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Understanding and implementing of accountability and transparency principles to the performance of zakat managers in Baitul Mal Aceh

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Abstract--This study examines the understanding and implementation of the principles of transparency and accountability on the performance of zakat managers in Baitul Mal Aceh with the aim of whether understanding and implementing the principles of transparency and accountability affects the performance of zakat managers in Baitul Mal Aceh, with the object of research in 4 Baitul Mal Aceh Province/Regency/City with research sampling technique that is using random sampling. This results is that understanding and implementing the principles of transparency and accountability ha a significant positive effect. The result is equivalent to the hypothesis in this study which argues that the performance of zakat managers in Baitul Mal Aceh has been effective because they see the enthusiasm of muzakki in issuing zakat in Aceh is very high. The distribution of zakat to mustahik is carried out fairly and equitably, and there is accurate information in reports on the distribution of zakat. Published to interested parties such as muzakki and the public, indicating that there are principles of transparency and accountability.

Keywords---Transparency, Accountability, Aceh, Baitul Mal.

Introduction

Zakat management organizations in various parts of the world are now increasing. This is marked by the increasing activity of zakat programs in various countries, especially programs that aim to help the poor (Aflah, 2011). From year to year, the management of zakat in Indonesia has experienced dynamic developments that are very interesting to study. This is marked by the growth of zakat institution under the auspices of government and non-governmental organizations. The role of zakat is increasingly needed by the end of this decade.

The existence of Baitul Mal is very strategic and essential in order to optimize the utilization of people's assets, especially zakat as the economic potential of Muslims which needs to be managed effectively by a responsible professional institution so that the synergy between the community and the government is needed to socialize and utilize zakat, for a purpose namely the realization of equitable social welfare.

Specifically for Aceh region, regarding the management of zakat, it has been regulated in Aceh Qanun Number 10 of 2007 concerning Baitul Mal. Baitul Mal is a non-structural institution authorized to manage and develop zakat, waqf, and other religious assets to benefit the people (Qanun, 2007). In connection with efforts to build a reputation and strengthen Baitul Mal's institutions, increasing professionalism through good governance in Baitul Mal is a significant factor. Therefore, it is essential to implement the principles of good institutional governance, namely accountability and transparency, because there is a close correlation between the culture of these principles in building public trust in institutions and Baitul Mal culture in creating public awareness and trust in distributing zakat. Through Baitul Mal.

Based on the above background, this research refers to several previous studies. According to Norazlina and Rahim, good governance can contribute to an efficient organization. In the Islamic concept, adapting and modifying to develop zakat governance by considering the relevant shari'ah requirements, namely, accountability and justice. A good government institution is accountable, transparent, and fair. These principles are essential to ensure the achievement of the goals and objective of zakat institution (Norazlina & Abdul Rahim, 2011).

One of the principles of good corporate governance is accountability. Accountability is a way of accountability of management or trustee to the trustee for managing the resources entrusted to him either vertically or horizontally. Report accountability is a form of LPZ accountability as a party collecting and managing ZIS funds to LPZ stakeholders in the form of financial reports and program/activity reports (Endahwati, 2014).

Research conducted by Ahmad Mahadi et al. concluded that good corporate/institutional governance would encourage people to pay zakat even when the law does not force the payment of zakat (Mahadi & Rasyid, 2015). Some of the results of these studies underline the sustainability of the latest theories and research results are carried out in this study, namely whether the understanding and implementation of principles of accountability and transparency affect the performance of zakat management in Baitul Mal Aceh.

Literature Review

Concept of Accountability and Transparency

The implementation of the principles of accountability, and transparency, involves the development of two interrelated aspects, namely: hardware dan software. Hardware is more technical, including forming or changing organizational

structures and systems. At the same time, more psychosocial software includes changes in paradigm, vision, mission, values, attitudes, and ethical behavior.

In actual practice in the business world, most companies emphasize hardware aspects, such as the preparation of systems and procedures and the formation of organizational structures. This is a natural thing because the hardware aspect of the results is easier to see and can be done faster than the software aspect (Effendi, 2009). Leadership, in this case, plays a significant role in growing idealism and awareness of purpose the vision, paradigm, and values for the survival of the company/institution and what it means for each member of the organization.

Accountability and transparency principles should be used as a guideline or reference in carrying out its activities. Zakat institutions that have implemented these principles well will have a high level sensitivity to all business activities they carry out in the face of competition.

By applying these principles, an institution will treat stakeholders as equal partners to achieve a win-win solution. Applying the principles of accountability, transparency, responsibility, and fairness in Zakat Institutions is expected to help realize to common good. Hopefully, more and more institutions will be aware of implementing these principles in their institutional activities.

Principles of Zakat Management Accountability

Accountability is a way of accountability of management or trustee to the trustee for managing the resources entrusted to him either vertically or horizontally. Accountability means that a company or zakat institution must be able to account for its performance transparently and fairly. For this reason, zakat institution must be managed correctly and measurably and follow the institution's interest while considering the interests of muzakki and mustahiq.

Accountability is closely related to instruments for control activities, especially in achieving results in public services and conveying them transparently to the public. Accountability is also implied in the Qur'an; Al-Baqarah 282, which reads: This verse explains that it is obligatory to record every transaction activity. The recording of this transaction will provide information and accountability (power to be accounted for) on the actual condition that exist to the public as objects. These parties also have the right to question them. Accountability is the obligation to provide accountability or to answer and explain the performance and actions of the organization's organizers to parties who have the right or obligation to ask for information or accountability. In verse, it says, "O you who believe! When you pay debts for a specified time, you should write it down." The word "write it down" is an aspect of accountability. In the above sense, Muslims must carry out an element of responsibility for their actions.

In the context of sharia'ah accounting, accountability is carried out to carry out God's mandate and must be perfected by doing tazkiyah (continuous human self-purification). Tazkiyah is a dynamic process to encourage individuals and communities to grow through continuous purification. Tazkiyah is a way Islam

offers to reduce the nature of anthropocentrism of humans and society through continuous self-purification with complete submission to God (Mulawarman, 2011).

The influence of the application of fund accounting on the financial accountability of zakat institutions is in terms of the information contained in the financial statements that apply fund accounting to make it easier for stakeholders to understand the source and use of each fund. Meanwhile, the accessibility of financial reports affects the financial accountability of zakat institutions because the information provided from financial reports will be less useful if the public has difficulty accessing the report.

Thus, an accountable zakat institution is an institution that can make an annual report that contains all the relevant information needed, and the report can be directly available and accessible to potential users. If the information on the management of zakat institutions is available and accessible, this will make it easier for stakeholders to get it and carry out supervision. If this is the case, then the management of zakat institution will be required to be more accountable.

Principles of Zakat Management Transparency

Transparency; an institution must provide material and relevant information that is easily accessible and understood by stakeholder. In realizing this transparency, zakat institutions must provide sufficient, accurate, and timely information to various parties interested in the institution. The verse to the Qur'an related to transparency is the letter An-Nissa'. According to the content of the verse, trust is something handed over to another party to be maintained and returned when requested by the owner. The opposite of trust is reason. The word belief in the Qur'anic verse is mixed with several verses related to faith. Furthermore, several verses of Qur'an link the agenda of belief with faith and hypocrisy. The Qur'an contains teachings about trust (the spirit of trust), namely the spirit that can grow and develop trust. The teachings of belief include demands for action, which start from shifts in looking, speaking, behaving, and working (Fauzia, 2013).

Information is usually categorized into two things, namely financial and non-financial information. Financial information institutions publish to the public include balance sheets, income statements, statements of changes in equity, cash flow statements, and notes to financial statements. The preliminary financial information is contained in the annual report and interim financial reports, usually in the form of semi-annual reports and quarterly reports.

Non-financial information is an inseparable part of financial information and aims to increase the added value of the benefits of financial statements. Non-financial information is focused on the disclosure of potential risks faced by zakat institutions today, and the reasons management takes these risks. The transparency of zakat management can create a sound control system because it does not only involve internal parties of the organization. However, it will also involve external parties such as muzakki, accountants, auditors, and the wider community. Moreover, with this transparency, public suspicion and distrust will be minimized (Awwalunnisa, 2021).

Duties and Authorities of Baitul Mal Aceh

A predetermined task drives the movement of the Baitul Mal organization, namely carrying out the management of zakat, fostering mustahik and mustahik, and muzakki following the provisions of Islamic law. To carry out task is regulated in article 14 of Qanun Number 7 of 2004: "The Baitul Mal Agency has task of carrying out the management of zakat, fostering Mustahik and Muzakkin and empowering religious treasures following the provisions of Islamic Shari'ah. To carry out the tasks mentioned in article 14 above, the Baitul Mal Agency has a function: Collecting Muzakki data, Conducting zakat collection, Collecting data on people who are entitled to receive zakat (Mustahik), Inventory and investigation of zakat assets, Maintenance and security of zakat assets, Improving the quality of religious treasures, Empowering religious treasures.

Moreover, to carry out the various function of Baitul Mal Agency as mentioned above, this institution has the authority as stipulated in article 16 an follow: To request reports on the income and savings or deposits of muzaki, Determining the rate of zakat and the amount of zakat that must be paid by muzaki, collecting or collecting zakat from the muzakki, determining the mustahik of zakat, conducting zakat distribution, empowering religious treasures, securing zakat and other religious treasures

Research Method

This research is field research with a quantitative descriptive approach. Whose findings are obtained through statistical procedures or other forms of calculation (Burhan 2006). Therefore, this research aims to explain, analyze and summarize various conditions, various situations, or various variables that arise in Baitul Mal Aceh City of Langsa, East Aceh, Aceh Tamiag, and Baitul Mal Aceh province in Banda Aceh City, which is the object of this research, based on the reality that occurs. Techniques and data analysis using SPSS version 21 application tools hypothesis testing using the T-test and F-Test.

To examine whether the hypothesis is accepted or rejected, a significant test is carried out, namely by consulting the calculated t value with the t table value at the 95% confidence level ($\alpha = 0.05$) so that a 5% significance level is used for the theoretical hypothesis to be used as a working hypothesis, namely: (a) If $t \text{ count} < t \text{ table}$, then H_0 is accepted and H_a is rejected (b) If $t \text{ count} > t \text{ table}$, then H_0 is rejected, and H_a is accepted. In addition, a method is used by comparing the F count and F table with the following conditions: (a) If $F \text{ count} \geq F \text{ table}$, H_0 is rejected and H_a is accepted, (b) If $F \text{ count} \leq F \text{ table}$, then H_0 is accepted and H_a is rejected. In this study, an associative hypothesis is used. The associative hypothesis is that there is a positive relationship and significant influence between the implementation and understanding of accountability, transparency, responsibility, and fairness.

Results and Discussion

In hypothesis testing, we will test H_0 (Nol Hypothesis), not test H_a (Alternative Hypothesis), although the hypothesis developed through theoretical studies is H_1 .

Therefore, if H_0 turns out to be proven true, then we will reject H_a . Conversely, if H_0 is not proven true, we must reject H_0 . The F test determines the effect of the independent variables (understanding and implementation) on the dependent variable (performance). The results of the F test appear in Table 1.1.

Table 1.1 F Test Results
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	18304,365	8	2288,046	9,061	,000 ^b
	Residual	9847,635	39	252,503		
	Total	28152,000	47			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1, X3, X4.

From Sig F, the result of 0.00 is more diminutive than $\alpha = 0.05$, which means that the effect of understanding and implementing accountability, and transparency, on the performance of zakat managers in Baitul Mal Aceh simultaneously is positive (significant).

Furthermore, to examine whether the hypothesis is accepted or rejected, a significant test is carried out, namely by consulting the calculated t value with the T table value at the 95% confidence level ($\alpha = 0.05$) so that a significance level of 5% is used for the theoretical hypothesis to be used as a working hypothesis. The results of the T-test appear in:

Table 1.2.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	12,445	8,375		,670	,471
X1	,251	,144	,173	1,093	,021
X2	,945	,655	,221	1,175	,027
X5	,596	2,457	,332	1,177	,026
X6	,493	1,234	,496	1,211	,033

From the results of Table 1.4 above, it can be seen that the results of the T-test, with a significance level of T, namely:

- The significance level of X1 0.021 is less than 0.05, so it can be said that there is a positive and significant influence between understanding transparency and performance, there is a positive and significant influence.
- The significance level of X2 0.027 is less than 0.05, so it can be said that there is a positive and significant influence between understanding accountability and performance, there is a positive and significant influence.

- c. The significance level of X5 0.026 is less than 0.05, so it can be said that there is a positive and significant influence between the implementation of transparency and performance there is a positive and significant influence.
- d. The significance level of X6 0.033 is less than 0.05, so it can be said that there is a positive and significant influence between the implementation of accountability and performance there is a positive and significant influence.

Understanding the Principles of Transparency in Baitul Mal Aceh

Based on the results obtained from the calculations that have been carried out on testing the variable understanding of the principles of transparency on the performance of zakat managers in Baitul Mal Aceh, it is known that the results of the T-test for the first hypothesis, namely about understanding transparency, show a significance value of 0.021 less than 0.05, it can be said that there is a positive and significant influence between understanding transparency and the performance of zakat managers. In Baitul Mal Aceh.

Equivalent to the results of previous research that was used as a reference in research researched by Yulianti with the title of the application of the principles of Good Corporate Governance in the DIY zakat management institution, the results of this study found that the understanding of transparency of the management of zakat institutions in DIY was included in the highest category among other principles. This condition shows that most respondents have a good understanding of the principle of transparency.

Baitul Mal, in this case, must provide sufficient, accurate, and timely information to interested parties. To be able to implement it requires an adequate understanding of the principle of transparency. Therefore, Baitul Mal Aceh must be able to map the condition of the understanding of the administrators (zakat managers). As the amount of zakat and infaq revenue continues to grow from year to year, the existence of quality human resources becomes an urgent need to be fulfilled.

Various efforts continue to be made to improve the quality of human resources, whose primary target orientation is to increase knowledge, skills, and commitment. In terms of understanding transparency in Baitul Mal Aceh, it must provide material and relevant information in a way that is easily accessible and understood by stakeholders. Baitul Mal Aceh, in this case, must be able to explain its performance transparently and fairly.

Implementing this requires an adequate understanding of the principles of transparency. In general, understanding the principles of transparency is caused by knowledge of the incidental activity and financial reports, meaningful information about the institution's activities, and submitting financial and accountability reports periodically every six months and once a year. With a good understanding of the principle of transparency, it will be able to improve the performance of zakat managers in Baitul Mal Aceh.

Understanding the principle of Accountability in Baitul Mal Aceh

Based on the results obtained from the calculations that have been carried out on testing the variable understanding of accountability on the performance of zakat managers in Baitul Mal Aceh, it is known that the results of the T-test for the second hypothesis, namely about understanding accountability, show a significance value of 0.027 less than 0.05, it can be said that there is a positive and significant influence between understanding accountability and the performance of zakat managers. In Baitul Mal Aceh.

According to Baitul Mal Aceh, the principle of accountability manages zakat correctly, measurably, and in the institution's interests while taking into account the interests of zakat managers and muzakki. The same thing as the results of previous research that was used as a reference in research by Triyuwono and Roekhuudin regarding the understanding of management accountability of an Amil Zakat, Infaq, Sadaqah Institution (Lazis) in Jakarta. The results of this study indicate that accountability in the Lazis organization consists of three layers, namely the physical, mental, and spiritual layers. At the first level, the accountability of Lazis management is to muzakki (people or entities entitled to pay zakat), mushaddiq (people who give infaq), and mushaddiq (senders or collectors of zakat/sadaqah).

The understanding of accountability has a more complex form of responsibility because the manager of an organization or company is not only responsible to stakeholders but also to other parties who have an interest in Baitul Mal, socially responsible, and responsible to Nature and God. Baitul Mal Aceh, in this case, must be able to explain its performance transparently and fairly.

Accountability is a prerequisite for achieving sustainable performance so that Baitul Mal Aceh can maintain the trust of muzakki and the community. Therefore, the factors that cause an understanding of the principle of accountability can be used to improve performance in Baitul Mal Aceh. In general, the understanding of the principle of accountability is caused by knowledge of the coordination of Baitul Mal's work program, monitoring of work programs, and the audit committee. Accountability in Baitul Mal Aceh is closely related to instruments for control activities, especially in achieving results in public services and delivering them transparently to the public.

Implementation of the principle of Transparency in Baitul Mal Aceh

Based on the results obtained from the calculations that have been carried out on testing the variable implementation of the principle of transparency on the performance of zakat managers in Baitul Mal Aceh, it is known that the results of the T-test for the fifth hypothesis, namely the implementation of transparency, show a significance value of 0.026 less than 0.05, it can be said that there is a positive and significant influence between the implementation of transparency and the performance of zakat managers. In Baitul Mal Aceh.

Transparency, namely zakat institutions, in this case, Baitul Mal, must provide sufficient, accurate, and timely information to interested parties. Disclosure of

Baitul Mal's information needs to be done in a balanced manner. This means that the information conveyed is positive and includes negative information. This is to avoid misinformation and essential information hidden by the company/ zakat institution, which harms other parties, both muzakki, and mustahik. With the transparency of zakat management, it can create a sound control system because it does not only involve internal parties of the organization. However, it will also involve external parties such as muzakki, accountants, auditors, and the public at large, and with this transparency, public suspicion and distrust will be minimized.

Equivalent to the results of previous research that was used as a reference in research researched by Sigit Hermawan and Gianti Astriana with the title Accounting for zakat, and efforts to increase transparency and accountability of amil zakat institutions, the results of this study found that based on the completeness of the data obtained, namely in the form of data on the financial statements of LAZNAS "XYZ" Surabaya and the presentation of financial statements on the official website of LAZNAS "XYZ" Surabaya, it can be seen that zakat is a mandate of the people that must be transparent in its management and can be accounted for to muzaki, and interested parties, and most importantly to Allah SWT. (Hermawan, Astriana, 2015)

In general, the implementation or application of the principle of transparency, that Baitul Mal Aceh has an annual work plan and annual activity reports prepared based on Financial Accounting Standards in Indonesia, especially the Statement of Financial Accounting Standards Number 109 concerning Accounting for Zakat and Infaq / Donations. In this case, Baitul Mal Aceh guarantees information disclosure and easy access for stakeholders to the management of Zakat and Infaq. With this attitude of transparency, public suspicion and distrust will be minimized.

Payment of service income zakat is made through the place where the muzakki works. All zakat revenues managed by Baitul Mal Aceh are a source of Aceh's own-source revenue (PAD), which must be deposited into the Regional General Treasury. Aceh PAD is deposited in an individual/independent account of the Aceh Regional General Treasurer (BUD) appointed by the Governor. The collection of funds from zakat is submitted to a separate account that can only be disbursed for the benefit of programs and activities proposed by the Head of Baitul Mal Aceh following each asnaf.

Baitul Mal conveys to the public the various activities it has carried out transparently as part of its accountability. The method is through newspapers, magazines, bulletins, journals, radio, television, the internet, and so on, sent directly to muzakki (donors) or posted on notice boards in offices and other public places. Things that need to be published include financial reports, activity reports, names of muzakki and mustahiq zakat, and so on.

Implementation of the principle of Accountability in Baitul Mal Aceh

Based on the results obtained from the calculations that have been carried out on testing the accountability implementation variables on the performance of zakat

managers in Baitul Mal Aceh, it is known that the T-test results for the sixth hypothesis, namely about the implementation of accountability, show a significance value of 0.033 less than 0.05, it can be said that there is a positive and significant influence between the implementation of accountability and the performance of zakat managers. In Baitul Mal Aceh.

Accountability is Baitul Mal must be able to explain its performance transparently and fairly. Baitul Mal Aceh must carry out the accountability principle in its functions. Every Baitul Mal management must account for the mandate received following the law, regulations, ethics, and moral standards.

The influence of the application of fund accounting on the financial accountability of Baitul Mal is in terms of the information contained in the financial statements that apply fund accounting to make it easier for stakeholders to understand the sources and uses of each fund. At the same time, the accessibility of financial statements affects the financial accountability of Baitul Mal because the information provided from the financial statements will be less useful if the public has difficulty accessing the report.

Thus, an accountable zakat institution is an institution that can make an annual report that contains all relevant information needed, and the report can be directly available and accessible to potential users. If the management information of the zakat institution is available and accessible, this will make it easier for stakeholders to get it and conduct supervision. If this is the case, then the management of the zakat institution will be required to be more accountable. In general, by implementing the principle of accountability, Baitul Mal Aceh prepares financial reports at the right time and quickly and precisely. As a trustee of the donors and muzakki to manage zakat and infaq, maintaining trust is a matter of particular concern. Internal and external monitoring processes will continue to be carried out to ensure transparency and accountability. Baitul Mal Aceh, through the Supervision Division, always maintains that the entire process of distributing zakat and infaq funds follows the applicable rules and regulations and is following predetermined procedures. External audits are also conducted by the Aceh inspectorate, BPKP, and the Public Accounting Firm.

Baitul Mal Aceh's financial statements are prepared following Indonesian Financial Accounting Standards, particularly Statement of Financial Accounting Standards No. 109 on Accounting for Zakat and Infaq/Sedekah. The elements of the financial statements consist of: Statement of Financial Position, a Statement of Changes in Funds, a Statement of Changes in Managed Assets, a Statement of Cash Flows, and Notes to Financial Statements. *Zakat Funds* are funds derived from zakat mal, including zakat on gold and silver, zakat on income, zakat on agriculture, and other types of zakat, which must be paid by entities/bodies or by individuals who have become muzakki.

The principle of accountability is also implemented in the performance of zakat managers by coordinating, monitoring, and evaluating, planning Baitul Mal activity programs, implementing education, training, and research on zakat and other religious assets, implementing counseling and da'wah about zakat and religious assets. From this coordination, monitoring, and evaluation activities, we

will be able to clarify work programs or activities that have not been able to be implemented optimally.

Conclusion

Based on the results obtained from the calculations that have been carried out on testing the variables of understanding and implementation of the principles of transparency on the performance of zakat managers in Baitul Mal Aceh, it is known that the results of hypothesis testing show that understanding and implementation of the principles of transparency each show a positive influence between understanding and implementation of the principles of transparency with the performance of zakat managers in Baitul Mal Aceh. This condition shows that most respondents have a good understanding of the principles of transparency. This also indicates that Baitul Mal Aceh has made efforts to provide an understanding of the principle of transparency to its managers. Understanding of the principle of transparency is caused by the knowledge and awareness of zakat managers through activity reports, financial reports, activity information, and information technology. This indicates that the Baitul Mal has made sufficient efforts to implement the principle of transparency in its management.

Testing the variable understanding and implementation of the principle of accountability on the performance of zakat managers in Baitul Mal Aceh shows that the understanding and implementation of the principle of accountability each show a positive influence between the understanding and implementation of the principle of accountability on the performance of zakat managers in Baitul Mal Aceh. This shows that Baitul Mal Aceh has shown good performance in providing direction and understanding in applying the principles of accountability in Baitul Mal Aceh. The understanding of the principle of accountability is caused by the manager's knowledge and awareness of the media for coordinating work, monitoring work, evaluating work programs, and preparing financial reports quickly and accurately. This indicates that Baitul Mal has made sufficient efforts to implement the principle of accountability in its management.

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