



Governance of zakat management organizations In Indonesia: A literature study

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ABSTRACT

Purpose: This literature study aims to analyze the governance practices of Zakat Management Organizations (OPZ) in Indonesia and identify the challenges in their implementation.

Methods: A literature study was conducted using a qualitative approach with content analysis of 16 relevant national journal articles. The procedures followed were: (1) selecting the research topic, (2) determining the focus of the study, (3) collecting the literature, (4) preparing the data presentation, and (5) compiling the report.

Findings: The findings indicate that OPZ, both BAZNAS and LAZ, have generally adopted the principles of Good Governance and Good Amil Governance, particularly regarding transparency and accountability in zakat fund management. However, OPZ governance implementation remains largely dominated by formal regulatory compliance. The transparency and accountability applied tend to be administrative, while accountability through independent audits, performance evaluation, and social impact measurement has not yet been optimally implemented. In addition, zakat distribution remains dominated by a consumptive approach, so that mustahik empowerment programs have not produced a significant long-term impact.

Originality: The study also finds that the limited quality of amil human resources, weak independent supervision systems, and suboptimal utilization of information technology constitute the main challenges in implementing OPZ governance.

Keywords: Good Governance; Zakat Management Organizations; BAZNAS

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Abstrak

Tujuan: Studi literatur ini bertujuan untuk menganalisis praktik tata kelola Lembaga Pengelola Zakat (OPZ) di Indonesia dan mengidentifikasi tantangan dalam implementasinya.

Metode: Studi literatur dilakukan dengan pendekatan kualitatif dengan analisis isi dari 16 artikel jurnal nasional yang relevan. Prosedur yang diikuti adalah: (1) pemilihan topik penelitian, (2) penentuan fokus penelitian, (3) pengumpulan literatur, (4) penyusunan presentasi data, dan (5) penyusunan laporan.

Hasil: Hasil penelitian menunjukkan bahwa OPZ, baik BAZNAS maupun LAZ, secara umum telah mengadopsi prinsip Tata Kelola yang Baik dan Tata Kelola Amil yang Baik, khususnya mengenai transparansi dan akuntabilitas dalam pengelolaan dana zakat. Namun, implementasi tata kelola OPZ masih didominasi oleh kepatuhan peraturan formal. Transparansi dan akuntabilitas yang diterapkan cenderung bersifat administratif, sedangkan akuntabilitas melalui audit independen, evaluasi kinerja, dan pengukuran dampak sosial belum diimplementasikan secara optimal. Selain itu, distribusi zakat masih didominasi oleh pendekatan konsumtif, sehingga program pemberdayaan mustahik belum menghasilkan dampak jangka panjang yang signifikan.

Orisinalitas: Studi ini juga menemukan bahwa kualitas sumber daya manusia amil yang terbatas, sistem pengawasan independen yang lemah, dan pemanfaatan teknologi informasi yang suboptimal merupakan tantangan utama dalam implementasi tata kelola OPZ.

Kata kunci: Tata Kelola yang Baik; Organisasi Pengelola Zakat; BAZNAS

1. Introduction

Zakat constitutes one of the pillars of Islam. Normatively, it is an absolute obligation for every Muslim. As such, zakat serves as a foundation of Islamic faith and can also be regarded as an indicator of the quality of one's Islam, reflecting a Muslim's commitment to solidarity with fellow Muslims (Ghazali, 2018; Sloane-White, 2025). Moreover, zakat is a fundamental instrument in the Islamic economic system, functioning not only as a religious duty but also as a mechanism for wealth distribution and poverty alleviation. In the context of Indonesia—the country with the world's largest Muslim population—zakat holds immense economic potential. Zakat is mandatory for Muslims whose wealth exceeds a minimum threshold (nisab). The Quran specifies the types of wealth subject to zakat and the rate, typically 2.5% annually. Those below the nisab are exempt, while those in need may receive zakat (Sloane-White, 2025; Thamrin et al., 2023).

Zakat serves as a mechanism for wealth redistribution, poverty alleviation, and fostering financial independence among recipients. It is considered the world's first system of social security, addressing economic disparities and supporting sustainable development (Johar et al., 2025; Sarea, 2020; Sloane-White, 2025). While zakat originated in the Middle East, it has become a global practice among Muslims. Its implementation varies across regions, influenced by local interpretations and socio-economic conditions (Steiner, 2012). Despite its importance, many Muslims lack sufficient knowledge about zakat's calculation and obligations. This gap affects compliance and the effectiveness of zakat institutions in addressing poverty and inequality (Daud et al., 2025; Omar et al., 2021).

Zakat management organizations (OPZ) carry significant public trust, as they manage funds with economic, social, and religious dimensions. Consequently, zakat management must meet high standards of accountability, transparency, and professionalism. Law No. 23 of 2011 concerning Zakat Management affirms that zakat must be managed in an orderly, transparent, and accountable manner to the public. The National Amil Zakat Agency (BAZNAS) reports that the national zakat potential reaches hundreds of trillions of rupiah per year. Yet, the realization of collection remains relatively low compared to this potential. This condition indicates structural and managerial problems in zakat management, one of which relates to the level of public trust in zakat management organizations (OPZ).

This is exemplified by a case of fund misappropriation involving a regional amil zakat agency in Gorontalo. As reported by Harian Gorontalo, due to this misconduct, BAZNAS suffered losses as planned activities could not be carried out, beneficiaries did not receive their entitlements, and ultimately, public trust in paying zakat diminished (Pilomonu et al., 2021). Unclear procedures, weak reporting systems, and a lack of transparency in fund distribution create risks of abuse and inaccurate distribution targets. This situation underscores that zakat management cannot be separated from the principles of good governance, which require an adequate and structured governance system (Dyarini & Jamilah, 2020).

The low level of national zakat collection is not solely due to low zakat awareness; rather, the quality of governance of zakat management organizations is consistently identified in the literature as a key determinant in building public trust and the legitimacy of zakat institutions in Indonesia (Ahmad Baehaqi et al., 2025). According to Hasibuan & Nasution (2024), the gap between zakat potential and actual collection does not originate solely with the muzakki (zakat payers); the problem may also lie within zakat management organizations themselves. One contributing factor is that the governance of zakat management institutions is perceived by muzakki as relatively poor, leading to low trust. Consequently, many muzakki prefer to distribute their zakat directly to mustahik (recipients) rather than through formal zakat institutions. While such practice is not legally incorrect, the government and society have established institutions mandated to manage zakat funds (Hasibuan & Juliati Nasution, 2024).

In zakat management organizations, governance plays a broader role than in business organizations. In addition to serving as an administrative control tool, governance also functions as a trust mechanism that ensures zakat funds are managed in accordance with sharia principles and regulatory provisions. OPZ governance encompasses a set of processes, structures, and managerial principles that ensure zakat management is carried out transparently, accountably, independently, and fairly, as elaborated in studies on governance of zakat management organizations that emphasize transparency and accountability as the main foundations for effective zakat institution management (Rizky Fadhilah & Mauizhatil Hasanah, 2025).

According to Andreani & Syafina (2022), in practice, various problems persist in zakat fund management, such as weak disclosure systems, limited human resources, and suboptimal control mechanisms (Yona Andreani & Laylan Syafina, 2022). Conversely, the application of good governance principles in zakat institutions such as Dompot Dhuafa has been shown to improve management quality and public disclosure, providing insights into the importance of these principles in building the credibility of Islamic philanthropic institutions (Yusuf et al., 2023).

Challenges in OPZ governance are not merely administrative but are also closely related to the trust of muzakki. A review of the literature indicates that muzakki's perceptions of

transparency and accountability in zakat fund management significantly influence their level of participation in fulfilling their zakat obligations through official institutions, including aspects of accounting-based reporting that enhance the transparency of zakat institutions. A case study on the management of Zakat, Infak, and Sedekah (ZIS) shows that a clear governance structure and the systematic publication of reports play an important role in improving the welfare of mustahik while strengthening stakeholder trust (Jamali et al., 2024). Thus, governance serves as a strategic instrument to reinforce OPZ's role as agents of socio-economic development grounded in Islamic values.

2. Material and methods

This study employs a library research method. Library research is concerned with theoretical reviews and other references related to the values, culture, and norms that develop within the social context under study. Library research is essential as scientific inquiry cannot be separated from scholarly literature (Hendryadi et al., 2019, 2025). The library research method was used to construct a descriptive account of governance practices in zakat management organizations in Indonesia. The procedures adopted in this library research were: (1) selecting the research topic, (2) determining the focus of the study, (3) collecting the relevant literature, (4) preparing the data presentation, and (5) compiling the report.

The data collection technique employed was documentation. Documentation refers to the process of gathering data from records, books, papers, journals, and articles. Data analysis was conducted using content analysis. Content analysis is a set of methods used to draw valid inferences from collected data or documents. The literature search was conducted via journal portal websites, namely Google Scholar and Harzing's Publish or Perish. Based on the selected topic—governance of zakat management organizations in Indonesia—the search used keywords such as “Good Governance,” “Zakat Management Organizations,” “Badan Amil Zakat,” and “Lembaga Amil Zakat.” The initial search yielded 64 journal articles. A total of 48 articles were excluded because they were not aligned with the topic of discussion.

3. Critical analysis

3.1 Zakat Management Organizations (OPZ)

Zakat Management Organizations (OPZ) are institutions established to collect, manage, distribute, and utilize zakat, infaq, and alms funds in an organized manner. Under Law No. 23 of 2011 on Zakat Management, OPZ comprises the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institutions (LAZ). BAZNAS is a non-structural government institution established by the state with the authority to manage zakat nationally. In contrast, LAZ are institutions formed by the community with government approval to assist in the implementation of zakat management. Both types of OPZ are legally recognized and carry out zakat management functions in accordance with sharia principles and prevailing laws and regulations (Was'an et al., 2023).

As organizations that manage public funds, OPZ possess characteristics of both the public sector and trust-based nonprofit organizations. The primary objective of OPZ is not to seek financial profit but to achieve social welfare and economic justice by optimizing zakat funds. Since OPZ funding originates from the community, these institutions have a moral and institutional obligation to account for all fund management activities in a transparent and

accountable manner to the public. The role of OPZ is not limited to the distribution of zakat but also encompasses its utilization through community empowerment (An et al., 2022).

Zakat is increasingly utilized to empower mustahik economically by providing business capital, management training, and innovation support. For instance, micro-business incubation models have been proposed to help mustahik achieve financial independence through capital assistance, skills training, and ongoing mentorship (Adiwijaya et al., 2023; Ridwan et al., 2019). Similarly, productive zakat distribution—such as providing tools (e.g., sewing machines) or livestock—enables mustahik to leverage their skills for sustainable income generation, aligning with the broader goals of reducing poverty and fostering long-term welfare (Qamaruddin et al., 2019; Ridwan et al., 2019). In this context, business growth serves as a mediating factor in improving mustahik welfare, demonstrating that zakat empowerment programs can enhance both individual livelihoods and community development (Widiastuti et al., 2021).

Despite its potential, zakat institutions face challenges such as limited fundraising and management inefficiencies (Arifin & Anwar, 2021; Qamaruddin et al., 2019; Ridwan et al., 2019). Strengthening institutional frameworks, enhancing creativity in program design, and fostering partnerships with stakeholders (e.g., universities and business consultants) are recommended to maximize zakat's impact (Johar et al., 2025; Qamaruddin et al., 2019). Additionally, aligning zakat programs with national economic strategies and the Sustainable Development Goals (SDGs) can further enhance their effectiveness in addressing poverty and inequality (Haji-Othman et al., 2021; Johar et al., 2025).

3.2 Good Governance

Good governance is the process of implementing sound decisions through effective management. The application of good governance can yield various benefits, such as the establishment of well-managed institutions, fostering good cooperation, creating service-oriented organizations, ensuring Transparency, and developing fair and accountable human resources, among others (Solikhudin, 2022). In the context of nonprofit organizations, governance is a critical issue because they manage public funds entrusted to them by the public. Therefore, the quality of governance is often used as a primary indicator in assessing an institution's credibility and legitimacy. The concept of good governance is not new, having long been adopted by international institutions such as the IMF, World Bank, and the United Nations. The essence of the concept focuses on the responsibility of government institutions to meet public expectations. Good governance is a term that describes how public institutions leverage their capacities and provide the best possible services to the community.

In zakat management organizations (OPZ), governance plays a crucial role because zakat is understood not only as an economic instrument but also as a religious and social trust. OPZ are required to manage zakat funds professionally while maintaining compliance with sharia principles. Research on zakat institutions in Indonesia shows that good governance contributes to greater muzakki trust and improved zakat management effectiveness (Hasibuan & Nasution, 2024). The principles of good governance from an Islamic perspective focus on decision-making characteristics grounded in the oneness of Allah. This aligns with the Islamic view that the ultimate goal is to achieve *falah* (success) in this world and the hereafter. The foundation of institutional governance in Islam is the concept of *tawhid* (the oneness of God) (Wahyuni-TD et al., 2021). The following explains the principles of good governance (Halim et al., 2020):

- a. Transparency aims to maintain institutional objectivity by providing clear, accurate, accessible, and understandable information that is accountable to all stakeholders within the institution. The transparency cluster comprises clear access to information, clarity of vision and mission, easy access for supervisors, financial information,

- standardized financial reporting, knowledge of decision-making processes, objectivity in collection, and Transparency in zakat distribution.
- b. Accountability aims to assess an institution's performance. Performance must be managed appropriately and measured to ensure continuity between the planning, organizing, implementation, and evaluation processes. The accountability cluster comprises clear job descriptions, alignment between competencies and job requirements, proper documentation, regular reporting by leaders, effective internal controls, and adherence to business ethics.
 - c. Responsibility refers to the obligation of individuals and institutions to fulfill their duties, abide by rules, and comply with institutional policies. This responsibility is not limited to the execution of work within the institution but extends to the institution's responsibility toward stakeholders and the surrounding community. The responsibility cluster includes corporate social responsibility (CSR), avoiding harmful activities, compliance with laws and fundamental principles, the precautionary principle, sharia compliance, and adherence to standard operating procedures.
 - d. Independence serves as a form of institutional self-actualization, enabling the institution to stand autonomously and remain competitive. In this regard, institutions must have effective, efficient governance and be capable of operating independently, without domination or intervention by other parties. They should also leverage the institution's values to create unique points of differentiation, thereby enabling competitiveness.
 - e. Fairness is necessary to maintain institutional stability by ensuring equity and equality for all members, stakeholders, and other relevant parties in accordance with their respective roles. The fairness cluster includes clarity of mustahik rights, piety for the common good, equal treatment of all stakeholders, the precautionary principle in asset management, and regulations to protect mustahik.

Governance in zakat management organizations can be understood as a management system that emphasizes Transparency, Accountability, responsibility, Independence, and Fairness in accordance with Sharia values. The application of good governance serves as an essential foundation for zakat management organizations in building public trust and optimizing the role of zakat as an instrument of social welfare.

3.3 Good Amil Governance

According to Widiastuti et al. (2020), the success of an institution, including zakat management organizations, depends heavily on its governance. Governance itself refers to the processes and structures used to direct and manage the affairs of an institution (Zakaria et al., 2019). Public institutions that apply good governance principles in their operational activities add value to the organization and enhance stakeholder trust. Good Amil Governance (GAG) is one of the most important principles. This is because *amil* (zakat administrators) serve as the driving force in zakat management, encompassing collection, administration, and distribution. Good Amil Governance, first introduced at the World Zakat Forum meeting in 2017, is an adaptation of Good Corporate Governance. Broadly, this concept has also become a global standard for achieving operational efficiency and effectiveness in institutions (Widiastuti et al., 2020).

As public institutions, the performance of zakat management organizations (OPZ) serves as an indicator of the development of public trust. This makes good governance a crucial priority to implement to strengthen OPZ performance, as it can enhance the effectiveness and efficiency of zakat fund management (Fatmawati et al., 2023). Good Amil Governance is built by incorporating Sharia compliance aspects into the previously mentioned GCG principles

(Widiastuti et al., 2020). However, based on previous research, there are several versions of sharia governance.

3.4. Governance practices in zakat management organizations

Zakat management organizations (OPZ) in Indonesia generally adhere to good governance principles, including transparency, accountability, and Sharia compliance (Fatmawati et al., 2023). Many OPZ are also aligning their practices with the Zakat Core Principles (ZCP) as an international standard for zakat governance (Romi et al., 2025; Zulfa et al., 2022). Among these principles, transparency is the most widely and consistently implemented aspect of OPZ's governance. Transparency is achieved through the preparation of financial statements in accordance with PSAK 109, the publication of activity reports, and the periodic dissemination of program information to the public. Studies on BAZNAS West Nusa Tenggara Province, LAZ Muhammadiyah Solo, and LAZ Nurul Hayat Malang demonstrate that transparency serves as a primary prerequisite for building muzakki trust and strengthening the institutional legitimacy of OPZ (Alifiyah et al., 2024; Mardiansah et al., 2021; Suhairi et al., 2022).

Research on BAZNAS in Kudus Regency indicates that financial transparency is maintained through periodic reporting and audits, ensuring public accountability (Azizah & Rakhmawati, 2025). Similar practices are found in BAZNAS Lubuklinggau City and Payakumbuh City, where regular financial updates are provided to muzakki and stakeholders (Nasrizal et al., 2022; Niffilayani, 2021). However, transparency often remains formal and administrative, with financial and program information not being easily accessible or understandable to the public, especially through digital platforms. This suggests that transparency is not fully functioning as a strategic communication tool between OPZ and the community (Azizah & Rakhmawati, 2025; Qomariyah & Asy'ari, 2021). In OPZ, accountability is typically realized through financial and program accountability mechanisms. Studies on LAZ Al-Azhar East Java, LAZNAS Mizan Amanah, and Dompot Dhuafa Central Kalimantan indicate that accountability is a key indicator of the quality of zakat institution governance (Panduwinata et al., 2024; Qardawi, 2004; Yumna et al., 2025).

Several studies indicate that OPZ have prepared accountability reports in accordance with the guidelines of the central BAZNAS and the provisions of Law No. 23 of 2011. Research conducted on BAZNAS Payakumbuh City and Regency X reveals that accountability systems have been operational through routine reporting and internal audits (Qomariyah & Asy'ari, 2022). Nevertheless, such accountability still faces limitations in terms of external auditing. Some OPZ have not consistently engaged independent auditors, leaving accountability established internally and failing to guarantee credibility in the eyes of the public fully. This suggests that OPZ accountability is still at the level of regulatory compliance and has not yet fully developed into accountability focused on performance quality and social impact (Fatmawati et al., 2023). In terms of responsibility, OPZ has generally demonstrated a commitment to fulfilling the social function of zakat by distributing and utilizing ZIS (zakat, infaq, and alms) funds. However, various studies affirm that zakat distribution remains dominated by consumptive patterns, such as direct assistance and relief programs focused on meeting the short-term needs of mustahik (Ridwan et al., 2019). Although some OPZ have developed productive zakat programs, limited mentorship, monitoring, and evaluation have prevented the full optimization of long-term empowerment outcomes.

The principle of independence also constitutes an important aspect of OPZ governance practices. Research on the Good BAZNAS Governance model in Semarang City and the implementation of Good Amil Governance in BAZNAS Payakumbuh City demonstrates that institutional independence plays a crucial role in maintaining the professionalism of zakat

management (Adiwijaya et al., 2023). Various studies indicate that OPZ have made efforts to maintain institutional independence through autonomous organizational structures with minimal external intervention. Research on BAZNAS Kudus Regency and Lubuklinggau City shows that program planning, implementation, and reporting processes are conducted independently by the institutions without external pressure (Azizah & Rakhmawati, 2025). Nevertheless, several studies indicate that internal independence continues to face challenges, particularly in separating management and oversight functions. An unclear division of responsibilities between executives and supervisors can create conflicts of interest and weaken governance effectiveness (Fatmawati et al., 2023; Qomariyah & Asy'ari, 2022).

Meanwhile, the principles of fairness and trust (*amanah*) are particularly prominent in OPZ governance. Fairness is manifested through efforts to distribute zakat funds based on the priority needs of mustahik and field survey results. Research on BAZNAS Garut Regency shows that fairness in zakat distribution contributes to a positive perception of zakat institutions among muzakki, although muzakki participation in oversight remains limited. This is reinforced by a study by Zulfa et al. (2022), which shows that fairness and trust are the main foundations of public confidence in OPZ.

3.5 Challenges in implementing governance in zakat management organizations

Studies indicate some progress in OPZ governance, but significant challenges remain. A primary issue is the poor quality of human resources (HR) within Amil, which impacts managerial competence and financial reporting (Fatmawati et al., 2023; Qomariyah & Asy'ari, 2024). Additionally, oversight and independent audit systems are often underutilized, reducing accountability. Digitalization in zakat governance is another challenge, with inconsistent integration of information systems and limited technological infrastructure (Azizah & Rakhmawati, 2025). Furthermore, low muzakki trust negatively affects zakat collection, linking governance quality to participation levels. To enhance OPZ governance, improving HR capacity, standardizing practices, ensuring independent oversight, and advancing technology are essential steps (Fatmawati et al., 2023).

Zakat management organizations are responsible for collecting zakat from eligible payers (*muzakki*) and distributing it to recipients (*asnaf*), which includes direct financial aid, business capital assistance, and funding for social programs (Arifin & Anwar, 2021; Hamid et al., 2020; Zahid & Razali, 2020). Some organizations, such as Lembaga Zakat Selangor (LZS), emphasize spiritual and intellectual development alongside material support through programs like *Tahsinul Ibadah* (Zahid & Razali, 2020). Overall, zakat is used to address poverty, unemployment, and income inequality by redistributing wealth and funding productive initiatives (Arifin & Anwar, 2021; Rusydiana et al., 2025).

3.6. Challenges, innovations, and comparative insights in zakat management

Zakat management organizations face persistent challenges that hinder their effectiveness. A lack of transparency and timely disclosure has led to public mistrust, negatively affecting collection and distribution efficiency (Ashurov et al., 2020; Taha et al., 2017). Operational inefficiencies—such as inconsistent distribution mechanisms, inadequate monitoring, and limited technological adoption—further constrain their impact (Hamid et al., 2020; Khairi et al., 2023). Cultural and structural barriers, including conservative norms, limited digital awareness, and regulatory complexities, also impede the adoption of modern practices (Amri et al., 2024; Ashurov et al., 2020).

In response, various innovations and best practices have emerged. Technology integration, particularly blockchain and artificial intelligence, enhances transparency, traceability, and operational efficiency in zakat transactions (Ashurov et al., 2020; Khairi et al., 2023). Data analytics, including predictive models and machine learning, are being explored to optimize collection and distribution strategies (Awang Abu Bakar et al., 2024). Information and communication technology (ICT) collaboration frameworks, such as the 3C model (communication, coordination, cooperation), aim to streamline operations and reduce overlaps (Mutamimah et al., 2021). The adoption of financial reporting standards (e.g., PSAK 109) and guidelines, such as the Zakat Core Principles, strengthens accountability and public trust (Hak et al., 2024; Nasution et al., 2024). Additionally, productive zakat programs that provide business capital or support entrepreneurship among recipients are gaining traction, though their long-term effectiveness remains under evaluation (Arifin & Anwar, 2021; Rusydiana et al., 2025).

Comparative insights from different institutional models reveal varying outcomes. Centralized organizations such as BAZNAS in Indonesia and decentralized organizations such as Islamic Relief differ in their approaches to collection and distribution, yielding distinct impacts on efficiency and public trust (Pericoli, 2023). Meanwhile, in Malaysia, fully privatized zakat institutions (e.g., in Selangor) have shown higher efficiency in certain years, but non-privatized institutions demonstrated greater resilience during crises such as the COVID-19 pandemic (Abdullah, 2023).

5. Conclusion

The findings indicate that zakat management organizations (OPZ), both BAZNAS and LAZ, have generally adopted the principles of Good Governance and Good Amil Governance, particularly regarding transparency and accountability in zakat fund management. However, the implementation of OPZ governance remains largely dominated by formal compliance with regulations. The transparency and accountability applied are administrative in nature, while accountability through independent audits, performance evaluation, and social impact measurement has not yet been optimally implemented. Furthermore, zakat distribution remains predominantly consumption-based, meaning that mustahik empowerment programs have not yet produced a significant long-term impact.

This study also finds that the limited quality of human resources, weak independent supervisory systems, and suboptimal utilization of information technology constitute the main challenges in implementing OPZ governance. These challenges contribute to low levels of muzakki trust and suboptimal zakat collection. Therefore, strengthening Good Amil Governance through enhancing *amil* capacity, standardizing governance practices, establishing independent oversight mechanisms, and digitalizing zakat management systems represents a strategic pathway to increase public trust and optimize the role of zakat in fostering community welfare.

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