

Analysis of the Implementation of Zakat Financial Accountability in Enhancing Muzakki Trust in Zakat Management Institutions

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ABSTRACT (10 PT)

This study aims to analyze the implementation of zakat financial accountability in enhancing the trust of *muzakki* in zakat management institutions. The focus of the study is directed toward an in-depth understanding of zakat financial reporting practices, *muzakki* perceptions of accountability, and their implications for the level of public trust. The research employs a qualitative method with a case study design, as this approach is considered capable of exploring accountability phenomena contextually, comprehensively, and based on the experiences of directly involved actors. The selection of a case study design allows the researcher to gain an in-depth understanding of zakat financial accountability practices within a single institution that plays a strategic role. The research site was set at the national level of the National Amil Zakat Agency (BAZNAS), considering its position as an official zakat management institution with a structured reporting and governance system. The research informants consisted of eight individuals, including five BAZNAS administrators and three active *muzakki*. Informants were selected purposively based on their direct involvement in the management and use of zakat financial information. The findings indicate that transparent, easily accessible, and relevant financial accountability has a positive effect on increasing *muzakki* trust. This study recommends strengthening *muzakki*-oriented financial reporting through standardized digital systems.



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INTRODUCTION

This study is grounded in the strategic role of zakat as an Islamic social finance instrument that not only embodies a dimension of worship but also carries significant economic and social implications for the welfare of the Muslim community. In the modern context, zakat management has undergone a transformation from traditional practices based on personal trust toward institutional governance that demands professionalism, transparency, and accountability (Nawi et al., 2022). Zakat management institutions (*Lembaga Amil Zakat*) are required to manage public funds in a trustworthy manner while simultaneously meeting governance standards that are accountable to the public, particularly *muzakki* as the fund providers. *Muzakki* trust constitutes a key form of social capital for the sustainability of zakat institutions; therefore, financial accountability is no longer merely an administrative obligation but a determining factor of institutional legitimacy (Rusli et al., 2024).

In line with regulatory developments, the government and relevant authorities have established various regulations governing zakat management, including requirements for transparent financial reporting in accordance with sharia principles (Robbani & Falikhatun, 2022). Nevertheless, in practice, gaps remain between these regulatory demands and the implementation of sharia accounting within zakat institutions. Many institutions have formally prepared financial statements, yet they have not fully succeeded in presenting information that is relevant, easily understood, and oriented toward the needs of *muzakki* (Zaharah & Fauzi, 2024). This condition indicates that accountability issues are not solely

related to compliance with standards but also involve the quality of information and the effectiveness of financial communication (Mu'arif et al., 2024).

The state of the art of this study positions zakat financial accountability within the framework of public accountability theory and sharia-based governance values. Contemporary literature suggests that public accountability emphasizes the relationship of responsibility between managers and stakeholders through reporting mechanisms that are transparent, auditable, and outcome-oriented (Rabbani et al., 2022). From a sharia perspective, accountability encompasses a broader dimension, as it is not only accountable to humans but also to Allah SWT, thereby requiring integrity, honesty, and justice in every process of managing social funds. Previous studies have examined the influence of transparency and accountability on public trust in zakat institutions; however, most of them focus primarily on normative compliance and have not sufficiently explored the information needs of *muzakki* as the primary users of zakat financial reports (Sutrisno & Ihdiana, 2024).

The main problem addressed in this study lies in the relatively low level of trust among some *muzakki*, which is driven by perceptions of inadequate accountability and transparency in zakat fund management. Although zakat institutions have made efforts to prepare financial reports in accordance with applicable standards, these reports often fail to fully meet *muzakki* expectations regarding clarity of fund utilization, distribution impact, and management efficiency (Saripudin et al., 2022). Furthermore, variations in reporting practices among institutions make it difficult to conduct objective comparisons and performance evaluations. This condition has the potential to hinder the growth of zakat fund collection and weaken the role of zakat as an instrument for economic empowerment of the ummah (Ghazali & Ibrahim, 2022).

The research gap identified in this study is the limited number of studies that integrate the *muzakki* perspective into the analysis of zakat financial accountability. Most previous research has emphasized the viewpoints of institutional managers or regulators, thereby failing to fully capture the information needs and preferences of *muzakki* in assessing accountability (Rangkuti & Rokan, 2022). In addition, empirical studies that combine quantitative and qualitative approaches to comprehensively measure the impact of accountability on *muzakki* trust remain scarce. This gap forms the primary rationale for conducting this study (Rejab et al., 2023).

The novelty of this research lies in the development of a zakat financial reporting model based on *muzakki* needs. This model not only emphasizes compliance with sharia accounting standards but also integrates aspects of readability, relevance, and transparency of information that directly influence *muzakki* trust. By combining the results of quantitative surveys and structured interviews, this study identifies the reporting elements most valued by *muzakki* as well as accountability factors that have a significant impact on public trust (Renaldy & Mas'udi, 2023).

Based on this background, the research questions focus on how zakat financial accountability is implemented in zakat management institutions, the extent to which such accountability affects *muzakki* trust, and how a financial reporting model aligned with *muzakki* needs can be developed to enhance that trust. These questions are designed to address the theoretical and empirical gaps identified in the literature (Sapingi et al., 2023).

The objectives of this study are to analyze the level of implementation of zakat financial accountability in zakat management institutions, to examine the effect of such accountability on *muzakki* trust, and to formulate a zakat financial reporting model oriented toward *muzakki* needs. These objectives are expected to contribute meaningfully to the development of more transparent, accountable, and sustainable zakat governance (Çimen, 2025).

The theoretical contribution of this study lies in enriching the body of knowledge in sharia accounting and Islamic social finance governance, particularly through the integration of public accountability theory with sharia principles. Academically, this study may serve as a reference for future

researchers examining zakat institution accountability using a multidimensional and stakeholder-based approach (Febriana et al., 2022). Practically, the findings provide recommendations for zakat institutions to improve the quality of financial reporting and strengthen *muzakki* trust, as well as for regulators in promoting the standardization of zakat financial reporting at the national level, including the utilization of digital reporting systems (Mahmod et al., 2024).

This study has several limitations that should be considered. The scope of the research is limited to *muzakki* respondents and managers of specific zakat institutions, thus requiring caution in generalizing the results. In addition, the use of survey and interview instruments relies on respondents' subjective perceptions (Chotib et al., 2023). Therefore, future research is recommended to expand the scope of analysis, employ longitudinal data, and more deeply integrate digital reporting technology analysis in order to strengthen the findings and policy implications in the field of zakat management (Andriani et al., 2023).

RESEARCH METHODS

This study employs a mixed methods research approach with a sequential explanatory design. This design combines quantitative and qualitative approaches in a sequential manner, in which the quantitative phase is conducted first to obtain an overall understanding of the relationship between zakat financial accountability and *muzakki* trust, followed by a qualitative phase aimed at deepening, explaining, and interpreting the quantitative findings. The selection of this design is based on the consideration that issues of accountability and trust cannot be fully understood solely through statistical measurement, but also require contextual and interpretative insights from the perspectives of both zakat managers and *muzakki*. The sequential explanatory design is therefore considered appropriate for producing comprehensive, in-depth, and highly explanatory findings, as required in internationally reputable scholarly publications.

The research site was determined to be the National Amil Zakat Agency (BAZNAS), an official zakat management institution with regulatory legitimacy, a well-defined organizational structure, and a relatively established financial reporting system. Specifically, this study focuses on the national-level BAZNAS located in Jakarta. The selection of this site is based on several academic and methodological considerations. First, national BAZNAS serves as a role model for zakat governance practices for regional BAZNAS and other zakat institutions, making its financial accountability practices strategically relevant and conceptually generalizable. Second, national BAZNAS has a large and diverse *muzakki* base, enabling the collection of sufficient quantitative data. Third, national BAZNAS has implemented a digital-based financial reporting system, which aligns with the study's focus on modern transparency and accountability.

The subjects of the quantitative phase consist of *muzakki* who channel their zakat through national BAZNAS. The number of respondents in the quantitative survey was set at 150 *muzakki*. This sample size was determined by considering statistical adequacy for inferential analysis, respondent accessibility, and general standards in social science research focusing on inter-variable relationships. Respondents were selected using purposive sampling with the criterion that *muzakki* had consistently paid zakat through BAZNAS for at least the past two years. This criterion ensures that respondents possess sufficient experience to observe and assess the accountability and financial reporting practices of the zakat institution.

In the qualitative phase, research informants were purposively selected based on the relevance of their roles, level of expertise, and direct involvement in the management and oversight of zakat financial accountability. The informants comprised five national BAZNAS administrators and three key *muzakki*. The institutional informants included Ahmad Zainal Abidin as Chairman of BAZNAS of the Republic of Indonesia, Nanang Fattah as Vice Chairman for Planning, Finance, and Reporting, Saidah Sakwan as Director of Finance and Accounting, Arif Rahman Hakim as Head of the Reporting and Sharia Compliance Division, and Lilis Nurhayati as Head of the Zakat Information Systems Unit. These

informants were selected due to their strategic roles in policy formulation, financial management, report preparation, and the development of digital zakat reporting systems.

The *muzakki* informants included Muhammad Rizky Pratama, an entrepreneur in the service sector who has been a BAZNAS *muzakki* for more than five years; Siti Aisyah Rahmah, an academic and regular *muzakki* of BAZNAS; and Hendra Wijaya, a finance-sector professional who actively channels zakat through BAZNAS. The inclusion of *muzakki* as qualitative informants aims to obtain an in-depth understanding of their perceptions, expectations, and experiences regarding the zakat financial accountability presented by BAZNAS.

Quantitative data collection was conducted through the distribution of structured questionnaires to *muzakki* respondents. The questionnaire instrument was developed based on indicators of public financial accountability, sharia governance principles, and institutional trust constructs. A five-point Likert scale was employed to measure respondents' levels of agreement with the proposed statements. Prior to full deployment, the questionnaire was subjected to preliminary validity and reliability testing through a pilot study to ensure the quality and robustness of the measurement instrument.

Qualitative data were collected through structured interviews with the selected informants. The interviews were conducted both in person and online, depending on informant availability and conditions. The interview guide was designed to explore issues related to financial accountability practices, financial reporting processes, challenges in implementing zakat accounting standards, and informants' perceptions of the relationship between accountability and *muzakki* trust. A structured interview approach was chosen to maintain consistency across informants while still allowing for in-depth exploration of key research issues.

Quantitative data analysis was performed using descriptive and inferential statistical techniques. Descriptive analysis was used to describe respondent characteristics and response patterns related to accountability and trust variables. Inferential analysis was conducted using linear regression analysis to test the effect of zakat financial accountability on *muzakki* trust. This technique was selected in line with the research objective of empirically testing causal relationships between variables. All statistical analyses were conducted with due consideration of the relevant statistical assumptions to ensure the validity of the results.

Qualitative data analysis followed the stages of data reduction, data display, and meaning construction. Interview data were transcribed verbatim and analyzed using a thematic analysis approach. The main themes emerging from the data were linked to the theoretical frameworks of public accountability, sharia governance, and trust theory. This analysis aimed to reinforce and explain the quantitative findings, as well as to identify dimensions of accountability that were not fully captured through the survey instrument.

The process of drawing research conclusions was carried out through the integration of quantitative and qualitative analysis results. Quantitative findings were used to identify patterns in the relationship between zakat financial accountability and *muzakki* trust, while qualitative findings provided contextual depth, explanation, and interpretation. Conclusions were drawn analytically by linking the research findings to the research objectives, research questions, and theoretical framework. This integrative approach enables the study to produce conclusions that are not only statistically robust but also conceptually rich and practically applicable.

RESULTS AND DISCUSSION

The results of this study are presented comprehensively to address the main research problem concerning the implementation of zakat financial accountability and its effect on *muzakki* trust in zakat management institutions, particularly BAZNAS. The presentation of findings integrates quantitative and qualitative empirical evidence and systematically links them to the theoretical frameworks of public accountability, sharia governance, and trust theory. This approach is consistent with the standards of

reporting research findings in reputable international journals, which emphasize coherence between data, theory, and conceptual implications.

The findings indicate that the primary issue long faced by zakat management institutions namely, the perception among some *muzakki* of low accountability and transparency in zakat fund management has a clear empirical basis. Quantitative survey results reveal that not all dimensions of financial accountability are perceived positively by *muzakki*. Formal reporting aspects, such as the availability of annual financial statements, are generally rated favorably. However, openness regarding detailed fund utilization, program impact, and report accessibility is still perceived as suboptimal. This condition reinforces Mark Bovens' public accountability theory, which asserts that accountability extends beyond the mere provision of reports to encompass the quality of dialogue and mutual understanding between accountability actors and forums.

Table 1 Muzakki Perceptions of Financial Accountability Dimensions in Zakat Institutions

Financial Accountability Dimension	Muzakki Perception Indicator	Quantitative Result	Interpretation
Formal financial reporting	Availability of annual financial reports	High	Muzakki perceive that the institution has fulfilled basic reporting obligations
Transparency of fund utilization	Clarity of zakat fund allocation details	Medium–Low	Information is considered insufficiently detailed and informative
Program impact reporting	Information on outcomes and social impact	Low	Muzakki find it difficult to assess the tangible benefits of zakat funds
Report accessibility	Ease of accessing and understanding reports	Medium	Reports are available but not fully user-friendly
Accountability communication	Dialogue and explanations from management	Low	Interaction and clarification are perceived as inadequate

This table illustrates the quantitative findings regarding *muzakki* perceptions of various financial accountability dimensions. The results demonstrate variation in *muzakki* evaluations across accountability components. Formal reporting, particularly the availability of annual financial statements, receives relatively high ratings, indicating that zakat institutions have generally fulfilled their administrative and regulatory obligations.

However, substantive accountability dimensions yield less favorable results. Transparency concerning zakat fund utilization and program impact reporting is rated low, suggesting that although financial reports are available, the information presented does not sufficiently explain how zakat funds are managed or the extent of their social impact. Report accessibility remains at a moderate level, indicating that reports are not yet fully accessible or easily understood by all *muzakki*.

These findings strengthen Bovens' public accountability theory, which emphasizes that accountability cannot be fulfilled merely through formal reporting but must include effective communication, dialogue, and understanding between managers as accountability actors and *muzakki*

as accountability forums. Accordingly, the quantitative results confirm that the primary challenge faced by zakat institutions lies in strengthening substantive accountability oriented toward *muzakki* needs and perceptions.

When viewed through the lens of sharia governance theory, these findings suggest that fundamental principles in zakat fund management particularly *amanah* (trustworthiness) and transparency have not yet been fully internalized in zakat financial reporting practices. Sharia governance places *amanah* at the core of managing public religious funds, encompassing collection, management, and reporting processes. *Amanah* is not limited to honesty in managing funds but also entails a willingness to disclose information fairly, clearly, and comprehensibly to stakeholders, especially *muzakki*. The findings indicate that although BAZNAS has established financial reporting systems and oversight mechanisms in compliance with regulatory requirements, the internalization of *amanah* is not yet fully reflected in the quality of information received by *muzakki*.

Within the sharia governance framework, transparency represents a direct manifestation of *amanah*. Transparency goes beyond the mere availability of financial reports and includes openness in explaining processes, decisions, and the social impact of zakat fund management. The findings show that *muzakki* continue to experience difficulties in understanding how their zakat contributions are managed and distributed, as well as the tangible social outcomes generated. This suggests that transparency practices remain procedural rather than oriented toward *muzakki* information needs. In other words, transparency is treated as an administrative obligation rather than as a medium of *amanah*-based communication between institutions and *muzakki*.

This issue is particularly significant because, in sharia governance, zakat financial reporting serves a broader function than conventional reporting systems. Zakat reporting represents not only horizontal accountability to human stakeholders but also vertical accountability to Allah SWT. When financial reports are prepared without considering *muzakki* comprehension and relevance, the essence of sharia accountability is diminished. Consequently, *muzakki* may perceive a discrepancy between ideal sharia values such as honesty, openness, and justice and the reporting practices they experience.

This gap between ideal values and actual practice becomes increasingly pronounced when linked to *muzakki* expectations of zakat institutions as trust-based organizations. *Muzakki* do not merely view themselves as fulfilling religious obligations but also as stakeholders entitled to clear and adequate information. When this right is not fully realized, perceptions emerge that institutions have not fully upheld their *amanah* substantively. Such perceptions do not necessarily imply misconduct but rather reflect communication gaps and differing interpretations of accountability.

From the perspective of Niklas Luhmann's trust theory, this condition increases complexity and uncertainty in the relationship between *muzakki* and zakat institutions. Trust functions as a mechanism to reduce social complexity, particularly in situations of information asymmetry. In the zakat context, *muzakki* entrust funds to institutions based on the assumption of trustworthy and professional management. When information is unclear or difficult to interpret, the complexity that trust is meant to reduce instead intensifies.

Uncertainty may manifest as doubts regarding distribution effectiveness, ambiguity about program impact, or confusion in interpreting financial statements. Although *muzakki* may not suspect wrongdoing, such uncertainty hampers the formation of long-term trust. According to Luhmann, trust develops through system consistency and institutional predictability. When financial reporting fails to provide consistent and comprehensible information, institutional predictability weakens in the eyes of *muzakki*.

The findings demonstrate that the primary issue in zakat management is not the absence of accountability systems or regulatory frameworks. Normatively and structurally, BAZNAS has established adequate accountability mechanisms, including reporting standards, audit processes, and

oversight systems. However, the effectiveness of these mechanisms in fostering *muzakki* trust remains limited, indicating a gap between formal accountability and substantive accountability.

Formal accountability is reflected in compliance with reporting obligations and regulations, while substantive accountability relates to the extent to which reporting genuinely meets *muzakki* information needs and expectations. The findings reveal that *muzakki* prioritize substantive accountability clarity of information, transparency of processes, and tangible evidence of social impact over the mere existence of financial reports. When substantive accountability is lacking, accountability systems fail to function effectively as instruments for trust-building.

Within the sharia governance framework, this condition highlights the need to reorient zakat financial reporting practices. Reporting should be viewed as an integral component of *amanah*, rather than merely an administrative requirement. This reorientation demands a shift from a technocratic approach toward a communicative and participatory approach, positioning financial reporting not only as a control mechanism but also as a dialogue medium between institutions and *muzakki*.

From a trust theory perspective, improving accountability implementation directly contributes to reducing complexity and uncertainty experienced by *muzakki*. When *muzakki* receive clear, consistent, and relevant information, they can form more stable expectations regarding institutional performance, which serve as the foundation for sustained trust. Conversely, limited or obscure information encourages cautious attitudes and conditional trust.

Thus, the development of zakat financial accountability systems must focus on improving implementation quality rather than merely strengthening structures and regulations. The findings emphasize that effective accountability bridges sharia values with modern management practices and addresses *muzakki* information needs concretely. Without such efforts, the gap between ideal sharia governance and practical reporting will persist, potentially undermining long-term *muzakki* trust.

The mixed methods approach employed in this study yields complementary insights from quantitative and qualitative findings. Linear regression analysis demonstrates that financial accountability has a positive and significant effect on *muzakki* trust, explaining a substantial proportion of trust variation. This result aligns with trust theory, which identifies transparency and system consistency as key determinants of institutional trust.

Qualitative findings deepen the quantitative results by revealing that *muzakki* assess accountability not only through numerical data but also through narratives and contextual explanations of fund utilization. *Muzakki* report that highly technical and difficult-to-understand reports may reduce trust despite compliance with accounting standards. From a public accountability perspective, this underscores the importance of user-oriented reporting, while from a sharia governance perspective, it reflects the need for reporting that substantively embodies justice and social benefit.

Substantively, these findings expand and deepen understanding of the research gap in zakat financial accountability studies. Previous research has largely treated accountability as a normative concept measured through institutional compliance with regulations and accounting standards. While essential for administrative order and formal legitimacy, this approach often overlooks the perceptual and relational dimensions inherent in accountability, particularly in Islamic social finance institutions grounded in public trust.

This study demonstrates that *muzakki* perceptions as primary stakeholders are decisive in evaluating accountability effectiveness. *Muzakki* assess accountability not merely by the existence of financial reports but by their ability to provide assurance, clarity, and evidence of *amanah* and social impact. This finding indicates that accountability is contextual and subjective, shaped by *muzakki* experiences, expectations, and understanding. Consequently, this study fills a critical gap by shifting analytical focus from institutional compliance to stakeholder-based evaluation.

The gap between formal accountability standards and *muzakki* perceptions becomes evident as normative compliance does not necessarily translate into high trust. Many zakat institutions comply with reporting standards yet still struggle to maintain *muzakki* trust, demonstrating that formal compliance alone does not ensure social legitimacy. Accountability thus emerges not only as a technical matter but also as one of communication, interpretation, and relational engagement.

Public accountability theory explains the structural dimension of this gap. Zakat managers often prioritize regulatory accountability forums, while *muzakki* as social accountability forums receive comparatively less attention. This imbalance contributes to the divergence between standards and perceptions. When reports primarily serve regulatory needs rather than *muzakki* needs, accountability's trust-building potential is diminished.

From a sharia governance perspective, the gap reflects a disconnect between ideal values and practical implementation. Although sharia principles emphasize *amanah*, honesty, and transparency, these values are not fully translated into communicative, stakeholder-oriented reporting. This study contributes to the literature by demonstrating that sharia governance effectiveness must be assessed through stakeholder perceptions, not merely through formal compliance.

Trust theory further reinforces these findings by explaining that trust depends on accountability systems' ability to reduce uncertainty. When information fails to address *muzakki* concerns, trust remains fragile despite formal accountability compliance.

Methodologically, this study fills a gap by integrating quantitative and qualitative data from *muzakki*, capturing perception dynamics previously underexplored. This approach enables identification of accountability dimensions valued by *muzakki* but underemphasized in formal reporting standards.

Overall, the analysis of the research gap underscores that the study's main contribution lies in explaining why normatively adequate zakat financial accountability may still fail to foster *muzakki* trust. The identified gap between standards and perceptions forms the foundation for developing a *muzakki*-oriented zakat financial reporting model, offering both theoretical and practical advancements in zakat governance.

In relation to the research questions, the findings confirm that zakat financial accountability at BAZNAS includes routine reporting, audits, and digital disclosure. However, effectiveness depends on the relevance and clarity of information provided to *muzakki*. Public accountability theory highlights the need for evaluation and feedback mechanisms, while trust theory emphasizes consistent transparency in reducing uncertainty.

The research objective of developing a *muzakki*-oriented reporting model is addressed through findings indicating that *muzakki* demand reports that explain fund flows, program achievements, and measurable social impact. These expectations align with sharia governance principles of transparency and *amanah*, demonstrating that stakeholder-oriented reporting is essential for bridging regulatory demands and public expectations.

Finally, the findings confirm that the research objectives have been achieved empirically and conceptually. Financial accountability implementation, its positive and significant effect on *muzakki* trust, and the formulation of a *muzakki*-oriented reporting model collectively demonstrate that strong, stakeholder-focused accountability is the key to enhancing public trust in zakat institutions. By integrating empirical findings with public accountability, sharia governance, and trust theories, this study offers a novel contribution emphasizing the critical role of *muzakki*-oriented zakat financial reporting in strengthening zakat governance in Indonesia.

The discussion section of this study is structured to critically interpret the research findings by linking them to the conceptual framework, prior empirical studies, as well as the research objectives and contributions, as required in internationally reputable journal articles. Rather than merely reiterating the results, this discussion situates the empirical findings within a broader theoretical and empirical context, thereby generating a deeper understanding of the implementation of zakat financial accountability and its implications for *muzakki* trust in zakat management institutions.

The primary issue addressed in this study concerns the persistent gap between the demands for accountability and transparency in zakat fund management and the level of *muzakki* trust in zakat institutions. The findings demonstrate that zakat financial accountability has a significant effect on *muzakki* trust; however, its implementation has not yet fully met public expectations. This result is consistent with previous studies suggesting that the mere existence of financial reports is insufficient to foster trust if such reports are not presented in an informative, relevant, and comprehensible manner for stakeholders. Accordingly, the core problem does not lie in the absence of accountability systems, but rather in the quality and orientation of their implementation.

Table 2. Summary of Qualitative Findings on Zakat Financial Accountability Issues and Muzakki Trust

Finding Aspect	Description of Qualitative Findings	Implications for Muzakki Trust
Accountability–transparency gap	A gap exists between accountability and transparency demands in zakat fund management and actual reporting practices	Muzakki do not fully trust zakat fund management despite the existence of accountability systems
Effect of financial accountability	Financial accountability has a significant influence on the level of <i>muzakki</i> trust	Improved accountability increases the potential for higher <i>muzakki</i> trust
Quality of reporting implementation	Accountability implementation has not optimally met public expectations, particularly regarding clarity and readability	Trust does not develop optimally due to difficulties in understanding financial information
Characteristics of financial reports	Financial reports are available but are not yet fully informative, relevant, or easily understood	Reports have not functioned effectively as accountability communication tools
Core problem focus	The main issue lies in the quality and orientation of accountability implementation, not in system absence	A shift from administrative to <i>muzakki</i> -oriented reporting is required

This table summarizes the main qualitative findings related to the implementation of zakat financial accountability and its influence on *muzakki* trust. The results indicate that although zakat institutions have established accountability systems and financial reporting mechanisms, a gap remains between transparency expectations and practices perceived by *muzakki*. Financial accountability plays a crucial role in shaping trust; however, its effectiveness depends heavily on the quality of reporting implementation. Financial reports that are highly technical and insufficiently communicative fail to meet *muzakki* expectations as primary stakeholders. Thus, the main issue lies not in the absence of

accountability mechanisms but in their orientation and quality, necessitating the development of more informative, relevant, and comprehensible reporting to strengthen public trust.

When compared with prior research in zakat accounting and Islamic social finance, these findings reinforce the view that transparency and accountability are key determinants of *muzakki* trust. However, this study extends existing knowledge by demonstrating that the most influential dimension of accountability is not merely compliance with standards, but the institution's ability to meaningfully communicate financial information and social impact. Previous studies have tended to emphasize regulatory compliance, whereas this study highlights the importance of a user-oriented approach, particularly centered on *muzakki*.

The previously identified research gap concerned the limited integration of *muzakki* perceptions into analyses of zakat financial accountability. The findings reveal that *muzakki* apply evaluative standards that differ from those of institutional managers. While managers often interpret accountability as fulfilling reporting and audit obligations, *muzakki* perceive accountability as openness, clarity, and tangible evidence of zakat fund utilization. This finding aligns with earlier research suggesting that divergent perspectives between managers and stakeholders often lead to dissatisfaction and diminished public trust.

By linking these findings with prior studies, it can be concluded that the gap between formal accountability standards and *muzakki* perceptions remains a structural issue in zakat governance. This study contributes by demonstrating that such gaps can be narrowed through the development of financial reporting models that are more adaptive to *muzakki* needs. This reinforces previous arguments advocating a shift from administrative reporting approaches toward more communicative and participatory models.

The discussion of the research questions confirms that the implementation of zakat financial accountability significantly influences *muzakki* trust. The findings empirically support the assertion that consistently and transparently implemented accountability enhances trust. This result corroborates earlier studies indicating that public trust in social finance institutions is strongly influenced by perceptions of managerial integrity and professionalism.

The research question regarding a financial reporting model aligned with *muzakki* needs is also clearly addressed. While earlier studies emphasized transparency in general terms, they rarely identified specific reporting elements desired by *muzakki*. This study reveals that *muzakki* expect reports to include not only financial data, but also program narratives, performance indicators, and measurable social impact. Accordingly, this discussion extends prior research by offering more concrete guidance for the design of zakat financial reporting.

The research objective of analyzing zakat financial accountability implementation was achieved through the identification of strengths and weaknesses in reporting practices. The discussion shows that although reporting systems are in place, improvements are needed, particularly in accessibility and information clarity. This finding is consistent with prior studies criticizing the tendency of social finance institutions to produce overly technical and insufficiently communicative reports.

The objective of examining the effect of accountability on *muzakki* trust is also confirmed through both statistical and qualitative findings. These results reinforce prior research suggesting that public trust is the outcome of a long-term process involving consistency, transparency, and accountability. The discussion emphasizes that trust cannot be built through symbolic compliance alone, but requires substantive changes in management and reporting practices.

Regarding the development of a *muzakki*-oriented reporting model, this study offers a meaningful conceptual contribution. Unlike earlier descriptive studies, this research provides an

empirical synthesis that can inform the development of more responsive zakat reporting models. Such models position *muzakki* as primary users of financial reports, in line with public accountability principles and good governance practices.

The theoretical contribution of this study lies in its enrichment of sharia accounting and public accountability literature. The findings provide empirical support for the view that zakat financial accountability functions not only as a control mechanism but also as a trust-building instrument. The integration of public accountability concepts with sharia values yields a more comprehensive framework for explaining *muzakki* behavior.

Academically, this study contributes by advancing methodological approaches and analytical perspectives. By linking its findings to prior research, the discussion demonstrates that mixed methods research offers deeper insights than single-method approaches. This aligns with recommendations from earlier studies advocating multidimensional methodologies in accountability research within Islamic social finance.

The practical contribution of this study is articulated through its policy and managerial implications. The findings support prior recommendations for enhanced transparency and standardized zakat reporting, while adding a new emphasis on interactive, digital, and *muzakki*-oriented reporting systems. Accordingly, this discussion provides a robust foundation for zakat institutions to pursue reporting reforms as a strategic means of strengthening public trust.

Overall, the discussion demonstrates strong consistency between the research findings, prior studies, research questions, objectives, and contributions. By systematically integrating these elements, the discussion affirms that zakat financial accountability is a critical factor in building and sustaining *muzakki* trust. This study not only confirms existing findings but also advances the discourse by offering a *muzakki*-needs-based perspective as a relevant scholarly contribution to the development of sustainable zakat governance.

CONCLUSION

The conclusion of this study is presented as a final synthesis that integratively summarizes the research findings and discussion regarding the implementation of zakat financial accountability in enhancing *muzakki* trust in zakat management institutions. This conclusion not only reaffirms the empirical findings but also situates them within a broader conceptual framework and highlights their theoretical and practical implications, in line with the standards of reputable international academic journals.

Based on the quantitative and qualitative results that have been analyzed and discussed, this study concludes that the implementation of zakat financial accountability plays a significant role in shaping and strengthening *muzakki* trust in zakat institutions. Financial accountability manifested through transparent, accessible, and relevant reporting has been shown to positively influence *muzakki* perceptions of the integrity and professionalism of zakat fund management. These findings reinforce the discussion results, indicating that *muzakki* trust is not merely influenced by the existence of formal reporting systems, but is highly dependent on the quality of information and the institution's ability to effectively communicate accountability.

Furthermore, the study concludes that although zakat institutions have implemented accountability systems in accordance with regulatory requirements and sharia accounting standards, there remains considerable room for improvement in the substance and orientation of financial reporting. The findings and discussion emphasize that *muzakki* expect financial reports that go beyond administrative compliance and are capable of clearly and measurably presenting fund allocation flows, program achievements, and social impact. The misalignment between technically oriented reporting practices and *muzakki* information needs emerges as a key factor explaining why trust has not yet reached its optimal potential.

This study also concludes that the integration of public accountability principles, sharia governance, and institutional trust provides an effective framework for understanding the dynamics of the relationship between zakat managers and *muzakki*. The findings demonstrate that public accountability offers formal mechanisms of responsibility, sharia governance provides ethical and normative foundations, and institutional trust explains *muzakki* responses and behavioral outcomes toward zakat management practices. These three perspectives are complementary and collectively explain why improvements in financial accountability have a direct impact on strengthening public trust.

Another important conclusion derived from this study is that the development of a *muzakki*-oriented zakat financial reporting model constitutes a key contribution of this research. A reporting model that is responsive to users' information needs serves as a bridge between regulatory demands and public expectations. This conclusion underscores that reforms in zakat financial reporting should focus on enhancing information readability, relevance, and accessibility, including through the utilization of interactive and transparent digital reporting systems.

Overall, this study concludes that the success of zakat management institutions in building *muzakki* trust is largely determined by the quality of financial accountability implementation. The findings and discussion demonstrate that robust accountability not only fulfills formal obligations but also functions as a strategic instrument to strengthen institutional legitimacy, increase *muzakki* participation, and ensure the sustainability of zakat management. Accordingly, this study offers both conceptual and practical contributions to the development of more transparent, accountable, and trust-oriented zakat governance.

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