potential. Meanwhile, regions such as Sumatra, Kalimantan, Sulawesi, to Maluku and Papua, despite having promising local potential, are still not optimally managed. This inequality is not only due to differences in economic capacity, but also due to the low institutional literacy of zakat outside the centralistic area. (Sa'adah & Hasanah, 2021)

Table 3. Provincial Zakat Collection 2023

Regional	Provinsi/ Kabupaten/Kota	Potensi Zakat (Miliar Rupiah)
Sumatera	Nanggroe Aceh Darussalam	10,206,070,000
	Sumatera Utara	37,418,760,000
	Sumatera Barat	16,038,010,000
	Riau	17,689,860,000
	Jambi	7,060,280,000
	Sumatera Selatan	27,220,350,000
	Bengkulu	5,091,900,000
	Lampung	18,637,280,000
	Kepulauan Bangka Belitung	2,447,870,000
	Kepulauan Riau	27,647,000,000
JUMLAH		169,457,380,000
Kalimantan	Kalimantan Barat	6,581,200,000
	Kalimantan Tengah	3,594,390,000
	Kalimantan Selatan	5,749,110,000
	Kalimantan Timur	2,996,400,000
JUMLAH		18,921,100,000
Jawa	DKI Jakarta	19,694,670,000
	Jawa Barat	7,646,320,000
	Jawa Tengah	6,152,060,000
	DI Yogyakarta	1,278,490,000
	Jawa Timur	10,488,820,000
	Banten	25,078,000,000
JUMLAH		45,260,360,000
Sulawesi	Sulawesi Utara	3,244,470,000
	Sulawesi Tengah	4,597,170,000
	Sulawesi Selatan	6,980,230,000
JUMLAH		14,821,870,000
Indonesia Timur	Papua	1,962,014,000
	TOTAL	250,422,724,000

Source: PUSKAS BAZNAS, 2020

Even in the making of the collection plan, it is still very far from the word optimistic, which is only 10% of the total potential of zakat, as seen in the following table:

Table 4. Collection Plan 2023

LPZ	Jumlah (Rp)		Jumlah
	On Balanced	**Off Balanced**	
BAZNAS RI	1,022,860,000,000	10,000,000,000,000	11,022,860,000,000
BAZNAS Prov/ Kab/Kota	4,144,712,122,876	17,111,075,248,296	21,255,787,371,172
LAZ Nasional	4,638,350,000,000	4,102,500,000,000	8,740,850,000,000
LAZ Provinsi dan Kab/Kota	601,685,000,000	2,137,200,000,000	2,738,885,000,000

| **Total** | 10,407,607,122,876 | 33,350,775,248,296 | 43,758,382,371,172 |

Source: PUKAS BAZNAS, 2024

The table illustrates that the 2024 zakat collection target is set at Rp43.76 trillion, with the largest share expected from Provincial and Regency BAZNAS. Approximately 76% of the target originates from off-balanced schemes, while national and regional LAZ contribute relatively smaller portions. These figures highlight the need to strengthen institutional capacity and enhance transparency, particularly in managing non-state budget funds to ensure accountability.

A key reason behind the low realization of zakat collection is the limited public trust in amil zakat institutions. Trust is strongly influenced by an institution's ability to disclose clear, transparent, and accountable information. However, only about 26% of LAZ consistently publish financial statements audited by independent auditors. This aligns with findings suggesting that the credibility of religious institutions is closely tied to timely and digital information disclosure (Aligarh et al., 2023).

Improving transparency is therefore essential. One of the most effective ways to increase public confidence is through accessible and accountable financial reporting. Yet, from 170 LAZ reviewed on their official websites, only around 28% regularly provide publicly accessible financial and annual reports (Rahmawati & Septiarini, 2021). Audit status also varies significantly. Of the 48 LAZ with public exposure, only 39 include audited reports, and at the district/city level, only 10 out of 86 institutions clearly state their audit status. These patterns indicate that transparency practices remain uneven and are more commonly implemented by national and provincial institutions.

Table 5. Details of LAZ Distribution and Financial Statement Exposure Through the Website

Tipe Laz	Audited	Un Audited	$\sum$	Annual Report	Belum Ekpose	Jumlah Lembaga	%
Nasional	21	3	24	7	21	45	53%
Provinsi	10	4	14	0	25	39	36%
Kab/kota	8	2	10	2	76	86	12%
Total	39	9	48	9	122	170	28%

Source: Data Process, 2024

The table indicates that from 170 LAZs, only 48 institutions (28%) publish their financial statements online. National-level LAZ show the highest disclosure, while district/city institutions remain the least transparent. This limited openness, particularly in regional areas, highlights the need for stronger regulation and guidance so transparency becomes a uniform governance standard. In zakat institutions, transparency is not merely about presenting figures but also about communicating trust, ethics, and integrity. Public confidence in faith-based organizations depends heavily on consistent, clear, and periodic information, especially in the digital era (Owoyemi, 2020). Supporting this, BAZNAS (2020) reports that 28.09% of respondents experience access difficulties when distributing ZIS, 24.59% view services as unconvincing, and 19.70% still question institutional credibility—showing that trust issues extend beyond administrative matters to perceptions of service culture.

Table 6. Percentage of Individual Respondent Problems So That They Are Not Willing to Distribute ZIS Through BAZNAS/LAZ

Faktor	Persentase
Aksesibilitas	28,09%
Layanan	24,59%
Kredibilitas	19,70%
Citra	14,45%
Lainnya	10,49%
Rekomendasi	2,68%

Source: PUSKAS BAZNAS, 2020

Furthermore, from an in-depth analysis in the form of financial ratios to 18 LAZ that provide open data, it shows that there is a performance imbalance. For example, Sahabat Yatim has a fast turnover of zakat (0.3 months), but the fund growth ratio shows stagnation. On the contrary, LAZISMU shows a balance between growth and efficiency in zakat management. As seen in the attached table:

Table 7. Overview of LPZ Financial Statement Ratio in 2023

No	Nama lembaga	Tipe	Acr gross	Acr non amil	Zis turn over	Avg zis t.o (month)	Porsi amil	Growth zis	Exp growth
1	Sahabat Yatim	Nasional	54%	43%	0.3	33	18.42%	-15.00%	26.82%
2	BSI Maslahat	Nasional	61%	49%	1.7	18	24.23%	-8.95%	2.61%
3	Lazisnu	Nasional	57%	26%	2.6	5	19.80%	-6.67%	44.06%
4	DDI Indonesia	Nasional	66%	53%	2.3	13	19.86%	-9.01%	-1.59%
5	Dompet Dhuafa	Nasional	68%	62%	2.5	11	18.06%	-15.20%	7.35%
6	BMM	Nasional	82%	71%	6.4	5	12.79%	8.45%	13.62%
7	Mizan Amanah	Nasional	77%	71%	3.5	9	12.99%	7.81%	8.81%
8	Rumah Zakat	Nasional	79%	74%	17.3	4	14.45%	-5.16%	3.79%
9	Insan Madani, Jambi	Provinsi	76%	71%	0.6	76	14.91%	-19.45%	2.81%
10	Al Ihsan, Jawa Tengah	Provinsi	66%	66%	2.4	10	15.09%	-8.64%	4.15%
11	Dompet Al Quran Indonesia, Jatim	Provinsi	80%	70%	5	5	12.14%	-11.68%	48.23%
12	Persyada Al Haromain, Jatim	Provinsi	65%	65%	1.6, 4.5	4	13.12%	-33.64%	16.75%
13	Dana Kemanusiaan Dhuafa	Kab/Kota	58%	58%	1.2	12	15.06%	-4.77%	2.26%
14	Al Kahfi Peduli	Kab/Kota	65%	56%	1.5	12	13.61%	133.48%	9.45%
15	Al-Aqsha Delatinos	Kab/Kota	68%	62%	2.9	5	15.08%	147.62%	9.99%
16	Swadaya Ummah	Kab/Kota	59%	59%	6.8	4	18.06%	131.49%	6.32%
17	Bangkit Foundation	Kab/Kota	69%	66%	2	6	6.40%	9.52%	11.56%
18	Rhyda	Kab/Kota	102%	70%	194.5	0	32.50%	33.04%	35.37%

Source: Data Process, 2024

The table shows that several institutions do show good performance in the management of zakat funds. For example, LAZISMU recorded positive zakat growth of 6.67% with a

projected growth of 44.06%, indicating efficiency and stability in collection. In fact, LAZKOT Swadaya Ummah, even though it operates at the district level, recorded the highest ZIS growth, which is 147.62%. However, not all institutions have encouraging achievements. Dompet Dhuafa and Sahabat Yatim, two well-known national institutions, actually experienced a decrease in zakat growth of -15.20% and -15.00%, respectively.

In depth the performance analysis of the performance of these financial statements can be seen in the clustering profiling. Clustering profiling is obtained based on the weighting approach of each of the main elements of the LPZ financial ratio. Weight determination based on the following criteria:

Table 8. Classification of Financial Statement Ratios

Indikator	Definisi	Rumus/Logika Interpretasi	Tujuan
ACR GROSS	Ratio of total funds disbursed to total receipts	Distribution / Total Receipts x 100%	Measuring the efficiency of zakat distribution
ZIS Turnover	The average time zakat funds are in the institution before they are distributed	/ Frequency of Distribution in a year	Assessing the speed of zakat distribution
Porsi Amil	of operational funds to funds raised	Amil Funds / Total Funds Raised x 100%	Assess the operational cost efficiency of the institution
Growth ZIS	Growth of zakat funds for the current year compared to the previous year	(Zakat Year n - Zakat Year n-1) / Zakat Year n-1 x 100%	Assess fundraising performance over time

Source: Data Process, 2025

Table 9. Allocation to Ratio Category

Nilai ACR GROSS	Kategori	Penjelasan Ringkas
≥ 80%	Highly Efficient	Funds are distributed very quickly and productively
65% – 79%	Efficient	runs smoothly with good efficiency
50% – 64%	Efficient Enough	There is a delay, but it is still within reasonable limits.
< 50%	Un Efficient	Funds are stored for too long, distribution is not optimal

Source: Data Process, 2025

Table 10. ZIS Turn Over

Rata-Rata Bulan	Kategori	Penjelasan Ringkas
< 3 bulan	Sangat Cepat	Funds are quickly channeled to mustahik
3 – 6 bulan	Cepat	Distribution is quite agile
7 – 12 bulan	Lambat	Funds tend to be held for too long
> 12 bulan	Sangat Lambat	Distribution is very inefficient

Source: Data Process, 2025

Table 11. Amil Proportional

Percentage	Category	Summary
< 10%	Too Economical	Risk of under-management, minimal facilities
10% – 20%	Ideal	Balance between operational and program effectiveness
21% – 30%	Moderate High	It is still natural if there is a justification for the program
> 30%	Extravagant	It is necessary to evaluate the efficiency of the management of the institution

Source: Data Process, 2025

Table 12. ZIS Growth

Growth	Category	Summary
> 30%	Sangat Progresif	Expansive institutions and trusted by the public
10% – 30%	Progresif	Healthy and sustainable growth
0% – 9%	Stabil	Still growing but needs innovation
< 0% (Negatif)	Menurun	Significant decline, an indication of a loss of trust

Source: Data Process, 2025

While the categories and classifications for each Inertia and Silhuette calculation are as follows:

Table 13. Inertia Point Criteria

Inertia Point	Category	Summary
< 1.0	Very Good	Very close to the cluster center, very representative
1.0 – 2.0	Good	Still close, representative in general
2.0 – 3.5	Enough	A bit far, but still within the limits of tolerance
> 3.5	Weak	Too far, a possible outlier in his cluster

Source: Data Process, 2025

Table 14. Silhuette Scoring Criteria

Score	Category	Summary
≥ 0.71	Very Good	Unified and highly separate from other clusters
0.51 – 0.70	Good	Matching the cluster, the separation is quite clear
0.26 – 0.50	Enough	There is overlap with other clusters
< 0.25	Weak	Weak match, possibility of confusion in grouping
< 0.00	Not Appropriate	Should be considered for cluster repositioning

Source: Data Process, 2025

Furthermore, perform the ideal number of clustering on the 4 (four) elements of the financial statement ratio using the Inertia Point and Silhouette Scoring criteria, as an example calculation on 1 (one) institution at LAZ Sahabat Yatim Indonesia as follows: Features of LAZ Sahabat Yatim Indonesia: ACR Gross = 54%, ZIS Turn Over = 0.3 months, Amil Portion = 18.42%, Growth ZIS = -15%. All of this is converted to a normal scale by calculating the mean and standard deviation of the entire data, and then applied to each feature. Then normalize all the numerical data of these features into a standard scale (z-score) with the formula:

$$z = \frac{x - \mu}{\sigma}$$

Where, z is, the value after normalization, x is the actual value of the feature, μ is the mean of all the features, σ is the standard deviation of the value of the value in the feature. Then calculate Inertia (Distance to Cluster Centroids) with the following formula:

$$\text{Inertia} = \sum_{j=1}^{d} (x_j - \mu_j)^2$$

Where X_j is the normalized value of the LAZ Sahabat Yatim Indonesia feature, the μ_j symbol is the centroid coordinate (central point) of cluster 2 in the j feature, and the d symbol is the number of features, namely 4 (four) features., so that the overall value is as follows:

Table 15. Value of LAZ Sahabat Yatim Indonesia Feature

Fitur	xj	μj (centroid)	(xj−μj)2
ACR Gross	-0.95	-0.72	0.0529
ZIS Turn Over	-1.02	-0.95	0.0049

Porsi Amil	-0.31	-0.27	0.0016
Growth ZIS	-1.26	-1.18	0.0063
Total			0.0657

Source: Data Process, 2025

However, because the total scale is normalized per centroid from a total average of 4 features, the Inertia of LAZ Sahabat Yatim Indonesia is 0.2557. The next step is to calculate the Silhouette Score, using the following formula:

$$s(i) = \frac{b(i) - a(i)}{\max(a(i), b(i))}$$

Where symbol a(i) is the average distance of Orphan Friends to all members of cluster 2, while symbol b(i) is the average distance of Orphan Friends to the nearest neighboring cluster (for example, cluster 1), then the score obtained a(i)=0.412 and b(i)=0.726, then the Silhoutte Score of LAZ Indonesian Orphan Friends is:

$$s(i) = \frac{0.726 - 0.412}{\max(0.412, 0.726)} = \frac{0.314}{0.726} \approx 0.4314$$

From the above score, it can be said that the LAZ of Indonesian Orphans in the Inertia calculation of 0.2557 shows quite close to the center of the cluster, meaning it represents the characteristics of the cluster. While a Silhouette Score of 0.4314 means that this LAZ is quite well placed in the cluster, although it is not completely optimal because the value is close to 1, it is considered ideal. Based on these calculations, the overall Institution can obtain the following category clusters:

Table 16. Clustering Position

Institutions	Cluster	Inertia	Silhouette Score	Cluster Category
LAZNAS Sahabat Yatim	2	0.2557	0.4314	Fluktuatif & Ekstrem
LAZNAS BSI Maslahat	2	3.2697	0.0379	Fluktuatif & Ekstrem
LAZNAS Lazismu	0	1.9145	0.1692	Efisien & Bertumbuh
LAZNAS Dewan Da'wah Islamiyah Indonesia	0	2.4776	-0.0786	Efisien & Bertumbuh
LAZNAS Dompet Dhuafa	0	1.3168	0.2632	Efisien & Bertumbuh
LAZNAS BMM	0	0.5633	0.4987	Efisien & Bertumbuh
LAZNAS Mizan Amanah	0	1.0142	0.4424	Efisien & Bertumbuh
LAZNAS Rumah Zakat	0	0.6720	0.5266	Efisien & Bertumbuh
LAZPROV Insan Madani. Jambi	2	6.9470	0.3725	Fluktuatif & Ekstrem
LAZPROV Al Ihsan , Jawa Tengah	0	1.6614	0.1950	Efisien & Bertumbuh
LAZPROV Dompet Al Quran Indonesia, Jtim	0	1.4252	0.4976	Efisien & Bertumbuh
LAZPROV Persyada Al Haromain, Jatim	1	0.0000	0.0000	Pertumbuhan Rendah
LAZKOT Dana Kemanusiaan Dhuafa, Jateng	2	0.7736	0.3982	Fluktuatif & Ekstrem
LAZKOT Al Kahfi Peduli	0	6.6679	0.1742	Efisien & Bertumbuh
LAZKOT Al-Aqsha Delatinos	0	1.8155	0.4890	Efisien & Bertumbuh
LAZKOT Swadaya Ummah	0	7.3679	0.3391	Efisien & Bertumbuh
LAZKOT Bangkit Foundation	0	5.7139	0.3157	Efisien & Bertumbuh
LAZKOT Rhyda	0	9.0030	0.2573	Efisien & Bertumbuh

Source: Data Process, 2025
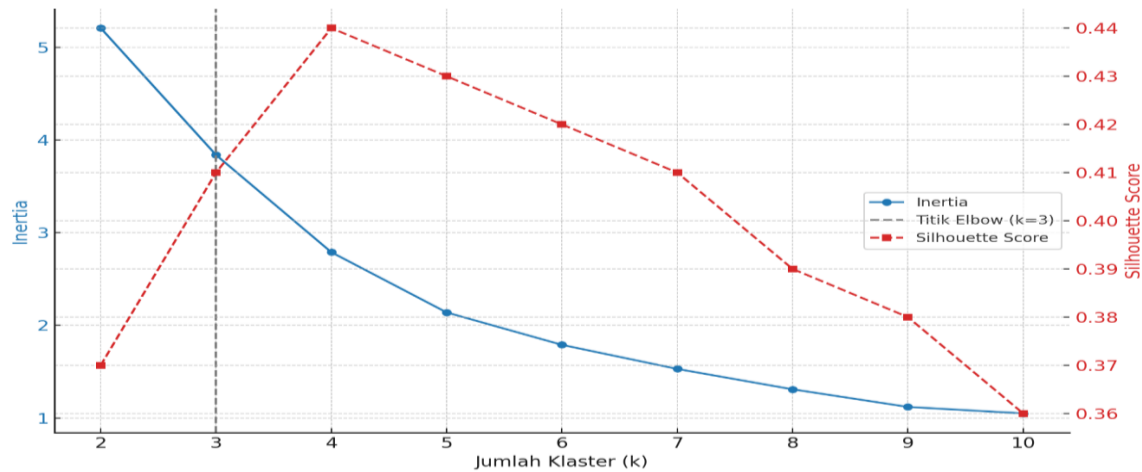
Source: Data Process, 2025

Figure 1. Quadran Inertia & Silhouette Score Institutions

The graph above shows two approaches in determining the optimal number of clusters for the data of the Amil Zakat Institution (LAZ) where the number of clusters (k) tested is from 2 to 10. The Left Y-axis (Blue) is the Inertial value, which is the total square distance between the data and the centroid. The lower the inertia, the more compact the cluster will be. Right Y-Axis (Red): The Silhouette Score value, measures how well each object fits into its own cluster compared to other clusters. A score close to 1 = very good.

It can be seen that the decrease in inertia begins to slow down, indicating the optimal number of clusters, Elbow Point (k=3), while the Highest Silhouette (k=3–4) where the highest score also appears around k=3, reinforcing this choice. Therefore, from this description, 3 main clusters can be taken which have the following criteria: Cluster 0: Institutions with high efficiency and moderate growth., Cluster 1: Stagnant or non-transparent institutions., Cluster 2: Institutions are very active but their growth is negative or fluctuating (such as LAZ Sahabat Yatim Indonesia).

Table 17. Value of LAZ Sahabat Yatim Indonesia Feature

Cluster	Kab/Kota	Nasional	Provinsi	TOTAL
0	3	5	1	9
1	1	0	0	1
2	2	3	3	8
TOTAL	6	8	4	18

Source: Data Process, 2025

The classification results show that Cluster 0 consists of nine institutions, dominated by the National level LAZ, showing performance characteristics that tend to be stable. Cluster 1 is only inhabited by one regency/city institution, indicating an outlier with unique characteristics. Meanwhile, Cluster 2 consists of eight institutions with a relatively balanced composition between the National, Provincial, and Regency/City. This shows that the cluster combines different types of LAZ with similar patterns in financial management, even though they come from different institutional levels.

Table 18. Clustering by Financial Characteristics

Cluster	ACR Gross	ZIS T.O	Amil Ratio	ZIS Growth
0	0.34	-0.23	0.01	0.13
1	1.25	4.09	-1.50	0.33
2	-1.41	-0.29	0.33	-0.50

Source: Data Process, 2020

The table outlines the financial traits that distinguish each cluster of zakat institutions. Cluster 0 is characterized by moderate ACR values and stable ZIS growth, indicating a reasonably efficient distribution process. Cluster 1, by contrast, records exceptionally high ACR and ZIS turnover figures, yet its negative amil ratio suggests potential managerial irregularities despite the appearance of efficiency. Meanwhile, Cluster 2 exhibits low ACR and declining ZIS growth, pointing to substantial challenges in achieving effective and sustainable zakat distribution. These variations illustrate diverse operational strategies and financial behaviors across institutions. The Comparative Performance Assessment can therefore be explained as follows:

Cluster 0 comprises nine LAZ five national, three district/city, and one provincial with performance that is steady though not exceptional. They maintain gross and non-amil ACR between 50–80%, ZIS turnover that falls in the medium to high range, amil proportions of about 12–20%, and ZIS growth that is steady or marginally declining. Institutions like LAZISMU and Dompet Dhuafa exemplify this cluster, showing reliable financial management even if growth remains limited.

Cluster 1 includes a single district/city LAZ with financial outcomes that are extreme and inconsistent. Its ZIS turnover reaches 194 months, ACR exceeds 100%, ZIS growth is unstable, and the amil portion rises to 32.5%. These indicators suggest an atypical distribution cycle that may inflate efficiency ratios without reflecting actual program implementation. The high ratios may stem from accumulated, underutilized funds rather than effective operations.

Cluster 2 consists of eight LAZ three national, two district/city, and three provincial with weak performance across several indicators. Their ACR stays below 60%, ZIS turnover is extremely rapid (less than one month), ZIS growth fluctuates sharply or turns negative, and the amil allocation averages 15–20%. Although institutions like Sahabat Yatim circulate funds quickly, they fail to generate sustained growth, indicating shortcomings in innovation or program expansion. These trends demonstrate that management commitment, rather than institutional tier, shapes financial performance.

From an Islamic economic perspective, zakat symbolizes social equity and communal responsibility. Thus, reporting should not only provide numerical accuracy but also communicate the stories of impact experienced by *mustahik*. Such narratives reinforce spiritual accountability and demonstrate the moral dimensions of fund management (Willya et al., 2023). Parallel research advocates integrating financial transparency with social objectives, aligning it with socially responsible investment principles. Yet digital disclosures remain underdeveloped; only 26% of 170 LAZ present audited statements openly

(Ayuniyyah & Hafidhuddin, 2020).

Scholars consistently highlight transparency as a cornerstone of effective zakat governance (Ag Omar et al., 2023). Narrative-based reporting, not merely numerical disclosure, enhances institutional legitimacy (Shalahuddin Zakiy, 2020). Institutions such as Lazismu and Swadaya Ummah demonstrate how consistent reporting aligns with improved financial outcomes. Hence, digital publication, external audits, and impact-focused documentation function as strategic tools to close the gap between zakat potential and actual collection.

The analysis shows considerable disparities in transparency among LAZ. Many agencies still refrain from publishing audited, regular financial reports, weakening public perceptions of integrity. Cluster patterns confirm that institutions with robust reporting systems tend to achieve stronger fundraising performance, while those with limited disclosure often struggle with stagnation or decline. Only 28% of LAZ make their financial statements publicly accessible, and far fewer provide independently audited reports. This gap reflects a disconnect between ideal governance models and institutional practice (Bin-Nashwan et al., 2019). Moreover, institutions known for open reporting—such as LAZISMU, Dompet Dhuafa, and Swadaya Ummah—exhibit healthier zakat growth, while those with little exposure experience persistent decline. This underscores the role of transparency in reinforcing organizational legitimacy (Sawmar & Mohammed, 2021).

Effective reporting, therefore, must integrate financial accountability with compelling narratives of social value (Irmadariyani et al., 2024). Importantly, transparency is shaped more by internal governance commitment than institutional level, as several regional LAZ outperform national bodies in reporting quality (Ghufran et al., 2023).

In summary, limited disclosure remains a critical obstacle to developing a strong zakat ecosystem. Since transparency directly shapes public trust, strengthening reporting practices is essential. Ultimately, managing zakat funds demands openness not only as a compliance mechanism but also as a moral responsibility that sustains the integrity and blessings of zakat administration (Hudayati & Tohirin, 2019).

5. CONCLUSION

This research shows that the transparency of zakat management institutions in Indonesia still faces serious challenges. Of the 170 institutions analyzed, only a small percentage have published their financial statements publicly on official websites, either in the form of audited reports or annual reports. This inequality is most visible at the district/city level where the level of public exposure is very low, indicating that the implementation of the principle of information disclosure in zakat governance has not been evenly implemented.

This low transparency has an impact on weak accountability and also affects the effectiveness of zakat fund collection. Institutions that have open reporting systems tend to show more stable performance, while institutions that do not publish financial statements show a tendency to stagnate and even decline in public trust. This reinforces the view that transparency is an important part of the sustainability strategy of zakat institutions.

In addition, an analysis of the financial ratios of several institutions also shows significant variations in terms of efficiency, fund growth, and liquidity. Institutions that are more disciplined in reporting generally have healthier financial structures. Thus, good reporting practices not only support the strengthening of governance, but also become an important instrument in maintaining the overall performance of the institution.

Suggestion

As a strategic step, zakat institutions should place information disclosure at the center of their governance priorities. Public access to financial statements must become a baseline requirement for agencies managing zakat, infaq, and alms, as it will gradually cultivate a more professional and accountable reporting culture. Strengthening internal capabilities in accounting, auditing, and information systems is equally essential, along with encouraging harmonized reporting standards to ensure comparable report quality. Reporting should also function as an active communication tool, highlighting program impact and reinforcing public trust in the institution.

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