

Implementation of Sharia Compliance in ZIS Distribution at BSI Maslahat Based on DSN-MUI Fatwas

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Abstract

The implementation of Sharia compliance in the management of zakat, infaq, and sadaqah (ZIS) funds is essential to ensure public trust and institutional accountability. This study aims to examine the extent to which **BSI Maslahat**, the official amil zakat institution affiliated with Bank Syariah Indonesia (BSI), complies with Sharia principles in distributing ZIS funds, particularly in terms of transparency and accountability. This research uses a qualitative method with a literature and documentary study approach. The data were sourced from BSI Maslahat's annual reports from 2017 to 2023 and relevant fatwas issued by the National Sharia Council–Indonesian Ulema Council (DSN-MUI). Content analysis was applied to assess the alignment of ZIS distribution with Sharia principles, particularly DSN-MUI Fatwa No. 23/2020 and No. 71/2023. The findings indicate that ZIS distribution during the observed period did not fully comply with Fatwa No. 23/2020, as the *riqab* category was not included. However, improvements in transparency and reporting were evident in accordance with Fatwa No. 71/2023. These results are analyzed through Monzer Kahf's Islamic Contract Theory, which emphasizes justice, transparency, and Sharia adherence. This study contributes to Islamic economic discourse by offering strategic recommendations to enhance ZIS fund management and compliance. It also serves as a reference for regulators and Islamic financial practitioners to improve institutional governance and public confidence in Islamic philanthropy.

Keywords: BSI Maslahat; Sharia Compliance; ZIS Distribution; DSN-MUI; Islamic Contract Theory

Abstrak

Implementasi kepatuhan syariah dalam pengelolaan dana zakat, infak, dan sedekah (ZIS) merupakan hal yang penting untuk menjaga kepercayaan publik dan akuntabilitas lembaga. Penelitian ini bertujuan untuk mengkaji sejauh mana BSI Maslahat, sebagai lembaga amil zakat resmi mitra PT Bank Syariah Indonesia (BSI), telah memenuhi prinsip-prinsip syariah dalam mendistribusikan dana ZIS, khususnya dalam aspek transparansi dan akuntabilitas. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi literatur dan dokumenter. Data diperoleh dari laporan tahunan BSI Maslahat tahun 2017 hingga 2023 serta fatwa-fatwa relevan dari Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN-MUI). Teknik analisis isi (content analysis) digunakan untuk menilai kesesuaian distribusi ZIS dengan prinsip syariah, khususnya merujuk pada Fatwa DSN-MUI No. 23 Tahun 2020 dan No. 71 Tahun 2023. Hasil penelitian menunjukkan bahwa distribusi zakat selama periode tersebut belum sepenuhnya memenuhi ketentuan Fatwa No. 23/2020 karena kelompok riqab tidak termasuk dalam penerima zakat. Namun, terdapat perbaikan dalam aspek transparansi dan pelaporan sesuai dengan Fatwa No. 71/2023. Temuan ini dianalisis dengan menggunakan Teori Kontrak Islam dari Monzer Kahf yang menekankan keadilan, transparansi, dan

kepatuhan terhadap hukum Islam. Penelitian ini memberikan kontribusi terhadap wacana ekonomi syariah dengan menawarkan rekomendasi strategis untuk meningkatkan kepatuhan dan efektivitas pengelolaan dana ZIS, serta menjadi referensi bagi regulator dan praktisi keuangan syariah.

Kata Kunci: BSI Maslahat; Kepatuhan Syariah; Distribusi ZIS; DSN-MUI; Teori Kontrak Islam

Introduction

Indonesia has the second-largest Muslim population in the world, with 236 million Muslims, or around 84.35% of its total population (World Population Review, 2024). So, it has significant potential for the development of the Sharia economy. In recent years, the growth of this sector has shown a positive trend, especially in the form of sharia financial institutions, including sharia banks. According to the Financial Services Authority (OJK), the market share of Sharia banks in Indonesia continues to increase, reflecting the high public interest in financial products that comply with Sharia principles. (OJK, 2023b). The growth of the Sharia banking market, according to the Financial Services Authority (OJK) in 2020-2023, can be shown in the following graph:

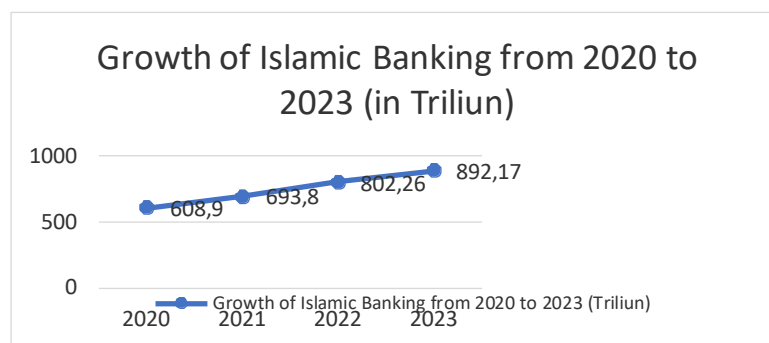


Figure 1. Financial Services Authority 2020-2023

Based on the diagram shown, the development of Islamic banking in Indonesia shows a positive trend from 2020 to 2023. In 2020, total Islamic banking assets were recorded at 608.9 trillion rupiah (OJK, 2021). Then, in 2021, the amount increased to 693.8 trillion rupiah. (OJK, 2022). This growth continued in 2022, with total assets reaching 802.26 trillion rupiah. (OJK, 2023a). Finally, in 2023, Islamic banking assets will increase continuously, reaching 892.17 trillion rupiah. (OJK, 2024).

Zakat, *Infaq*, and *Shadaqah* (ZIS) are crucial in the Islamic economic system and are expected to improve people's welfare. Optimal distribution of ZIS not only contributes to reducing poverty rates but also strengthens social solidarity among Muslims (Hafizd et al., 2023; Hafizd & Mardiatta, 2021; Setiyowati, 2019; Silastia et al., 2023). Based on the National Zakat Agency (BAZNAS), the total funds collected from ZIS in Indonesia increased

meaningfully in the last five years (Pusat Kajian Strategi Baznas, 2022). Several studies have revealed that collecting zakat, *infaq*, and *shadaqah* has potential in Indonesia. The Director of Zakat and Waqf Empowerment at the Ministry of Religious Affairs of the Republic of Indonesia (Kemenag), Waryono Abdul Ghafur, stated that the potential for national zakat is estimated to reach 327 trillion rupiah and continues to increase. Moreover, currently, there are 512 Zakat Amil Agencies, 49,132 Zakat Collection Units (UPZ), 145 Zakat Institutions, and 10,124 amils who play a role in zakat management in Indonesia (Ditzawa, 2023).

Although there has been an increase in ZIS collection, challenges in distribution following Sharia principles are still a concern. Without exception, the implementation of ZIS fund distribution in Islamic Banking has not fully implemented the principle of Sharia compliance in ZIS management, which can reduce the effectiveness of its distribution. In addition, the ZIS fund management institution reported being overwhelmed by requests that exceeded available funds (Saad et al., 2014; Shulhan, Misnatun, Efendi, Moh Zainol Kamal, 2021). In 2022, there was a case of misappropriation of Aksi Cepat Tanggap (ACT) funds (Rahel Narda Chaterine & Bagus Santosa, 2022). Then, the zakat funds embezzlement was by BAZNAS in 2023 (Dimas Sanjaya, 2023). From this phenomenon, the level of public trust in Islamic philanthropy and Islamic institutions in distributing ZIS funds has decreased. It is important to study so that Islamic banks can play an optimal role in ZIS management (Wijaya et al., 2023).

Sharia compliance in financial institutions includes the application of Sharia principles in all aspects of their operations. Sharia banks provide not only Sharia-compliant products but also ensure that the distribution of ZIS funds is transparent and accountable. According to the press release of the Financial Services Authority (OJK, 2023b), strict implementation of Sharia can increase public trust in Sharia banks. Sharia regulations issued by the OJK and the Indonesian Ulema Council (MUI) contain Sharia compliance in Sharia banking. However, these regulations were often applied inconsistently, which can affect the effectiveness of ZIS distribution. Research by Tria Zarkasih (Tria Zarkasih, 2023) showed a necessity to strengthen the supervision of Sharia financial institutions in this regard. ZIS distribution carried out under Sharia principles can benefit society, especially in improving welfare and reducing social inequality. A study by Sholawati (Sholawati et al., 2022) revealed that an effective ZIS management program can improve beneficiaries' quality of life. Other research by Safitri et al. shows that well-managed ZIS funds management can increase people's purchasing power and drive productive economic sectors, such as micro, small, and medium enterprises (MSMEs). It positively impacts economic growth based on social justice from an Islamic perspective (Safitri

et al., 2024). Zakat can also be a source of state revenue if it meets the terms and conditions set out in Islamic Law (Fauzan, 2019; Hakim, 2023). In addition, other research shows that the implementation of Sharia compliance is positively correlated with the implementation of good governance in the management of zakat institutions because it is associated with increasing accountability and responsibility of zakat institutions. Sharia compliance is a strategic issue in achieving best practices in managing zakat institutions, especially in ensuring legal certainty and public trust to optimise zakat empowerment in Indonesia (Kaffah & Susetyo, 2020).

Information technology and digitalization also play a pivotal role in the distribution of ZIS. Islamic banks that adopt modern technology can increase efficiency and transparency in ZIS management. According to Verdianti and Puja (Sukardi et al., 2024; Verdianti & Puja, 2023). The use of digital platforms in the collection and distribution of ZIS in Indonesia continues to increase and provides convenience for the community. A study by Nasution and Qomarudiin (Nasution & Qomaruddin, 2015) discussed the mechanism of ZIS fund management in Islamic banks with a case study at BPR Syariah Amanah Ummah. The results showed that ZIS fund management focused on the collection and distribution process. However, another study by Yenti (Yenti et al., 2021) Examined the aspect of Sharia existence (Shariah compliance) and its implementation at Bank Nagari, Syariah Solok. The results revealed that the practices carried out were under Bank Indonesia regulations. Then, it showed that Islamic values emphasised service aspects, Sharia products, compliance with BI regulations, SOPs, and Bank Nagari's annual report. However, until now, no comprehensive research has thoroughly examined the application of Sharia principles in this sector. Therefore, this study aims to fill in the summary by analysing the implementation of Sharia provisions in managing ZIS funds in Sharia banks, ensuring transparency, and assessing the impact on community empowerment.

The trends that BSI showed included continuous innovation in ZIS management, such as zakat collection digitalisation through mobile banking applications and collaboration with various digital platforms. This step not only increases community accessibility but also Sharia financial literacy. This approach is in line with BSI's focus on maximising the social impact of ZIS funds, especially in supporting the economic development of the people (Ataya et al., 2024).

In addition, Bank Syariah Indonesia (BSI) has demonstrated a strong commitment to corporate social responsibility (CSR). In 2021, BSI received several prestigious awards, including the Top CSR Awards 2021 and the Top Leader on CSR Commitment Awards, recognizing its excellence as a CSR management partner with a Star Predicate. The bank also won the CSR & PDB Awards in the Silver Category for its Desa Berdaya Sejahtera Indonesia

(DBSI) program, as well as the Marketing Awards 2021 for outstanding public engagement and branding.

This research is pivotal as it offers an in-depth analysis of the extent to which PT Bank Syariah Indonesia (BSI)—through its strategic partner BSI Maslahat—has implemented Sharia compliance principles in the collection and distribution of zakat, infaq, and sadaqah (ZIS) funds. As the largest Islamic financial institution in Indonesia, BSI bears a significant responsibility to ensure that ZIS fund management is not only effective but also adheres to Sharia standards established by the National Sharia Council–Indonesian Ulema Council (DSN-MUI).

The novelty of this study lies in its comprehensive literature-based analysis that thoroughly investigates the application of Sharia compliance in ZIS fund management within Islamic banking. Unlike previous studies that tend to emphasize quantitative outcomes or general effectiveness, this research adopts a qualitative document analysis approach, enabling a deeper understanding of regulatory compliance, transparency, and the equitable distribution of funds to all eight categories of mustahiq as mandated by DSN-MUI Fatwa No. 23 of 2020 and Fatwa No. 71 of 2023.

Furthermore, this study identifies several gaps between normative Sharia provisions and practical implementation—especially concerning transparency, accountability, and inclusiveness in targeting rightful beneficiaries such as the underrepresented group of *riqāb*. These findings contribute to the broader discourse on Islamic philanthropy and the governance of social funds in Islamic financial institutions. This study offers strategic recommendations to enhance ZIS management in line with Sharia, serving as a reference for academics, policymakers, and practitioners to strengthen compliance, improve effectiveness, and build public trust in Islamic philanthropy.

Methods

This study employed a qualitative research method using a literature-based approach to analyze the management of zakat, infaq, and sadaqah (ZIS) within the framework of Sharia compliance. The data sources consisted of various relevant documents, including the BSI Maslahat annual reports from 2017 to 2023, as well as official Sharia guidelines and fatwas related to ZIS management, such as DSN-MUI Fatwa No. 23 of 2020 and DSN-MUI Fatwa No. 71 of 2023.

The primary technique used for data analysis was content analysis, which enables an in-depth examination of texts and documents to identify patterns, principles, and conformity with Sharia norms, particularly those outlined in the Zakat Core Principles (ZCP). Content analysis,

as a qualitative method, is suitable for interpreting textual data systematically and objectively to extract meaningful insights relevant to the research problem (Portella & De Lima, 2024).

Qualitative research emphasizes exploration rather than measurement, aiming to understand social phenomena in depth (Sugiyono, 2020; 2022). In this context, the literature study method was applied to review scholarly articles, institutional reports, regulations, and books to frame the theoretical foundation and assess the practical implementation of ZIS distribution. This approach facilitated a comprehensive understanding of how BSI Maslahat manages ZIS funds in accordance with Sharia principles, and how this implementation evolved over the observed period (Jaya et al., 2023; Sugiyono, 2019, 2022).

Implementation of Zakat, Infaq, and Shadaqoh Fund Management at BSI Maslahat Sharia Compliance

Shariah compliance refers to Islamic principles and laws, including relevant traditions, in financial activities in Islamic financial institutions and related businesses. This compliance plays a pivotal role in building the reputation and trust of Islamic banks. In this context, the characterisation of Sharia compliance in Islamic banks was the conformity of operations, products, and services offered to Sharia principles. Islamic banks must ensure that their operations are free from usury practices, encourage fair distribution of profits and risks between banks and customers, and focus on the values of justice and the welfare of society (Rachman et al., 2023). Compliance of Islamic banks includes applicable regulations and provisions, product development and services following Sharia principles, and implementation of transparent and accountable corporate governance. Islamic banks require a structured and effective internal control system to ensure compliance with Sharia principles and reduce the risk of violations that can harm the institution's reputation (Wijayanti & Setiawan, 2022).

According to research conducted by Monzer Kahf, the zakat system has not been fully integrated into the fiscal policies of Muslim countries. So, its effectiveness in reducing poverty and encouraging economic growth is not optimal. In addition, this study also highlights the inconsistency between the provisions of classical *fiqh* and modern economic conditions, such as the calculation of zakat on income, investment, and financial assets that develop outside the traditional asset category (such as gold, silver, and agricultural products). Kahf also highlights differences of opinion among scholars regarding the more effective method of distributing zakat, whether directly to *mustahiq* or through official state institutions (Kahf, 1989).

The principles contained in Islamic banking serve as guidelines that must be adhered to by the financial institution to ensure that all operations and transactions carried out are under

Sharia provisions. One of them is the principle of harmony with Sharia, which requires Islamic banks to carry out their operations following Sharia rules, including the prohibition of *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), and products containing other haram elements. All activities and transactions carried out by the bank must be in line with Islamic law. In addition, the principle of justice and equality also requires Islamic banks to provide services and products without discrimination based on ethnicity, religion, race, or gender.

In addition, the transparency principle requires banks to provide transparent information about the products and services offered, including risks, conditions, and associated costs, so that customers can make well-informed decisions. The principle of social responsibility requires Islamic banks to contribute positively to society and the environment through project investment with good social and environmental impacts. In addition, the principle of avoiding *gharar* requires banks to abstain from transactions or products that contain threats or interests and to manage risks carefully to reduce potential losses. These principles aim to ensure that Islamic banks operate under Islamic values and ethics and provide fair and sustainable benefits to society (Hardi, 2019).

Management and Distribution of Zakat, Infaq, and Shadaqah (ZIS)

The distribution mechanism of Zakat, Infaq, and Sadaqah (ZIS) begins with collecting funds from *muzakki* (zakat payers) through *amil zakat* institutions or sharia financial institutions. The fund's distribution is to 8 groups entitled to receive zakat (*asnaf*), following the provisions in Surah At-Taubah verse 60, which include the poor, needy, *amil zakat*, *muallaf*, *slaves*, *people in debt*, *fisabilillah*, and *ibnu sabil* (Atmaja et al., 2021). ZIS distribution often involves economic empowerment programs, such as business capital assistance, education, and health services for beneficiaries, thus creating a more spacious social and economic impact.

Sharia principles in ZIS management are vital in maintaining transparency and accountability. Transparently, ZIS management institutions must provide open reports to the public and *muzakki* regarding the amount of funds collected, how the funds are allocated, and who the beneficiaries are. This reporting system increases public trust because they can see that funds are distributed appropriately and under Sharia provisions (Rahman, 2015). In addition, the principle of accountability maintenance with strict supervision from the Sharia Supervisory Board (DPS) ensures that every transaction and distribution is under Islamic law. It includes accounting standards designed particularly for zakat institutions, such as PSAK 109, which aims to create good and efficient zakat governance (Rifani et al., 2023).

The impact on beneficiaries is very significant. With good transparency and accountability, ZIS recipients receive material and guaranteed assistance in safe distribution, on target, and sustainably. It can improve their standard of living, both economically and socially. In addition, the application of Sharia in ZIS management also encourages community empowerment through sustainable programs, ultimately reducing poverty and social inequality (Zahara et al., 2023).

DSN MUI Regulations and Fatwas

Regulations and fatwas related to the distribution of Zakat, Infaq, and Sadaqah (ZIS) in Indonesia are issued by the National Sharia Board-Indonesian Ulama Council (DSN MUI), which functions as an institution that issues fatwas in the field of Sharia Economics. One important fatwa in this regard is DSN MUI Fatwa No. 23 of 2020, which discusses efficiency in ZIS funds distribution. This fatwa emphasises the importance of transparency and accountability in every stage of fund management, from collection to distribution. In addition, this fatwa also stipulates that zakat recipients, specifically poor people, must be prioritised in the distribution of funds under the primary purpose of zakat, which is to help those most in need (MUI, 2020).

In addition to DSN MUI Fatwa No. 23, there is also DSN MUI Fatwa No. 71 of 2023, which introduces a new mechanism in the distribution of zakat through debt or al-Qardh. It provides an option for zakat institutions to distribute zakat in the form of loans to those in need, optimising the benefits of zakat in the long term. It will empower zakat recipients to achieve more financial independence. In addition to increasing the efficiency of zakat distribution, this fatwa also strengthens the aspect of justice in funds distribution by Sharia principles. (DSN MUI No71 of 2023, 2020).

With these fatwas, Sharia financial institutions involved in ZIS management have clear guidelines to ensure management by Sharia principles. This fatwa also emphasizes the importance of maintaining public trust by ensuring that every step in the distribution of ZIS is transparent and efficient while still adhering to the social goals of zakat, infaq, and sadaqah.

Sharia Compliance Analysis

Bank Syariah Indonesia (BSI) is one of Indonesia's most prominent Islamic financial institutions. In addition to providing various financial products and services, BSI is also active in social activities. To support this social role, BSI Maslahat is a strategic partner in managing Ziswaf funds by implementing the principles of Good Corporate Governance (GCG). BSI

Maslahat was founded on November 21, 2001, under the name Yayasan Bangun Sejahtera Mitra Umat (BSMU Foundation). In 2022, it officially changed its name and logo to Bangun Sejahtera Indonesia Maslahat (BSI Maslahat). The purpose of this change is to strengthen collaboration with PT Bank Syariah Indonesia, Tbk, in optimising the collection and management of ZISWAF funds (Zakat, Infaq, Sedekah, and Wakaf), as well as to support social donation and CSR programs aimed at *muzakki*, both individuals and companies (BSI Maslahat, 2025).

In managing and distributing funds to *Ashnaf Mustahik*, BSI Maslahat designs a program that focuses on social assistance and potential beneficiaries' empowerment. With this approach, *mustahik* are expected to have the opportunity to improve their living standard and to compete for a better life. In addition, BSI Maslahat has won various awards, including the Top CSR Awards 2023 with a 5-star rating, as well as the Top CSR & PDB Awards in the Silver category for the Indonesian Empowered Prosperous Village (BSI Village) program, along with several other achievements.

In the BSI Maslahat annual report for 2017-2023 regarding the report on zakat receipt and distribution:

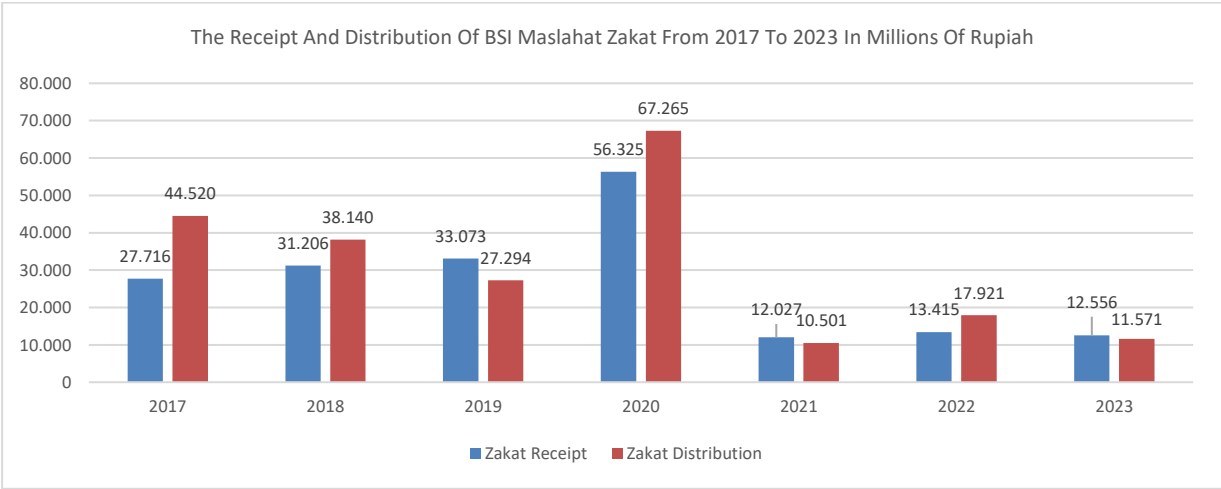


Figure 2. Annual Report BSI Maslahat 2017-2023

The graph shows the receipt and distribution of zakat funds managed by BSI Maslahat from 2017 to 2023 (in millions of rupiah). The trend demonstrates fluctuating performance throughout the years. In 2017, zakat receipts amounted to 27,716 million rupiah, while distributions reached 44,520 million rupiah (BSI, 2017). This pattern of higher distribution than receipts continued in 2018, with receipts at 31,206 million and distributions at 38,140 million rupiah (BSI, 2018). In 2019, although receipts rose slightly to 33,073 million, distributions dropped to 27,294 million rupiah (BSI, 2019).

A notable surge occurred in 2020, where receipts reached their peak at 56,325 million rupiah, and distributions followed at 67,265 million rupiah (BSI, 2020). However, in 2021, both figures declined significantly—receipts fell to 12,027 million and distributions to 10,501 million rupiah (BSI, 2021). In the following year, 2022, receipts slightly recovered to 13,415 million rupiah, while distributions increased more sharply to 17,921 million, indicating continued commitment to distribution despite limited collections. By 2023, both figures declined again, with receipts at 12,556 million and distributions at 11,571 million rupiah.

This data shows that BSI Maslahat consistently prioritizes social program distribution, even in years where zakat receipts are lower than disbursements, likely by utilizing reserve funds or cross-subsidization with other sources such as infaq or CSR allocations. The trend also reflects the institution's resilience and strategic alignment with its social mission, despite fluctuations in collection, especially during post-pandemic recovery years.

Analysis of BSI Maslahat zakat receipt and distribution data from 2017 to 2023 shows that zakat distribution often exceeds receipts. Several factors can explain why zakat distribution is superior to receipts during this period, such as:

1. **Use of Reserve Funds and Other Sources:** To ensure that welfare programs continue to run optimally, BSI Maslahat utilises reserve funds or other funding sources, such as infaq, sadaqah, and waqf, to cover the shortfall between zakat receipts and distribution. It allows the distribution of funds higher than the zakat received in a specific period (BSI, 2022).
2. **Commitment to Community Empowerment Programs:** BSI Maslahat is committed to supporting various community empowerment programs that require significant funding. In some cases, the distribution of funds for these programs can exceed the amount of zakat received, especially if there are urgent needs or project strategies that must be realized immediately (BSI Maslahat, 2024).
3. **Management of Corporate Zakat Funds and Employee Payroll:** BSI distributes corporate zakat funds and employee payroll through the BSI Zakat Collection Unit (UPZ), distributed to the National Zakat Agency (BAZNAS) and BSI Maslahat. These funds are optimized for community empowerment programs. Although the funds come from BSI, their distribution through BSI Maslahat can cause the distribution figures to appear higher than zakat receipts from the general public.

The legal basis for managing zakat that serves as a guideline for LAZNAS BSM UMAT in carrying out the mandate of the community includes the following:

1. Law Number 38 of 1999, later amended to Law Number 23 of 2011 concerning Zakat Management.

2. Decree of the Minister of Religious Affairs Number 373 of 2003 concerning the Implementation of Law Number 38 of 1999 concerning Zakat Management.
3. Decree of the Director General of Islamic Community Guidance and Hajj Affairs Number D/291 of 2000 concerning Technical Guidelines for Zakat Management

The concept of zakat distribution is related to MUI Fatwa No. 15/2011, issued on March 17, 2011, concerning withdrawal, maintenance, and Zakat Funds distribution. This fatwa stipulates that zakat is Zakat Muqayyadah, which is zakat whose allocation has been determined by the Muzakki, who is still paying attention to the provisions regarding the asnaf of zakat.

Meanwhile, the BSI Maslahat annual report regarding infaq in 2017-2023 is as follows:

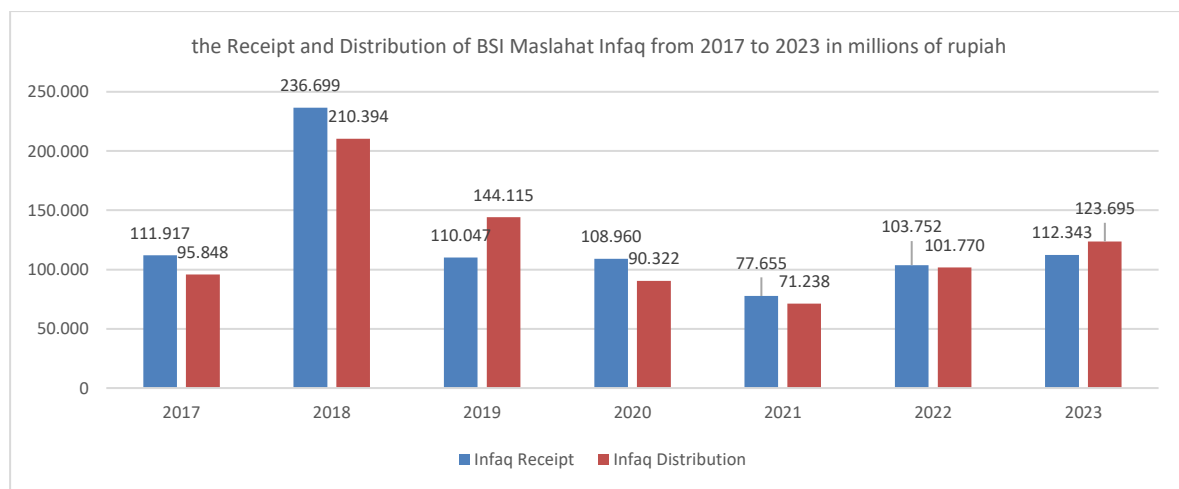


Figure 3. BSI Maslahat annual report 2017-2023

From 2017 to 2023, the receipt and distribution of infaq funds at BSI Maslahat showed dynamic fluctuations with an overall consistent commitment to distribution. In 2017, infaq receipts reached 111.917 million rupiah, while disbursements amounted to 95.848 million rupiah (BSI, 2017). A significant increase occurred in 2018, with receipts soaring to 236.699 million rupiah, followed by disbursements of 210.394 million rupiah—the highest values recorded during the seven-year period (BSI, 2018).

In 2019, receipts declined sharply to 110.047 million rupiah, yet the distribution remained relatively high at 144.115 million rupiah, indicating the use of reserves or cross-funding strategies (BSI, 2019). In 2020, receipts slightly decreased to 108.960 million rupiah, with disbursements falling to 90.322 million rupiah, possibly due to the pandemic's economic impact (BSI, 2020). The lowest figures were recorded in 2021, where receipts dropped to 77.655 million rupiah, and disbursements fell to 71.238 million rupiah (BSI, 2021).

However, a recovery trend began in 2022, with receipts rising to 103.752 million rupiah and disbursements reaching 101.770 million rupiah. By 2023, both receipts and distributions increased further—112.343 million rupiah in receipts and 123.695 million rupiah in

distributions—demonstrating strong institutional efforts to enhance social impact, even with moderate growth in fund collection.

Overall, the data indicates that BSI Maslahat consistently maintains a high rate of infaq fund utilization, often distributing more than it receives in certain years. This reflects a strong commitment to social programs and strategic financial management to ensure the continuity and reach of its infaq-based initiatives.

The BSI Maslahat annual report for 2017-2023 also shows the receipt and distribution of amil funds, as follows:

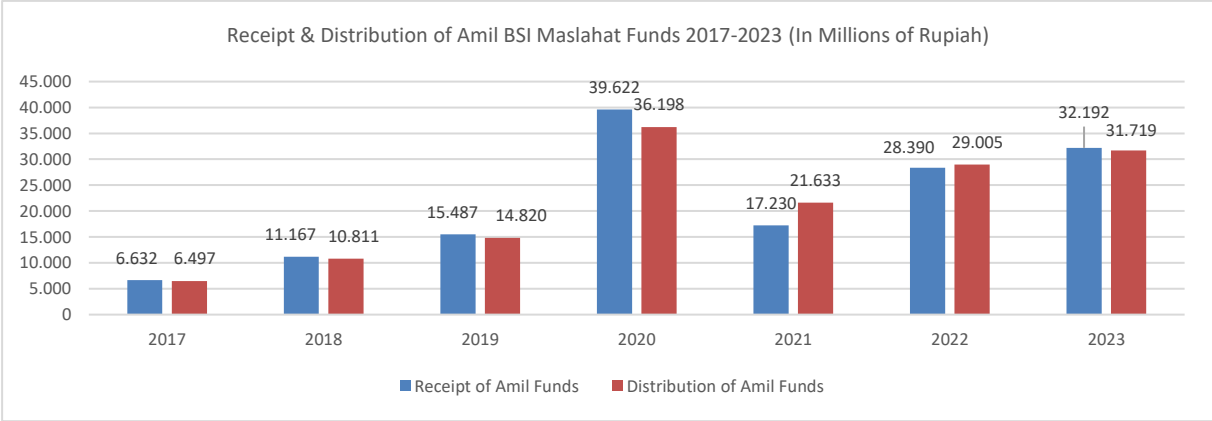


Figure 4. BSI Maslahat annual report 2017-2023

presents the trend of amil fund receipts and their distribution by BSI Maslahat from 2017 to 2023. In 2017, amil fund receipts amounted to 6.632 million rupiah, with distributions of 6.497 million rupiah (BSI, 2017). This figure rose significantly in 2018, where receipts reached 11.167 million rupiah, and distributions followed at 10.811 million rupiah (BSI, 2018). Continued growth occurred in 2019, with receipts increasing to 15.487 million rupiah and distributions to 14.820 million rupiah (BSI, 2019).

The highest spike was recorded in 2020, where receipts surged to 39.622 million rupiah, and distributions reached 36.198 million rupiah, possibly reflecting an institutional response to the heightened need during the COVID-19 pandemic (BSI, 2020). In 2021, the figures declined—receipts dropped to 17.230 million rupiah, while distributions remained relatively high at 21.633 million rupiah, exceeding the funds received that year (BSI, 2021).

In 2022, both figures rebounded, with receipts at 28.390 million rupiah and distributions slightly higher at 29.005 million rupiah. The upward trend continued in 2023, with amil fund receipts reaching 32.192 million rupiah, and distributions at 31.719 million rupiah, reflecting efficient disbursement and close alignment between collection and utilization.

These findings illustrate BSI Maslahat’s effective amil fund management strategy, maintaining a proportional and responsive distribution pattern to support operational and social

activities. The occasional excess in distribution over receipts suggests the use of accumulated reserves or cross-subsidies to fulfill programmatic needs.

In the distribution of Zakat, infaq, and Sadaqah funds, there are eight asnaf groups each year, according to the Al-Qur'an Surah At-Taubah verse 60:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَةَ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً
مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and for needy travellers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise (Kementerian Agama RI, 2022).

From 2017 to 2023, BSI Maslahat distributed zakat funds to seven out of eight asnaf categories, namely the poor (*faqir*), the needy (*misikin*), zakat collectors (*amil*), new converts to Islam (*muallaf*), those in debt (*gharimin*), those striving in the cause of Allah (*fisabilillah*), and travelers (*ibnu sabil*). The poor and the needy included individuals, orphanages, Islamic boarding schools, and foundations that provide social support. Zakat collectors referred to operational staff at LAZNAS BSM Umat (later BSI Maslahat). The *muallaf* group consisted of new converts requiring religious and social support. *Gharimin* were individuals burdened by debt for basic needs, while *fisabilillah* beneficiaries included lower-middle-class preachers, Islamic teachers, and mosques. *Ibnu sabil* recipients were travelers who lost provisions or faced distress during their journey. However, the *riqob* category—defined in this context as individuals financially trapped and unable to meet essential needs—was only served in 2017 and omitted from zakat distribution from 2018 through 2023. This omission indicates a persistent gap in fulfilling the mandate of DSN-MUI Fatwa No. 23 of 2020, which requires the inclusion of all eight asnaf categories in zakat allocation.

Sharia compliance is stipulated in the DSN MUI Fatwa Number 23 of 2020. In the context of the distribution of zakat, infaq, and sadaqah funds, the BSI Maslahat annual report for the 2017-2023 period shows that the allocation of zakat funds to the eight asnaf groups is not entirely equal. One group that does not receive an allocation of zakat funds is the *riqab*, which refers to people who are captives or enslaved. Zakat can be used to free them. It isn't easy to find enslaved people, as described in classical texts. However, Yusuf Al Qaradawi argues that individuals or countries occupied by other parties can be considered enslaved people in modern times. Therefore, they are entitled to receive zakat based on the asnaf. It indicates that there are obstacles to ensuring that the distribution of zakat funds covers all asnaf groups under Sharia

principles, and this inconsistency could be a pivotal concern in increasing transparency and accountability in the management of zakat funds.

Table 1. Comparison of Zakat Distribution by BSI Maslahat with DSN-MUI Fatwa

DSN MUI Nomor 23 Tahun 2020	BSI Maslahat Annual Report 2017-2023						
	2017	2018	2019	2020	2021	2022	2023
The poor	v	v	v	v	v	v	v
The needy	v	v	v	v	v	v	v
Zakat collectors	v	v	v	v	v	v	v
<i>Mualaf</i>	v	v	v	v	v	v	v
<i>Riqob</i>	v	-	-	-	-	-	-
<i>Gharimin</i>	v	v	v	v	v	v	v
<i>Fisabilillah</i>	v	v	v	v	v	v	v
<i>Ibnu Sabil</i>	v	v	v	v	v	v	v

In addition to the DSN MUI Fatwa Number 23 of 2020, other bases, such as in DSN-MUI Number 71 of 2023, concerning the distribution of zakat through debt or *al-Qardh*. The analysis of Sharia compliance of BSI Maslahat annual report from 2017-2023 based on the guidelines set out in DSN-MUI Number 71 of 2023 concerning Sharia Compliance in the Activities of Islamic Financial Institutions. DSN-MUI Number 71 emphasises the importance of transparency, accountability, and reporting under sharia principles, including the management of zakat, infaq, sadaqah, and waqf (ZISWAF) funds that are free from elements of usury, gharar (uncertainty), and maysir (speculation).

In the 2017-2023 BSI Maslahat annual report, the sharia compliance aspect was from the reporting of the use of ZISWAF funds, which includes the distribution of funds to mustahik, management of productive waqf funds, and the sustainability of community empowerment programs. The 2017-2023 BSI Maslahat annual report presents detailed information on funding performance, including receipts, distributions, and implementation of various programs. The report explains how the funds received from Zakat, Infaq, Sadaqah, and Waqf (ZISWAF) have professional management to support community empowerment programs. The distribution of funds is carried out transparently to the parties entitled to receive them, such as mustahik or beneficiaries included in the eight asnaf, under Sharia principles. In addition, the report has various initiative strategies for implementation, such as economic empowerment programs, education, and social assistance, designed to create long-term impacts on the community.

It is in line with the provisions stated in DSN-MUI Number 71 of 2023 concerning Sharia compliance in the activities of Sharia financial institutions. The fatwa emphasises the importance of transparent, accountable reporting and following Sharia principles, including fund management free from usury, gharar, and maysir. Providing a detailed explanation of fund management and the program's results, BSI Maslahat has shown significant efforts to comply

with Sharia principles as mandated by DSN-MUI. It indicates that BSI Maslahat's annual report meets accountability standards and provides trust to the public in managing funds carried out by Sharia.

The analysis of Sharia compliance as regulated in the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) Number 71 of 2023 concerns BSI Maslahat's annual report for the period 2017–2023 based on the perspective of Islamic contract theory put forward by Monzer Kahf (Islamic Contract Theory). Kahf emphasised the importance of the basic principles of muamalah fiqh in the contract's preparation and implementation in the Islamic economic system. This approach focuses on fulfilling the principle of justice in every contract used and ensuring that the contracts implemented do not contain elements of usury, gharar, and maysir. Thus, the theory of Islamic contracts developed by Kahf becomes the basis for evaluating the suitability of transactions carried out by Islamic financial institutions, including in the analysis of Sharia compliance with regulations set by the DSN-MUI (Kahf, 1992).

The analysis of the correlation between the results of the discussion regarding sharia compliance in the distribution of Zakat, Infaq, and Sadaqah (ZIS) by BSI Maslahat with the Islamic Contract Theory put forward by Monzer Kahf was from the perspective of the principles of contracts in Islam. As an Islamic Contract Theorician, Kahf emphasises that every contract in Islam must consider the principles of justice, transparency, and moral responsibility. Contracts in the management of ZIS funds, although not in the form of commercial transactions such as sales or profit-sharing contracts, must still fulfil the basic principles of muamalah, namely justice in distribution and compliance with Sharia provisions. In the context of the discussion results, the inconsistency of the distribution of zakat to the Riqab group in the 2018–2023 period indicates imperfections in the implementation of distribution justice. The principle in the Islamic Contract Theory emphasises that the mandate in the contract must be optimal, including in the social contract that regulates the distribution of zakat. Failure to distribute zakat to one of the asnaf groups caused an imbalance in the social contract fulfilled by the zakat management institution.

However, regarding transparency and accountability, the BSI Maslahat annual report containing details of financing receipts and distributions is under the principle of transparency in contracts, as emphasised in the DSN-MUI Fatwa Number 71 of 2023. It shows that although there are obstacles to equitable distribution, the principles of openness and accountability in the Islamic Contract Theory are maintained. Therefore, to be more in line with the Islamic contract

theory, zakat management institutions need to ensure a fairer distribution of zakat following the principles of contracts in Islam.

In addition to fulfilling Sharia compliance with the DSN-MUI fatwa, this study also found that transparency and accountability in the management of ZIS funds, especially in the reporting system and distribution of zakat to mustahik, still face various challenges. The BSI Maslahat annual report for 2017-2023 shows that although Islamic banks have implemented sharia principles in collecting and distributing zakat funds, there are obstacles in the openness of information regarding the use of funds and the effectiveness of their distribution to eight groups of mustahik. It indicates that even though the zakat management system in Islamic banks has attempted to fulfil Sharia principles, improvements are still needed in transparency, accountability, and standardisation of distribution methods to increase public trust and ensure that ZIS funds are distributed optimally by Sharia provisions.

Conclusion

This study examined the implementation of Sharia compliance in the distribution of zakat, infaq, and sadaqah (ZIS) funds by BSI Maslahat from 2017 to 2023. The findings show that the distribution of zakat was not fully aligned with DSN-MUI Fatwa No. 23 of 2020, as one of the eight zakat recipient categories, namely Riqab, did not receive any allocation from 2018 to 2023. This reflects a shortfall in the fulfillment of distributive justice as required by Sharia principles. Nevertheless, the distribution practices demonstrated positive alignment with DSN-MUI Fatwa No. 71 of 2023, particularly in terms of transparency and accountability. BSI Maslahat consistently reported detailed data on the receipt and distribution of ZIS funds, supported by various community empowerment programs. These efforts indicate partial Sharia compliance, especially in fulfilling the ethical dimensions of openness and institutional responsibility. Using Islamic Contract Theory (Monzer Kahf) as the analytical lens, the study reveals that while transparency and governance aspects are relatively well-managed, the lack of full inclusion of all asnaf categories—specifically Riqab—signals room for improvement in achieving Sharia-compliant zakat distribution.

This study is limited by its dependence on document analysis and does not incorporate interviews or field observations to explore institutional decision-making in greater depth. Future research should adopt a mixed-methods approach to assess the operational, strategic, and regulatory challenges in distributing ZIS funds, especially in modern interpretations of underrepresented categories such as Riqab.

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