

## Good Amil Governance, Digitalization, and Zakat Performance: Evidence from Indonesian Zakat Institutions

**ABSTRACT** - The sustainability of zakat institutions increasingly depends on their ability to strengthen governance, transparency, and service effectiveness in the digital era. In Indonesia, the rapid development of digital technology has created new opportunities for zakat institutions to improve accountability and institutional performance. This study examines the influence of good amil governance on zakat performance and explores the moderating role of zakat digitalization in Indonesian zakat institutions (Lembaga Amil Zakat/LAZ). A quantitative approach was employed through a survey of LAZ managers across Indonesia, and the data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The findings show that good amil governance contributes positively to zakat performance, particularly through stronger transparency, accountability, competence, and fairness in zakat management. Zakat digitalization also plays an important role in improving institutional performance by increasing efficiency, reporting accuracy, and stakeholder trust. Furthermore, digitalization strengthens the relationship between governance and zakat performance, indicating that technological capability enhances the effectiveness of governance practices within zakat institutions. The study contributes to the development of Sharia Enterprise Theory and the Technology–Organization–Environment (TOE) framework by emphasizing the strategic role of digital capability in strengthening governance and institutional performance. Practically, the findings encourage zakat institutions to pursue inclusive digital transformation while improving organizational readiness and digital literacy.

**ABSTRAK - Good Amil Governance, Digitalisasi, dan Kinerja Zakat: Bukti dari Lembaga Zakat Indonesia.** Keberlanjutan lembaga zakat semakin dipengaruhi oleh kemampuan institusi dalam memperkuat tata kelola, transparansi, serta efektivitas layanan, khususnya di tengah perkembangan era digital. Di Indonesia, kemajuan teknologi menghadirkan peluang strategis bagi lembaga zakat untuk meningkatkan akuntabilitas sekaligus kinerja kelembagaan. Penelitian ini bertujuan untuk menganalisis pengaruh good amil governance terhadap kinerja zakat serta mengkaji peran moderasi digitalisasi zakat pada Lembaga Amil Zakat (LAZ) di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif melalui survei terhadap pengelola LAZ di berbagai wilayah Indonesia, dengan analisis data menggunakan metode Structural Equation Modeling–Partial Least Squares (SEM-PLS). Hasil penelitian menunjukkan bahwa good amil governance memberikan kontribusi positif terhadap kinerja zakat, terutama melalui penguatan aspek transparansi, akuntabilitas, kompetensi, dan keadilan dalam pengelolaan. Selain itu, digitalisasi zakat terbukti berperan penting dalam meningkatkan kinerja lembaga, khususnya melalui peningkatan efisiensi operasional, akurasi pelaporan, dan kepercayaan pemangku kepentingan. Digitalisasi juga memperkuat hubungan antara tata kelola dan kinerja zakat, yang menunjukkan bahwa kapabilitas teknologi mampu meningkatkan efektivitas implementasi praktik tata kelola. Secara teoretis, temuan ini memperkaya Sharia Enterprise Theory dan kerangka Technology–Organization–Environment (TOE) dengan menegaskan peran strategis kapabilitas digital dalam memperkuat tata kelola dan kinerja lembaga zakat. Secara praktis, penelitian ini mendorong perlunya transformasi digital yang inklusif, disertai peningkatan kesiapan organisasi dan literasi digital pada lembaga zakat.

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## INTRODUCTION

Zakat constitutes one of the central instruments within the Islamic financial system and plays an important role in supporting social and economic development in Muslim societies (Alfian et al., 2025; Alshater et al., 2021). Beyond its function as a religious obligation, zakat contributes to broader socio-economic objectives through wealth redistribution, poverty alleviation, and the strengthening of social solidarity (Herlin et al., 2025; Mukhlishin et al., 2024; Ibrahim, 2011). In Islamic teachings, zakat also reflects spiritual accountability, as it represents an act of obedience and a mechanism for purifying wealth (Saputra, 2024). At the societal level, effective zakat management can improve community welfare, increase purchasing power, reduce poverty, and encourage economic empowerment through productive distribution programs (Mawardi et al., 2023; Setiawan & Soewarno, 2024; Wulansari et al., 2024). Consequently, zakat has increasingly attracted scholarly and institutional attention as a strategic component of Islamic social finance and sustainable economic development.

The effectiveness of zakat distribution largely depends on the performance of zakat management institutions, which are entrusted with collecting, managing, and distributing public funds on behalf of the Muslim community (Jamaludin et al., 2025). Public trust in these institutions remains essential because zakat is widely perceived as an important mechanism for strengthening the Islamic socio-economic system and promoting social stability (Herianingrum et al., 2024). Indonesia, home to the world's largest Muslim population, possesses substantial zakat potential, estimated at IDR 327 trillion in 2025 (Khoeron, 2025). This potential represents a significant resource for advancing inclusive national development and social justice (Nasar, 2024). However, the realization of zakat potential remains far below expectations. Weak governance structures, limited managerial capabilities, insufficient administrative experience, and low compliance among *muzakki* (zakat payers) continue to hinder the effectiveness of zakat institutions (Qutaiba et al., 2024; Awalurramadhana et al., 2024). This condition suggests that large zakat potential alone is insufficient to ensure strong institutional performance and points to deeper organizational challenges that require further investigation (Wahyuni-TD et al., 2021).

Within this context, governance has emerged as an important issue in zakat management studies. Good amil governance, which emphasizes accountability, transparency, independence, responsibility, and fairness, is considered fundamental for maintaining public trust and improving institutional performance (Ninglasari et al., 2023; Sawmar & Mohammed, 2021; Zakiy et al., 2023; Utami et al., 2024). Previous studies have shown that governance practices contribute positively to zakat performance through leadership quality, stakeholder management, procedural justice, and institutional oversight mechanisms (Sawmar & Mohammed, 2021). Other studies also report that sharia-based governance structures, including the roles of boards of directors and supervisory boards, strengthen organizational performance and improve the efficiency of zakat distribution in Indonesia (Ninglasari et al., 2023; Zakiy et al., 2023). Nevertheless, existing studies tend to assume that governance mechanisms produce consistent positive outcomes across institutional settings. Limited attention has been given to contextual factors that may influence the effectiveness of governance practices in zakat institutions.

From the perspective of Sharia Enterprise Theory, accountability in zakat institutions extends beyond human stakeholders to include accountability before Allah (Triyuwono, 2001).

Governance therefore reflects not only organizational responsibility but also compliance with Islamic ethical principles related to justice, transparency, and trustworthiness in managing public funds (Risal, 2022). Despite the normative importance of governance principles, disparities between governance expectations and actual institutional outcomes remain evident in many zakat organizations. This situation raises important theoretical questions regarding the conditions under which governance mechanisms can effectively improve zakat performance.

At the same time, digital transformation has become increasingly important in Islamic financial institutions, including zakat organizations. The growing use of digital technology has encouraged zakat institutions to develop online payment services, real-time reporting systems, and integrated databases for *muzakki* (zakat payers) and *mustahik* (zakat recipients) to improve operational efficiency and service quality (Nor et al., 2024; Ninglasari & Muhammad, 2021). Digitalization also has the potential to strengthen transparency, accountability, and institutional responsiveness, thereby influencing how governance practices are implemented and perceived by stakeholders (Setiawan, 2024). Several studies emphasize the strategic role of digitalization in improving governance quality, institutional sustainability, and zakat distribution effectiveness (Arshad et al., 2021; Mutamimah et al., 2021). However, prior research has primarily examined digitalization as a direct determinant of organizational performance, while limited discussion has focused on its role in strengthening or conditioning the relationship between governance and zakat performance.

The relevance of zakat digitalization is also evident across several Muslim-majority countries. In Malaysia, zakat institutions have expanded the use of online payment platforms and digital reporting systems to improve accessibility and institutional transparency (Rosele et al., 2022). Similarly, Saudi Arabia has integrated zakat services into broader national digital transformation initiatives that facilitate zakat calculation, payment, and monitoring through centralized platforms (Alzaidan, 2024). Compared with these countries, Indonesia presents a more decentralized zakat governance structure, accompanied by varying levels of institutional capacity and digital readiness across regions. These differences indicate that the effectiveness of digitalization in zakat management is highly context-dependent. Accordingly, examining the interaction between governance and digitalization in Indonesian zakat institutions may provide broader insights for the development of zakat governance and Islamic philanthropy literature.

The Technology–Organization–Environment (TOE) framework further explains the importance of digitalization in organizational innovation and performance (Tornatzky et al., 1990). Within zakat institutions, digitalization involves technological infrastructure, organizational readiness, and external environmental support, including regulatory frameworks and increasing public demands for transparency (Abdullah et al., 2023). In this regard, digitalization may function not merely as a technological tool, but as an enabling factor that supports the effectiveness of governance mechanisms and improves institutional outcomes.

Despite the growing literature on governance and digitalization in zakat institutions, limited studies have specifically examined whether zakat digitalization strengthens the relationship between good amil governance and zakat performance. Previous studies have not adequately addressed the possibility that governance effectiveness may depend on the extent to which zakat institutions adopt and integrate digital systems into their operations. This study responds to that

gap by investigating the effect of good amil governance on zakat performance and examining the moderating role of zakat digitalization in the relationship between governance and performance.

This study is expected to contribute both theoretically and practically. Theoretically, it extends Sharia Enterprise Theory by explaining how governance and digitalization support accountability in managing entrusted public funds within Islamic institutions (Triyuwono, 2001). The study also enriches the Technology–Organization–Environment (TOE) framework by positioning zakat digitalization as a technological factor that may strengthen governance effectiveness and organizational performance (Tornatzky et al., 1990). Practically, the findings may provide insights for zakat management institutions (LAZ) in improving governance quality, strengthening fraud prevention mechanisms, and developing digital infrastructures that support transparency, accountability, and public trust in zakat administration.

## LITERATURE REVIEW

### Good Amil Governance

Good amil governance (GAG) represents the adaptation of good corporate governance (GCG) principles within the context of zakat management while remaining aligned with Islamic values and the institutional characteristics of zakat organizations. GAG emphasizes the implementation of accountability, transparency, independence, responsibility, and fairness as the core principles guiding institutional governance (Elvira et al., 2023; Ninglasari et al., 2023). In zakat institutions, these principles are essential for maintaining public trust, minimizing the risk of fund mismanagement, and ensuring that zakat collection and distribution activities are conducted in accordance with Sharia principles (Wijayati, 2021).

The concept of GAG extends beyond administrative and procedural compliance. It also reflects the ethical and moral responsibility of zakat institutions in managing public funds entrusted by the Muslim community. Effective governance therefore contributes not only to institutional credibility but also to the broader objective of enhancing social welfare and supporting economic development through proper zakat management (Fitriyah, 2022). In this regard, GAG serves as an important foundation for strengthening institutional integrity, improving organizational performance, and ensuring the sustainability of zakat administration.

### Zakat Digitalization

Zakat digitalization (ZD) refers to the utilization of digital technology in the processes of zakat collection, management, and distribution to improve effectiveness, efficiency, and transparency in zakat administration (Rosele et al., 2022). The increasing adoption of digital technology has encouraged zakat institutions to provide various modern services, including online zakat payment applications, real-time reporting systems, and integrated databases connecting *muzakki* and *mustahik* (Ninglasari & Muhammad, 2021).

The role of digitalization in zakat institutions is not limited to service modernization. Digital technology also functions as a strategic instrument that supports institutional accountability, strengthens fundraising capabilities, and improves the accuracy of zakat distribution in line with Sharia principles (Nor et al., 2024). The integration of digital systems enables zakat institutions

to operate more quickly, accurately, and efficiently while simultaneously increasing transparency and public confidence. In addition, digital platforms expand fundraising opportunities because they provide broader access for *muzakki* from different geographical and socio-economic backgrounds.

### **Zakat Performance**

Zakat performance (ZP) reflects the extent to which zakat institutions successfully collect, manage, and distribute zakat funds in accordance with Sharia principles and the objective of improving social welfare (Setiawan & Alim, 2022; Setiawan & Soewarno, 2024). In Indonesia, the assessment of zakat performance commonly refers to the zakat core principles developed by BAZNAS and Bank Indonesia, which provide several dimensions for evaluating zakat management effectiveness (Beik et al., 2016).

Zakat performance can be examined through several key dimensions. First, collection performance measures the ability of zakat institutions to expand the *muzakki* base, improve compliance, and optimize fundraising innovation, including digital fundraising initiatives. Second, distribution performance evaluates the accuracy of beneficiary targeting, fairness in allocation, and conformity with Sharia requirements. Third, institutional management performance concerns governance quality, transparency, accountability, operational efficiency, and internal control systems. Fourth, Sharia compliance performance assesses whether all organizational activities comply with Islamic principles under appropriate supervision. Fifth, socio-economic impact performance measures the contribution of zakat programs to poverty alleviation, *mustahik* empowerment, and improvements in community welfare.

### **Good Amil Governance and Zakat Performance**

Good amil governance constitutes a governance framework designed specifically for zakat institutions to ensure that zakat management reflects trustworthiness, accountability, and transparency. Within the perspective of Sharia Enterprise Theory, accountability in zakat institutions encompasses not only responsibility to stakeholders and society but also accountability before Allah as the ultimate principal (Triyuwono, 2001). Consequently, zakat management represents both an organizational responsibility and a religious mandate that requires integrity, justice, and ethical conduct in every managerial activity.

The implementation of GAG is widely considered capable of improving zakat performance across collection, management, and distribution activities because sound governance strengthens *muzakki* trust and ensures fairness for *mustahik* (Elvira et al., 2023; Sawmar & Mohammed, 2021). From the perspective of Sharia Enterprise Theory, improved institutional performance reflects not only organizational effectiveness but also the fulfillment of moral and spiritual responsibilities embedded in zakat administration.

Several empirical studies support the positive relationship between governance and zakat performance. Sawmar and Mohammed (2021) found that governance practices in zakat institutions, including leadership quality, transparency, stakeholder management, and procedural fairness, significantly improve institutional performance. Similarly, Elvira et al. (2023) demonstrated that the implementation of GAG positively influences the performance of

BAZNAS West Sumatra. Additional evidence was presented by Zakiy et al. (2023), who concluded that Sharia-based governance structures, reflected in the roles of boards of directors and supervisory boards, contribute positively to the performance of zakat management institutions in Indonesia. Ninglasari et al. (2023) also emphasized that the consistent implementation of governance principles improves the effectiveness and efficiency of zakat distribution.

Despite these findings, prior studies generally position governance as a direct determinant of performance and pay limited attention to contextual factors that may strengthen or weaken the effectiveness of governance mechanisms. In particular, technological readiness, organizational capability, and environmental support remain underexplored in explaining how governance translates into sustainable institutional performance. As a result, the relationship between GAG and zakat performance still requires further theoretical development, especially within the context of digital transformation in zakat institutions.

Based on the preceding discussion, this study argues that stronger implementation of GAG is likely to encourage more optimal and sustainable zakat performance. Therefore, the following hypothesis is proposed:

**H1:** Good amil governance has a positive and significant effect on zakat performance.

### **Good Amil Governance, Zakat Digitalization, and Zakat Performance**

Zakat digitalization plays an important role in strengthening the relationship between GAG and zakat performance because digital systems support greater transparency, accountability, and efficiency in zakat collection and distribution activities (Nor et al., 2024). Digitalization functions not only as an operational support mechanism but also as a strategic enabler that facilitates the implementation of Sharia-based governance principles within zakat institutions.

The Technology–Organization–Environment (TOE) framework explains that organizational innovation and digital transformation are influenced by technological, organizational, and environmental dimensions (Tornatzky et al., 1990). In the technological dimension, digital platforms provide easier, faster, and more secure access to zakat payment services, thereby increasing *muzakki* participation and trust. In the organizational dimension, digitalization supports managerial professionalism, improves institutional capability, and facilitates data-driven decision-making among amil. Meanwhile, the environmental dimension encourages stronger collaboration among zakat stakeholders, including *muzakki*, *mustahik*, regulators, and zakat institutions, which contributes to a more adaptive and inclusive zakat ecosystem (Rosele et al., 2022).

Previous studies have highlighted the strategic importance of zakat digitalization. Utami et al. (2020) reported that digital zakat payment systems significantly increase zakat collection potential at BAZNAS Jakarta, although challenges related to internet accessibility and Sharia compliance remain evident. Arshad et al. (2021) also emphasized that digitalization strengthens institutional governance through improved transparency, more effective distribution, and stronger sustainability of social impact, particularly during the new normal era. In addition,

Mutamimah et al. (2021) proposed an ICT-based zakat collaboration framework that improves zakat collection, distribution, and empowerment activities in Indonesia.

Nevertheless, existing studies predominantly focus on the direct effect of digitalization on zakat performance and provide limited explanation regarding how digitalization interacts with governance mechanisms to improve accountability and organizational outcomes. This study addresses that gap by positioning zakat digitalization as a moderating variable that strengthens the relationship between GAG and zakat performance. Integrating the TOE framework into the governance perspective allows this study to explain why governance practices may produce stronger performance outcomes in zakat institutions with higher levels of digital readiness and organizational capability.

Based on the literature discussed above, the following hypothesis is proposed:

**H2:** Zakat digitalization strengthens the positive effect of good amil governance on zakat performance.

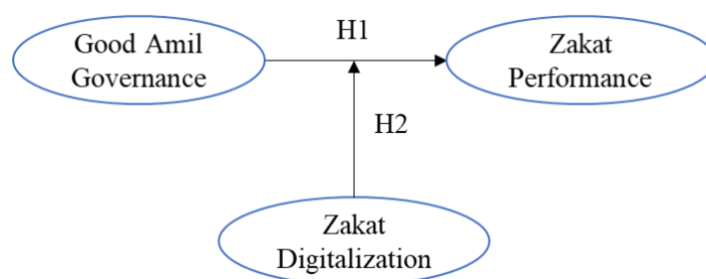


Figure 1. Research Framework  
(Source: Author's own work)

## METHODOLOGY

### Research Design

This study employs a quantitative research approach using a survey design to examine the relationship between good amil governance (GAG), zakat digitalization (ZD), and zakat performance (ZP) in zakat management institutions in Indonesia. The quantitative approach was selected because it enables the systematic measurement of relationships among variables and facilitates empirical testing of the proposed hypotheses.

The study focuses on zakat institutions (Lembaga Amil Zakat/LAZ) operating in Indonesia. The respondents consist of managerial-level personnel, including chairpersons, secretaries, and treasurers of LAZ. These individuals were selected because they possess comprehensive knowledge regarding institutional governance, financial management, operational activities, and the implementation of digital technology within zakat institutions. Their managerial positions also allow them to provide information that reflects the actual conditions of governance practices, digitalization processes, and institutional performance.

As illustrated in Table 1, the study utilizes three principal variables. Good amil governance (GAG) functions as the independent variable, zakat performance (ZP) serves as the dependent variable, and zakat digitalization (ZD) operates as the moderating variable. GAG refers to the

implementation of governance principles in zakat institutions, including transparency, accountability, integrity, and institutional responsibility (Elvira et al., 2023). ZP reflects the effectiveness of zakat institutions in collecting, managing, and distributing zakat funds in accordance with Sharia objectives (Zakiy et al., 2023). Meanwhile, ZD refers to the utilization of digital technology to support zakat collection, reporting, and distribution processes more effectively and transparently (Rosele et al., 2022).

Table 1. Operational Variable

Variable	Definition	Dimensions/Indicators	Source
Good Amil Governance (GAG)	Good amil governance refers to the implementation of governance principles in zakat institutions that emphasize accountability, transparency, integrity, responsibility, and fairness in managing zakat funds.	1. Report transparency 2. Performance accountability 3. Amil integrity 4. Regulatory compliance 5. Supervisory effectiveness 6. Stakeholder participation	Elvira et al. (2023)
Zakat Digitalization (ZD)	Zakat digitalization refers to the utilization of digital technology to support zakat collection, reporting, management, and distribution processes more effectively, transparently, and efficiently.	1. Ease of digital zakat payment 2. Transaction recording accuracy 3. Transparency of online reporting 4. Efficiency of technology-based distribution 5. Reliability of digital systems 6. <i>Muzakki</i> acceptance of digital zakat technology	Rosele et al. (2022)
Zakat Performance (ZP)	Zakat performance reflects the effectiveness of zakat institutions in collecting, managing, and distributing zakat funds in accordance with Sharia objectives and community welfare goals.	1. Zakat collection performance 2. Effectiveness of zakat distribution 3. Sharia compliance 4. <i>Mustahik</i> satisfaction 5. Improvement in community welfare 6. Program sustainability	Beik et al. (2016)

(Source: Adapted from Elvira et al., 2023; Rosele et al., 2022; and Beik et al., 2016)

### Data Collection Method

The study relies on primary data collected directly from respondents through a structured questionnaire. The sampling process employed purposive sampling because the study required respondents with specific qualifications and institutional knowledge relevant to the research objectives (Sugiyono, 2020). The selected respondents were managers of zakat institutions who possessed sufficient understanding of governance systems, institutional operations, and digitalization practices within LAZ.

A total of 126 respondents participated in this study. Data collection was conducted online through a Google Form questionnaire distributed to zakat institution managers across Indonesia. The use of Google Form was considered appropriate because it provides practical and efficient access to respondents located in different regions while also reducing time and operational costs associated with data collection (Raju & Harinarayana, 2016). The questionnaire distribution period lasted for one month, from July to August 2025, to provide respondents with adequate time and accessibility to complete the survey.

This study utilizes self-reported managerial data instead of objective secondary indicators such as audited financial statements or formal zakat distribution ratios. Several considerations support this approach. First, standardized and comparable institutional performance data among Indonesian LAZ are not consistently available, particularly across institutions with varying

organizational capacities and operational scales. Second, several dimensions examined in this study, including governance practices, digital readiness, and institutional performance perceptions, are process-oriented and internal in nature, making managerial assessment more suitable for capturing actual organizational conditions. Third, managerial actors are directly involved in institutional decision-making and operational activities, enabling them to provide insights regarding governance implementation, digital system utilization, and institutional challenges that may not be fully represented in formal reports.

All research variables were measured using questionnaire instruments adapted from previous studies. The GAG instrument was adapted from Elvira et al. (2023), the ZD instrument from Rosele et al. (2022), and the ZP instrument from Beik et al. (2016). Each construct was measured using six indicators assessed through a five-point Likert scale ranging from “strongly disagree” to “strongly agree.”

The GAG variable consists of indicators related to report transparency, performance accountability, amil integrity, regulatory compliance, supervisory effectiveness, and stakeholder participation (Elvira et al., 2023). ZP was measured through indicators of zakat collection performance, effectiveness of zakat distribution, Sharia compliance, *mustahik* satisfaction, improvement in community welfare, and program sustainability (Beik et al., 2016). Meanwhile, ZD was assessed through indicators covering the ease of digital zakat payment, transaction recording accuracy, transparency of online reporting, efficiency of technology-based distribution, reliability of digital systems, and *muzakki* acceptance of digital zakat technology (Rosele et al., 2022).

### **Data Analysis Method**

The data analysis employed the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach using SmartPLS 4.0 software. SEM-PLS was selected because it is suitable for examining relationships among latent variables simultaneously, accommodates relatively small sample sizes, and remains robust when dealing with non-normal data distributions (Hair et al., 2022; Sholihin & Ratmono, 2021).

The analysis process consisted of three stages. The first stage involved evaluating the outer model to assess the validity and reliability of the measurement model. This evaluation included tests of convergent validity, discriminant validity, and composite reliability to ensure that each construct accurately measured the intended variable.

The second stage focused on evaluating the inner model to examine the structural relationships among variables. This stage assessed the explanatory power of the model using the coefficient of determination (R-square) and evaluated the relationships among latent constructs proposed in the conceptual framework.

The third stage involved hypothesis testing through the bootstrapping procedure to determine the significance of the relationships among variables, including the moderating effect of zakat digitalization. This procedure was conducted to assess whether the proposed hypotheses were statistically supported within the empirical model.

## RESULTS AND DISCUSSION

### Respondent Profile

The demographic characteristics of the respondents indicate that male participants constituted the majority of the sample, accounting for 60.32%, while female respondents represented 39.68%. In terms of age distribution, respondents aged 31–40 years and 41–50 years each represented 33.33% of the sample. Respondents aged 30 years and below accounted for 16.67%, while those aged 51 years and above also represented 16.67%.

Regarding educational background, most respondents held a bachelor's degree (53.97%), followed by respondents with a master's degree or higher (37.30%). Only 8.73% of respondents had an educational background equivalent to senior high school or below. Based on organizational position, chairpersons represented the largest proportion of respondents (34.92%), while secretaries and treasurers each accounted for 32.54%.

The respondents also demonstrated varying levels of professional experience within zakat institutions. Most respondents had work experience ranging from 2–5 years (44.44%), followed by 5–10 years (27.78%), 11 years and above (18.25%), and one year or less (9.52%). As detailed in Table 2, the respondent profile reflects relatively balanced representation across demographic and organizational categories, providing diverse perspectives regarding governance practices, digitalization, and institutional performance in Indonesian zakat institutions.

Table 2. Respondent Profile Summary

Characteristics	Category	Frequency	Percentage (%)
<b>Gender</b>	Male	76	60.32
	Female	50	39.68
<b>Age</b>	≤ 30 years	21	16.67
	31–40 years	42	33.33
	41–50 years	42	33.33
	≥ 51 years	21	16.67
<b>Educational Level</b>	Senior high school or below	11	8.73
	Bachelor's degree	68	53.97
	Master's degree or higher	47	37.30
<b>Position in Institution</b>	Chairperson	44	34.92
	Secretary	41	32.54
	Treasurer	41	32.54
<b>Work Experience</b>	≤ 1 year	12	9.52
	2–5 years	56	44.44
	5–10 years	35	27.78
	≥ 11 years	23	18.25

(Source: Authors' calculation)

### Validity and Reliability Test

The measurement model evaluation demonstrates that all constructs satisfy the recommended thresholds for reliability and validity. Good amil governance (GAG) recorded a Cronbach's alpha value of 0.854, composite reliability of 0.865, and average variance extracted (AVE) of 0.696. These values indicate strong internal consistency and satisfactory convergent validity. Zakat digitalization (ZD) produced a Cronbach's alpha of 0.871, composite reliability of 0.902, and AVE of 0.665, reflecting excellent reliability and construct validity. Meanwhile, zakat

performance (ZP) achieved a Cronbach's alpha of 0.805, composite reliability of 0.812, and AVE of 0.564, indicating acceptable measurement quality.

Overall, the results confirm that all constructs used in this study meet the required standards for reliability and convergent validity, allowing further structural model analysis.

Table 3. Validity and Reliability Test

Variable	Cronbach's alpha	Composite reliability	AVE
Good amil governance	0.854	0.865	0.696
Zakat digitalization	0.871	0.902	0.665
Zakat performance	0.805	0.812	0.564

(Source: Authors' calculation)

### Structural Model Evaluation

Table 4 presents the R-square values of the structural model. The R-square value for zakat performance (ZP) is 0.709, indicating that good amil governance and zakat digitalization jointly explain 70.9% of the variance in zakat institutional performance. In the context of organizational and behavioral research, this value can be categorized as substantial, suggesting that the proposed model possesses strong explanatory power.

Although the model demonstrates a relatively high explanatory value, caution remains necessary because the study relies on self-reported survey data. High R-square values in survey-based research may indicate the possibility of common method variance (CMV). To address this issue, a full collinearity assessment was conducted using variance inflation factor (VIF) analysis. The results show that the VIF values for all latent variables range from 1.42 to 2.87, remaining below the recommended threshold of 3.3 (Hair et al., 2022). These findings indicate that common method bias does not present a significant concern in this study.

A post-hoc power analysis was also conducted to assess whether the sample size was sufficient for testing the proposed moderation model. The analysis focused on the observed effect size of the interaction term within the PLS-SEM framework. The moderating effect of zakat digitalization produced an  $f^2$  value of 0.327, which falls within the large effect size category according to Cohen (2013). Considering this effect magnitude, the sample size of 126 respondents is regarded as statistically adequate for detecting moderation effects at the 5% significance level. Therefore, the sample used in this study provides sufficient statistical power for testing the hypothesized relationships.

Table 4. R-square Test

Variable	R-square	R-square adjusted
Zakat institutional performance	0.709	0.702

(Source: Authors' calculation)

### Measurement Model Refinement

Figure 2 illustrates the structural model and the relationships among good amil governance (GAG), zakat digitalization (ZD), and zakat performance (ZP). The evaluation of the measurement model indicates that most indicators achieved outer loading values above the

recommended threshold of 0.70. However, four indicators were excluded from the final model because they did not meet the required loading criteria. These indicators include GAG6 (0.358), ZD5 (0.689), ZP5 (0.642), and ZP6 (0.666).

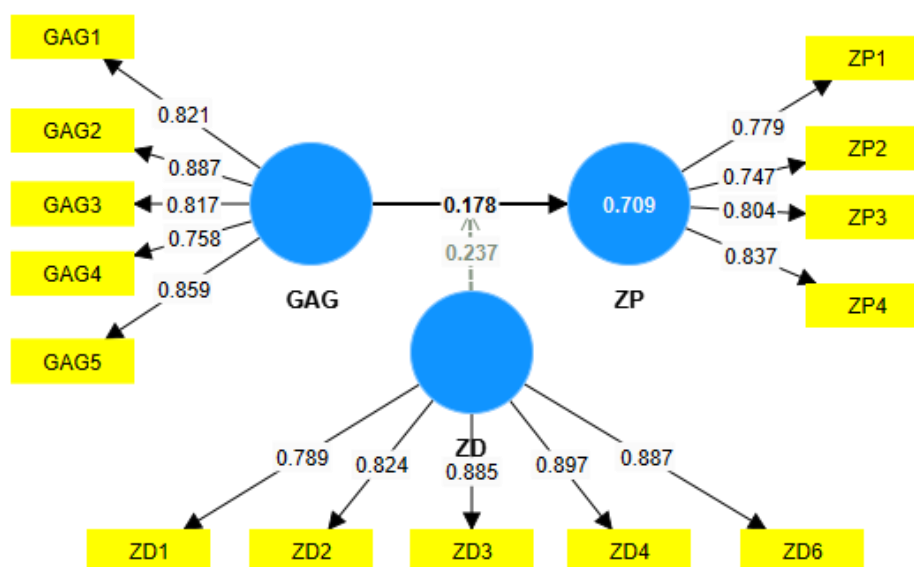


Figure 2. Result of Path Analysis  
(Source: Output SmartPLS 4.0)

The excluded indicators represented several dimensions: GAG6 reflected the transparency and accessibility of accountability reports; ZD5 measured digital monitoring access for *muzakki*; ZP5 captured program cost efficiency; and ZP6 represented the realization of planned social programs. The relatively low loading values of these indicators may indicate institutional and operational challenges faced by zakat institutions in Indonesia.

The weak performance of indicators related to transparency, digital monitoring access, cost efficiency, and program realization suggests that several governance and performance dimensions may not yet be consistently supported through standardized reporting systems, measurable institutional benchmarks, or integrated monitoring mechanisms across LAZ. These findings imply that some aspects of governance and institutional performance remain difficult to operationalize and evaluate consistently within current zakat management practices.

From a substantive perspective, the exclusion of these indicators reveals potential structural limitations in institutional governance and performance measurement systems. Important dimensions such as accountability transparency, digital accessibility, operational efficiency, and program implementation may not yet be systematically documented in ways that are observable, comparable, and institutionally measurable. Consequently, the removal of these indicators should not be interpreted solely as a statistical adjustment, but also as an empirical indication of measurement and implementation gaps within zakat institutions. Despite this refinement, the remaining indicators demonstrate satisfactory convergent validity and reliability, supporting the adequacy of the final measurement model for structural analysis.

## Hypothesis Testing

The hypothesis testing results indicate that good amil governance has a positive and significant effect on zakat performance. The path coefficient between GAG and ZP is 0.291 with a p-value of 0.003, supporting Hypothesis 1 (H1). This finding suggests that stronger governance practices contribute positively to the performance of zakat institutions.

Zakat digitalization also demonstrates a positive and highly significant relationship with zakat performance, with a path coefficient of 0.776 and a p-value of 0.000. This result indicates that digitalization plays an important role in improving institutional performance within zakat organizations.

Furthermore, the interaction effect between good amil governance and zakat digitalization shows a significant positive relationship with zakat performance. The interaction term produced a path coefficient of 0.276 with a p-value of 0.000, confirming Hypothesis 2 (H2). This finding indicates that zakat digitalization strengthens the positive effect of governance on institutional performance. Overall, the results demonstrate that governance quality and digitalization capability are both important determinants of zakat institutional performance, while digitalization further enhances the effectiveness of governance practices.

Table 5. Hypothesis Testing Results

Regression test	Org sample	Std deviation	T statistics	P-values	Description
GAG → ZP	0.291	0.098	2.983	0.003	H1 Accepted
ZD → ZP	0.776	0.096	8.071	0.000	-
GAG*ZD → ZP	0.276	0.041	6.806	0.000	H2 Accepted

## Discussion

### *Good Amil Governance and Zakat Performance*

The findings demonstrate that good amil governance (GAG) has a positive and significant effect on zakat performance. This result indicates that stronger implementation of governance principles contributes to better institutional performance in zakat collection, management, and distribution. The positive relationship confirms that governance remains a central element in strengthening the effectiveness and credibility of zakat institutions in Indonesia.

This finding can be understood through the perspective of Sharia Enterprise Theory (SET), which emphasizes that organizational accountability in Islamic institutions extends beyond human stakeholders to include accountability before Allah (Triuwono, 2001). In the context of zakat institutions, governance therefore carries not only managerial and organizational dimensions, but also ethical and spiritual responsibilities. Principles such as transparency, accountability, justice, and integrity reflect the obligation of amil institutions to preserve *amanah* (trust) in managing public funds entrusted by *muzakki*. Consequently, governance effectiveness in zakat institutions should not be interpreted solely in terms of operational efficiency, but also in relation to the institution's ability to fulfill Sharia objectives and maintain public trust.

The significant influence of GAG on zakat performance suggests that governance practices strengthen institutional legitimacy and encourage greater confidence among stakeholders. Public

trust is particularly important in zakat institutions because zakat management relies heavily on the willingness of *muzakki* to channel their funds through formal institutions. When governance practices are perceived as transparent and accountable, zakat institutions become more capable of attracting zakat contributions, improving distribution effectiveness, and sustaining institutional performance over time. This finding supports the argument of Sawmar and Mohammed (2021), who emphasized that governance mechanisms such as trustworthy leadership, procedural fairness, and stakeholder management significantly improve zakat institutional performance.

The results are also consistent with the findings of Elvira et al. (2023), who demonstrated that the implementation of GAG positively influences institutional performance at BAZNAS West Sumatra. Similarly, Zakiy et al. (2023) found that the role of boards of directors and supervisory boards in implementing Sharia-based governance contributes significantly to organizational performance in zakat institutions. Ninglasari et al. (2023) further highlighted that governance consistency improves the efficiency and effectiveness of zakat distribution. Taken together, these studies indicate that governance functions as a strategic mechanism for improving institutional quality and enhancing the operational effectiveness of zakat management organizations.

Beyond supporting previous empirical findings, this study also extends the discussion on governance by emphasizing that governance effectiveness in zakat institutions cannot be separated from broader institutional conditions. The relatively moderate coefficient of GAG compared to zakat digitalization suggests that governance alone may not automatically generate optimal institutional outcomes. Although governance establishes ethical and managerial standards, its effectiveness depends on supporting organizational factors such as institutional capability, managerial competence, technological readiness, and operational infrastructure. This finding indicates that governance should be viewed as a foundational mechanism that requires complementary institutional support to function effectively in practice.

The exclusion of several governance-related indicators during the measurement model evaluation also provides important insight into current governance challenges within Indonesian zakat institutions. Indicators associated with transparency and accessibility of accountability reports showed relatively weak loading values, suggesting that governance principles may not yet be fully operationalized through standardized reporting systems and measurable institutional benchmarks. This condition implies that while governance principles are normatively recognized within zakat institutions, their implementation may still face practical limitations related to organizational systems, monitoring mechanisms, and institutional capacity.

From a theoretical perspective, these findings enrich Sharia Enterprise Theory by illustrating that accountability in zakat institutions operates through both formal governance structures and practical organizational mechanisms. Accountability to Allah and society requires not only ethical commitment but also institutional systems capable of translating governance principles into observable and measurable practices. Therefore, governance effectiveness in zakat institutions should be understood as a multidimensional process that combines ethical values, organizational capability, and institutional professionalism.

The findings also highlight the importance of strengthening governance quality within Indonesian zakat institutions considering the substantial zakat potential that remains underutilized. Weak governance practices may reduce public confidence and limit institutional effectiveness, even when zakat awareness among Muslims continues to increase. Consequently, strengthening governance structures, improving institutional professionalism, and enhancing transparency mechanisms remain essential for optimizing zakat management and improving institutional performance.

#### *Good Amil Governance, Zakat Digitalization, and Zakat Performance*

The results indicate that zakat digitalization significantly strengthens the relationship between good amil governance and zakat performance. This finding demonstrates that digital technology functions not only as an operational support mechanism but also as an enabling factor that enhances the effectiveness of governance practices within zakat institutions. The interaction effect confirms that governance mechanisms produce stronger institutional outcomes when supported by adequate digital capability and technological infrastructure.

The moderating role of zakat digitalization can be explained through the Technology–Organization–Environment (TOE) framework proposed by Tornatzky et al. (1990). According to the TOE framework, technological innovation within organizations is influenced by technological readiness, organizational capability, and environmental support. In the context of zakat institutions, digitalization strengthens governance because digital systems improve transaction efficiency, reporting transparency, data management capability, and stakeholder accessibility. The technological dimension facilitates easier and more secure zakat transactions through online payment systems and digital platforms. The organizational dimension supports managerial professionalism, operational integration, and data-driven decision-making, while the environmental dimension reflects increasing public expectations regarding transparency, accountability, and digital accessibility in Islamic financial institutions.

The findings suggest that digitalization strengthens governance effectiveness by making institutional processes more transparent, traceable, and measurable. Digital reporting systems, integrated databases, and real-time transaction records allow zakat institutions to improve monitoring capability and reduce information asymmetry between institutions and stakeholders. In practice, digital systems help ensure that zakat collection and distribution activities can be monitored more effectively, thereby strengthening stakeholder confidence and improving institutional accountability.

From the perspective of Sharia Enterprise Theory, digitalization may also reinforce vertical accountability to Allah through improved ethical control and transparency in zakat management. Technology creates stronger documentation and monitoring systems that reduce the possibility of undocumented transactions, misuse of funds, or reporting inconsistencies. Features such as automated transaction records and digital audit trails support the preservation of *amanah* because institutional activities become more observable and accountable. In this sense, digitalization carries not only operational value but also ethical and spiritual significance within Islamic philanthropic institutions.

The findings are consistent with previous studies emphasizing the importance of digital transformation in zakat institutions. Utami et al. (2020) reported that digital zakat payment systems significantly improve zakat collection potential at BAZNAS Jakarta. Similarly, Arshad et al. (2021) argued that zakat digitalization strengthens governance quality, distribution effectiveness, and the sustainability of social impact in the new normal era. Mutamimah et al. (2021) also highlighted that ICT-based collaboration frameworks improve zakat collection, distribution, and empowerment activities in Indonesia. These studies collectively indicate that digitalization contributes positively to institutional effectiveness and operational performance in zakat management.

However, this study extends previous research by positioning zakat digitalization not merely as a direct determinant of institutional performance, but as a moderating mechanism that strengthens the governance–performance relationship. Earlier studies generally examined governance and digitalization separately, whereas the present findings demonstrate that digitalization enhances the practical implementation of governance principles. This result suggests that governance effectiveness in contemporary zakat institutions increasingly depends on the institution’s ability to integrate digital systems into organizational processes and stakeholder services.

The stronger coefficient of zakat digitalization compared to GAG also indicates that digital capability currently plays a substantial role in improving institutional performance. This finding reflects the growing importance of digital technology within Islamic philanthropic organizations, particularly in environments characterized by increasing public demand for efficiency, accessibility, and transparency. Nevertheless, the stronger operational role of digitalization does not diminish the importance of governance. Instead, governance and digitalization should be understood as complementary mechanisms. Digital systems may improve operational speed and efficiency, but governance remains necessary to ensure that technology is utilized ethically, transparently, and in accordance with Sharia principles. Without adequate governance, digitalization may accelerate operational weaknesses or increase the risk of misuse in a more systematic manner.

Despite its benefits, digital transformation within zakat institutions also presents several challenges. The findings suggest that digitalization should not be viewed as a universally inclusive solution because technological adoption may unintentionally create accessibility barriers for certain stakeholder groups. Elderly *muzakki*, individuals with limited digital literacy, and communities in rural areas may experience difficulties accessing digital zakat services because of inadequate technological infrastructure or limited familiarity with digital platforms. As a result, excessive reliance on digital systems may potentially create a digital divide within zakat services, where technologically advantaged groups benefit more than vulnerable communities.

These challenges indicate that successful digital transformation requires more than technological adoption alone. Organizational readiness, managerial capability, institutional commitment, and stakeholder adaptation remain essential for ensuring that digitalization supports inclusive and sustainable zakat management. Financial limitations, resistance to organizational change, and uneven digital infrastructure may reduce the effectiveness of digital initiatives despite the

potential advantages offered by technology. Therefore, zakat institutions need to develop balanced digital transformation strategies that combine technological innovation with accessible offline services to maintain inclusiveness and social equity.

The findings of this study therefore reinforce the argument that improving zakat performance requires the integration of governance quality and digital capability. Governance provides the ethical and institutional foundation for zakat management, while digitalization strengthens the operational implementation of governance principles through greater transparency, efficiency, and accessibility. The interaction between these two factors ultimately contributes to stronger institutional performance and supports the broader objective of enhancing public trust and social welfare through effective zakat management.

## CONCLUSION

This study examines the effect of good amil governance (GAG) on zakat performance, with zakat digitalization (ZD) positioned as a moderating variable. The findings demonstrate that good amil governance has a positive and significant effect on zakat performance, indicating that stronger governance practices contribute to more effective zakat collection, management, and distribution. The study also reveals that zakat digitalization significantly strengthens the relationship between governance and zakat performance. Digitalization therefore functions not merely as a technological complement, but as an enabling mechanism that reinforces transparency, accountability, internal control, and institutional effectiveness within zakat organizations. The findings further suggest that digital systems support the preservation of *amanah* through more traceable, measurable, and accountable zakat management processes, while simultaneously reducing the risk of *khiyanah* (treachery) and operational inefficiency. From a theoretical perspective, this study contributes to the development of Sharia Enterprise Theory and the Technology–Organization–Environment (TOE) framework by demonstrating that spiritual accountability to Allah is operationalized through governance mechanisms that are strengthened through technological readiness and organizational capability.

The findings also provide several practical implications for zakat management institutions (LAZ). The SEM-PLS results indicate that governance dimensions related to transparent reporting, accountable fund management, and supervisory effectiveness represent important determinants of institutional performance. Consequently, zakat institutions need to strengthen governance practices through more transparent financial disclosure, standardized accountability reporting, and stronger internal audit and supervisory mechanisms. In terms of digitalization, the strongest indicators emphasize the importance of digital payment platforms and integrated zakat management information systems that facilitate real-time monitoring, improve transaction traceability, and support more efficient institutional processes. Nevertheless, digital transformation should not focus exclusively on automation and operational efficiency. Zakat institutions must also ensure that digital services remain inclusive and accessible for elderly *muzakki*, digitally marginalized communities, and *mustahik* living in rural areas with limited technological access. Therefore, an inclusive and hybrid digitalization strategy that combines technological innovation with accessible offline services appears more appropriate for supporting sustainable zakat management and improving institutional performance.

Several limitations should be acknowledged in this study. First, the study relies on self-reported assessments from LAZ managers, which may be influenced by social desirability bias and subjective perceptions regarding governance quality and institutional performance. The measurement of *mustahik* welfare also reflects managerial perceptions rather than direct evaluations from beneficiaries. Second, the exclusion of several indicators during the measurement model refinement suggests that some zakat institutions may still experience difficulties in standardizing reporting systems, measuring efficiency, and operationalizing governance indicators consistently across organizations. Third, although the sample size was statistically adequate for testing the proposed model, broader institutional representation and larger samples would improve the generalizability of the findings across different regional and organizational contexts. Future research is encouraged to incorporate direct perspectives from *mustahik*, utilize objective indicators such as audited zakat reports and distribution data, and explore the role of digital literacy, organizational reporting capacity, and inclusive digitalization strategies in shaping zakat performance. Longitudinal and mixed-method approaches may also provide deeper insights into the dynamic interaction between governance, digital transformation, and institutional performance within zakat organizations.

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