

# Factors Influencing Islamic Governance in Zakat Institutions in Riau Province

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## Abstract

**Purpose:** This study aims to analyze the influence of internal control, zakat regulatory support, and the utilization of information technology on the implementation of Islamic governance principles within zakat institutions in the Province of Riau.

**Design/methodology/approach:** The research employs a quantitative methodology, and the sampling technique employed is purposive sampling. The total number of respondents in this study is 115, and the data collected are subjected to multiple regression analysis using the SPSS software.

**Findings:** The findings of the study indicate the following: Firstly, internal control significantly affects the adherence to Islamic governance principles. Secondly, zakat regulatory support has a significant impact on the implementation of Islamic governance principles. Lastly, the utilization of information technology also significantly influences the adherence to Islamic governance principles within zakat institutions operating in the Province of Riau.

**Research limitations/implications:** It is important to acknowledge that the present study has employed a limited set of independent variables, namely three variables and located in Riau Province.

**Practical implications:** the variable encompassing the utilization of information technology also holds substantial sway over the implementation of Islamic governance principles in amil zakat institutions within Riau Province. When collectively considered, the interplay of internal control, support for zakat regulation, and the utilization of information technology collectively exert a marked influence on the application of Islamic governance principles within amil zakat institutions located in Riau Province.

**Originality/value:** This research has novelty, namely the existence of zakat regulation variables that have never been studied by research to provide benefits in zakat institutions in Indonesia.

**Keywords:** Internal Control; Zakah Regulation; Information Technology; Islamic Governane; Zakah Institution

## Introduction

The perpetual challenges concerning zakat in Indonesia, particularly in the administration of reliable zakat management, have been a topic of sustained concern. In this context, Hakim (2020) conducted an investigation elucidating the pivotal significance of criteria governing the role of amil zakat within the national amil zakat institution. Ongoing inquiries have cast doubt on the efficacious administration of funds allocated to zakat, infaq, and alms, especially in the domain encompassing the efficient oversight of the collection and equitable distribution of zakat funds to rightful beneficiaries.

Canggih et al. (2017) scrutinized the latent potential and actualized receipts associated with Indonesian zakat, infaq, and alms funds. Their findings revealed that the mean yield of zakat collections spanning the period from 2011 to 2015 fell below one percent when contrasted with the prevailing potential. This discrepancy was attributed to direct disbursal of zakat by the muzakki, thereby rendering data pertinent to the reception and allocation of zakat largely inaccessible.

The prevailing sentiment posits that a perceived shortfall in public confidence, primarily directed towards zakat institutions, notably BAZNAS, has engendered a divergence between the conceivable quantum of zakat receipts and the realized numerical magnitude of contributions. The perceived deficiency in professionalism within zakat institutions, coupled with the opacity surrounding the outcomes of zakat management disseminated to the broader populace, has precipitated a pronounced erosion of trust in zakat management entities (Hafiduddin, 2011; Wahid et al., 2009). Nafi (2020) has similarly explored the efficacy of zakat allocation, warranting the imperative for a comprehensive cartography of the dispensation of zakat, infaq, and alms (Hidayati et al., 2020).

Nurhasanah (2018) asserts that the accountability and transparency inherent in the financial reporting of LAZ (Lembaga Amil Zakat) remain markedly insubstantial. Thus, the imperative to optimize the accountability of financial disclosures is unequivocal. The legal framework governing zakat has been codified through Law No. 23 of 2011, Government Regulation No. 14 of 2014, and Presidential Instruction No. 3 of 2014. While these statutes outline the principles mandating the administration of zakat, namely those pertaining to Islam, trust, utility, equity, legal assurance, integration, and transparency, no provisions have been stipulated to sanction recalcitrant muzakki.

Regarding the domain of financial accountability implementation, research conducted by Nikmatuniyah and Marliyati (2015) indicates that financial reports, encompassing the Balance Sheet, Cash Flow Statement, and Funds Movement Report, have been rigorously observed at a rate of 100% within LAZ. However, the Asset Management Change Report demonstrates an implementation rate of 70%. In terms of the Accounting Systems encompassing protocols, document completeness, ledgers, and financial reports, a comprehensive rate of 100% has been achieved within LAZ. Yet, some components such as flowcharts and journals remain unaddressed. Media dissemination has been moderately pursued. In accordance with the application of SAK 109 (Statement of Financial Accounting Concepts), compliance is manifest at a rate of 70%. Notable challenges confronted by LAZ pertain to the exorbitant costs of professionalization (57% of LAZ) and a deficient public awareness pertaining to zakat disbursements (70% of LAZ).

Arising from these discernible challenges and phenomena, it becomes imperative to reevaluate the governance landscape, particularly the accountability facet, within amil zakat institutions. This reevaluation necessitates a holistic assessment of the interplay between internal control elements, zakat regulatory framework, and the integration of information technology. The overarching aim of this study is to analyze the intricate nexus between internal control, zakat regulation, and the leveraging of information technology in shaping Islamic governance within zakat institutions situated in the province of Riau.

## **Literature Review**

### **Islamic Governance**

The nature of institutional governance, particularly in the context of Islamic governance, is shaped by two fundamental aspects. Firstly, the primacy of Islamic law necessitates the integration of sharia principles across all spheres of existence, encompassing ethical, social, criminal, and judicial domains. Ethical principles elucidate notions of justice, fairness, righteousness, societal responsibilities, and prioritization, alongside a set of specific governance benchmarks. Secondly, in addition to promulgating a framework of ethical conduct, Islamic economic and financial principles (such as zakat, prohibition of usury, and the restriction of speculation) exert a discernible influence on the policies and practices of institutional governance (Slahuddin and Ahmad, 2008).

Akhtar (2006) delineates two fundamental characteristics that underpin governance within Islamic financial institutions. Firstly, a faith-based perspective mandates that business operations adhere strictly to sharia principles. Secondly, a profit motive guides business transactions and investments while concurrently optimizing the well-being of proprietors. The concept of responsibility, including accountability, underscores not only being accountable to fellow human beings but also recognizing the sacred trust bestowed by Allah. Neglecting this trust constitutes a breach of faith. Furthermore, the notion of work and dedication to one's labor is intrinsically tied to worship and virtuous deeds. Simultaneously, the concept of caliphate accentuates the importance of proficient Islamic management and fulfilling one's role as a practicing Muslim (Akhtar, 2006).

Sharia scholars assert that the core objective of institutional governance is to establish "fairness" for stakeholders, fostering accountability and transparency in the process (Chapra and Ahmed, 2008). A distinctive feature of governance in Islamic business entities lies in the adherence to Islamic principles within the structure and conduct of business transactions. This distinction hinges on whether business dealings align with Islamic precepts or not. Islamic doctrine scrutinizes transactional structures for any elements that may yield prohibited gains or profits. As a result, Islamic teachings ensure that business interactions conform to sharia law (Ibrahim, 2006).

In Islamic nations, Islamic finance principles form the bedrock of business operations (Ibrahim, 2006). The findings of Naveed and Abdin's study (2020) expound upon the characteristics of Islamic governance, including the presence of independent boards, directors, institutional ownership, and the overall governance quality, all of which contribute to risk mitigation. Nawas, et.al (2022) have stated good governance played a role in mediating the influence of trustworthiness on the quality of Financial Reporting. The research findings provide managerial implications for ZMO and the government to utilize Islamic religiosity and character of trustworthiness as qualitative standards in Amil recruitment.

### **Internal Control**

The Internal Control System within the realm of accounting assumes a pivotal role, as it constitutes a procedural or systematic framework tailored to regulate, oversee, and guide an organization towards the attainment of its objectives. This system serves as a tool for management to strategize and manage corporate operations, furnishing dependable accounting information for financial reporting, and ensuring alignment with pertinent legal and regulatory

frameworks.

Fadillah's research findings (2011) underscore that the optimal implementation of internal control within Public Zakat Organizations (OPZ) correlates with an elevation in the practice of good governance. Government Regulation Number 60 of 2008 stipulates that internal control embodies a comprehensive, ongoing sequence of actions and undertakings undertaken collectively by leadership and staff to bestow adequate assurance regarding the realization of organizational objectives through effective and efficient processes. This encompasses the reliability of financial disclosures, safeguarding the integrity of assets, and adherence to legal and regulatory mandates.

Tunggal (2014) provides a comprehensive definition of internal control as a multifaceted process undertaken by an entity's board of commissioners, management, and its workforce, meticulously structured to furnish a reasonable level of assurance regarding three essential facets: (a) the efficacy and efficiency of operational undertakings, (b) the dependability of financial statements, and (c) the alignment with relevant laws and regulations. In a study conducted by Kamaruddin et al. (2018), the investigation focused on discerning the influence of internal control practices on financial accountability within non-profit Islamic organizations in Malaysia. The outcomes of this study unveiled three salient dimensions encapsulated within the ambit of internal control implementation. These dimensions comprise: (1) internal control serving as a conduit for fostering financial accountability processes; (2) the generation of financial accountability facilitated by internal control through the mechanism of financial disclosure; and (3) internal control bolstering the stature of Islamic organizations by fostering authority (khilafah) and engendering trust (amanah) among stakeholders. Further insights from Chalmers et al. (2019) in their comprehensive literature review encompassing internal control and governance, substantiate that the quality of internal control systems indeed bears a discernible impact on the decision-making endeavors of financial information users.

### **Zakat Regulations**

The management of ZIS funds is regulated in Law Number 23 of 2011 concerning Zakat Management. This law regulates Zakat Management Organizations (OPZ) that may operate in Indonesia. In the explanation section, it explicitly states that the purpose of the enactment of the Law on the management of ZIS is to increase the efficiency and effectiveness of the management of zakat, infaq and shadaqah in Indonesia. Therefore, zakat management must be institutionalized (formalized) in accordance with Islamic law (Wardayati & Imarah, 2015).

As explained earlier, the law on zakat still leaves no sanctions for muzakki who do not fulfill their obligations. Hakim (2015) explains that if people who are reluctant to pay taxes are given sanctions by terminating the right to use public facilities provided by the government, and why this is also not applied to the payment of zakat. Sastraningsih, et al (2020) conducted a study on the comparison of the distribution of zakat in poverty reduction in Indonesia and Malaysia. The results prove that the distribution of zakat in Malaysia in order to reduce poverty has proven to be very significant. This proves that the zakat regulation in Malaysia is very supportive, in contrast to Indonesia, where the zakat regulation has not accommodated the sanctions for obligatory zakat.

### **Information Technology**

As posited by Thompson et al. (1991), the utilization of information technology corresponds to the anticipated advantages that information system users envisage while performing their duties

or interacting with technology in the course of their work-related activities. This assessment is gauged through factors such as the degree of utilization, frequency of engagement, and the variety of applications or software harnessed.

Jurnali and Supomo (2002) elaborate on three foundational indicators that construct the framework for evaluating the utilization of information technology. Firstly, the Equipment indicator encapsulates the entirety of components essential for facilitating the integration of information technology, encompassing software, hardware, and network systems. Secondly, the Financial Data Management indicator underscores the deployment of information technology in orchestrating systematic and comprehensive financial data management practices. Lastly, the Maintenance indicator underscores the significance of scheduled equipment upkeep for information technology devices, thereby ensuring the seamless continuity of work operations.

According to Thompson et al (1991) measurement of information technology utilization is based on the following: "intensity of use (intensity of use), frequency of use (frequency of use), number of applications or software used (diversity of software package used)". In relation to governance, information technology has proven to be useful in strengthening organizational structure mechanisms (Ali and Green, 2009).

Interestingly, in the research of Usman, et al (2020) related to the Technology Acceptance Model, the factors of trust and religiosity are able to provide usefulness for philanthropic organizations in Indonesia. Thus, the use of information technology, especially nowadays, is vital. Information technology has become a necessity in various organizations, both commercial and non-commercial.

### Theoretical Framework and Hypothesis

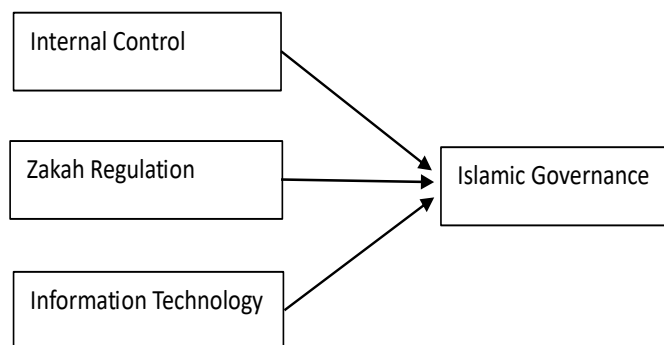


Figure 1: Theoretical Framework

#### Hypothesis

- H1: Internal control has a significant effect on the principles of Islamic Governance
- H2: Zakat regulation has a significant effect on the principles of Islamic Governance
- H3: Information Technology has a significant on the principles of Islamic Governance
- H4: Internal control, Zakat regulation, Information Technology have significant on the principles of Islamic governance.

#### Method

This study adopts a descriptive quantitative research approach. The study population comprises zakat institutions situated within Riau Province. The sampling criteria for participant selection entail identifying the most active zakat institutions that consistently provide reports on their roles in receiving and disbursing Zakat, Infaq, and Sadaqah (ZIS) funds. The respondents are the leaders and staff of zakat institutions. Based on the distributed questionnaires, 115 respondents returned and could be processed. The data were analyzed using multiple regression analysis with SPSS software.

### Findings

Descriptive statistics have the aim of providing an overview or description of a data which can be seen from the minimum value, maximum value, average value (mean), and standard deviation of each variable. This analysis is useful for providing an overview of the distribution and behavior of sample data. In order to gain a comprehensive overview of the collected samples, ensuring their alignment with the stipulated research criteria, an in-depth analysis of the gathered data has been undertaken.

The variables in this study consist of the implementation of internal control, support for zakat regulation, and the use of information technology as the independent variable and the principles of Islamic governance as the dependent variable. The descriptive statistics of these variables are presented in the following table.

Tabel 1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
PI	115	55.00	89.00	76.5304	7.14182
DRZ	115	9.00	25.00	20.1739	2.95955
PTI	115	28.00	40.00	35.3304	3.11116
IG	115	31.00	95.00	80.4174	9.84261
Valid N (listwise)	115				

Source: SPSS Output Data

Based on the table above, the results can be explained as follows:

1. The Internal Control Variable (PI) has a minimum value of 55 and a maximum value of 89. This shows that amil zakat institutions that implement internal control are given a value of 89 and conversely amil zakat institutions that do not implement internal control are given a value of 55. The average application of internal control at the amil zakat institution of 76.5 with a standard deviation of 7, 14.
2. The Zakat Regulatory Support Variable (DRZ) has a minimum value of 9 and a maximum value of 25. The average zakat regulatory support is 20.17 with a standard deviation of 2.96. With a positive value of zakat regulatory support, it means that amil zakat institutions get support from zakat regulations by 9% to a maximum of 25%. The average success of amil zakat institutions in receiving and distributing zakat, infaq and alms is 20.7%.
3. The variable of Information Technology Utilization (PTI) at amil zakat institutions in Riau Province has a minimum value of 28 and a maximum value of 40. This shows that the use of information technology by amil zakat institutions ranges from 28 to 40, with an average of 35, 33 and a standard deviation of 3.11.

4. The variable of the application of Islamic governance principles (IG) has a minimum value of 31 and a maximum value of 95. This value indicates that the application of Islamic governance principles by amil zakat institutions ranges from a value of 31 to 95. The average application of Islamic governance principles is 80.44, with a standard deviation of 9.84.

Hypothesis testing within this study has been employed to ascertain the extent to which the variables of internal control, support for zakat regulation, and the utilization of information technology exert influence on the implementation of Islamic governance. The hypothesis testing procedure involves utilizing regression analysis, with the "Significant" column (Sig) being compared against a significance level ( $\alpha$ ) of 0.05 (5%). If the significance value is  $< 0.05$ , then  $H_a$  is accepted and  $H_0$  is rejected. On the other hand, if the significance value is  $> 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected. Following are the results of partial hypothesis testing.

Tabel 2

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-13.998	9.680		-1.446	.151
	PI	.393	.095	.285	4.128	.000
	DRZ	1.543	.240	.464	6.437	.000
	PTI	.940	.208	.297	4.522	.000

a. Dependent Variable: IG

a. Variable(s) entered on step 1: Pengendalian Internal, Dukungan Regulasi Zakat, Pemanfaatan Teknologi Informasi.

Based on table 2, the results can be interpreted as follows:

The first hypothesis states that internal control has a significant effect on the application of Islamic governance principles to amil zakat institutions in Riau Province. Because the significance value is  $< 5\%$  ( $0.00 < 0.05$ ), it can be concluded that partially internal control variables have a significant effect on the application of Islamic governance principles at amil zakat institutions in Riau Province, in other words  $H_1$  is accepted and  $H_0$  is rejected.

The second hypothesis states that zakat regulatory support has a significant effect on the application of Islamic governance principles to amil zakat institutions in Riau Province. Because the significance value is  $< 5\%$  ( $0.00 < 0.05$ ), it can be concluded that partially the support variable for zakat regulation has a significant effect on the application of Islamic governance principles at amil zakat institutions in Riau Province, in other words  $H_2$  is accepted and  $H_0$  is rejected.

The third hypothesis states that the use of information technology has a significant effect on the application of Islamic governance principles at amil zakat institutions in Riau Province. Because the significance value is  $< 5\%$  ( $0.00 < 0.05$ ), it can be concluded that partially the variable of the use of information technology has a significant effect on the application of Islamic governance principles at amil zakat institutions in Riau Province, in other words  $H_3$  is accepted and  $H_0$  is rejected.

## Discussion and Conclusion

Internal control has a significant effect on the implementation of Islamic governance. In terms of internal control, the Amil Zakat Institution in general has implemented the principles of Islamic governance. Amil zakat institutions with a strong level of internal control implementation will affect the application of Islamic governance principles. The principles of Islamic governance can be successful if four elements of internal control are applied, namely; control environment, risk assessment, control activities, communication information and finally monitoring or supervision. As is known, the principles of Islamic governance consist of; transparency, accountability, responsibility, independence and fairness. Research linking the influence of internal control with the application of Islamic governance, so far has never been done, especially at amil zakat institutions, especially in Riau Province, and generally in Indonesia. With these results, it can be said that there is a close relationship or significant influence between the implementation of internal control which has four elements and the implementation of Islamic governance which consists of five elements also in the amil zakat institution. This needs to be maintained or maintained so that the zakat, infaq, and alms funds that have been entrusted to the amil zakat institutions can be fulfilled or distributed in a trustworthy and professional manner. That way it can increase people's trust in the amil zakat institution.

Zakat regulatory support has a significant effect on the application of Islamic governance principles to amil zakat institutions. This proves that the existence of regulatory support, especially zakat regulation, gives the impression or influence on the successful application of Islamic governance principles, it's just that it is felt that zakat regulations currently do not have legal certainty tools, especially the problem of punishment for those who do not pay zakat. The high support for zakat regulation on the application of Islamic governance principles, helps zakat institutions in strengthening their institutions as institutions that are mandated by the people to carry out the distribution of zakat, infaq and alms funds. towards smoothness in the collection and distribution of zakat, infaq and alms funds. In this case, zakat regulatory support can help amil zakat institutions maximize the potential for zakat receipts from muzakki. Furthermore, it can also help amil zakat institutions maximize the distribution of zakat to mustahik.

The regulations issued should be able to provide sanctions or a deterrent effect to amil zakat institutions that do not fulfill the mandate in the distribution of zakat to 8 asnaf, so far as far as the researcher is concerned, this has not been carried out optimally. It is hoped that in the future, with the implementation of the support for the zakat regulation, it can help amil zakat institutions to manage zakat in a professional, responsible and trustworthy manner. These results also prove that the maximum support for zakat regulation can help amil zakat institutions in implementing transparent management of zakat, infaq and alms funds, accountability, responsibility, independence, and fairness, all of which are based on an Islamic basis.

The variable of the use of information technology has a significant effect on the application of Islamic governance principles. The results of this study indicate that the information technology used by amil zakat institutions can help provide maximum assistance for the application of Islamic governance principles. With information technology, amil zakat institutions can realize their institutions to achieve transparency and accountability which are the main elements in the principles of Islamic governance. The influence of the use of information technology by amil zakat institutions in applying the principles of Islamic governance, especially transparency and accountability, provides strong trust from muzakki. The high trust of the muzakki and interested parties helps the realization of a professional and trustworthy amil zakat institution.



The influence of internal control, support for zakat regulation and the use of information technology on the simultaneous application of Islamic governance principles can be seen in table IV.3. This proves that the three variables are able to give a strong influence or impression in realizing a competent amil zakat institution, especially in the implementation of Islamic governance principles, especially in Riau Province.

The internal control variable exhibits a significant influence on the adherence to Islamic governance principles within amil zakat institutions situated in Riau Province. Likewise, the variable denoting support for zakat regulation significantly impacts the application of Islamic governance principles within these institutions. Furthermore, the variable encompassing the utilization of information technology also holds substantial sway over the implementation of Islamic governance principles in amil zakat institutions within Riau Province. When collectively considered, the interplay of internal control, support for zakat regulation, and the utilization of information technology collectively exert a marked influence on the application of Islamic governance principles within amil zakat institutions located in Riau Province. It is important to acknowledge that the present study has employed a limited set of independent variables, namely three variables. Thus, future research endeavors can enrich the analytical framework by incorporating additional variables that bear relevance to the implementation of Islamic governance principles. This proposition is underscored by the newly calculated determination coefficient of 57%, signifying the existence of other contributory factors that potentially impact the application of Islamic governance principles. Notably, factors such as the competence and capabilities of amil zakat institution managers could represent significant variables warranting inclusion in future research investigations.

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