

Enhancing Zakat Management: The Role of Monitoring and Evaluation in the Amil Zakat Agency

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Abstract

Compliance with basic principles such as financial transparency and accountability is needed to manage zakat. Transparency in reporting zakat management will increase Muzakki's trust so that Zakat's receipts will eventually grow. This article analyzes the monitoring and evaluation of zakat management at the amil zakat board of Palopo City. It focuses on financial, management, and quality audits (planning, collection, distribution, administration) and internal compliance audits. The study assesses the performance of these areas by using importance-performance analysis. The findings suggest prioritizing financial audits is crucial for building Muzakki's trust. Additionally, enforcing management audits, planning quality audits, finance, reporting, and internal compliance audits are essential for effective zakat management.

Keywords: Evaluation, Importance Performance Analysis, Monitoring, Zakat Management

Peningkatan Pengelolaan Zakat: Peran Monitoring dan Evaluasi pada Badan Amil Zakat

Abstrak

Kepatuhan terhadap prinsip-prinsip dasar seperti transparansi dan akuntabilitas keuangan sangat diperlukan dalam pengelolaan Zakat. Transparansi pelaporan pengelolaan zakat akan meningkatkan kepercayaan Muzakki sehingga penerimaan zakat pada akhirnya akan bertambah. Artikel ini menganalisis tentang monitoring dan evaluasi pengelolaan zakat pada Badan Amil Zakat Kota Palopo. Fokusnya pada Audit Keuangan, Audit Manajemen, Audit Mutu (Perencanaan, Pengumpulan, Pendistribusian, Penatausahaan), dan Audit Kepatuhan Internal, dengan menggunakan Importance Performance Analysis, studi ini menilai kinerja bidang-bidang tersebut. Temuan ini menunjukkan bahwa memprioritaskan audit keuangan sangat penting untuk membangun kepercayaan Muzakki. Selain itu, menegakkan audit manajemen, merencanakan audit kualitas, keuangan, pelaporan, dan audit kepatuhan internal sangat penting untuk pengelolaan zakat yang efektif.

Kata Kunci: Evaluasi, Importance Performance Analysis, Monitoring, Pengelolaan Zakat

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INTRODUCTION

Indonesia can be prosperous if it can achieve the objectives of its national development that can prosper the entire community or at least reduce poverty, as mandated in the opening of the 1945 Constitution. Therefore, the government must improve the community's welfare to achieve this goal. This responsibility is through social protection (social security) and improving the community's welfare by increasing income and reducing income distribution. One of the instruments to improve people's welfare is the zakat instrument, which occupies

a central role in Islamic fiscal policy. However, Bin-Nashwan et al. (2020) refutes this, stating that most governments in Muslim-majority developing countries have managed zakat only as a small system, not as one of the main elements of the fiscal system. However, Razak (2020) shows that it is a form of distribution of wealth to society according to Islamic principles, namely the distribution of zakat. A Muslim or business entity must expend zakat, giving it to those entitled to receive it by Islamic law.

The government should endeavor to develop the management of zakat for public welfare. Law No. 23 of 2011 concerning the management of zakat as an economic instrument in income distribution to create public welfare supports the government in managing zakat. Ben Jedidia and Guerbouj (2021) argue that zakat stimulates the country's economic growth because zakat aims to increase consumption, investment, and government spending to stimulate and improve economic growth (Ridwan et al., 2019). On the other hand, zakat also has a significant positive impact on inflation. Putriani et al. (2020) assert that zakat can promote aggregate production.

Zakat management in Indonesia shows positive developments, although there are several challenges to managing zakat. Several challenges, including: a) Unequal distribution of zakat: There are still many areas in Indonesia that zakat services have not touched, so people's access to zakat is still limited; b) Public distrust of zakat management institutions: There is still distrust from some people towards credibility and transparency of zakat management institutions, c) Lack of education about zakat: There are still many people who do not adequately understand the concept of zakat, the benefits of zakat, and how to calculate zakat, d) Lack of synergy between zakat management institutions e) There is no strong coordination and synergy between zakat management institutions so that zakat management still seems fragmented. By increasing education, coordination between zakat management institutions, and innovation in zakat management, zakat can become more effective in empowering people and nation-building.

Therefore, as an economic instrument, the management of zakat and financial management in profit-oriented companies where the administration has reasonable control by corporate governance standards must be done professionally. Law No. 23 of 2011 emphasizes professionalism in zakat management, which is reflected in the principles of accountability and transparency. These principles must be applied in good planning, organizing, monitoring, and evaluation in line with the objectives of zakat management.

The management of zakat can be professional if zakat management institutions, the community, and the government are established in good cooperation. Muhammad Sadeq (1991) Explained that the optimization of zakat could be achieved when the state regulates its management operations from collection to empowerment. Likewise, Anwar (2012) stated that the government should provide protection, guidance, and services to Muzakki, Mustahik, and zakat managers. Therefore, the management of zakat does not only stop at the receipt and distribution but also must have a form of accountability such as an accountable and transparent financial report.

As a country with the largest Muslim community in the future, the potential for zakat in Indonesia is enormous because, from year to year, there is an increase in the number of

zakat funds received from people who pay zakat. Moreover, the condition of the Indonesian economy is increasingly stable. Palopo City is known as a city with a historical background of the arrival of Islam in South Sulawesi. This city also has natural resources that have great potential to be developed, including, in this case, the potential for zakat, which, if managed well in collection, distribution, and utilization, will produce great power to lift people out of poverty.

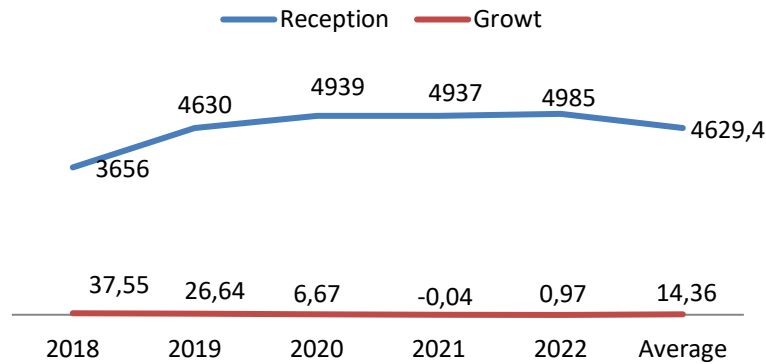


Figure 1. Total Receipt of Zakat, Infaq, and Sadaqah Funds in Palopo 2018-2022 (Million)

The graph above illustrates the condition of receiving zakat at the Amil Zakat Board of Palopo City in the last five years (2018-2022). Zakat receipts in 2018 amounted to Rp. 3.656 million. We experienced an increase of 37.55 percent from the previous year. In 2019, revenue also experienced a decrease in growth of up to 21 percent, but in terms of numbers, it increased by Rp. 4,630 million. When the pandemic hit, zakat receipts decreased as 2020 experienced a decline in growth of up to 6% percent. Likewise, in 2021, it will experience a decrease in increase of up to -0.04 percent, and in 2022, it will again experience an increase of up to 0.094 percent. So, the average rise in zakat receipts from 2018-2022 is 14.36 percent.

They were seeing the condition of the realization of the receipt of zakat with a projection of revenue of 14.36 percent, and the management of zakat in the City of Palopo still needs to improve. According to Syarifuddin (2015), the inefficient management of zakat is caused by the administration of zakat in BAZNAS in Palopo City, which has not been well coordinated with BAZ at the district level, and the weak management, supervision, and financial reporting. A similar sentiment was also expressed by Abdullah (2017) due to the traditional patterns of payment of zakat, the weak socialization of amil zakat institutions, inadequate government involvement, invalid public trust, lack of public awareness to pay zakat, programs have not touched the community, and the lack of activeness of the management.

Departing from the results of the two studies mentioned above, the author focuses more on supervision, namely the role of monitoring and evaluation of zakat management. So, this article aims to analyze the role of monitoring and assessment in the management of zakat at the Palopo City Amil Zakat Board, namely the monitoring and evaluation of planning, collection, distribution, and organization.

This research has high urgency because it can help improve zakat management in Indonesia, especially in Palopo City. The results of this research can be used to increase accountability and transparency, identify weaknesses and strengths, increase effectiveness and efficiency, and increase Muzaki and Mustahiq satisfaction. Thus, zakat can be used optimally to achieve its goals: purifying wealth, fostering a generous nature, increasing piety, narrowing the gap, increasing prosperity, strengthening unity, and creating a sense of security. The research has a novelty that differentiates it from previous research, namely the use of Importance Performance Analysis (IPA) in Zakat Management where: 1) IPA is a method that has not been widely used in research on zakat management 2) IPA can provide more comprehensive information about the level of satisfaction of Muzaki and Mustahiq on the performance of zakat management institutions.

Some research findings that reveal the importance of transparent zakat management and accountability include Hafidhuddin and Beik (2010), Andriyanto (2011), Nasri, Aeni, and Haque-Fawzi (2019). These findings suggest that zakat's professional, trusted, and transparent management becomes an important instrument that can prosper and elevate Muslims' status.

Septiarini (2011), Nikmatuanayah (2012), Nurhasan Hamidi and Eko Suwardi (2013), and Nurhayati et al. (2014.) stated that accountability and transparency in financial reporting affect the level of receipt of zakat. Nasim and Syahri Romdhon (2014), Indrarini and Nanda (2017), and Wahyuni-TD, Haron, and Fernando (2021) state that the transparency of financial statements, good governance zakat management, and the attitude of managers can influence the level of trust in the organization in zakat management institutions.

Huda and Sawarjuwono (2013) argue that one cause of Zakat management accountability not overlapping is an overlapping empowerment program between Zakat Management Organizations, inaccurate Muzaki and Mustahik data, limited and weak partnerships of Zakat Management Organizations, and powerless professional Zakat workers.

Part of applying the principle of accountability in zakat management involves vertical and horizontal accountability. The horizontal direction emphasizes professionalism and transparency, while the vertical accountability emphasizes trust (Owoyemi, 2020). According to Nurhasanah (2018), the financial report accountability is a sign of accountability to society, government, and Allah. Furthermore, Saeed Awadh Bin-Nashwan et al. (2021) said that the Amil Zakat Institution's professional, transparent, and accountable performance could increase public understanding and trust in zakat. To gain public trust and reduce the possibility of fraud, Amil Zakat Institutions must report the results of the management and distribution of zakat to Muzakki.

Managing zakat transparently and accountably will have an impact on the lack of public trust in Muzakki to distribute their zakat, especially those managed by the government, so that people will share their zakat on their own and not distribute it to the official zakat management institutions.

In general, traditional methods, such as performance indicators or other assessment techniques, are used to monitor and evaluate the effectiveness of zakat institutions. However, this study adopted an alternative strategy known as Importance Performance Analysis. This method is a novel and creative move to measure and comprehend the degree to which the institution's performance is carrying out its responsibilities in the context of Zakat management.

These monitoring and evaluations include financial audits, management audits, quality audits, and internal compliance audits. Furthermore, the Importance Performance Analysis method will indicate whether or not the Palopo City BAZ's performance meets stakeholders' needs and expectations. By comparing the level of importance of these factors with BAZ's actual performance, a matrix that demonstrates how well monitoring and evaluating BAZ's performance in meeting stakeholder needs works will be created.

METHOD

Research Types and Approaches

This article uses descriptive research, a quantitative method, to describe how well the Amil Zakat Board in Palopo City monitors and evaluates Zakat management.

Data and Data Sources

The primary data used in this article came from a questionnaire given to Zakat managers at the Palopo City Amil Zakat Agency. The questionnaire contained 32 statement items.

Population and Sample

This study used the entire population as the sample, including all 17 zakat managers at the Amil Zakat Board of Palopo City.

Research variable

The variables used in this study are zakat management variables as contained in the Baznas Palopo City internal audit unit work program, which includes a) The implementation of financial audits, b) The implementation of management audits, c) The implementation of quality audits, d) The implementation of internal compliance audits of BAZNAS Palopo City.

Analysis Techniques

It was analyzed using the Importance Performance Analysis method to assess the performance attributes and monitor and evaluate zakat management in the Amil Zakat Board in Palopo City. Importance Performance Analysis is an application technique that regulates the attributes of the level of importance and the level of implementation that is useful for future development.

The first stage in the Importance Performance Analysis method is to determine the level of appropriateness between the level of importance and the level of quality

performance of the attributes examined by comparing performance scores with importance scores. The custom-level formula used is

$$Tki = \frac{x_i}{y_i} \times 100\% \dots\dots\dots (1)$$

Information:

Tk_i = Confirmaty Level

X_i = Performance Rating Score

Y_i = Total Performance Rating Score

The second stage is calculating the average for each attribute perceived by the management of zakat with the formula used, namely:

$$\bar{X} = \frac{\sum \bar{x}t}{n} \dots\dots\dots (2)$$

$$\bar{Y} = \frac{\bar{y}t}{n} \dots\dots\dots (3)$$

Information:

\bar{X} = Average level of performance score

\bar{Y} = Average score of importance

n = number of respondents

Furthermore, the average of all attributes of importance (Y) and performance (X) is calculated, which is the limit in the Cartesian diagram, using the formula:

$$\bar{X} = \frac{\sum \bar{x}t}{k} \dots\dots\dots (4)$$

$$\bar{Y} = \frac{\bar{y}t}{k} \dots\dots\dots (5)$$

Information:

\bar{X} = the average score of the entire product performance level attributes

\bar{Y} = average level of importance of all attributes

n = Attribute Amount

The final stage is the translation of each attribute in the Cartesian diagram.

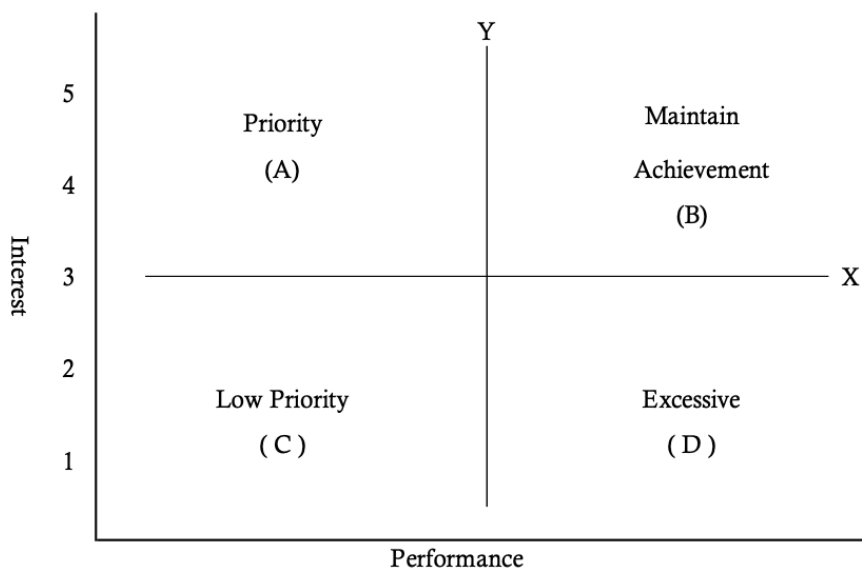


Figure 2. The Cartesian Diagram

The interpretations of the quadrants are as follows:

a. Top Priority (*Concentrate Here*)

Some factors are considered necessary in this quadrant. However, the performance could be better, so the City of Palopo Baz needs to allocate resources to improve the performance entered in this quadrant.

b. Maintain Performance (*Keep Up the Good Work*)

In this quadrant, some factors are considered essential and are expected to support the management of Zakat in BAZ in Palopo City, so maintaining performance achievement is mandatory.

c. Low Priority (*Low Priority*)

In this quadrant, some factors are considered to have a low actual performance level and are not too important, so the BAZ City of Palopo does not need to prioritize or pay more attention to these factors.

d. Excessive (*Possibly Overkill*)

Some factors are considered unimportant in this quadrant, so the BAZ in Palopo City can better allocate related resources to other factors with a higher priority level.

FINDING AND DISCUSSION

The quality of the information provided by BAZ Palopo City to the public is one of the primary sources of public trust. Therefore, building a standard audit system is necessary and has become essential. With it, Palopo City BAZ can increase its competitiveness with private zakat managers. To maintain public trust, especially the public (Muzakki) in Palopo City, the author analyzes several things related to implementing the audit at the Amil Zakat Agency of Palopo City.

Implementation of financial audit

Accountability and transparency of reporting have become urgent. Transparency aims to provide trust between interested parties in the institution. Transparency can be done by presenting fair financial statements. Financial reports and financial statement audits show the accountability of zakat management organizations. Zakat accounting is an information tool between zakat management institutions as management and parties interested in the information. For management, zakat accounting information is used in the management control process, starting with planning, program making, budget allocation, performance evaluation, and performance reporting. To the efforts of transparency and accountability reporting, a financial accounting standard reporting system has been prepared based on a fatwa from the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI), which is called Statement of Financial Accounting Standards (PSAK) Number 109/2008.

Rahman (2015) suggests that the financial statements used in zakat management are zakat accounting following PSAK No. 109, which aims to regulate the recognition, measurement, presentation, and disclosure of zakat, infaq/sadaqah transactions. Applying zakat accounting at amil zakat institutions throughout Indonesia will encourage BAZNAS to do better in recording their financial statements because, from these financial reports,

Muzakki can obtain information, and most importantly, they believe that the funds distributed are not misused.

Applying zakat accounting can be seen by analyzing the results of monitoring the financial statements of the Palopo City Amil Zakat Board in 2020. The results of monitoring and evaluating performance related to the implementation of financial audits are as follows:

Table 1. *Importance of Financial Audit Performance*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|---|---------------------|---------------------|--|
| 1 | Availability and Completeness of the required Budget Documents | 55 | 61 | 90 |
| 2 | Availability of complete financial documents (BKU, tax registration, checking account, operational) | 46 | 59 | 78 |
| 3 | Availability and Completeness of Contract Documents | 46 | 60 | 77 |
| 4 | Monthly Accountability Documents Availability and Completeness | 49 | 69 | 71 |
| 5 | Availability and Completeness of Documents on the calculation and distribution of zakat | 52 | 71 | 73 |
| | Average | 50 | 64 | 78 |

According to Table 1, the respondents' responses show that the financial audit at Palopo City BAZ was effective at 78 percent. The monitoring and assessment of financial audits can be rated as good quality.

The Amil Zakat Agency's information quality can be used to gauge the public's level of trust in it, such as Muzakki. The agency must show that it can achieve program and empowerment goals. Given their legal obligations and adherence to Islamic law, zakat management institutions are expected to handle the financial contributions made to zakat, infaq, and sadaqah (ZIS) in a highly professional manner. As a result, these institutions must have efficient financial planning and management.

Rasul (2002) defined accountability as the organization's duty to profitably, effectively, and efficiently manage public funds. Financial accountability is essential because it has taken center stage in society. Institutions must publish financial reports to inform the public about their financial performance. Ahmad and Rusdianto (2018) made the same point, claiming that the accountability of the amil has a significant impact on public satisfaction and trust in the amil zakat institution.

Implementation of management audit

A management audit is required to ascertain whether general management practices within an organization have been carried out according to sound and appropriate management principles. By assessing how an organization functions in harmony with economic factors

and complying with operational policies, a management audit seeks to improve the effectiveness and efficiency of organizational functions. Terry (1971) defines management as a unique process that involves several key actions, including planning, organizing, mobilizing, and controlling. These actions are undertaken to attain the desired targets by effectively utilizing all the resources.

The implementation of management audits in each organization varies depending on the audit scope determined by the organization's top management. Zakat institutions must have good management standards through accreditation or auditing and international standards (ISO). The results of the implementation of performance monitoring and evaluation related to the implementation of management audits are as follows.

Table 2. *Importance of Performance Audit Management*

| Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|---------------------|---------------------|--|
| 1 Availability and Completeness of Civil Service Administration Documents (SK leadership and Amil BAZNAS) | 60 | 74 | 81 |
| 2 Availability and Completeness of Documents Organizational structure of BAZNAS | 62 | 73 | 85 |
| 3 Availability and Completeness of Office Inventory Documents | 60 | 71 | 85 |
| 4 Availability and Completeness of Documents Description of BAZNAS management tasks | 56 | 64 | 88 |
| 5 Availability and Completeness of Standard Operating Procedure (SOP) Documents | 52 | 65 | 80 |
| Average | 58 | 69 | 84 |

The effectiveness of the management audit at the Palopo City BAZ, as determined by the respondents' responses, is shown in Table 3 above as having an effectiveness rate of 84 percent between Expected and Realized performance. It indicates that management audit monitoring and evaluation effectiveness are good.

One of the management functions contained in Law 23 of 2011 Zakat management is planning, implementing, and coordinating activities in the collection, distribution, and utilization of zakat. Although Law No. 23 of 2011 does not mention the supervisory function in the definition of zakat management, it still includes the subject of supervision. It is stated in Article 34 that the minister or regional leaders carry out guidance and supervision at the provincial and district/city levels. In contrast, Article 35 states that the community can also supervise.

The participation of the state and society certainly cannot be denied in the development of zakat, both normatively and empirically. Political and economic conditions also played a significant role in these changes. The emergence of several state regulations

regarding zakat, the effort to combine zakat and taxes, the establishment of an official government zakat management agency, and the certification of non-government zakat management institutions are empirical evidence that the state plays an essential role in the development of zakat in Indonesia.

Implementation of quality audit

Quality management is achieved through the implementation of a system known as a quality management system. The International Organization for Standardization (ISO) is a widely recognized quality management system. Currently, the most used standard is ISO 9001:2008. This standard focuses on enhancing customer satisfaction and can be adopted by any organization or institution, including zakat institutions like BAZNAS Palopo City. ISO 9001:2008 comprises clauses that outline the requirements for establishing a quality management system, including 1) the quality management system itself, 2) management responsibility, 3) resource management, 4) product realization and measurement, and 5) analysis and improvement. These clauses collectively guide organizations in implementing effective quality management practices.

The National Amil Zakat Agency (BAZNAS Palopo City), a zakat institution that plans, implements, and coordinates the collection, distribution, and utilization of zakat, needs to form a management board that will manage each of its activities so that each division is responsible for implementing the quality management system following the standards of ISO 9001:2008.

Collection

The Division of Publications and Networks Puskas Baznas (2017) stated that zakat can improve the welfare of the people, and the effective and efficient management of ZIS can impact the people's economy. However, it cannot be denied that there are still many factors that become obstacles to collecting ZIS funds in the community, including legal awareness of the obligation to pay zakat and the common understanding of the people about the importance of collecting zakat through zakat institutions (Purbasari, 2015).

The process of collecting zakat is crucial to fulfilling zakat obligations. Zakat institutions like BAZNAS Palopo City ensure that the zakat collection procedure runs smoothly to collect zakat effectively. Collection Zakat, Infaq, and Sadaqah at BAZNAS Palopo City is based on 1) Law Number 23 of 2011 concerning Zakat Management, 2) BAZNAS Regulation Number 3 of 2014 concerning Organization and Work Procedures of Provincial BAZNAS and Regency/City BAZNAS, 3) BAZNAS Regulation Number 5 of 2018 concerning Financial Management of Zakat and Standard Operating Procedures for Zakat Management Institutions issued by the Director of Zakat Empowerment, Director General of BIMAS, Ministry of Religion in 2012. Following are the respondents' comments on the performance monitoring and evaluation outcomes for implementing the audit of the ZIS collection.

Table 3. *Importance of Performance Audit Collection*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|---|---------------------|---------------------|--|
| 1 | Availability and Completeness of Work Program Documents | 50 | 67 | 75 |
| 2 | Availability and Completeness of documents and the results of the work of each program are achieved | 52 | 64 | 81 |
| 3 | Availability and Completeness of Muzakki's data collection map document and achievement targets | 47 | 64 | 73 |
| 4 | Availability and Completeness of achievement documents and Zakat Association Targets | 50 | 59 | 85 |
| 5 | Availability and Completeness of recapitulation documents of Zakat Fund Association | 47 | 56 | 84 |
| 6 | Availability and Completeness of Document Graphic of Zakat Fund Association | 53 | 60 | 88 |
| 7 | Availability and Completeness of Data Documents base Muzakki | 45 | 55 | 82 |
| | Average | 49 | 61 | 80.3 |

From the respondents' responses, Table 3 above shows that the Zis Collection audit at the Palopo City BAZ was 80.3 percent more effective than expected. As a result, the monitoring and evaluation of the Zis collection audit were effective.

It aligns with M. R. Abdullah's (2019) research, which states that the implementation of quality assurance in collecting Zis in the Palopo City Baz is 79.5%. Furthermore, Ruslan Abdullah explained that the collection of zakat in BAZNAS Palopo City is also based on the Standard Operating (SOP) for ZIS Collection compiled by the zakat collection sector; besides that, there are zakat collection activities carried out by BAZNAS as follows: a) Develop and establish SOPs ZIS collection. b) Issuing Circular Letter Number 011/BAZNAS Kota-PLP/VI/2017 concerning ZIS and religious social funds, c) Issuing Circular Letter Number 023/BAZNAS KOTA-PLP/VIII/2017 concerning Determination of the Amount of Zakat and Infaq, d) Appointing UPZ as a ZIS collection unit, e) Socializing zakat management, f) Conducting ZIS pick-up services and ZIS stores, g) Providing ZIS deposit accounts through 3 Islamic banks, and one conventional bank, h) Conducting MoU with the Association of Mubaligh and IAIN Palopo.

Collection of zakat is a government obligation in Islamic countries. where the government is obliged to force citizens who are Muslim and able to pay zakat on their assets that have reached the haul and nisab. The implementation and implementation of professional zakat management follows the obligation to pay zakat. This failure is due to

institutional management problems. Therefore, it is necessary to apply management principles professionally.

Distribution

The distribution of funds is an essential aspect that requires more attention by the management of zakat institutions to ensure effective disbursement of zakat funds (Bakar & Ghani, 2011). The problem of zakat distribution is very complex, including the issue of uneven distribution, inappropriate distribution methods, and targets, as well as several challenges faced in placing the zakat program in the community. This has become the concern of many studies, including (Rahmat & Nurzaman, 2019), (Kashif et al., 2019) and (Rosli et al., 2018). Therefore, it is necessary to regulate policies by the government as the person in charge of its management.

The duties and functions of the distribution sector are described in BAZNAS Regulation Number 03 of 2014, precisely in Article 40. In line with the above regulation, the Decree of the Minister of the Republic of Indonesia Number 373 of 2003 regarding the distribution and utilization of zakat explains in detail the quality assurance of the distribution and utilization of zakat. The results of the monitoring and evaluation of performance related to the implementation of the audit of the distribution of ZIS are as follows:

Table 4. *Importance of Performance Audit Distribution*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|--|---------------------|---------------------|--|
| 1 | Availability and Completeness of Work Program Documents | 43 | 49 | 88 |
| 2 | Availability and Completeness of documents and the results of the work of each program | 53 | 58 | 91 |
| 3 | Availability and Kelen g when the document is a map of the data collection and the target achievement Mustahik | 56 | 65 | 86 |
| 4 | Availability and Completeness of Documents on the achievement of Zakat distribution and Utilization targets | 56 | 63 | 89 |
| 5 | Availability and Completeness of Distribution and Recapitulation Zakat Recapitulation Documents | 48 | 67 | 72 |
| 6 | Availability and Completeness of distribution chart documents and utilization of zakat | 47 | 65 | 72 |
| 7 | Availability and Completeness of Mustahik base Data Documents | 50 | 72 | 69 |
| | Average | 50 | 63 | 81 |

Table 4 above illustrates that the percentage of effectiveness of the Zis distribution audit at the Palopo City BAZ obtained between Expectations and Realized performance from the respondents' responses is 81 percent. It indicates that the effectiveness of monitoring and evaluating the distribution audit can be good.

It strengthens the results of Abdullah's (2019) research, which states that the implementation of quality assurance in the distribution of Zis in the Palopo City Baz is 81.4%. The distribution of zakat has goals and objectives. The target here is the parties who are allowed to receive zakat, while the goal is to improve the welfare of the community in the economic field so that it can reduce the underprivileged groups of people.

There are two approaches to the distribution of zakat. First, it is a partial approach; in this case, it is aimed at the poor and weak and carried out directly and incidentally. In this way, their problem of poverty can be temporarily overcome. Second, it is a structural approach; this method prioritizes the provision of assistance on an ongoing basis with the aim that Mustahiq zakat can overcome the problem of poverty, and it is hoped that they will become Muzakki later.

It is necessary to have the wisdom of the amil zakat institution to utilize zakat as well as possible. The distribution of zakat is not only given to those who are consumptively entitled but can be given in other forms that can be used productively. Zakat funds will be more efficient if they are managed as a source of funds used from the start as training or for business capital, which is expected to lift someone out of poverty.

The quality of zakat distribution can be seen from the three aspects contained in the Zakat Core Principles, namely:

1) The first aspect is in terms of zakat financial ratios.

The concept of ACR (Allocation to Collection Ratio), which is the ratio between the proportion of zakat funds distributed and the zakat funds collected, is applied to the aspect of zakat financial ratios managed by official zakat institutions.

In the concept of ACR (Allocation to Collection Ratio), there are five categories, namely the category of highly effective (> 90 percent), practical (70 percent – 89 percent), somewhat effective (50 percent – 69 percent), below expectation (20 percent – 49 percent). Percent), and ineffective. The first category means that the proportion of distributed zakat funds is more than 90 percent compared to the received funds. The amil rights used are less than 10 percent. It shows that zakat institutions have an extensive collection and distribution capacity. As for the second category, the proportion of zakat distribution compared to its collection ranges from 70 percent to 89 percent. It means that the amil rights used to reach 11 percent to 30 percent. And so on. The more significant the proportion of amil rights, the lower the collection and distribution capacity of a zakat institution, so the level of effectiveness of the zakat distribution program becomes low.

2) The second aspect is the speed of distribution of zakat.

The speed of zakat distribution is divided into two categories: consumptive programs and effective programs. Consumptive programs, such as food and health assistance programs, are designed to meet Mustahik's needs in the short term. In contrast, effective

programs, such as education and economic programs, are designed to meet Mustahik's needs in the long term.

In consumptive programs, an indicator of an effective distribution program is when the program is executed less than three months after the management of the zakat institution officially decides it, and it is categorized as fast. It is called good if the distribution is between 3-6 months. Furthermore, 6-9 months is fair, 9-12 months is slow, and more than 12 months is prolonged. That is, the longer the speed of distribution, the lower the capacity for zakat distribution, so the consumptive programs are less effective.

Meanwhile, the distribution speed classification in the practical program is divided into three: fast (less than six months), good (6-12 months), and fair (more than 12 months). What should be noted here is that the period does not indicate the length of the program because it can be multi-year. However, the speed at which the program is started is determined by the leadership or management of the Zakat institution.

3) The third aspect is risk management of zakat distribution.

In this context, two important things must be considered when managing the risk of zakat distribution: fulfilling financial obligations on time and anticipating if there is a mismatch between the allocation of funds and the actual needs needed to run a program. In terms of financial obligations, any delay can hurt Mustahik. For example, delays in the distribution of scholarship funds can threaten the sustainability of Mustahik education. As for the mismatched side, a dissonance between the funds allocated and the real need of the program shows the lack of professionalism of the Zakat institution; it has the potential to create a failure of the distribution program.

Planning

Conceptually, planning is the thought process of determining the goals and objectives to be achieved, the actions that must be carried out, the form of organization, and the people responsible for the activities to be carried out by the Amil Zakat Agency. In other words, planning involves deciding what to do, how to do it, and when and who will do it in an organized manner. The results of the implementation of performance monitoring and evaluation related to the implementation of the audit of the planning are as follows:

Table 5. *Importance of Performance Audit Planning*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|--|---------------------|---------------------|--|
| 1 | Availability and Completeness of work program documents | 55 | 70 | 79 |
| 2 | Availability and Completeness of documents and the results of the work of each program | 54 | 70 | 77 |
| 3 | Availability and Completeness of documents Monthly and annual financial reports | 56 | 72 | 78 |
| | Average | 55 | 71 | 77.8 |

Table 5 above illustrates that the percentage of the effectiveness of the audit of the Zis planning at the Palopo City BAZ obtained between Expectations and Realized performance from the respondents' responses is 77.8 percent. The effectiveness of monitoring and evaluating the Zis distribution audit can be good. It strengthens the results of Ruslan Abdullah's 2019 research, which states that the implementation of quality assurance for Zis planning in the Palopo City Baz is 77.5%.

Good zakat management is a necessity. Law (UU) No.38 of 1999 states, "Zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat. The management quality of a zakat management organization must be measurable (Widodo et al., 2003).

Three keywords can be used as a measuring tool. The first is trust. The nature of trust is an absolute requirement that every amil zakat must own. Without this trait, all systems that are built will be destroyed. The second is a professional attitude. Trust is not enough. It must be balanced with the professionalism of its management. The third is transparency. Zakat management's transparency creates a sound control system involving internal and external parties and minimizes public suspicion and distrust.

These three keywords can be implemented if operational principles support them. The operational principles of the BAZ are among others. First, we must look at the institutional aspect. From the institutional aspect, a BAZ should pay attention to various factors: vision and mission, position and nature of the institution, legality and organizational structure, and strategic alliances. Second is the aspect of human resources. Human Resources is the most critical asset. So, the selection of who will become Amil Zakat must be made carefully.

For this reason, it is necessary to pay attention to the paradigm shift factor, which is that Amil Zakat is a professional with special HR qualifications. Third, aspects of the management system. BAZ must have a sound management system. The elements that must be considered are that BAZ must have transparent systems, procedures, and rules, use IT and open management, have an activity plan, have a lending committee, have an accounting and financial management system, be audited, publish, and continuously improve.

Administration

The administration is an activity or effort to assist, direct, serve, or regulate all existing activities to achieve a goal. The importance of an organization's administration can be seen in the orderliness of its administration, from secretarial to membership. The administration is the basis of an organization's achievement of the steps of a common goal. The administration is growing in implementation and has several tasks commonly called functions. Generally, administration can be carried out if many interested people do it themselves. It is necessary to regulate the implementation, which helps achieve the expected goals.

The results of the monitoring and evaluation of performance related to the implementation of audits related to administration in the Palopo City Baz are as follows:

Table 6. *Importance of Performance Audit Administration*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|--|---------------------|---------------------|------------------------------------|
| 1 | Availability of Office Operational Administration Documents | 51 | 57 | 89 |
| 2 | Document Availability The results of the work of each field are achieved | 52 | 57 | 91 |
| | Average | 52 | 57 | 90 |

Table 6 above illustrates that 90 percent of the effectiveness of the audit on administration at the Palopo City BAZ obtained between the Expected and Realized performance of the respondents' responses is good. This result indicates that the Zis administrative audit monitoring and evaluation effectiveness is good.

The administration is a process of organizing activities. As an activity process, administration can be carried out by anyone. However, at an institution such as the Palopo City Baz, the administration is a must because the Palopo City Baz is an institution formed by the government that manages non-profit public funds, so a complete administration is needed in managing Professional zakat funds requires good administration, starting from the calculation and collection of zakat to its distribution, which must be accountable and transparent.

Implementation of Internal Compliance Audit

The success of an institution's management is determined mainly by the performance of the employees in the institution. Likewise, the performance of employees is primarily determined by the level of competence, professionalism, and commitment to the field they are engaged in (Amilin & Rosita Dewi, 2008). Undoubtedly, the level of competence and professionalism must be owned by every profession because these two things are essential for all professions to get performance satisfaction, including auditors in carrying out audit procedures.

Audits instill confidence in reported information regarding program or activity results and the internal control system within an organization. They offer guidance for enhancing management, decision-making, and community accountability. With increasing community demands for clean, fair, transparent, and accountable zakat management, institutions must systematically conduct performance audits related to internal employee compliance. The results of the monitoring and evaluation of performance related to the implementation of audits related to administration in the Palopo City Baz are as follows:

Table 7. *Importance of Performance Internal Compliance Audit*

| | Description | Xi Score | Yi Score | Percentage (xi/Yi) x100 |
|---|-------------------------------------|---------------------|---------------------|------------------------------------|
| 1 | Completeness of Employee Attendance | 49 | 63 | 78 |
| 2 | Obedience Employees in assignment | 60 | 65 | 92 |
| 3 | Timeliness in carrying out tasks | 62 | 65 | 95 |
| | Average | 57 | 64 | 88 |

Table 7 above illustrates that the percentage of effectiveness of the internal compliance audit obtained between Expected and Realized performance from the respondents' responses is 88 percent. It indicates that the effectiveness of monitoring and evaluating the Internal Compliance audit at BAZ Palopo City can be categorized as good.

Internal compliance in management involves adhering to procedures or regulations set by authorities. The aim is to ensure clients comply with specific guidelines established by higher authorities (Arens et al., 2008). The main goal of management compliance control is to enhance the effectiveness and efficiency of management performance within the company. It is achieved by comparing actual results of management compliance with predetermined benchmarks to ensure effectiveness.

Internal audit is crucial for monitoring and controlling management performance, ensuring the effectiveness of the company's operations. It assesses management compliance to determine if processes are being followed correctly and identifies any potential errors or fraud committed by employees. Companies aim to achieve set targets and maintain compliance with regulations by conducting internal audits. Adequate internal audits support effective internal compliance control in management, enhancing overall performance and mitigating risks. This section discusses the mapping of performance values (x) and expectations (y), as shown in the image below:

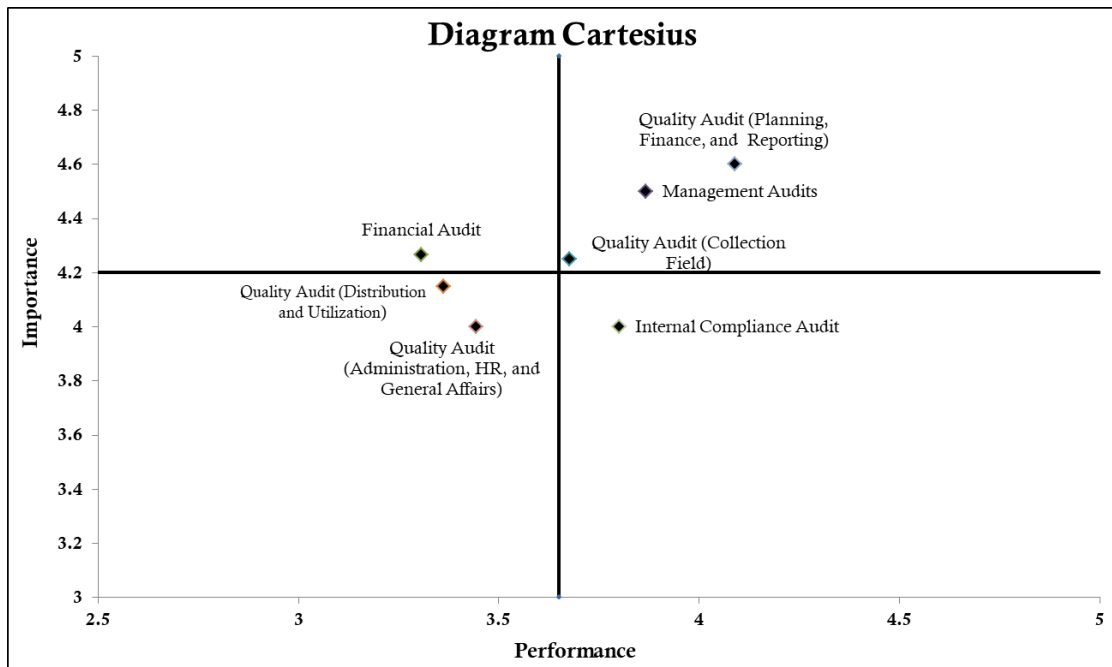


Figure 3. Diagram Cartesius Mapping

These results formed a matrix of four quadrants, each describing the priority scale in making policies, either improving or maintaining company performance. From the figure, it can be interpreted as follows:

1. Quadrant A

Quadrant A highlights a critical area identified by internal audit respondents that needs to be adequately implemented by the Palopo City BAZ: Financial Audit. It indicates a gap between expected standards and actual practices.

The agency needs to prioritize improving Financial Audit processes to address this gap. It will ensure better compliance with standards, enhance accountability, and improve zakat management effectiveness. Closing this gap will contribute to the overall development of the Palopo City BAZ, ensuring transparency in financial operations and enhancing public trust in zakat fund management.

2. Quadrant B

Quadrant B highlights key factors effectively implemented by the Palopo City BAZ, including Management Audit, Planning Quality Audit, Finance and Reporting, and Internal Compliance Audit. These factors exhibit strong performance and contribute to the organization's success. Maintaining excellence in these areas is vital for the agency's continued success. The agency ensures ongoing effectiveness and efficiency by prioritizing and excelling in Management Audit, Planning Quality Audit, Finance and Reporting, and Internal Compliance Audit.

Consistently implementing these attributes demonstrates the agency's dedication to sound management practices, quality standards, transparent financial reporting, and compliance with internal regulations. It bolsters the agency's credibility, fosters stakeholder trust, and supports its mission of responsibly managing and distributing zakat funds. By sustaining high performance in Quadrant B, the Palopo City BAZ reinforces its competence and capacity to fulfill its duties, ultimately positively impacting the communities it serves.

3. Quadrant C

Quadrant C indicates areas where the Palopo City BAZ needs to effectively implement certain factors, such as quality audit distribution, quality audit administration, human resources, and general aspects. These areas require immediate attention and improvement to enhance the organization's performance.

Prioritizing quality audit distribution and administration improvement is essential for ensuring fair and effective zakat fund management. Developing human resources capabilities will enhance the professionalism and efficiency of the organization's workforce. Addressing general factors will strengthen overall operations and governance. By improving these factors in Quadrant C, the Palopo City BAZ can enhance its organizational capacity and internal processes and ensure efficient zakat fund management. It will support the agency's mission to empower and assist the community effectively.

4. Quadrant D

Quadrant D highlights an area where the Palopo City BAZ has allocated excessive resources or focus: Quality audit Collection. While this aspect is essential, it should include other crucial areas.

To address this, the organization must reassess its resource allocation and prioritize areas requiring more attention. Balancing priorities like distribution, administration, and human resources allows the Palopo City BAZ to operate more efficiently and effectively.

A balanced approach ensures that the organization can fulfill its responsibilities without neglecting other critical aspects. It will lead to improved overall performance and better resource utilization.

CONCLUSION

While respondents rated monitoring implementation positively, their reactions toward financial, management, quality, and internal compliance audits were also favorable. However, through Importance Performance Analysis (IPA), it became evident that enhancing financial audits is a priority for the Palopo City Amil Zakat Agency in the future. This aspect serves as a cornerstone for trust among Muzakki, alongside other attributes such as Management Audit, Audit Quality of Planning, Finance and Reporting, and Internal Compliance Audit, which must be upheld.

The implications of this research are: 1) Priority Improvement: The Palopo City Amil Zakat Agency must pay special attention to improving the quality of financial audits. Financial audits are essential to building Muzakki's trust in the institution. Improvements in financial audits can produce more transparent and accurate reports, which will increase public confidence in the management of Zakat Funds. 2) Maintain Quality: Although financial audits are the focus of improvement, other aspects of the audit are still important. Attributes such as management audits, planning quality audits, finance and reporting, and internal compliance audits must also be maintained at a high level of quality. It is crucial to ensure that the entire zakat management process at the Palopo City Zakat Amil Agency runs effectively and efficiently; 3) Increasing Muzakki's Trust: By improving the quality of financial audits and maintaining the quality of other audits, the Palopo City Zakat Amil Agency can increase public trust, especially Muzakki, towards the institution. High trust will help increase community participation in providing zakat and improve the organization's overall performance.

The implications for future researchers from the conclusions of this research are as follows: 1) Focus on Non-Optimal Aspects: Future researchers can further explore the factors that cause financial audits to become a priority that must be improved. By identifying the causes of low performance in financial audits, researchers can provide concrete recommendations for improving such audit practices. It can include aspects such as processes, policies, human resources, or systems that can be improved 2) Development of Evaluation Methods: Researchers can develop more comprehensive or specific evaluation methods to measure the quality of financial audits and other maintained attributes. This method may include other analytical tools to provide deeper insight into audit performance.

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