

Optimizing The Accountability Of Zakat Institutions With The Shariah Enterprise Theory Approach: A Systematic Literature Review

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ABSTRACT

This article aims to explore how the application of Shariah Enterprise Theory (SET) can optimize accountability in the performance of zakat institutions. This article uses the Systematic Literature Review (SLR) method as the main approach. The data used in this article uses secondary data obtained from scientific articles. Some sources of scientific articles include Scencedirect, Google Scholar and ProQuest published between 2019 and 2024 using the keywords accountability, zakat institutions and shariah enterprise theory. The application of the SET principle in zakat management can increase the accountability of zakat distribution institutions both vertically to Allah SWT and horizontally to all humanity and the wider community. This study shows that the application of SET can bring significant benefits by strengthening the accountability of zakat distribution institutions. The existence of this systematic literature review is expected to be useful for teaching staff and advanced researchers, especially as a suggestion for the development of zakat accountability research with the SET approach in the future. This expectation is in line with the litimation in this study regarding the lack of literature that directly links the implementation of SET in optimizing accountability in zakat institutions.

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Introduction

The purpose of zakat management by BAZNAS is aimed at increasing the effectiveness and efficiency of services in zakat management and increasing the benefits of zakat to realize community welfare and poverty alleviation through distribution to the eight asnaf, including: the poor, the needy, the amil, the mualaf, the gharim, riqab, the fisabilillah and the ibnu sabil. (Arifah & Muhammad, 2021). However, in the management of zakat funds, cases of misappropriation can also occur, this is caused by internal parties from the Zakat Management Organization (OPZ). Such misappropriation is exemplified by misuse of funds, manipulation of distribution, inappropriate collection mechanisms and embezzlement of funds. The many cases of misappropriation show that the governance of zakat institutions in Indonesia is still poor. Therefore, improving the governance of OPZ is very necessary. Good governance will foster public trust in zakat institutions (Diamond & Awaluddin, 2022). The purpose of establishing this zakat, infaq and sedekah management organization is none other than to help fellow Muslims and also as a means of worship to get closer to Allah SWT. There are three parties that must synergize, so that the function of zakat and its utilization can be optimized, namely "muzakki (zakat payer), mustahik (zakat recipient) and amil (zakat manager). One form of accountability of the zakat management body and zakat management institution is the preparation of financial reports. The financial reports made must be in accordance with the objectives of sharia accounting, sharia accounting has two main objectives, namely:

1. As an instrument of accountability to fulfill obligations to God, individuals and the community environment.
2. As an instrument to help create socio-economic justice as desired in Islamic economics. (Rahmadani, 2020).

The problem of zakat management can be seen from three aspects, namely from the aspect of zakat payers, zakat recipients and zakat managers, if these three aspects do not support each other and are sustainable, zakat management will not achieve its ultimate goal, namely to improve the welfare of society. The problem that is often seen is when managers are not transparent, honest and open in managing existing zakat, and also there is no supervision by the board of directors in organizing zakat, it will cause distrust of zakat payers. The lack of trust of muzakki who pay zakat towards managers, because they assume that zakat management is carried out in a closed and less transparent manner so that the flow of zakat funds is unknown and will ultimately raise suspicion. Overcoming this certainly requires the application of the principle of transparency in zakat management because accountable and transparent management of zakat funds will increase public interest in fulfilling zakat obligations and having trust in the Amil Zakat Institution in distributing zakat (Wildan et al., 2023).

The case of misappropriation of zakat funds that occurred, became a challenge for zakat institutions in the area of accountability. The community as zakat givers (muzakki) certainly needs a guarantee that the zakat they spend can be managed well and distributed in accordance with sharia principles. Accountability in zakat institutions does not only look at the quantitative aspects of financial reporting, but also looks at how the quality of reporting to key stakeholders such as zakat givers (muzakki), zakat recipients (mustahik) and Allah SWT. By considering the problems that are present, the author considers that a comprehensive approach is needed to improve accountability in the performance of zakat institutions. Accountability is the provider of information and disclosure about assets and financial performance to interested parties. Accountability is defined as the obligation of a person or agency tasked with managing public resources and has the responsibility to be able to respond to problems related to their responsibilities. Accountability is closely related to the control device for activities, especially those related to the achievement of public service results and their transparent socialization to the public. (Wildan et al., 2023). As far as the author's observation, there is still very little research that discusses accountability in the context of zakat fund management. Accountability of zakat institutions is the key to ensuring that zakat funds are managed transparently and in accordance with sharia principles.

The role of shariah enterprise theory that emphasizes awareness of divinity will create a situation where humans as processors of nature will always be aware. Not only that, the development of this theory places it as a new side in the world of accounting that is in the form of material and spiritual balance. Placing God as the highest stakeholder is the most appropriate way because He is the Creator of all things. Next are humans who are referred to as trustees and become reliable executors, humans as stakeholders for the company. Then the last, as a stakeholder that is no less important is nature which is sometimes forgotten by humans and makes a lot of contributions (Latifah, 2020). This article aims to explore how the application of Shariah Enterprise Theory (SET) can optimize accountability in the performance of zakat institutions. With this approach, it is expected that zakat institutions will not only be able to fulfill financial reporting obligations, but also be able to provide a greater social impact through the management of zakat funds in accordance with sharia principles. Shariah Enterprise Theory (SET) offers a holistic approach to improving this accountability by focusing on responsibility to all stakeholders. Based on the conditions described above, the author was inspired to conduct a systematic literature review (SLR) involving 14 articles published from 2019-2024 related to the topic of accountability in the management of zakat institutions with the SET approach.

Literature Review

Shariah Enterprise Theory

The main theory in this article is the Shariah Enterprise Theory (SET). Shariah enterprise theory provides a form of accountability to Allah (vertical) which is then explained as horizontal accountability, namely to humanity and the natural environment. This theory presents a value-added statement. The value-added statement is the same as a general profit and loss statement, but this report emphasizes more on the distribution of added value created to those who are entitled to receive it. (Triyuwono, 2001). Sharia Enterprise Theory (SET) requires five components of financial reports that should be made by zakat, infaq and sedekah management organizations. The reports consist of a report on the commitment of tauhid (financial position report), a report on the mercy of Allah (report on changes in funds), a report on the trust of Allah (report on changes in financial assets), a cash flow report, and notes to the financial statements. (Rahmadani, 2020).

Meutia (2010:49) in Liwan et al. (2023) states that sharia enterprise theory is the most appropriate theory to express CSR or corporate social responsibility, especially in Islamic banks. Because SET places that

Allah SWT is the creator and the main trustee. While the resources owned by stakeholders are a trust from Allah SWT which is attached to a responsibility to use it in the manner and purpose that He has determined.

Accountability

Accountability can be defined as the action of an individual or organization to report to an authority recognized as having responsibility for those actions.(Edwards & Hulme, 1998). Accountability is considered important especially in non-profit organizations because non-profit organizations involve more stakeholder interests, where management must have responsibility and they must convince that they are the right party to be trusted. Being responsible for all forms of resource management along with the implementation of policies entrusted to the reporting entity in order to achieve the goals that have been set periodically is also a form of accountability.(Muchtamarini & Jalaluddin, 2020).

Accountability, derived from the English word 'accountability', refers to the obligation or responsibility to explain or be responsible for actions or circumstances. It describes how each part involved in the company's operations functions in accordance with its duties and authorities. In accounting, accountability is the process of producing accurate reports. Accountability for the report begins with accountability to God. Accountability is also related to social responsibility where legal compliance is carried out and the welfare of society is the main focus of the institution's activities, with the aim of achieving this welfare having been realized.(Wulandari et al., 2024).

Zakat Institution

Every human activity carries responsibility and divine values that make sharia and morals as parameters of good and bad and right and wrong, so that a good governance character can be formed which can be realized through accountability practices (financial reports, annual reports, etc.), transparency in reporting, as well as the effectiveness and efficiency of fund management according to Islamic sharia.(Subardi et al., 2020). Zakat management organizations are said to have a Good zakat governance system if they have implemented accountability and transparency. Accountability and transparency can be realized through a good and correct bookkeeping and financial reporting system.(Majid et al., 2020)

The zakat management organization certainly applies accountability in Islamic teachings, where the main responsibility of the zakat management organization is directed to Allah and then to stakeholders such as muzaki, government, mustahik to the general public. The application of the concept of accountability is one way that can increase the intensity of zakat payments from muzaki. because in the end, zakat management is a matter of trust between stakeholders and the zakat institution itself. The implementation of accountability in zakat institutions can be done by having internal control, measuring work to compliance or professionalism of amil to their job descriptions. Furthermore, the professionalism of amil towards zakat management will be rooted in how amil reports and publishes its activities so that it can be seen by stakeholders.(Wildan et al., 2023).

Method

This article is written using the Systematic Literature Review (SLR) method as the main approach. This approach focuses on the process of searching, analyzing, and synthesizing information relevant to the topic being discussed, obtained from previous studies. In this context, the literature review method does not focus on collecting new data or experiments, but rather emphasizes the exploration and interpretation of previously existing research results. The data used in this article uses secondary data obtained from scientific articles. Some sources of scientific articles include Scencedirect, Google Scholar and ProQuest which were published between 2019 and 2024 using the keywords accountability, zakat institutions and sharia enterprise theory. A total of 30 initial articles were identified by the author, then filtered based on relevance and quality to produce 14 articles that will be analyzed further. Articles are determined based on the following criteria: (1) are articles published within a period of 5 yearslastly, namely 2019 to 2024. (2) Articles that focus on discussing Zakat and are in accordance with the author's needs.

Results

Zakat institutions have a vital role in managing zakat funds so that they can be distributed appropriately. The need to optimize the accountability of zakat institutions by internalizing the sharia

enterprise theory approach in zakat institutions is an urgent matter to be implemented consistently. In managing zakat funds, accountability is not only related to financial aspects, but also pays attention to normative sharia values.

Table 1. Previous research used as literature review material in this article:

No.	Researcher Name and Year of Journal Publication	Title	Source
1.	(Holipah et al., 2024)	How Far Has Zakat Management Accountability Research Come? A Bibliometric Analysis.	Journal of Islamic Accounting.
2.	(Diamond & Awaluddin, 2022)	Accountability of Zakat Management Based on Sharia Enterprise Theory (SET)	Asy-Syarikah. Journal of Islamic Financial, Economic and Business Institutions
3.	(Febriandika et al., 2023)	Zakat compliance behavior in formal zakat institutions: An integration model of religiosity, trust, credibility, and accountability	International Journal of Advanced and Applied Sciences.
4.	(Wildan et al., 2023)	Transparency and Accountability of Zakat Management in Increasing Muzakki's Trust in Sekumbung Village, Taman Rajo District, Muaro Jambi Regency.	Scientific Journal of Economics and Management.
5.	(Munir, 2021)	The Effect of Financial Report Transparency and Zakat Management on Muzakki Trust in Baznas East Lombok.	Al-Risala. Legal and Social Studies Forum.
6.	(Hadi et al., 2024)	Digital zakat management, transparency in zakat reporting, and the zakat payroll system toward zakat management accountability and its implications on zakat growth acceleration.	International Journal of Data and Network Science.
7.	(Handriani et al., 2019)	Standard operational procedure fund distribution system of zakat infaq and shodaqoh for zakat foundations.	International Conference on Computer Science and Engineering.
8.	(Rahmadani, 2020)	Analysis of the Application of Sharia Accounting Enterprise Theory at the Zakat Collection Institution (Study at the Al-Hijrah Medan Zakat Collection Institution (LAZ).	TIN: Applied Informatics Nusantara.
9.	(Hikmaningsih & Scouts, 2020)	Accountability in Zakat, Infak and Alms Collection Institutions from the Perspective of Shari'ah Enterprise Theory (Set).	Journal of Economics, Business and Accounting (JEBA).
10.	(Boonyamanond & Chaiwat, 2020)	Investigating Zakat Payment Of Thai Muslims.	Journal of Islamic Monetary Economics & Finance.
11.	(Insani et al., 2024)	Legal protection for personal data security and muzakki financial transactions on digital zakat platform.	Novelty Law Journal.
12.	(Syah Putra & Sujana, 2024)	Analysis of Accountability Assessment of Zakat Management in Islamic Perspective at the National Zakat Agency (Baznas) of Baubau City.	Journal of Culture Accounting and Auditing.

13.	(Eka et al., 2022)	Analysis of Accountability, Transparency, and Efficiency of Zakat Management in Indonesia: Case Study of National Scale Zakat Management Organization.	Diponegoro Journal of Accounting.
14.	(Rizka, 2022)	View of Accountability Assessment at BAZNAS Pati Regency Reviewed from the Perspective of Shariah Enterprise Theory (SET).	ABHATS: Ulil Albab Islamic Journal.

Source: Data processed by the author, 2024.

Discussion

The Concept of Zakat

Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management states that zakat is an obligation to issue part of the assets of a Muslim or business entity and to be given to those entitled to receive it. While PSAK 109 concerning the Settlement of Zakat, Infaq and Sedekah defines Zakat as an asset issued by a person who is obliged to pay zakat (Muzakki) based on Sharia provisions and then forwarded to the person entitled to receive it (Mustahik) (Holipah et al., 2024). Zakat is an important part of the treasury of Islamic philanthropy. This is emphasized that zakat is the third pillar of Islam where every Muslim who fulfills his nishab as a muzakki (person who pays zakat) and distributes it to mustahik (zakat recipients) zakat creates balanced growth. When a percentage of a person's wealth is spent on the eight asnaf as described in the Qur'an, zakat has a significant economic impact on society. (Diamond & Awaluddin, 2022).

Zakat is a religious concept that aims to purify the heart and eliminate stinginess. Payment of zakat is one of the important principles adopted by Muslims with the aim of encouraging equality, goodness, generosity, and willingness to help and eradicate demons that can damage peace and security, including everything that is detrimental to world peace and the hereafter" (Hasalem et al., 2007) in (Boonyamanond & Chaiwat, 2020).

Zakat holds an important position in Islamic teachings, as the third pillar of Islam and has significant meaning for Muslims around the world. Zakat serves as a means to foster empathy and contribute to the economic well-being of individuals. However, in the context of Indonesia, there is a lack of awareness among Muslims regarding this. By increasing awareness of the importance of zakat, zakat can be utilized as a means to distribute social welfare. Therefore, zakat institutions need to have good accountability reports so that public trust increases. The accountability report made must be based on actual facts. (Febriandika et al., 2023).

Accountability in Zakat Institutions

The average level of accountability and transparency of 25 national-scale OPZs in Indonesia until September 2021 was at a low level. OPZ accountability and transparency can be improved by presenting financial information on the website in the form of the latest annual financial report in accordance with PSAK 109 (Eka et al., 2022). Zakat institutions should be able to implement transparency and accountability in Islamic teachings, where the main responsibility of zakat institutions is directed to Allah and then to stakeholders such as muzaki, government, mustahik and the general public. (Wildan et al., 2023). This is supported by the statement The Last Supper (2021) that the National Zakat Collection Agency (BAZ-NAS), especially in East Lombok, is required to have accountability, transparency and the importance of increasing the implementation of zakat accounting. (Munir, 2021). By prioritizing accountability, Indonesia can harness the full potential of digital zakat to improve social welfare and support sustainable development goals nationally. (Insani et al., 2024).

The management of zakat funds must follow proper administrative guidelines, including accountability obligations. Accountability can be carried out by the management of organizations or public institutions at the internal level of the organization, with the aim of providing reports to internal and external parties to evaluate and assess the organization or institution. In Islam, true accountability is based on the principle of full disclosure in society, which involves fulfilling the obligations of Allah's rules and relevant information in economic and environmental decision making. There are 19 verses of the Qur'an related to accountability, which shows the importance of accountability for all types of organizations, including zakat institutions (Baydoun & Willet, 2000) in (Holipah et al., 2024).

Zakat management must refer to the concept of accountability and transparency because these are very important criteria related to the organization's responsibility to notify, report and disclose all activities,

the extent to which financial reports contain all relevant information requested by users and the ease of making this information available to the public, especially muzakki who pay zakat. (Wildan et al., 2023). The importance of accountability is also revealed in the research. Hadi et al. (2024) that in maximizing the impact of zakat for social welfare and fostering a more just and compassionate society, accountability is important, in his research it was also stated that transparency in reporting plays an important role in influencing accountability in zakat management.

SET on Zakat Institution

In several large-scale zakat institutions, the zakat fund distribution system is in accordance with existing internal controls, however, in medium to small-scale institutions, there are several problems where there are still things that need to be fixed related to the absence of internal controls. (Handriani et al., 2019). Zakat, infaq and alms management organizations, both Zakat Management Boards and Zakat Management Institutions, are required to report all implementations starting from collection, distribution, utilization to financial reporting. In the development of sharia transactions, it is not only applied in business, but is now developing into non-profit business organizations, such as the Zakat Management Organization (OPZ). OPZ, which is commonly called the Zakat, Infaq and Alms Management Board (BAZIS/LAZIS), is an institution that serves the public interest in collecting funds and distributing zakat, infaq and alms. As an open organization, the Zakat Management Board has interests both internally and externally. Of course, this provides responsibility for the transparency of the institution in managing funds to all parties as a necessity. With the implementation of an organization that is neatly and structured, it can increase trust and maintain the mandate of the muzakki towards the Zakat Management Board as an institution that is very much needed by muzakki to pay zakat. (Rahmadani, 2020).

SET emphasizes responsibility towards all stakeholders, not just shareholders. This includes responsibility towards muzakki, mustahik, and the wider community. SET does not place humans as the center of everything as understood by anthropocentrism. But on the contrary, SET places God as the center of everything. God becomes the center of the place where humans and the universe return. Therefore, humans here are only His representatives (khalituLlah fil ardh) who have the consequence of obeying all of God's laws. Human (and natural) obedience is solely in order to return to God with a calm soul. The process of returning to God requires a process of unification with fellow humans and nature as well as with the laws inherent in it. (Diamond & Awaluddin, 2022).

Implementation of SET in Optimizing Accountability in Zakat Institutions

Shari'ah Enterprise Theory recognizes a trilogy of dimensions of accountability relationships that refer to God as the center of accountability, the second accountability is human to human which is still categorized into two forms (direct and indirect stakeholders) and the last is nature, therefore SET will be more appropriate to be used as an analytical tool to understand accountability practices. (Hikmaningsih & Scouts, 2020).

Vertical Accountability (God)

As an agency that manages zakat, BAZNAS Baubau City fulfills its obligations to Allah SWT, namely paying zakat in its own way as zakat administrators. (Syah Putra & Sujana, 2024). Based on the explanation above, BAZNAS Pati Regency in its relationship with Allah SWT can be said to be quite good because there is an increase in the distribution of ZIS funds every year, but in this case it is not optimal in the sense that it is not fully in accordance with the concept of accountability based on sharia enterprise theory because in the concept of sharia enterprise theory, the greatest responsibility is positioned first to Allah SWT. However, the implementation of zakat distribution for this program with a fairly large nominal value proves that there is high motivation and prioritizing the pati taqwa program from BAZNAS Pati Regency as a form of accountability in the perspective of sharia accounting, the first SET concept, namely the relationship to Allah (hablumminallah) (Rizka, 2022).

Horizontal Accountability (Humans and Nature)

Accountability to humans is manifested in the form of financial report accountability, where financial reports represent all activities starting from fundraising, management to distribution of funds to mustahiq. The environment or nature is one part of Islamic perspective accountability, because nature also has the right to be maintained regardless of the activities carried out by humans. BAZNAS Baubau City in its office environment has a high awareness of the cleanliness of the office environment. Although it does not implement a green office in the office, the awareness of all BAZNAS administrators can meet the standards in

implementing a green office (Syah Putra & Sujana, 2024). The implementation of SET in accountability in zakat institutions also sees contributions to humans, BAZNAS Pati Regency has implemented this which is reflected in its three work programs, namely "Pati Makmur", "Pati Cerdas", and "Pati Sehat". These three programs focus on community development in the fields of economy, education, and health which are three important sectors in the development of Human Resources (HR). As a form of accountability to nature, it is also implemented through the Pati Peduli program. The high percentage of accountability to nature from the Pati Peduli program is because in its accountability there is a superior program from BAZNAS Pati Regency which is also a program direction from the Pati Regent to prioritize home renovation assistance as an icon or superior program included in the Pati Peduli program, so that the funds distributed are very large because they have been spread to remote villages throughout Pati Regency. (Rizka, 2022).

Conclusion

Shariah Enterprise Theory (SET) views organizations or institutions as entities that are responsible not only to shareholders but also to all stakeholders, including Allah SWT, humans, and the environment. The application of SET principles in zakat management can improve the accountability of zakat distribution institutions both vertically to Allah SWT and horizontally to all humanity and the wider community. This study shows that the application of SET can bring significant benefits by strengthening the accountability of zakat distribution institutions. The existence of this systematic literature review is expected to be useful for teaching staff and advanced researchers, especially as a suggestion for the development of zakat accounting research in the future. Optimizing the accountability of zakat institutions through the SET approach offers a promising way to increase their effectiveness and transparency. To overcome the challenges of implementing SET in optimizing accountability, zakat institutions need to strengthen resource capacity and integrate sharia values to improve accountability. This expectation is in line with the limitation in this study related to the lack of literature that directly links the implementation of SET in optimizing accountability in zakat institutions.

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