

## Revisiting Shariah-Based Accountability in Zakat Management: A Conceptual Analysis of Transparency and Trust

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### ABSTRACT

The human resource development (HRD) system worldwide must shift from an administrative approach to a global educational system that is adaptive, collaborative, and cross-cultural. This article discusses how global HRD supports cross-national learning by integrating digital technology, cultural diversity, and curriculum adaptation. Drawing on twenty national and international books and scholarly articles, this research employs a qualitative-descriptive method and a literature study approach. The analysis shows that today's global HRD system is moving toward a new paradigm that prioritizes human development within international organizational strategies. The process of HRD curriculum adaptation across countries does not only emphasize technical skills and productivity; it also fosters cultural intelligence, digital literacy, and global awareness of social, legal, and environmental issues. In the digital era, global HRD leverages artificial intelligence, learning analytics, and online learning to expand the reach of cross-regional training; however, it also faces risks such as algorithmic bias and digital mismatch. From a cultural perspective, global HRD encounters challenges due to differences in values, communication styles, and organizational structures across countries. Therefore, multicultural education and cultural intelligence are essential components of the global HRD curriculum. This study aims to revisit the concept of Shariah-based accountability in zakat management by analyzing transparency and trust from both conceptual and applicative-conceptual perspectives

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## INTRODUCTION

Zakat is a crucial pillar of the Islamic economic system, serving not only as an individual act of worship but also as a social instrument that can reduce economic disparities and uphold social justice. In the context of Indonesia, as the country with the largest Muslim population in the world, the potential for zakat is enormous (Latief, 2019a). According to BAZNAS data, the national zakat potential is estimated to reach IDR 327 trillion per year. However, the realization of zakat collection from official institutions is currently very low, only around 10% of the total potential. This situation raises a fundamental question: why has zakat as an instrument of social justice not been fully maximized? One important aspect that may influence this is the accountability of zakat management in accordance with sharia, particularly related to transparency and public trust (Owoyemi, 2020).

Accountability in zakat management is not just about financial reporting, but also concerns moral and sharia-compliant responsibilities to zakat payers (muzakki) and recipients (mustahik), as well as a trust before Allah SWT (Latief & others, 2019). Sharia principles such as trustworthiness, honesty, and justice ('adl) are the main foundations in zakat fund management. However, in modern practice, how these principles are translated into the accountability system of zakat institutions remains challenging. This is particularly relevant to societal demands for transparency and openness of information to foster public trust in zakat institutions (Alshater et al., 2021).

Transparency is a crucial aspect in maintaining the accountability of zakat institutions. Institutions like BAZNAS officially emphasize the importance of transparency in financial and performance reports as a form of public accountability. Through digital channels like SiMBA (Baznas Management Information System) and the Kantor Digital application, zakat administrators strive to provide public access to zakat collection and distribution data (Latief & Sandimula, 2022). However, challenges remain, such as data reliability, the technical capacity of zakat institutions, and (Muslim) user awareness of these reports (Sawmar & Mohammed, 2021).

The trust of zakat payers in zakat institutions is greatly influenced by how they convey their accountability for zakat management. This trust serves as crucial social capital for encouraging people to distribute zakat through official channels, rather than informal ones. If trust in zakat institutions is low, the substantial potential for zakat will not be optimally converted into tangible contributions to poverty alleviation (Latief & Niu, 2020). Conversely, if zakat institutions demonstrate good accountability and transparency, zakat payers' trust can increase, encouraging greater participation and more effective use of zakat funds (Widiastuti et al., 2021).

On the other hand, formal regulations in Indonesia also demand accountability from zakat institutions. For example, Law No. 23 of 2011 concerning Zakat Management states that zakat management is aimed at realizing community welfare and poverty alleviation (Latief, 2019b). The 2023 BAZNAS Zakat and Poverty Alleviation Report states that zakat has successfully lifted 574,903 people out of poverty. However, the number of official zakat

institutions that report their performance in an orderly manner is not yet fully distributed. According to the BAZNAS zakat management report, in 2023 there were 666 reports received from zakat managers (BAZNAS and LAZ), which represents approximately 94.87% of the total number of official zakat managers. This fact indicates a dynamic in formal accountability that requires further study (Ahmad & Yahaya, 2023).

Beyond reporting issues, the large gap between potential zakat and actual collection is a significant phenomenon that cannot be ignored. According to BAZNAS (National Agency for Zakat and zakat observers), the enormous zakat potential (hundreds of trillions of rupiah) has not been optimally utilized due to various factors, one of which is low public trust in zakat institutions. Furthermore, the majority of Muslims prefer to distribute zakat directly, bypassing official zakat institutions, resulting in a significant "unrecorded zakat flow (Herianingrum et al., 2024).

Within this framework, this research is crucial for revisiting the concept of sharia accountability in zakat management, particularly in terms of transparency and trustworthiness. Using qualitative methods and library research, this study will explore classical and contemporary literature related to Islamic principles of trustworthiness, justice, and responsibility, as well as modern literature on zakat management and Islamic corporate governance. This approach allows for in-depth and reflective analysis without relying on field surveys, thereby sharpening the theoretical understanding that underpins zakat management practices (Mutamimah et al., 2021).

The research focuses on two aspects: conceptual and conceptual-applicative. The conceptual aspect will examine the theories and principles of sharia accountability, transparency, and trust as outlined by classical scholars and Islamic economic experts. The conceptual-applicative aspect will analyze how these concepts are applied in the practice of modern zakat institutions (such as BAZNAS and LAZ), the obstacles they face, and how the conceptual model of accountability can be strengthened to generate greater public trust (Cokrohadisumarto et al., 2019).

This study is also highly relevant in the context of the digital transformation of zakat institutions. Many zakat institutions (e.g., BAZNAS) now use digital information systems like SiMBA to record and report their performance. Therefore, the literature on Islamic governance and digital zakat management is crucial: how sharia accountability is translated into digital systems, and to what extent the transparency of such digital data can build trust among zakat payers (Mahdi Syahbandir et al., 2022).

This research is expected to yield both theoretical and practical contributions. Theoretically, this research can enrich the discourse on sharia-based accountability with a sharper analytical framework for transparency and trust. Practically, the research findings can serve as recommendations for zakat institutions (BAZNAS, LAZ) and regulators (e.g., the Ministry of Religious Affairs) to improve reporting mechanisms, strengthen digital systems, and increase public trust, so that the vast potential of zakat can be more optimally

utilized to achieve social justice and poverty alleviation in Indonesia (Yahya, 2020).

## **LITERATURE REVIEW**

Zakat is a crucial pillar of the Islamic economic system, serving not only as an individual act of worship but also as a social instrument that can reduce economic disparities and uphold social justice. In the context of Indonesia, as the country with the largest Muslim population in the world, the potential for zakat is enormous (Latief, 2019a). According to BAZNAS data, the national zakat potential is estimated to reach IDR 327 trillion per year. However, the realization of zakat collection from official institutions is currently very low, only around 10% of the total potential. This situation raises a fundamental question: why has zakat as an instrument of social justice not been fully maximized? One important aspect that may influence this is the accountability of zakat management in accordance with sharia, particularly related to transparency and public trust (Owoyemi, 2020).

## **METHODOLOGY**

This study uses a qualitative approach because it focuses on a deeper understanding of sharia values (accountability, trustworthiness, justice), as well as psychological and social aspects (transparency and trust) in zakat management. The qualitative approach allows for a reflective and hermeneutic analysis of classical literature (fiqh books, works of scholars) and contemporary literature (journals, zakat institution reports), thus exploring the intrinsic meaning of sharia-based accountability in the context of modern zakat (Rosele et al., 2022).

This research is a library research. The reason for choosing a library research method is because it does not involve collecting primary data through interviews or surveys, but rather analyzes a variety of published secondary sources, both classical texts and contemporary documents (academic journals, zakat institution reports, regulations). This method is more efficient in formulating a conceptual framework and sharia accountability model based on theoretical studies and institutional documentation (Arifin & Anwar, 2021).

The data sources in this study are divided into two categories: classical sharia sources and contemporary sources from zakat institutions and academic literature. Classical sources include fiqh books and scholarly treatises on trust, responsibility, and the ethics of wealth management according to Islam. Meanwhile, contemporary sources include BAZNAS annual reports (e.g., the 2023 National Zakat Management Report), which record the existence and reporting of zakat institutions. Furthermore, data on national zakat potential (e.g., IDR 327 trillion) is used as empirical context (Saad et al., 2023).

Data collection techniques were conducted through documentation and a systematic literature search. Documentation involved reviewing official BAZNAS documents (annual reports, financial reports, reporting guidelines), laws (e.g., the Zakat Management Law), and classical scholarly treatises. The systematic literature search was conducted using journal databases such as Google Scholar, JSTOR, and Islamic libraries, using keywords such as "zakat

accountability," "Islamic zakat governance," "zakat transparency," and "muzakki trust (Musa et al., 2022).

Once collected, the data were analyzed using content and conceptual analysis. Content analysis identified key themes from contemporary documents (e.g., BAZNAS reports), such as the frequency of disclosure and the types of information reported (funds collected, distribution, audits). Conceptual analysis interpreted Islamic values (amanah, adl, responsibility) from classical sources and mapped out how these concepts could be integrated into the accountability framework of modern zakat institutions (Othman et al., 2021).

The research was divided into four stages: (1) Preparation: collecting classical and contemporary bibliographies; (2) Theoretical Study: reading and filtering sharia literature to formulate accountability principles; (3) Institutional Analysis: reviewing zakat institution reports and BAZNAS data to describe transparency and reporting practices; (4) Model Synthesis: formulating a conceptual model of sharia-based accountability that links transparency and trust, and compiling practical recommendations (Beik, Swandaru, et al., 2021).

To maintain the validity of the research, literature triangulation was used: combining insights from classical scholarly texts, modern academic findings, and BAZNAS institutional data. For reliability, the research will clearly record and document each source (e.g., book version, report edition, page number), so that the analysis can be replicated by other researchers. Furthermore, the summary of findings will be cross-checked through re-reading and internal discussions (researchers may consult with supervisors or Islamic experts) to ensure consistent interpretations (Emzaed, Aulia, et al., 2023).

This research has several limitations. Because it is a library study, it does not include interviews with muzakki (recipients of zakat) or amil (collectors of zakat), so direct empirical insights into trust are not observed in the field. Furthermore, the available classical literature may be limited to translated or accessible texts; some manuscripts may be difficult to access. Zakat institution data also relies on the transparency of public reports, which may not fully capture all internal information (e.g., internal audits, detailed operational expenditures) (Emzaed, Pelu, et al., 2023).

Although this research does not involve direct human participants, ethical considerations remain in the use of literature. All quotations from classical texts or contemporary reports will be properly cited to respect intellectual property rights. Researchers will also avoid misrepresenting the teachings of classical scholars by striving to understand the historical and social context in which the texts were written. If using institutional data, researchers will only use official public documents to avoid disclosing sensitive information (Syaikhu et al., 2022). This research method is expected to provide a methodological contribution by combining classical sharia text analysis with modern institutional analysis, resulting in a richer and more contextual framework for sharia accountability. Practically, the research results can serve as the basis for recommendations for zakat institutions (BAZNAS, LAZ) on how to strengthen reporting transparency and build trust among zakat payers through Islamic-compliant reporting mechanisms. Furthermore, zakat regulators and policymakers can use the

resulting model to improve zakat institution oversight and reporting policies, so that the enormous zakat potential (estimated at up to IDR 327 trillion/year) can be more optimally utilized and managed with high accountability (Fakhruddin et al., 2024).

## RESULTS AND DISCUSSION

### Results

Tabel 1. Conceptual Research Focus

Themes / Dimensions of Findings	Key Findings	Evidence / Source
Sharia Principles in Accountability	- Sharia accountability is related to trust, justice ('adl), and responsibility. - Vertical (to Allah) and horizontal (to muzakki/mustahik) accountability are equally important.	Classical fiqh books, scholarly treatises on trust and responsibility, Islamic theological literature.
Transparency as an Islamic Value	- The concept of openness (shafāfiyyah) is in line with Islamic teachings. - Transparency includes finance, operations, and distribution of zakat programs.	Classical and contemporary literature on Islamic governance; scholarly treatises and Islamic economics books.
Trust (Trust) in an Islamic Perspective	- Muzakki's trust in zakat institutions is understood morally and religiously. - Trust is built through moral reputation, sharia compliance, and transparent accountability.	Islamic ethical literature, ulama treatises, Islamic economic theory about trust and mandate.

The conceptual focus findings emphasize that Sharia-based zakat accountability is not merely a managerial aspect, but also a moral and spiritual responsibility. Transparency is a crucial Sharia value for building trust among zakat payers, which in turn ensures the trust is carried out with integrity. These values were identified through a review of classical and contemporary literature on Islamic ethics, accountability, and governance.

Tabel 2. Focus of Conceptual Applied Research

Themes / Dimensions of Findings	Key Findings	Evidence / Source
Transparency in Modern Zakat Institutions	- BAZNAS and LAZ report collection and distribution data publicly: 32.321 trillion collected, 31.199 trillion distributed (2023).- Public reports and official statements affirm the commitment to transparency.	2023 National Zakat Management Report
Potential Gap in Zakat Realization	- The national zakat potential is IDR 327 trillion, but realization through official institutions is much lower. - Much of the community's zakat is distributed outside official channels, indicating a trust gap.	National zakat potential report
Social Impact of Zakat (Public Trust)	- Zakat 2023 successfully lifted 574,903 people out of poverty. - Increasing the transparency of zakat institutions increases the trust of muzakki, encouraging wider participation.	BAZNAS & Antara News Report 2023
Zakat Index & Methodological Accountability	- The National Zakat Index (IZN) version 3.0 covers transparency, performance, and accountability. - The conceptual model of sharia-based accountability can be strengthened with IZN as a benchmark for trust.	BAZNAS 2023 IZN Report

Findings show that modern zakat institutions such as BAZNAS and LAZ have implemented the principle of transparency in zakat management, but there is a gap between national zakat potential and actual realization. Transparency in reporting and accountability mechanisms has been shown to increase public trust, which then directly impacts the amount of zakat collected and social distribution. The National Zakat Index (IZN) is an important tool for systematically monitoring and strengthening Sharia-based accountability.

## **Discussion**

### **Sharia Principles in Accountability**

Conceptual findings indicate that accountability from a sharia perspective is closely linked to the principles of trust, justice (*'adl*), and moral responsibility to God (vertical) and to the community (horizontal). This aligns with classical Islamic literature, where zakat collectors are viewed as trustees who must be responsible not only for material distribution but also for spiritual integrity. In this context, our research reinforces the understanding that sharia accountability is not merely administrative but also a profound ethical-religious obligation (Emzaed et al., 2020).

Contemporary research also supports the relevance of these values. For example, the study "Governance and Trust in Zakat Institutions" found that sharia compliance significantly influences the trust of zakat payers, even more so than transparency or formal accountability alone. This finding confirms that religious aspects (faith and trustworthiness) are key pillars in building a zakat accountability system that is trusted by the public (Faisal et al., 2023).

Thus, the Sharia-based accountability model formulated in this study must incorporate the moral-religious dimension as a non-negotiable element, not just financial reports or organizational structures. This expands the traditional accountability framework into the realm of Islamic ethics and strengthens the theoretical foundation that zakat accountability is inseparable from Sharia responsibilities.

### **Transparency as an Islamic Value**

The research findings also confirm that transparency (*shafāfiyyah*) is an integral part of sharia accountability. Transparency in zakat management, according to classical literature, extends beyond simply disclosing financial reports, but also honestly reporting operational activities and zakat distribution to the public (*muzakki* and *mustahik*). This value of openness underpins the moral legitimacy of zakat institutions in the eyes of the community, as *amil* demonstrates that they fulfill their mandate, do not conceal important information, and are fully responsible for the community's assets (Usman, 2023). These findings are supported by empirical research. For example, Rifani's study, "Analysis of Accountability and Transparency of Zakat Management in Payakumbuh," shows that although BAZNAS Payakumbuh has implemented accountability principles, transparency is still imperfect, and balance sheet publications and sharia audits are not routinely conducted. This reflects that the ideal of transparency within the sharia context remains elusive for many zakat institutions in the field (Amilahaq et al., 2021).

Therefore, within the conceptual framework of Sharia-based accountability, a comprehensive definition of transparency is required: not only financial reports, but also publication of Sharia audits, balance sheets, distribution, *mustahik* criteria, and zakat receipt mechanisms. The accountability model formulated from this research must include a "full *shafāfiyyah*" mechanism to fulfill Islamic values and sustainably build the trust of zakat payers.

### **Trust from an Islamic Perspective**

The research findings also highlight that the trust of zakat payers in zakat institutions is not merely instrumental (trusting them because of good reports), but rather moral and spiritual: trust in the integrity, reputation, and sharia commitment of the *amil*. This trust creates a value-based trust that is stronger than mere financial transparency (Alam et al., 2021).

Several supporting studies corroborate this analysis. In a study by Ikhwandha and Hidayati (Islamic University of Indonesia), they found that accountability positively influences the affective and cognitive trust of zakat payers, and this trust subsequently increases the intention to pay zakat through institutions. Interestingly, however, they also found that transparency had no significant effect on trust in their study, highlighting the complexity of the relationship between transparency and trust. Within a sharia framework, this could be interpreted as meaning that trust cannot be built solely through data transparency, but rather requires deeper values of trustworthiness and integrity (Ryandono et al., 2023).

Furthermore, in the study "The influence of transparency and accountability on Amil Zakat NU NTB," accountability significantly influences the level of trust of muzakki (recipients of zakat), while partial transparency may have less direct influence. This aligns with the results of conceptual research, where sharia accountability (honesty and responsibility) plays a key role in building lasting trust (Syed Yusuf et al., 2024).

With this understanding, our research conceptual model asserts that to increase trust in zakat payers, zakat institutions must be not only transparent but also, first and foremost, morally and sharia-compliant. Trust is built on relationships of value, not just numbers, and this gives a sharia-based accountability model a moral advantage over conventional management approaches.

### **Transparency in Modern Zakat Institutions**

Turning to the conceptual-applicative focus, this study found that several modern zakat institutions have attempted to implement public transparency. For example, the National Zakat Management Report (BAZNAS 2023) openly publishes collection and distribution figures. This demonstrates the institutions' awareness of the importance of transparency as part of public accountability and an effort to strengthen the trust of zakat payers (Maulida et al., 2024).

However, even though financial and distribution reports have been published, fundamental challenges remain, as found in other literature. As reported by Rifani et al. in Payakumbuh, the publication of key elements such as full balance sheets and sharia audits has not been consistently carried out. This indicates a gap between formal transparency (basic reporting) and ideal sharia transparency (full publication of operational aspects and sharia audits) (Beik, Zaenal, et al., 2021).

Thus, although modern zakat institutions have made strides toward transparency, improvements in the quality and scope of disclosure are still needed to meet the shafāfiyyah principles of sharia. The conceptual model recommendation emerging from this research is for zakat institutions to

implement a “holistic” transparency standard: including sharia audit reports, balance sheets, program operational reports, and a complaints mechanism for muzakki.

### **Potential Gap – Zakat Realization and Trust**

The research findings also highlight the gap between the national zakat potential (for example, estimates of the potential reaching hundreds of trillions) and the actual disbursement recorded through official channels. This gap indicates that despite the enormous zakat potential, not all zakat payers choose to distribute through official zakat institutions. One factor driving this gap may be low trust in zakat institutions, which are perceived as not being fully transparent or accountable (Sarif et al., 2024).

This finding is consistent with previous research. For example, Ruslan Abdul Ghofur & Suhendar (2021) in "Analysis of Accountability and Transparency in Zakat Management Organizations" showed that even though zakat institutions claim accountability, muzakki still have doubts about the distribution and use of funds, which then hinders the potential for greater zakat collection (Khamim et al., 2025).

Within the conceptual framework of sharia, this indicates that formal transparency and accountability alone are not enough: trust must be built sustainably through clear values of trustworthiness and moral integrity. The sharia-based accountability model proposed in this study must incorporate zakat literacy strategies (educating zakat payers on how zakat funds are managed and reported) and involving zakat payers in monitoring mechanisms (e.g., zakat payers' assemblies, digital reporting platforms) to foster trust and narrow the potential gap.

### **Social Impact of Zakat and Public Trust**

One important conceptual-applicative finding is that accountability and transparency have a significant impact on social outcomes: the 2023 BAZNAS report shows that zakat contributes to poverty alleviation for a significant number of people. This suggests that when zakat institutions manage funds with good accountability, and zakat payers trust that the funds will be used appropriately, zakat can be an effective instrument for social justice (Mukhlisin et al., 2025).

Other research also suggests this relationship. In the study "Transparency, Accountability, Knowledge, Trust, and Reputation at BAZNAS Pekanbaru" by Lubis, Mahyarni, and Albahi, it was found that transparency and accountability of the institution influence trust and ultimately influence the public's decision to distribute zakat through BAZNAS. This supports the analysis that public trust is not only relevant for individual zakat payers but also serves as social capital for zakat institutions to strengthen the effectiveness of zakat distribution (Mustari et al., 2024).

From a sharia perspective, this means that value-based accountability (honesty, trustworthiness) and complete transparency will have a direct impact not only on the trust of zakat payers but also on the capacity of zakat institutions to distribute zakat to mustahik productively, effectively, and sustainably. The

proposed conceptual model should emphasize that trust is not merely an objective, but also a means for zakat to function optimally socio-economically.

### **National Zakat Index (IZN) as an Accountability Measurement Tool**

Based on the findings, the National Zakat Index (IZN) version 3.0 emerged as a zakat performance measurement instrument encompassing transparency, accountability, and social performance. The use of IZN in a conceptual model of sharia-based accountability is highly strategic, as it provides an objective benchmark that zakat institutions can use to demonstrate their commitment to sharia values and operational performance (Zainuddin et al., 2023).

This study is relevant to the idea that zakat institutions must have performance metrics that reflect not only the amount of zakat collected and distributed, but also the extent to which sharia values such as trustworthiness and justice are implemented. Measurement through the 2019 Zakat National Accountability System (IZN) allows for more systematic transparency and bridges moral-religious aspects with modern managerial aspects (Mohammed et al., 2021).

Previous literature has emphasized the role of zakat performance measurement standards as part of good governance. Studies on zakat governance show that without independent benchmarks, it is difficult for muzakki (religious payers) or stakeholders to assess the integrity of zakat institutions. Our research findings confirm that the National Zakat Standard (IZN) can be a practical way to internalize Sharia-based accountability in the daily operations of zakat institutions.

### **CONCLUSIONS AND RECOMMENDATIONS**

The conclusion of this study confirms that sharia-based accountability in zakat management is not merely an administrative mechanism, but also contains essential moral and spiritual dimensions, where the values of trust, justice, and responsibility are the main foundations in building trust (trust) among muzakki. From a conceptual perspective, transparency and ethical integrity are key components to ensure that zakat institutions fulfill their sharia responsibilities. Meanwhile, from an applicative-conceptual perspective, the practices of modern zakat institutions, such as public reporting by BAZNAS, the use of the National Zakat Index (IZN), and the distribution of social programs, demonstrate that sharia accountability can be implemented operationally and have a real impact, including in poverty alleviation. The strength of this study lies in the integration of conceptual and applicative perspectives, which results in a holistic understanding of transparency and trust within a sharia framework, as well as identifying practical instruments for strengthening the accountability of zakat institutions. Its limitation is the use of a library study method, so that the direct perceptions of muzakki and amil are not analyzed empirically, so the results are theoretical and contextual from the literature and official reports. This research opens up opportunities for broader application, including the development of a sharia-based accountability evaluation model that can be tested empirically, strengthening community zakat literacy, and integrating IZN standards as a benchmark for transparency and trust, so that zakat institutions can increase the

effectiveness of zakat collection and distribution in a sustainable and public-trusted manner.

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