

Assessing Zakat Management Accountability in Semarang's State Higher Education Institutions: A Research Methodology

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DOI: <http://dx.doi.org/10.15294/jda.v16i2.8531>

Submitted: July 1st, 2024 Revised: November 15th, 2024 Accepted: December 4th, 2024 Published: January 8th, 2024

Abstract

Purposes: The research examines the importance, accountability, and transparency of professional zakat management within State Higher Education (SHEs) in Semarang.

Methods: This study employs a qualitative descriptive method with a phenomenological approach to analyze the accountability of professional zakat management in state higher education institutions in Semarang, using interviews, document analysis, and the Islamic Accountability Framework emphasizing Sharia compliance, transparency, effectiveness, and stakeholder engagement.

Findings: It emphasizes the need for professional management to adhere to regulatory and institutional standards. In Semarang, UPZ UNDIP and UPZ UIN are registered with UPZ BAZNAS and comply with governance regulations. Their accountability aligns with BAZNAS standards, ensuring procedural compliance and responsive public services. However, these institutions do not fully implement PSAK 109 zakat accounting standards in their financial reporting, indicating a need for a Sharia Auditor to maintain accountability quality. Transparency remains a challenge as these institutions fail to disclose complete information. Adequate transparency establishes a perception of competence, honesty, and confidence in UPZs. The study suggests utilizing innovative digital technology to present precise information and meet the demands of the disruption era 4.0, ensuring the public can access comprehensive and transparent data.

Novelty: This research bridges a novelty by focusing on professional zakat management accountability within state higher education institutions in Semarang. This focus on professionalism and the specific context can provide valuable insights for improved practices.

Keywords: Accountability, Disruption 4.0., Transparency, Zakat Management.

How to cite (APA 7th Style)

Jayanto, P. Y. & Budiantoro, R. A. (2024). Assessing Zakat Management Accountability in Semarang's State Higher Education Institutions: A Research Methodology. *Jurnal Dinamika Akuntansi*, 16(2), 232-249. <http://dx.doi.org/10.15294/jda.v16i2.8531>

INTRODUCTION

Islam has instructed mankind in the world that zakat is part of a form of social life that cares about others; namely, zakat acts as a bridge or intermediary to strengthen the solidarity between human beings and proves that Islam cares about fellow brothers and helps each other. Zakat is not just an effort to get closer to Allah SWT (Kasri, 2016). To achieve His blessings

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and purify themselves or their property, the obligation of zakat for Muslims is also a form of a Muslim's concern for his fellow man. This is because zakat can reduce poverty and as a tool to realize justice (Hayati, 2015; Masyita, 2018). So that zakat can be used to alleviate poverty. This role is increasingly important because the problem of poverty is a problem that still cannot be resolved in Indonesia (Hoque et al., 2015; Ayuniyyah et al., 2018).

However, the primary purpose of fulfilling this zakat obligation has not been able to run optimally. The reason is that Muzaki's awareness of paying zakat is still low or not in line with expectations. Zakat collection in Indonesia is only 1.3% of its potential (BAZNAS Center of Strategic Studies, 2019). Slightly different data was submitted by the National Amil Zakat Agency, which stated that the realization of the successfully collected zakat was only 1% of the potential. This is further exacerbated because Indonesia is a country with the largest Muslim population in the world, which is 12.9% of the world's Muslims (Mukhibad et al., 2019).

Zakat collection is low in Indonesia because Indonesians prefer to distribute their zakat directly (Yulianto, 2017). The zakat distributed directly by muzaki to mustahik is not recorded in the Amil Zakat Institution (LAZ), thus causing the collection of zakat (which is recorded in LAZ) to be low (Zainal, 2016; Syafei, 2016). However, this phenomenon indicates that muzaki's trust in LAZ is still low, so muzaki prefers to distribute zakat directly rather than through Amil Zakat Institution (LAZ) (Zeyn, 2011a; 2011b). In line with this, accountability and *good* corporate governance are crucial in increasing public trust in the Amil Zakat institution (Mukhibad et al., 2019).

The low level of public trust in zakat management institutions can also cause a gap between the potential amount of zakat and the nominal zakat received (Hayati, 2023). The professionalism of zakat organizations and the lack of public openness to the results of zakat management in the community cause low public trust in zakat management organizations. This shows that public compliance with zakat payments is directly proportional to the role of the organization that regulates zakat. Improving the professionalism of zakat organizations by improving the quality of services in terms of transparency of management, socialization, and governance will increase people's preferences when paying zakat through this organization, and its impact can increase muzaki compliance in zakat payments.

Some things that are suspected to be the cause of the lack of optimal absorption of zakat potential in Indonesia are regulations in the form of *political will* that are not appropriate and less supportive, distrust from muzaki to existing amil zakat institutions, and internal problems of zakat institution organizations, such as lack of accountability, lack of transparency, and managerial problems. This is a positive indicator that the regulations governing zakat are still not optimal in regulating the flow of zakat funds in Indonesia, which is related to the realization of zakat funds in Indonesia (Sudewo, 2004). Policies and regulations must be well communicated, well prepared, and acceptable to the muzaki so that in their implementation, there are no obstacles that interfere with the flow of existing zakat fund management (Hermawan & Rini, 2016).

The problem of zakat management in Indonesia is also known, and the dominant problem in zakat is a massive gap between low absorption and great potential (Hamdan et al., 2018). This is due to the problems of zakat management organizations, problems with awareness from the community, and the problem of a zakat management system that is not integrated. So far, the existing zakat management system still cannot be easily understood by the public. Therefore, the community does not understand the existing zakat fund management system and mechanism (Indrijatiningrum, 2005).

An exciting theme related to zakat research is cutting the Zakat Income of Civil Servants (Ramadhona, 2006; Mualimah & Kuswanto, 2019). This theme is significant because, at this time, the Indonesian government plans to issue a presidential regulation related to the deduction of Zakat Income of Civil Servants. Research related to the model of cutting professional zakat for state civil servants has also been carried out a lot (Anisah et al., 2017; Burhanuddin et al., 2017).

Zakat deductions for the State Civil servants have also been applied in the university environment, especially in Semarang. One example of a university that has implemented this is Universitas Negeri Semarang. This is based on the policy of the rector of UNNES in 2015, which automatically cut zakat by 2.5% for all state civil servants within UNNES (Wulandari, 2019).

In previous studies, minimal research has examined the zakat-cutting model in state civil servants in the university environment (Ahmad & Rusdianto, 2018). In addition, professional zakat has the most significant potential in Indonesia. This research is urgently needed for at least three reasons. First, the cut in professional zakat for state civil servants still raises real debates in the academic environment. Second, universities are academic institutions that certainly have a critical culture of a policy taken. Third, the University is a productive distribution of zakat, namely providing scholarships for mustahik. The provision of productive zakat in scholarships is the main thing because among the best ways to solve the problem of poverty is education.

Previous research studied the Zakat Income of Civil Servants (Civil Servants) and Its Relevance to Reducing the Amount of Income Tax in Aceh. Regarding Aceh Province, as stated in Article 192 of Law No. 11 of 2006, the Aceh Government said, "Zakat that is still unpaid is a factor in reducing the amount of income tax owed from taxpayers." It was found that it had not been appropriately implemented (Anisah et al., 2017). Based on this research, until now, zakat income is worth 2.5%, deducted from the income earned by muzaki, and has not been able to deduct income tax. Therefore, Muslims in Indonesia are required to pay a *double tax* / double income tax of 15% plus income zakat of 2.5%. This is considered burdensome for civil servants with significant expenses or dependents with limited income.

This contrasts with the research conducted by Anisah et al. (2017) and Hamdan et al. (2018) on the Collection of Zakat for Civil Servant Professions in Palembang City. His research aims to understand the ability to pay zakat for the civil servant profession in Palembang City to get conclusions that show that civil servants have great potential to collect zakat income. Some of the findings that strengthen the results of these conclusions include: (1) Most of the respondents' (civil servants) marital status is with married status and has a family burden; (2) Most respondents (civil servants) do not use public transportation as transportation. 3) Most respondents (civil servants) are domiciled in privately owned houses, either obtained by buying cash or credit, building themselves in stages, or obtaining them from inheritance. 4) The primary income and many respondents (civil servants) are between three million to 6 million rupiahs and have income other than salary and income from the wife or husband. 5) Most respondents (civil servants) agreed on zakat cutting to the salaries of civil servants.

Professional zakat management plays a crucial role in ensuring that the funds collected are utilized effectively and efficiently, aligning with the principles of transparency and accountability. In the context of state higher education institutions in Semarang, the management of zakat is particularly significant due to the potential impact on both the university community and the broader society (Bidin et al., 2013). Effective zakat management can enhance the welfare of students, faculty, and staff and contribute to community development projects. Moreover, ensuring accountability in zakat management can foster trust among donors, encourage more contributions, and ensure the sustainability of zakat programs. Despite the importance of professional zakat management, there is limited research focusing specifically on its accountability within state higher education institutions (Haji-Othman et al., 2018). Previous studies have primarily addressed zakat management, focusing on religious organizations or private institutions. This research seeks to fill this gap by examining the accountability mechanisms in place at state higher education institutions in Semarang, providing insights into their effectiveness and identifying areas for improvement.

While studies on zakat management or financial accountability in State Higher Education might exist, this research bridges a novelty by focusing on professional zakat management accountability within state higher education institutions in Semarang. This focus on professionalism and the specific context can provide valuable insights for improved practices. Previous studies on

zakat management have primarily focused on the performance, transparency, and governance of formal zakat institutions, such as BAZNAS and LAZ, or community-based organizations, leaving the accountability practices in State Higher Education largely underexplored. For example, Rahman and Omar (2016) highlighted governance and accountability as critical factors for enhancing zakat institution performance, while Khamis et al. (2018) examined transparency practices in Islamic philanthropic organizations. However, limited attention has been given to the unique dynamics of State Higher Education, which integrates educational, financial, and religious responsibilities, particularly in cities like Semarang, Indonesia. This study fills the gap by investigating how SHEs manage zakat professionally while ensuring alignment with Islamic governance principles. The novelty lies in its focus on higher education institutions as non-traditional actors in zakat management. It offers a new perspective on professionalization and accountability in this context, with potential implications for broader applications across similar institutions.

Based on the description above, this study explores zakat management at state higher education institutions in Semarang, including Universitas Negeri Semarang, Universitas Diponegoro, and Universitas Islam Negeri Walisongo. In the initial part of this study, the author describes a model of collecting and distributing professional zakat at state higher education institutions in Semarang. In the next part, the author explores the decision-making behind cutting professional zakat at state higher education institutions in Semarang. In the next section, the author explores state civil servants' intentions and willingness to adopt the policy of cutting zakat in this profession and describes state civil servants' response to this policy. Then, at the end, the author will describe the management model of zakat institutions at each state higher education institution in Semarang.

The focus of this study is to describe the zakat management model at state universities in Semarang, interpret professional zakat in the state higher education institutions in Semarang, and explore the meaning of muzaki on the policy of withdrawing professional zakat directly by institutions. The author sees this as essential to study because some consider the policy of withdrawing professional zakat to be "coercion" and ignore Muzaki's ability.

The contribution of this research is to provide an overview and interpretation of professional zakat management at state higher education institutions in Semarang, explore the meaning of muzaki on the policy of withdrawing professional zakat directly by the institution, and conclude the effectiveness of the application of professional zakat withdrawal within the state higher education institutions in Semarang. Professional zakat, also known as zakat on professions, is a contemporary form of zakat applied to income earned from regular professional work, such as salaries of civil servants, lecturers, doctors, and other professions. The obligation of professional zakat is derived from the Qur'anic command to give zakat from "all good things you earn" (QS. Al-Baqarah: 267) and the general principle of income that meets the nisab (minimum threshold) and haul (possession period). While some scholars debate its ruling, many agree on its obligation as a means of achieving social justice and wealth redistribution. The concept of professional zakat highlights the necessity of accountability in zakat management, especially in state higher education institutions, to ensure transparency, build trust among muzakki (zakat payers), and optimize the potential of zakat for social welfare. This study underscores the importance of professional and accountable zakat management to enhance the impact and effectiveness of zakat distribution. The interpretation of the meaning of professional zakat for muzaki on income zakat can be used as a basis for decision-making related to improving management standards so that the effectiveness of collecting professional zakat for state civil servants is achieved in empowering the people. In addition, this interpretation of professional zakat can be used as a role model in growing Muzaki's awareness of paying for professional zakat, especially in state universities throughout Indonesia

METHODS

Qualitative descriptive methods were used in this study, with phenomenological study as the approach. According to Yin (2011), in the qualitative method, there is a procedure in the study to produce data in the form of descriptive/written, oral words of a person and behaviors that can be observed. Meanwhile, Sugiyono (2016) states that qualitative research can be used to research the condition of natural objects, where the researcher is a crucial instrument. In the data criteria, qualitative research is definite data, namely data that occurs, not only visible and spoken data but data that has a meaning behind which can be seen and spoken. The qualitative descriptive method is a method that can be used to obtain knowledge from the research subject at a particular time. This method seeks to explain all existing conditions or symptoms, namely symptomatic conditions, according to what they are when the study is conducted (Moleong, 2007). In this qualitative research, inductive analysis is carried out, and meaning is essential (Kuswarno, 2009; Arikunto, 2017). This study adopts a qualitative paradigm to explore Professional Zakat Management Accountability at state higher education in Semarang through a constructivist lens. Using a case study approach, it employs interviews and document analysis, guided by the Islamic Accountability Framework emphasizing Sharia compliance, transparency, effectiveness, and stakeholder engagement. Thematic analysis identifies fundamental mechanisms, challenges, and opportunities in achieving ethical and professional accountability.

In the context of research methodology, the framework being used likely refers to the accountability framework applied to professional zakat management in state higher education institutions. This framework could involve a combination of several approaches to study the management and accountability of zakat, which may include:

Table 1. The Theoretical Framework

No	The Framework	Explanation
1	Stakeholder Theory	This framework could be used to understand the various stakeholders involved in zakat management (e.g., zakat administrators, donors, recipients, and regulatory bodies) and their respective expectations and responsibilities. It helps analyze how different stakeholders' interests are balanced and how they influence accountability processes (Amilahaq & Kiryanto, 202; Riduwan, Ilyas, & Adha, 2023).
2	Triple Bottom Line (TBL) Accountability	TBL is often used to assess an organization's impact not only in terms of financial performance but also its social and environmental responsibilities. In zakat management, this could involve examining the financial transparency, social impact (i.e., how zakat benefits the recipients), and ethical considerations in managing funds (Handayani, 2023; Iswanaji et al., 2023).
3	Governance and Accountability Framework	This would focus on understanding the internal and external mechanisms that ensure zakat is appropriately managed in line with ethical standards and legal requirements. It may involve studying organizational structures, internal controls, and external audits that ensure compliance with zakat principles and regulatory standards (Saad, Aziz, & Sawandi, 2014; Amalia & Hidayatullah, 2017).
4	Theory of Organizational Justice	This framework could be applied to assess how fairness and transparency are upheld in zakat management, particularly regarding how decisions are made, resources are allocated, and how stakeholders are treated. It helps in understanding both internal and external accountability from a fairness perspective (Ikhwandha & Hudayati, 2019; Rini, Purwanti, & Farah, 2021).

In the context of research on the accountability of professional zakat management in state higher education institutions, the theoretical framework incorporates various approaches to analyze aspects of management and accountability. First, the Stakeholder Theory is employed to

understand stakeholders' roles, expectations, and responsibilities, such as zakat administrators, donors, beneficiaries, and regulatory bodies, as well as how their interests are balanced within the accountability processes (Wahyudi, Herianingrum, & Ratnasari, 2021). Second, the Triple Bottom Line (TBL) Accountability assesses organizational performance not only in financial terms but also in its social impact and ethical responsibilities. In zakat management, this includes evaluating financial transparency, the social benefits for recipients, and adherence to ethical principles in fund management (Twiyuwono, 2016). Third, the Governance and Accountability Framework focuses on internal and external mechanisms that ensure zakat management complies with ethical standards and legal requirements, encompassing organizational structures, internal controls, and external audits (Firmansyah & Devi, 2017; Sary et al., 2019). Finally, the Theory of Organizational Justice emphasizes fairness and transparency in zakat management, particularly in decision-making, resource allocation, and stakeholder treatment, thus evaluating accountability from a justice perspective. Collectively, these frameworks provide a comprehensive analytical foundation for understanding and managing zakat accountability within higher education institutions (Shariff et al., 2011).

This approach studies an event, appearance, or everything in an individual's experience. This approach focuses on events and conscious experiences seen from the perspective of the first person or individuals who experience them directly (Kuswarno, 2009). This research explores zakat management at UPZ PTN (State Universities) in Semarang, including Universitas Negeri Semarang, Universitas Diponegoro, and Universitas Islam Negeri Walisongo. The research time required is 6 months after the proposal is approved. This study focuses on state higher education institutions in Semarang as the primary context due to their strategic role in promoting professional zakat management. These institutions often serve as models for zakat implementation within their communities, making them ideal case studies to examine accountability practices in zakat management. Semarang, a central city in Indonesia with significant educational and socio-economic activities, provides a unique setting to analyze how zakat on professions is collected, managed, and distributed. Further clarification of this focus stems from the need to explore how these institutions align with national zakat regulations, manage resources, and foster public trust, which can serve as a benchmark for similar organizations. The purposive selection of state higher education institutions ensures the relevance and applicability of the findings to broader contexts.

The subjects in this study are the aml/administrators, the bureaucracy of PTN (State Universities) in Semarang, including Universitas Negeri Semarang, Universitas Diponegoro, and Universitas Islam Negeri Walisongo Semarang, and other parties involved. This study used data sources, both primary and secondary data. Primary data sources are data sources obtained directly in the field. The primary data sources used in this study include the results of interviews, observations, and focus group discussions. While secondary data is data obtained indirectly. This study consists of several stages. In the first stage, the researcher collects information to understand the general picture of the object he is willing to study. Information can be collected through interviews and observation methods. In the second stage, the researcher asks open questions to informants or resource persons and prepares field notes.

The table provides an overview of the research informants involved in a study on zakat management in state higher education institutions. The informants represent various roles within Zakat, Infaq, and Shadaqah (ZIS) management units at three universities: Universitas Negeri Semarang, Universitas Islam Negeri Walisongo, and Universitas Diponegoro. The informants include treasurers, secretaries, staff members, a vice-rector, and a Zakat Management Unit head. Interviews were conducted over a series of dates in June 2024, with durations ranging from 35 minutes to 1 hour. This diverse selection of informants ensures a comprehensive understanding of zakat management practices across different roles and institutions, providing valuable insights into ZIS management's organizational and operational aspects.

At this stage, the researcher must prepare to compile interview questions, set a strategy for approaching the research subject, and use diaries, transcripts, memos, Ethics and Emic,

Triangulation, and Coding. The third research stage analyzes data to form a theme or category. Consisting of developing transcripts, developing memos, building categories, and building themes, researchers can carry out the process clearly by understanding each word, fragments of words, and sentences that are verbal and non-verbal and describe in interpreting specific meanings. In the last stage, the researcher presents generalizations and theories from past experiences and literature.

Table 2. Research Informants

No	Name	Position	Date of Interview	Duration
1	Respondent 1	Treasurer of Amil Zakat, Infaq, Shadaqah Institution (LAZIS) Universitas Negeri Semarang	June 10, 2024	45 minutes
2.	Respondent 2	Amil Zakat, Infaq, Shadaqah Institution (LAZIS) Universitas Negeri Semarang Staff	June 11, 2024	50 minutes
3.	Respondent 3	Secretary of Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo	June 12, 2024	40 minutes
4	Respondent 4	Treasurer of Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo	June 13, 2024	35 minutes
5	Respondent 5	Head of Zakat Management Unit (UPZ) Univeristas Diponegoro/ Vice Rector II	June 14, 2024	1 hour
6.	Respondent 6	Secretary of Zakat Management Unit (UPZ) Univeristas Diponegoro	June 15, 2024	55 minutes
7.	Respondent 7	Staff of University Mosque Universitas Diponegoro	June 20, 2024	50 minutes

This study adopts a qualitative paradigm to explore Professional Zakat Management Accountability at state higher education in Semarang through a constructivist lens. Using a case study protocol, it examines practices and challenges through interviews and document analysis, guided by the Islamic Accountability Framework emphasizing Sharia compliance, transparency, effectiveness, and stakeholder engagement. The research addresses fundamental questions: How are professional zakat management practices implemented? What accountability mechanisms are in place? What challenges and opportunities arise in ensuring accountability? Triangulation ensures validity through multiple data sources, while trustworthiness is established via credibility, dependability, and an audit trail. The thematic analysis identifies mechanisms and opportunities for ethical and professional accountability.

RESULTS AND DISCUSSIONS

Rational Choice

The rational choice theory explains behavior as the outcome of individuals making decisions to maximize benefits and minimize costs based on their preferences and available information (Wittek & van Witteloostuijn, 2013). It assumes decision-making is driven by self-interest and aims to achieve optimal outcomes. Critics, like Opp (2020), argue that it overlooks emotional and social factors. Despite this, the theory is widely used in economics, political science, and sociology, with recent research incorporating insights from behavioral economics to account for cognitive biases and bounded rationality. It can be interpreted as rational, which is a person's mind that is based on a consideration that is by logic or according to reasoning and makes sense; it can be known that the so-called rational choice is a choice that is based on logical

considerations, according to the personal logic of everyone (Radovanović, 2019). Rationality will arise when faced with the abundance of options available, which gives freedom in deciding a choice and forces one choice to be set (Bamuallim et al., 2005).

Coleman argues that sociology focuses on social systems, where internal factors, incredibly individual factors, must decompose macro conditions. Consideration of focusing on the individual is due to interference that embodies social change. Therefore, the focus of Coleman's view is that social theory is not just an academic activity but must be able to intervene in social life with such interventions (Coleman, 1994).

Intervention is interference carried out by the other party. The intervention is hoped to bring about social change. Individuals are very meaningful role-holders within the social system. In essence, the individual establishes whether the system is appropriate because the individual is the main component that forms the social system.

On the essential thinking of Coleman's theory of rational choice, it is said that a person's behavior leads to a single goal, and the goal itself is an action set by value or choice (preference). Coleman suggests that this requires an appropriate concept of rational actors derived from economics to allow the offender to choose an action that optimizes their usefulness or needs. Coleman's theory focuses on two main elements: actors and resources. Actors are individuals, that is, individuals who do deeds. The actor can manage himself because the actor understands what he wants to do. At the same time, resources are something that actors can control (Latief, 2016).

This rational choice theory focuses on actors as the most essential factor in carrying out deeds. The actors do deeds to realize their celebrations and strive to optimize these interests. An actor does this by taking or choosing one option that can give results to realize the benefits. For example, if option one is considered better and more meaningful than option 2, the participant chooses option 1. Normatively, the rational choice theory describes that human behavior has purposes and objectives and is guided through a hierarchy, which is neatly organized with preferences (Ahimsa et al., 2023).

1. Actors perform calculations of usefulness or preference in selecting one form of action.
2. The actor also calculates the cost for each behavioral path.
3. Actors are trying to optimize usability to get a specific choice

In real life, Coleman admits that the person does not have to act or act rationally. Related to this, it will be the same whether an actor can behave appropriately according to rationality, such as what is usually dreamed of or deviate from the way that has been observed. Personal rational action is continued by focusing on micro and macro relationships, as whenever personal action relationships give rise to social system behavior.

Using rational choice theory (RCT) in the study of Professional Zakat Management Accountability at State Higher Education Institutions in Semarang helps explain how philanthropists or zakat donors make strategic decisions. While zakat donations are altruistic, RCT suggests that donors seek psychological benefits, social recognition, and moral satisfaction. This decision-making process may reflect a balance of both self-interest and social impact (Andreoni, 2023). By applying RCT, researchers can understand how zakat management systems align with donors' motivations and enhance accountability by factoring in personal and social rewards.

Philanthropists

A philanthropist refers to an individual or entity contributing resources such as funds, time, or expertise to support social and humanitarian causes. This concept is often associated with moral values such as generosity and social justice. Payton and Moody (2018) describe philanthropy as "love for humankind." In the modern context, philanthropy extends beyond direct aid to creating long-term impact through strategic approaches (Bishop & Green, 2020). Philanthropic motivations include empathy, reputation, or social responsibility, as identified by Bekkers and Wiepking (2019). Additionally, philanthropy is often shaped by cultural and religious values, such

as the concept of zakat in Islam or charity in Christianity, emphasizing the moral obligation to assist others. In recent developments, philanthropists increasingly act as agents of social change, focusing on community empowerment and highlighting philanthropy as a collective effort to achieve sustainable well-being. The concept of philanthropy as an idea is not yet widely known, even though practically this philanthropic activity has converged in Indonesian society. This concept of philanthropy has existed for a long time and is even a fundamental teaching in almost all religious doctrines (Thagard & Nisbett, 1983).

From an etymological point of view, related to philanthropy comes from the Greek *philosophy* (meaning love). In contrast, *Anthropos* (meaning man), so the word can be taken to mean that philanthropy is a conceptualization of the practice of voluntary giving, service, and association as an effort to help others in need as an expression of love (Latief, 2013).

Christianity refers to philanthropy with the term *Caritas*, which comes from the Latin 'Caritas' or, in English, 'charity,' its translation in Indonesian is traditional. *Caritas* have developed norms or ethics to help each other. *Caritas* has been transformed into faith-based social behavior aimed at providing services to people in need. The Bible contains much information that encourages disciples of Jesus to share their possessions, spread hospitality and ministry, and focus on the needs of their followers.

Meanwhile, in Islam, commitment and concern for the fakir and the poor are symbolically realized by the necessity to fulfill zakat (Pakistan Centre for Philanthropy, 2020). A person whose assets exceed the minimum limit (*nisab*) must fulfill zakat to the zakat management agency or institution. Zakat is undoubtedly different from the concept of "charity" because zakat is a tax that will be paid to the state. Zakat means "to make up" or "to add" to your wealth. Fulfilling zakat can be interpreted as the process of sanctifying property or objects, reflecting that the property of a well-off person has the right of the poor to the property owned. In addition, paying zakat is also a form of obedience, obedience of Muslims to the commands of Allah Almighty., namely carrying out the third pillar of the five pillars of Islam.

According to Thomas H. Jeavous in Widyawati (2011), it is stated that four religious things can encourage its adherents to do philanthropy sincerely, among others:

1. Religion has a doctrine capable of telling its people to give against those who cannot afford it.
2. Religious organizations serve as recipients and sources of distribution.
3. Religion has a dominant influence on the formation of philanthropic institutions.
4. Religion can serve as a force in realizing social space for philanthropic activities and institutions.

About the four elements stated by Thomas H. Jeavous above, Islam is a religion that pays attention to these four things, starting from voluntary, willingness, and the level of necessity, namely in the form of alms, infak, zakat, waqf, and other forms of charity (Arpanudin et al., 2021). The four points highlight how religion encourages and strengthens philanthropy. Religion provides a moral foundation through its teachings to help others, acts as an intermediary in collecting and distributing aid, influences the establishment of philanthropic institutions grounded in religious values, and creates a social space that supports the sustainability of philanthropic activities. In this way, religion inspires individuals to give and offers structures and community support to ensure philanthropy is effective and meaningful.

At the beginning of the emergence of Islam, the great Prophet Muhammad SAW. They exemplified the attitude of charity, namely by building a mosque. In later periods, many philanthropic institutions sprang up not only in the form of mosques but also in the institutional realm, including educational institutions.

Jusuf (2007) suggests that philanthropy, according to its nature, is categorized into two categories: Traditional and Modern. Traditional philanthropy is a form of charitable activity based on compassion, usually in the form of making donations for the benefit of social services, such as donating donors to people experiencing poverty with the aim that their daily needs, such as food, clothing, and shelter, can be met. Therefore, judging from its direction, traditional

philanthropy tends to have an individual nature. Through this orientation, to a certain degree, donors are motivated to maintain and improve their prestige status in the eyes of the public. Traditional philanthropy has come under much criticism for being believed to strengthen the power relationship between the rich and the poor. Meanwhile, on a macro scale, traditional philanthropy can only overcome poverty due to structural injustice.

Meanwhile, modern philanthropy, often called the philanthropy of social development and social justice, has a different concept from traditional philanthropy. This philanthropy is a social kindness designed to overcome the gulf between the rich and the poor. The concept of modern philanthropy in social development is believed to be that poverty tends to be caused by the distribution of social resources and unjust access to power. Therefore, this philanthropy is expected to realize structural and regulatory changes that benefit disadvantaged and disadvantaged groups. This concept of philanthropy is described more broadly as it relates to donations and how the effectiveness of “charity” activities, both material and non-material, can realize collective change in society.

Implementation of Zakat Management

Universitas Negeri Semarang is a higher education institution in Indonesia with approximately 1700 lecturers and employees. Universitas Negeri Semarang already has an Amil Zakat, Infaq and Alms Institution named the Rumah Amal Universitas Negeri Semarang (Amil Zakat, Infaq, Shadaqah Institution - LAZIS). Based on the results of an interview conducted on January 15, 2021 with Respondent 2, the Manager of the Lazis Rumah Amal Universitas Negeri Semarang (Amil Zakat, Infaq, Shadaqah Institution - LAZIS), who at that time was an informant, some information was obtained about the condition and general description of zakat carried out by the Rumah Amal Universitas Negeri Semarang (Amil Zakat, Infaq, Shadaqah Institution - LAZIS), namely: 1) Based on the results of the interview, it was known that the muzaki consisted of Universitas Negeri Semarang lecturers and employees and a small part of the outside parties. All of them are subject to zakat deductions because they have the criteria of the muzaki. Some professions or Universitas Negeri Semarang employees who are not subject to zakat deductions are honorary lecturers, *office boys*, and *cleaning services*. Meanwhile, the criteria that must be met are that civil servants with a minimum of group 3 and above are given the right to make a letter if they feel objections. Civil servants with group 3 and below are not subject to the required zakat deduction but can give zakat voluntarily.

Of the approximately 1700 total Universitas Negeri Semarang lecturers and employees, only 900 met the criteria. 4) The procedure for cutting zakat, namely the Rumah Amal Universitas Negeri Semarang (Amil Zakat, Infaq, Shadaqah Institution - LAZIS) in collaboration with KPRI Universitas Negeri Semarang. Zakat is deducted directly from the salaries of lecturers and employees at KPRI Handayani Universitas Negeri Semarang. With the provision that the time for taking/deducting zakat is carried out once every month from salary and once every three months from benefits (if any). 5) In accounting for the distribution of zakat funds, Rumah Amal Universitas Negeri Semarang (Amil Zakat, Infaq, Shadaqah Institution - LAZIS) posts financial statements on the web or also sends financial statements files to the email address of the muzaki. Financial statements are made every semester. 6) In distributing and utilizing zakat, it is targeted at the mustahik of the Universitas Negeri Semarang community in need.

Based on the results of an interview conducted on April 1, 2021, with Respondent 3, the Manager of Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo, who was then an informant, obtained some information about the conditions and general description of zakat carried out by Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo, namely: 1) Based on the results of the interview, it was known that the muzaki consisted of lecturers and employees of Universitas Islam Negeri Walisongo who had become civil servants. 2) some criteria are not deducted from professional zakat, namely non-civil servants. 3) The procedure for withholding zakat at Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo is

deducted from the management department at Zakat Management Unit (UPZ) Universitas Islam Negeri Walisongo who also serves as the Rector's Financial Staff. With the provision that the time for taking/deducting zakat is carried out once a month from the salary. 4) In accounting for the distribution of zakat funds, Zakat Management Unit (UPZ) UIN Walisongo does not post financial statements on the Web, only sends financial statements through the email address of the muzaki and is responsible to The National Board of Zakat (BAZNAS). Financial statements are made every semester. 5) The distribution and utilization of zakat are targeted at the mustahik of the Universitas Islam Negeri Walisongo community in need.

Based on the results of an interview conducted on April 4, 2021, with Respondent 7, the Manager of the Rumah Amal Maskam Universitas Diponegoro (Amil Zakat, Infaq, Shadaqah Institution - LAZIS), who at that time was an informant, some information was obtained about the condition and general description of zakat carried out by the Rumah Amal Maskam Universitas Diponegoro (Amil Zakat, Infaq, Shadaqah Institution - LAZIS), namely: 1) Based on the results of the interview, it was known that the muzaki consisted of Lecturers and Employees of Universitas Diponegoro who wanted to be deducted professional zakat. 2) Deduction of zakat through the Finance Department at the Rectorate 3) Rumah Amal Maskam UNDIP (Amil Zakat, Infaq, Shadaqah Institution - LAZIS) currently only manages Infaq, Alms and Waqf.

Reporting Research Results

In reporting the research results, direct quotes from respondents are included to strengthen the analysis and provide richer insights into the findings. These quotes help to highlight critical perspectives and experiences related to the accountability of professional zakat management. By incorporating verbatim responses, the analysis becomes more nuanced, illustrating the patterns and themes identified and the underlying motivations and challenges stakeholders face. This approach enhances the study's validity by grounding interpretations in the actual words of participants, thus providing a deeper understanding of the context within state higher education institutions in Semarang.

The results of this study are expected to be as follows: First, it can find minimum regulatory standards in management for the organization of Zakat Management Units (UPZ), especially state higher education institutions. Second, discovering the theory of *Al wala' wa Al bara'*. Third, finding reasonable control over the performance of the UPZ with the establishment of a particular Sharia audit agency UPZ. To strengthen the theoretical framework, the study should incorporate a robust theory that directly aligns with the research focus, such as accountability, distributive justice, or governance theory. These theories can provide a conceptual foundation to explain the dynamics of professional zakat management, particularly in the context of state higher education institutions. A more profound engagement with existing literature is necessary to identify and integrate theories widely recognized in similar studies. Additionally, the study should clearly articulate how the selected theory informs its research questions, guides data analysis, and supports the interpretation of findings, enhancing its academic rigor and relevance.

The results of this study help develop UPZ management practices that are by Sharia and have The National Board of Zakat (BAZNAS) regulatory standards as the embodiment of the mandate of Law No. 23 of 2011 concerning the management of zakat, where zakat is a religious institution that aims to improve justice and community welfare so that it needs to be regulated to increase the usefulness and usefulness, zakat must be managed institutionally by Shari'a. The study's practical implications should be elaborated with concrete examples of how the findings can be applied in real-world contexts. For instance, the research could propose specific operational improvements, such as adopting digital platforms for more transparent zakat reporting or establishing a standardized framework for zakat management practices. These suggestions could be supplemented with actionable strategies, such as capacity-building programs for zakat managers, workshops to enhance accountability or tools to streamline zakat collection

and distribution. By emphasizing actionable recommendations, the study could demonstrate its potential impact on improving the efficiency and effectiveness of zakat management in state higher education institutions.

The results of this study can be used to make policies on the management of professional zakat by regulators (government), State universities, zakat organizations, amyl, and prospective muzaki. So that professional zakat can have more comprehensive benefits and be efficient, accountable, and transparent in empowering the people. The study should focus on formulating clear and actionable policy recommendations that align with its findings to strengthen the policy implications. For example, it could suggest amendments to existing zakat regulations to incorporate professional zakat as a distinct category with standardized guidelines for collection and oversight. Additionally, the research could advocate for policies that enhance collaboration between zakat institutions and higher education entities to promote best practices in accountability and governance. Highlighting the implications for broader regulatory frameworks and decision-making processes would ensure that the study contributes to academic discourse and the development of sustainable zakat management systems in Indonesia.

Professional Zakat and Accountability of Its Management

Zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution of zakat. Islam has the view that accountability is the accountability of a human being as a caliph on earth to the creator, namely Allah SWT because whatever has been entrusted to man is a mandate. Every human being must be accountable for what he has done or done. Moreover, the accountability of managing zakat must be presented professionally in carrying out the people's mandate. Principles of governance principles in zakat refer to the implementation of GCG principles as follows (Nasri, Aeni, & Fawzi, 2019):

1. Transparency (transparency), namely openness in carrying out the decision-making process and openness in disclosing accurate and relevant information regarding company information.
2. Accountability (accountability), namely the implementation of functions and accountability in the company's management implementation system so that company management is carried out effectively and efficiently.
3. Applicable regulations carry out responsibility; the company's management and all decisions can be proven correct.
4. Independence (independence), namely the company's professional management without the influence and interference of other unauthorized parties who are not by a good and healthy corporation's laws, regulations, and principles.
5. Fairness is a condition that is by fairness and equality in fulfilling the rights of stakeholders based on agreements and applicable laws and regulations.

Data attached by the Baznas Center of Strategic Studies (2019) shows that favorable results related to zakat fundraising over the past five years are still not optimal because they are far below the potential of zakat nationally. This gap indicates that many people still do not understand the obligations and benefits of zakat. Efforts to increase public interest in paying zakat include increasing the collection, management, and distribution. The National Board of Zakat (BAZNAS) and The National Amil Zakat Institution (LAZNAS) realize the opportunity to improve the collection, management, and distribution of zakat. Therefore, various developments and improvements align with the demands of technological developments and digitalization in the era of disruption 4.0. Some OPZ in Indonesia have made innovations to improve the collection, management, and distribution of zakat, such as the e-zakat system, the delivery of information through social media, the provision of reports on the website, and the distribution of productive zakat funds. The innovations made by OPZ are expected to increase public interest in paying zakat, especially for the millennial generation, to fulfill their zakat and increase the collection of zakat funds in Indonesia (Firmansyah & Devi, 2017).

So, strengthening the accountability of zakat management institutions is very important in increasing public trust in zakat management institutions (Zakiy & Turahman, 2023). Zakat organizing organizations' accountability can be increased through increased supervision and the implementation of an excellent internal control system. So, it is expected that if the supervision of zakat regulators increases and the internal control system is sound, the accountability of zakat regulators increases, increasing the confidence of muzakis for zakat payments through zakat management bodies.

Professional Zakat Management at State Universities in Semarang

The implementation of zakat at Amil Zakat Institution (LAZ) Universitas Negeri Semarang is the best among several state universities in Semarang. Although the zakat collection system is based on pay cuts, activities are reported on the Amil Zakat Institution (LAZ) Universitas Negeri Semarang website as a form of accountability and transparency. Amil Zakat Institution (LAZ) Universitas Negeri Semarang focuses on the involvement of leaders of the academic community and leaders of residents in optimizing the collection of zakat from muzaki, consisting of lecturers, employees, students, and local residents. The focus of zakat distribution is also not much different, namely distributed to mustahiks in the campus area and surrounding residents. Amil Zakat Institution (LAZ) Universitas Negeri Semarang accountability is quite good because it has provided important information on the website: profiles, program lists, activities, distribution reporting, and consultations (Wahyundaru & Muthaher, 2023).

Implementing the Zakat Management Unit (UPZ) at Universitas Islam Negeri Walisongo is good. Even though coordination between members still uses the WhatsApp application, the collection, management, and distribution of zakat is quite effective. Zakat Management Unit (UPZ) at Universitas Islam Negeri Walisongo focuses on maximizing the collection of funds from the UIN academic community. Monthly salary deductions to employees with predetermined criteria are carried out as a form of zakat payment to the Zakat Management Unit (UPZ) at Universitas Islam Negeri Walisongo. The distribution of zakat still focuses on the university environment, such as student UKT assistance, local student assistance, disaster-affected areas, people exposed to COVID-19, and converts in the university environment.

Universitas Diponegoro (Undip) organizes academic, vocational, and professional education programs, research, and community service in science, technology, religion, and social and general sciences per statutory provisions. Undip's role in the social sector, especially professional zakat, has excellent potential, human resources in 2020 amounted to 1911, so it can be assumed that every employee pays professional zakat of RP. 100,000 per month, income sourced from professional zakat that can be distributed to mustahik amounting to RP. 191,100,000/month.

Accountability of Professional Zakat Management

Accountability is defined as accountability for the mandate received, which is a form of one of the concepts in Islam that is very important in the life of every Muslim. Respondent 1 defines accountability as words, deeds, behaviors, or actions, and all the mandates a Muslim is responsible for must be accounted for while still living in the world and the afterlife. The concept of accountability from the Islamic perspective includes (Indriana, Fikri, & Amir, 2022): (1) Vertical accountability (*hablun minallah*), that is, accountability to God (Allah). An organization or company must be accountable to Allah SWT for all its operational activities.

Accountability is also emphasized in the Qur'an letter (Al-Baqarah:282), which requires recording every transaction activity. Recording these transactions can provide information and accountability for existing actual conditions to the public. Something related to the issue of accountability vertically, sharia is governed by the law of Allah contained in the Koran and Sunah. The next issue is how to increase accountability about the horizontal dimension (Latief & Sandumula, 2022).

A quality zakat management organization must be able to manage existing zakat effectively and efficiently (Nurhasanah, 2018). The zakat distribution scheme is needed to achieve mustahik

and has a valuable advantage over mustahik. Zakat management organizations must also be sensitive to the needs of mustahik, muzaki, and the natural environment. This encourages Zakat Amil to be proactive, forward-thinking, innovative, and creative so as not to be only passive and reactive to social phenomena. Zakat so that the implementation of zakat remains within the framework of Islamic law; of course, this is by the principles of zakat management.

Transparency of Professional Zakat

Transparency is one of the values and principles of good governance (Sawmar & Mohammed, 2021). Transparency is transparency or openness from public management managers to build access in the management process so that information reports come out in a balanced manner. Transparency is formed based on openness to obtaining information. People in need directly obtain information relating to the public interest (Mukhibad, Fachrurrozie, & Nurkhin, 2019).

Transparency is required in e-money transactions to overcome transaction errors. The responsible entity should try to provide the information it needs; if the information is hidden, it can arouse suspicion from stakeholders. Shah and Amjad said transparency should be helpful as an essential tool in addressing distrust of wise stakeholders. With transparency, wise stakeholders know the performance results that have been carried out by management and whether they align with their expectations.

Openness in providing information related to transactions by Financial Accounting Standards that the Qualitative Characteristics of Good and Useful Financial Information, namely the information to be submitted must be comparable, verifiable, timely, understandable, and convey precisely what is presented.

Transparency is providing open, honest, as-is, and non-discriminatory transaction information to the public or consumers based on the consideration that consumers have the right to know thoroughly and openly the company's responsibility in every financial transaction. The point is that the community has the right and access to know the transaction process from beginning to end because it relates to their needs in personal financial management.

Respondent 1 explained that transparency in the case of corporate governance or Islamic entities can be carried out through the practice of full disclosure, namely the disclosure of all information, both material and spiritual information, or information that contains relevant economic, social, and religious (Islamic) values to meet the needs and interests of stakeholders of the entity or institution Islamic (Mutmainah, 2015).

CONCLUSIONS

The importance of professional zakat management is the increasing public awareness, especially in state universities in the city of Semarang, in use and zakat worship services, increasing the function and role in efforts to realize social justice, as well as increasing the usefulness and usefulness of professional zakat. Therefore, it is necessary to manage management professionally that has regulatory and institutional standards. Zakat Management Unit (UPZ) UNDIP, Zakat Management Unit (UPZ) UIN has been registered as Zakat Management Unit (UPZ) BAZNAS and has implemented governance by regulations. In contrast, UPZ UNNES has not been registered in the BAZNAS institution. This certainly causes its own legal/regulatory accountability assessment because it is considered to ignore regulations determined by the government, especially licensing. In this case, UPZ UNNES has not carried out in an orderly manner related to Law No. 23 of 2011 because, institutionally, it has not been willing to be a member of the Provincial BAZNAZ.

The accountability process for collecting zakat has made deductions directly from salaries as per Muzaki's approval. So that the muzakis do not have to bother paying for their zakat at the zakat institution. In addition to making, it more accessible for muzaki to pay zakat at UPZ, there are mandatory and voluntary deductions for collecting zakat. Amil's performance is not so optimal because of the status of civil servant work that prioritizes the main task (teaching, researching, and giving community service), while amil's task is only limited to side tasks in managing

professional zakat, in policy accountability, UPZ PTN should be able to place professional human resources other than ASN so that it focuses now on UPZ only, besides that amil should be able to implement *Al-Wala' wal Bara'* Attitude (Loyalty) towards Entities, because the form of *Al-Wala' wal Bara'* attitude towards entities is a reflection of horizontal accountability that can be done by planning, coordinating, implementing, and controlling all energy and thoughts to increase the productivity of Islamic entities so that the activities of these entities can be beneficial for the benefit of the people. *Al Wala' wal Bara'* is accountability not only horizontal to stakeholders but, most importantly, vertical to Allah Almighty so that one's loyalty in the management of professional zakat is expected to be able to internalize the concept of *Al Wala' wal Bara's theory*.

Transparency UPZ has adopted the regulations set by BAZNAS, realizing compliance with procedures and providing responsive and meticulous public services. UPZ UNDIP, UNNES, and UIN have not correctly implemented Financial Accounting Standards Number 109 zakat accounting in presenting financial statements, so Sharia Auditors are needed to maintain the quality of accountability. Transparency is a process of openness from public management managers to build access in the management process so that information reports come out in a balanced manner. Transparency is built based on openness to obtaining information. Information related to the public interest is directly obtained and obtained by people who need Professional Zakat information; UPZ UIN and UPZ UNDIP still have not carried out the minimum regulatory standards because they have just joined BAZNAS, while UPZ UNNES even though they are not yet members of BAZNAS have carried out information transparency properly. The empowerment of people in providing business capital to mustahik is still low, so the effect of zakat empowerment on external campuses still needs to be improved; for this reason, breakthrough innovations in community empowerment, digital innovation, and productivity are needed to answer the challenges of disruption 4.0.

This study is limited to exploring the accountability of professional zakat management within State Higher Education in Semarang, which may restrict the generalizability of the findings to other regions or institutions with different socio-cultural contexts. While offering deep insights, the qualitative approach does not capture broader statistical trends or relationships in zakat management practices. Furthermore, the role of external stakeholders, such as government bodies or zakat beneficiaries, in shaping accountability mechanisms is not comprehensively addressed. Future research could expand the scope to include State Higher Education from diverse regions or conduct comparative studies across various institutional settings. Mixed-method approaches could enrich the understanding by integrating both qualitative and quantitative perspectives. At the same time, further exploration of external stakeholders' influence could provide a more holistic view of zakat accountability in higher education institutions.

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