

IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE PRINCIPLES AND SHARIA COMPLIANCE IN ZAKAT MANAGEMENT INSTITUTIONS

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ABSTRACT

This research analyzes and compares the implementation of good corporate governance (GCG) and Sharia compliance at two leading National Zakat Institutions (LAZNAS) in Indonesia, Dompot Dhuafa and Baitulmaal Muamalat, whose contrasting origins — civil-society versus Sharia-banking-corporate — offer insight into how institutional background shapes governance models and strategies for safeguarding public funds. Using a qualitative method with a normative-empirical legal approach, data were collected through document analysis and in-depth interviews with stakeholders at both institutions, focusing on the five GCG principles (transparency, accountability, responsibility, independency, fairness), good amil governance (GAG), and Sharia-compliance mechanisms across fund collection, management, and distribution. The findings show that both institutions implement GCG and Sharia compliance effectively but through different patterns: Dompot Dhuafa favors a more organic, socially oriented approach, while Baitulmaal Muamalat is more structured and formal, though both converge on reporting transparency, amil professionalization, and a strengthened Sharia Supervisory Board. The study concludes that an integrative model combining both approaches offers the most effective path forward for LAZNAS governance in Indonesia.

Keywords: Good Corporate Governance, Sharia Compliance, Zakat Institution.

ABSTRAK

Penelitian ini menganalisis dan membandingkan implementasi prinsip good corporate governance (GCG) dan kepatuhan syariah pada dua Lembaga Amil Zakat Nasional (LAZNAS) terkemuka di Indonesia, yaitu Dompot Dhuafa dan Baitulmaal Muamalat, yang memiliki latar belakang kontras — masyarakat sipil versus korporasi perbankan syariah — sebagai dasar untuk memahami bagaimana asal usul kelembagaan memengaruhi model tata kelola dan strategi menjaga amanah dana umat. Dengan metode kualitatif dan pendekatan yuridis-empiris, data dikumpulkan melalui studi dokumen dan wawancara mendalam dengan pemangku kepentingan di kedua lembaga, dengan fokus pada lima prinsip GCG (transparansi, akuntabilitas, tanggung jawab, independensi, keadilan), good amil governance (GAG), serta mekanisme kepatuhan syariah dalam penghimpunan, pengelolaan, dan pendayagunaan dana. Hasil penelitian menunjukkan bahwa kedua lembaga telah menerapkan GCG dan kepatuhan syariah dengan baik namun dengan pola berbeda: Dompot Dhuafa lebih organik dan berorientasi dampak sosial, sedangkan Baitulmaal Muamalat lebih terstruktur dan formal, meski keduanya sejalan dalam transparansi laporan, profesionalisasi amil, dan penguatan peran Dewan Pengawas Syariah.

Kata kunci: Good Corporate Governance, Kepatuhan Syariah, Lembaga Amil Zakat.

INTRODUCTION

Financial institutions serve as intermediaries in financial activity and play a vital role in supporting economic sustainability, channeling loanable funds from surplus units (lenders) to deficit units (borrowers).¹ In Indonesia, financial institutions can be categorized as either conventional or Sharia-based. Sharia financial institutions (LKS) differ fundamentally from their conventional counterparts in terms of purpose, working processes, authority, scope, and obligations, as they provide financial services guided by Sharia principles.² LKS function both as commercial entities and as social entities that manage the collection and distribution of zakat, *infāq*, and *ṣadaqah*. Beyond profit-oriented LKS such as Islamic banks, the implementation of good governance principles is equally crucial in Sharia financial institutions engaged in social functions, such as Lembaga Amil Zakat. Zakat management that upholds transparency and accountability increases *muzakki* participation and public trust.³ Many zakat institutions in Muslim-majority countries face collection challenges commonly attributed to low *muzakki* compliance, yet this issue is equally driven by internal weaknesses such as limited amil resources and weak governance, which cause *muzakki* to distribute zakat directly to *mustahik* rather than through institutions perceived as insufficiently professional.⁴ Weak GCG implementation has previously been linked to fraud cases in zakat institutions, such as the case of BAZNAS Dumai, where funds collected from *muzakki* were not deposited into the institution's official account.⁵

Sharia compliance is another fundamental dimension distinguishing LKS from conventional financial institutions, reflecting the alignment of all operational activities with Islamic law derived from the Qur'an, Hadith, and the results of *ijtihād* through methods such as *ijma*, *qiyas*, *istihsan*, and *istishab*.⁶ Sharia compliance in Lembaga Pengelola Zakat (LPZ) is especially critical given that zakat is a central pillar of Islam, and its management from collection to distribution must be consistent with Sharia to ensure transparency and avoid reputational damage. Dompot Dhuafa (DD) and Baitulmaal Muamalat (BMM) are two national zakat institutions (LAZNAS) that have carried out zakat management in a modern and professional manner. Dompot Dhuafa was founded on 14 September 1994 and was officially recognized as a National Amil Zakat Institution on 10 October 2001 by the Indonesian Ministry of Religious Affairs,⁷ having been established by civil-

¹ Jamal Wiwoho, "Peran Institusi Keuangan Bank dan Institusi Keuangan Bukan Bank dalam Memberikan Distribusi Keadilan bagi Masyarakat," *Jurnal Masalah-Masalah Hukum*, Vol. 43, No. 1, 2014, p. 88. <https://ejournal.undip.ac.id/index.php/mmh/article/view/9028/7333>

² Abdul Ghofur, *Pengantar Ekonomi Syariah: Konsep Dasar, Paradigma, dan Pengembangan Ekonomi Syariah*, (Depok: Raja Grafindo Utama, 2017), p. 128.

³ Karina Indah Permatasari, dkk., "Implementasi Good Corporate Governance (GCG) di Institusi Perbankan Syariah," *Jurnal Ekonomi Manajemen dan Bisnis*, Vol. 1, No. 2, 2022, p. 105. <https://doi.org/10.47233/jemb.v1i2.459>

⁴ Sawmar and Muhammed, "Enhancing Zakat Compliance Through Good Governance: A Conceptual Framework," *ISRA International Journal of Islamic Finance*, Vol. 13, No. 1, 2021, p. 137. <https://doi.org/10.1108/IJIF-10-2018-0116>

⁵ Mutiara Rizki & Reskino, "Determinan Kinerja Lembaga Zakat: Peran Pencegahan Kecurangan sebagai Variabel Mediasi dengan Pendekatan Akuntansi Forensik Syariah," *Jurnal Informasi, Perpajakan, Akuntansi, dan Keuangan Publik*, Vol. 18, No. 1, Januari 2023, p. 112. <https://doi.org/10.25105/jipak.v18i1.15811>

⁶ Kementerian Agama Republik Indonesia & Pusat Kajian Strategis Badan Amil Zakat Nasional Republik Indonesia, *Indeks Kepatuhan Syariah Organisasi Pengelola Zakat: Teori dan Konsep*, (Jakarta: Puskas-BAZNAS RI, 2020), p. 4. <https://drive.google.com/file/d/1jpu-LLWBmcRb6vzekt7AG3uQ9j8JOhiS/view>

⁷ "Sejarah," <https://publikasi.dompetdhuafa.org/tentang-kami/>, accessed 8 September 2024.

society initiative in accordance with Law No. 38 of 1999. Baitulmaal Muamalat, meanwhile, was founded by Bank Muamalat Indonesia on 16 June 2000 and later received official LAZNAS status through Ministerial Decree No. 256 of 2016, with its LAZNAS permit subsequently extended for a further five years in 2021.⁸ Comparing Dompot Dhuafa, a community-based zakat institution, with Baitulmaal Muamalat, an institution born from a corporate Sharia banking initiative, is important because the two represent the principal models of Islamic social-fund management in Indonesia. Although they differ in institutional origin, both are equally required to implement GCG principles and maintain optimal Sharia compliance. Challenges such as potential fraud, weak transparency, and criticism of Sharia accountability underscore the urgency of evaluating governance and Sharia-compliance practices at both institutions. By comparing GCG and Sharia-compliance implementation at DD and BMM, this study aims to provide a comprehensive picture of governance quality, the effectiveness of zakat-fund management, and efforts to strengthen public trust in national zakat institutions in Indonesia.

GCG implementation in zakat management is explicitly mandated under Article 2 of *Undang Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*, which requires zakat to be managed based on the principles of Sharia, trustworthiness, benefit, justice, legal certainty, integration, and accountability.⁹ For amil zakat institutions, applying these principles is a critical foundation for ensuring that zakat funds — a public trust — are managed professionally, honestly, and accountably. Previous studies have examined governance in zakat institutions from the perspective of Good Corporate Governance (GCG). Atsarina examined the implementation of GCG in BAZNAS and Dompot Dhuafa based on the principles of transparency, accountability, responsibility, independence, and fairness. The study found that both institutions had implemented these principles in their governance practices.¹⁰ Similarly, Firmansyah and Devi examined strategies for strengthening GCG in Indonesian zakat institutions and identified professional governance, transparency, internal control, competency, and Sharia compliance as important elements for improving the quality of zakat management.¹¹ These studies demonstrate that GCG provides an important framework for strengthening accountability and professionalism in zakat institutions. Research has also examined governance from the perspective of Sharia accountability. Azmi, Widiarto, and Pramono investigated Sharia compliance, Sharia governance, and environmental accounting as forms of accountability in Indonesian zakat institutions. Their findings indicate that the attitudes and trust of accountants and managers are associated with their

⁸ “BMM Kembali Terima Surat Izin Perpanjangan LAZNAS dari Kemenag,” Sindonews, 30 Juni 2021, <https://daerah.sindonews.com/read/470770/701/bmm-kembali-terima-surat-izin-perpanjangan-laznas-dari-kemenag-1625058408>.

⁹ Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat, Pasal 2. *These five underlying principles of zakat management correspond to the universal principles of Good Corporate Governance, which in the context of zakat institutions have been further developed into Good Amil Governance (GAG)*. See also Zulfa, et.al, “Analisis Implementasi Good Amil Governance berdasarkan Zakat Core Principle di Badan Amil Zakat Nasional,” AKUNESA: Jurnal Akuntansi Unesa, Vol. 11, No. 1, September 2022, p. 70. <https://doi.org/10.26740/akunesa.v11n1.p69-77>

¹⁰ Alyani Atsarina, “Analisis Penerapan Good Corporate Governance pada Organisasi Pengelola Zakat (Studi Kasus di Badan Amil Zakat Nasional dan Dompot Dhuafa),” *Jurnal Menara Ekonomi*, Vol. 4, No. 2, 2018, pp. 1–5. DOI: 10.31869/me.v4i2.681

¹¹ Irman Firmansyah and Abrista Devi, “The Implementation Strategies of Good Corporate Governance for Zakat Institutions in Indonesia,” *International Journal of Zakat*, Vol. 2, No. 2, 2017, pp. 85–97. DOI: <https://doi.org/10.37706/ijaz.v2i2.27>

intention to disclose information related to Sharia compliance and Sharia governance.¹² This finding demonstrates the importance of Sharia accountability in zakat institutions, although the study focuses primarily on disclosure behaviour rather than on the institutional mechanisms through which Sharia compliance is implemented. In a different perspective, Amalia argues that Sharia governance should be integrated into the regulatory framework of zakat management to ensure that governance practices remain consistent with Islamic values and institutional accountability.¹³

The concept of Good Amil Governance (GAG) provides another dimension to the governance of zakat institutions. Wijayati conceptualized GAG as a governance framework that emphasizes the professionalism of amil and the quality of organizational management, arguing that the performance of zakat institutions should not be assessed solely from the effectiveness of zakat distribution but also from the professionalism of institutional management.¹⁴ This perspective is complemented by Firmansyah and Devi's findings concerning the importance of professional competence and internal control in strengthening zakat governance.² More recent empirical research by Almas and Almas also demonstrates that the implementation of GCG in LAZNAS can be reflected in transparent financial reporting, clear organizational structures, appropriate division of responsibilities, regulatory compliance, and institutional responsibility toward muzakki and mustahik. Although these studies provide important foundations for understanding GCG, Sharia governance, and GAG in zakat institutions, the existing literature generally examines these dimensions separately or focuses on particular governance mechanisms and individual institutions. Moreover, Atsarina's study compares BAZNAS and Dompot Dhuafa, while other studies focus on specific LAZNAS or particular aspects of governance,¹⁵ Limited attention has therefore been given to the integrated implementation of GCG, GAG, and Sharia compliance in LAZNAS with different institutional backgrounds operating within the same national zakat regulatory framework. This study addresses this gap by comparatively examining Dompot Dhuafa and Baitulmaal Muamalat, thereby analysing how institutional characteristics influence the implementation of governance, professional amil management, accountability, and Sharia compliance.

This research therefore examines: (1) how the principle of good corporate governance is implemented at Dompot Dhuafa and Baitulmaal Muamalat; (2) how Sharia compliance is applied by both institutions in the collection, management, and distribution of zakat, *infāq*, *ṣadaqah*, and *waqf* funds in accordance with MUI fatwas and applicable regulations; and (3) the differences and similarities in the implementation of GCG principles between the two institutions.

¹² Fika Azmi, et.al., "Sharia Compliance, Sharia Governance, dan Enviromental Accounting Sebagai Pertanggungjawaban Lembaga Amil Zakat di Indonesia," *Jurnal Akuntansi Berkelanjutan Indonesia*, Vol. 2, No. 2, Mei. 2019, p. 270. DOI: 10.32493/JABI.v2i2.y2019.p262-273

¹³ Euis Amalia, "The Shariah Governance Framework for Strengthening Zakat Management in Indonesia: A Critical Review of Zakat Regulations," *Advances in Social Science, Education and Humanities Research*, Vol. 162, 2018, pp. 133–138. DOI: 10.2991/iclj-17.2018.28.

¹⁴ Fitri Laela Wijayati, "Conceptualization Good Amil Governance in Zakat Institution," *Journal of Business Management Review*, Vol. 2, No. 2, Februari 2021, h. 126. DOI:10.47153/jbmr22.1032021

¹⁵ Mahyuddina Almas and Bahrina Almas, "Analisis Penerapan Good Corporate Governance dalam Pengelolaan Zakat pada LAZNAS Yatim Mandiri Jember," *Negotium: Jurnal Ilmu Administrasi Bisnis*, Vol. 6, No. 2, 2023, pp. 156–177. DOI:10.29103/njiab.v6i2.14014

METHOD

This research adopts a qualitative method combining document analysis and field study, positioned within the tradition of normative-empirical (juridical-empirical) legal research, which examines how statutory provisions and official documents are actually implemented in real legal and institutional practice.¹⁶ In this study, the object of analysis is the implementation of good corporate governance and Sharia compliance at Dompot Dhuafa and Baitulmaal Muamalat in relation to prevailing statutory provisions, examined through a statutory and case-based approach. Data were obtained from two sources: primary data provided directly by informants, and secondary data obtained indirectly through third parties, including relevant literature, legal documents, and audio recordings. The principal legal documents used as references include Law No. 23 of 2011 on Zakat Management, its implementing government regulation, Ministerial Regulation No. 19 of 2024 on Amil Zakat Institutions, the compilation of Indonesian Ulama Council (MUI) fatwas on zakat, and the opinions of the Sharia Supervisory Boards of Dompot Dhuafa and Baitulmaal Muamalat. Data collection combined literature review and field research through two main techniques. First, semi-structured interviews were used as the primary data-collection instrument, combining open-ended questions with a pre-prepared interview guide so that the depth of exploration is balanced against a consistent thematic focus.¹⁷ Interviews were conducted with stakeholders responsible for governance and compliance functions at both institutions. Second, document analysis examined operational documents relevant to GCG and Sharia compliance, such as standard operating procedures and service-level agreements, to complement and triangulate the interview data.

Data analysis followed a descriptive-qualitative approach comprising data collection, data reduction, data display, and conclusion drawing/verification.¹⁸ Data reduction was used to select and classify information relevant to GCG and Sharia compliance at both institutions and to filter the supporting literature; data display facilitated the sequencing of subsequent analytical steps; and conclusions were drawn on the basis of consistent evidence, remaining provisional and open to revision should further data emerge. The object of the research comprises Dompot Dhuafa and Baitulmaal Muamalat as social-oriented National Amil Zakat Institutions, with the analytical focus placed specifically on the implementation of good corporate governance and Sharia compliance at both institutions.

RESULTS AND DISCUSSION

Result

Implementation of Good Corporate Governance and Good Amil Governance

GCG implementation in zakat management organizations (OPZ) is a normative necessity explicitly mandated by Article 2 of *Undang Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*, which requires that zakat be managed on the basis of Sharia, trustworthiness, benefit, justice, legal certainty, integration, and accountability.¹⁹ These fundamental principles are synergistic with the

¹⁶ Peter Mahmud Marzuki, *Penelitian Hukum*, (Jakarta: Kencana Prenada Media Group, 2013), p. 60.

¹⁷ Lexy J. Moleong, *Metode Penelitian Kualitatif*, (Bandung: Remaja Rosdakarya, 2004), p. 138.

¹⁸ Abdul Kadir Muhammad, *Hukum dan Penelitian Hukum*, (Bandung: Citra Aditya Bakti, 2004), p. 53.

¹⁹ Republik Indonesia, *Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat*, Lembaran Negara Republik Indonesia Tahun 2011 Nomor 115.

universal GCG principles formulated by the National Committee on Governance Policy (KNKG), commonly abbreviated as TARIF: Transparency, Accountability, Responsibility, Independency, and Fairness,²⁰ which also underlie governance in Indonesia's Islamic social and philanthropic institutions, as reflected in research linking GCG implementation to greater public trust in amil institutions.²¹

Table 1. Implementation of Good Corporate Governance at the Two LAZ

GCG Principle	Dompot Dhuafa (Community-Based)	Baitulmaal Muamalat (Corporate-Based)
Transparency	Narrative and impact-oriented: annual public expose events and publication of annual reports on the official website.	Quantitative and procedural: publication of audited financial statements (PSAK 109) on the website; structured reporting to corporate and individual donors.
Accountability	Supported by a digital financial system enabling transaction traceability and an organic organizational structure.	Hierarchical accountability; the executing unit (LAZ-Nazir) reports to the foundation's organs, which include representatives of Bank Muamalat.
Responsibility	Anchored in an empowerment vision realized through five strategic program pillars (health, education, economy, etc.).	Anchored in regulatory compliance through routine quarterly reporting to BAZNAS via the SIMBA system.
Independency	Safeguarded through a Founders' Integrity Pact prohibiting political affiliation and personal asset ownership.	Safeguarded through strict internal policy, including a ban on nepotism and a requirement of political neutrality for all amil.
Fairness	Reflected in an empowerment vision that is equitable and treats all stakeholders equally.	Applies a "family principle" (asas kekeluargaan) that gives every level a voice, although strategic decisions remain hierarchical.

²⁰ Komite Nasional Kebijakan Governance, Pedoman Umum Good Corporate Governance Indonesia, (Jakarta: KNKG, 2006), pp. 5-7. <https://knkg.or.id/wp-content/uploads/2022/06/PUGKI-2021-LORES.pdf>

²¹ Amalia, Euis, dkk., "Good Governance in Strengthening the Performance of Zakat Institutions in Indonesia," *KnE Social Sciences*, Vol. 3, No. 8, 2018, pp. 223-232. DOI:10.18502/kss.v3i8.2511

Table 2. Implementation of Good Amil Governance at the Two LAZ

GAG Principle / Oversight	Dompét Dhuafa (Community-Based)	Baitulmaal Muamalat (Corporate-Based)
Integrity	Enforced through an Integrity Pact signed by all employees and an Ethics Committee empowered to impose sanctions.	Enforced through Foundation Regulations prohibiting gratification, with routine reminders to amil about political neutrality.
Competence	Amil are supported to obtain BNSP professional certification and undergo a multi-stage recruitment process.	Human-resource development through internal training programmes ("Meet the Expert") and participation in professional certification.
Reputation	Managed proactively through a Customer Satisfaction Index survey of muzakki and mustahik.	Built through transparent reporting and a demonstrated capacity to safeguard donors' trust in fund distribution.
Role of the Sharia Supervisory Board (DPS)	Consultative/preventive and proactive: the DPS is directly involved in the Programme Committee, providing sharia direction from the planning stage.	Audit/supervisory and structural: the DPS works synergistically with the Internal Audit Unit (SAI) for sharia audits downstream in implementation.

Dompét Dhuafa: GCG Built on Public Trust

Transparency has been part of Dompét Dhuafa's institutional identity since its founding, beginning with the public listing of donors introduced in 1993 through the *"Dompét Dhuafa"* column in *Harian Republika*. This historical practice has since evolved into a systematic and modern mechanism: the institution regularly publishes an Annual Report and Audited Financial Statements prepared under Sharia accounting standards (PSAK 109),²² accessible freely through its official website, and reinforces this openness through an annual public expose in which management presents programme achievements, fund usage, and strategic plans directly to donors and the public. An external sharia-audit assessment by the Inspectorate General of the Ministry of Religious Affairs in 2025 rated Dompét Dhuafa *"Very Good,"* scoring 82.00 on institutional transparency,²³ indicating that its transparency practices have reached a nationally recognized standard and function as a strategic pillar sustaining donor trust and social capital, not merely as regulatory compliance. Accountability at Dompét Dhuafa is realized through both legal-formal and operational-managerial dimensions. Legally, the institution

²² Dompét Dhuafa, Laporan Tahunan 2023, pp. 75-77. <https://publikasi.dompethuafa.org/download/laporan-tahunan-dompethuafa-tahun-2023/>

²³ Dompét Dhuafa, *"Demonstrating a Strong Commitment to Public Transparency: Dompét Dhuafa Earns 'Very Good' Rating in Sharia Audit by the Ministry of Religious Affairs,"* <https://www.dompethuafa.org/en/demonstrating-a-strong-commitment-to-public-transparency-dompethuafa-earns-very-good-rating-in-sharia-audit-by-the-ministry-of-religious-affairs-of-the-republic-of-indonesia/>, July 2025.

is a registered foundation recognized as a National Amil Zakat Institution (LAZNAS) through a Ministerial Decree, while operationally it applies a digital financial system enabling traceability of every transaction, alongside a clear organizational structure separating the roles of the Board of Trustees, the Executive Board, the Supervisory Board, and the Sharia Supervisory Board (DPS). Responsibility, in turn, is expressed through five strategic programme pillars health, education, economy, social affairs, and da'wah-culture grounded in the institution's Articles of Association, while independency is safeguarded through a Founders' Integrity Pact prohibiting political affiliation, and fairness is reflected in an empowerment vision applied equitably across stakeholders.

Baitulmaal Muamalat: Structured GCG Rooted in Corporate Heritage

Baitulmaal Muamalat exhibits a governance model shaped by its origin within Bank Muamalat's corporate culture. Transparency is expressed through the publication of audited financial statements prepared to PSAK 109 standards on its website and through structured reporting to both institutional and individual donors, resembling corporate CSR reporting. Accountability follows a hierarchical structure in which the executing unit (LAZ-Nazir) reports to the foundation's organs, which include representatives of Bank Muamalat, while responsibility is expressed through routine quarterly reporting to BAZNAS via the SIMBA system. Independency is safeguarded through strict internal policy prohibiting nepotism and requiring political neutrality among all amil, and fairness is applied through an "asas kekeluargaan" (family principle) that allows every level a voice, even though strategic decisions remain hierarchical.

In terms of Good Amil Governance (GAG), both institutions demonstrate strong commitment to amil integrity and competence. Dompot Dhuafa upholds integrity through a signed Integrity Pact and an Ethics Committee empowered to enforce sanctions, and develops amil competence through BNSP professional certification and layered recruitment.²⁴ Baitulmaal Muamalat enforces integrity through Foundation Regulations prohibiting gratification, together with internal training programmes such as "Meet the Expert" for competence-building. Prior research has confirmed a positive relationship between such GCG and GAG practices and the operational performance of zakat institutions, reinforcing the conclusion that both community-based and corporate-based LAZNAS have internalized governance not merely as regulatory compliance but as an institutional value supporting long-term public trust.

Sharia Compliance at Dompot Dhuafa and Baitulmaal Muamalat

Sharia compliance is a crucial element in evaluating LAZNAS operations, encompassing not only products and services but the entire governance process — from fund collection to fund utilization — which must align with Sharia principles, avoiding riba, gharar, and maysir, and ensuring that all operations are overseen by the Sharia Supervisory Board (DPS). At Dompot Dhuafa, the DPS plays a central role by engaging directly in the discussion of new programmes through the Programme Committee and by conducting regular field audits to verify implementation. This early-stage, planning-level involvement of the DPS reflects an ideal, proactive model of Sharia supervision, going beyond a merely reactive, error-correcting function. The institution ensures fiqh-compliant fund collection

²⁴ Fitri Laela Wijayati, dkk., "Conceptualization Good Amil Governance in Zakat Institution," *Journal of Business Management Review*, Vol. 2, No. 2, Februari 2021, p. 120. <https://doi.org/10.47153/jbmr22.1032021>

through a zakat calculator and consultation services with Sharia advisors on its website, and applies a balanced distribution model between consumptive programmes (e.g., mobile kitchens) and productive programmes (e.g., agriculture, livestock, and MSME empowerment) directed at the six identified asnaf, in line with MUI Fatwa No. 4 of 2003 permitting the productive utilization and investment of zakat funds.²⁵ Its DD Farm programme, managing more than 1,000 hectares of agricultural and livestock land, exemplifies compliant investment of ZISWAF funds consistent with maqashid Sharia, transforming social funds into productive, sustainable assets.²⁶ At Baitulmaal Muamalat, the DPS operates in close synergy with the Internal Audit Unit (SAI), frequently conducting joint field visits to ensure programmes comply with both governance procedures and Sharia principles creating a comprehensive check-and-balance mechanism. Fund collection is supported by a digital zakat calculator and online Sharia consultation, while distribution follows carefully targeted asnaf-identification through programmes such as the Beasiswa Cikal Indonesia for orphans and the underprivileged, and Graha Sehat Rufaida for the elderly poor, alongside productive programmes such as Sahabat UMKM Indonesia and BMM Integrated Farming. These programmes convert ZISWAF funds into community-managed productive assets and reflect contemporary fiqh perspectives encouraging zakat investment in the real sector, and its strategic partnership with the Islamic Development Bank (IsDB) indicates that BMM's Sharia-compliance model has achieved international recognition.

Comparative Analysis and Synthesis

The comparative analysis reveals that although Dompot Dhuafa and Baitulmaal Muamalat operate under the same regulatory umbrella, their contrasting institutional origins civil-society-driven versus corporate culture driven produce distinct emphases in governance. Both institutions nonetheless converge on fundamental practices: consistent publication of independently audited financial statements, systematic efforts toward amil professionalization through certification and continuous training, and dual-layer supervisory structures involving both a General Supervisory Board and a Sharia Supervisory Board. These convergences suggest the gradual emergence of industry best practices among Indonesia's LAZNAS. The most fundamental difference lies in the underlying philosophy of implementation. Dompot Dhuafa's governance is driven by an imperative to preserve public trust and legitimacy, excelling in narrative communication of social impact, while Baitulmaal Muamalat's governance is driven by the imperative to preserve corporate accountability and regulatory compliance, excelling in formal structure, procedure, and internal-audit systems. GCG principles function as a procedural framework that reinforces Sharia compliance: transparency compels institutions to disclose collection and distribution data, thereby facilitating DPS and public oversight, while accountability provides a clear channel for management to act on DPS recommendations. In this sense, GCG supplies the procedural "*framework*," while

²⁵ Siswati, "Investasi Dana Zakat Perspektif Ulama dan Penerapannya di Indonesia Menurut Fatwa Majelis Ulama Indonesia No. 4 Tahun 2003 tentang Penggunaan Dana Zakat untuk Istitsmar (Investasi)," Skripsi, (Jember: UIN KIAI Achmad Siddiq, 2024), p. 55. <https://digilib.uinkhas.ac.id/34899/>

²⁶ Irfan Syauqi Beik dan Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using CIBEST Model," *Journal of Islamic Monetary Economics and Finance*, Vol. 2, No. 1, 2016, p. 35. <https://doi.org/10.21098/jimf.v1i2.524>

Sharia compliance supplies the normative “*substance*,” and the two mutually reinforce one another.

Based on this comparative analysis, the most effective and sustainable LAZNAS governance model in Indonesia is not a choice between a community-based or a corporate-based model, but a hybrid model that integrates the structural rigor, formal procedures, and supervisory mechanisms of Baitulmaal Muamalat with the flexibility, programme innovation, and deep social-impact orientation of Dompot Dhuafa. The pivot uniting both approaches is the implementation of good *amil* governance (GAG) principles — particularly *amil* integrity and competence — which, this study finds, is a determining factor in the success, reputation, and sustainability of both institutions.²⁷

Discussion

Institutional Background and Governance Configuration

The comparative findings indicate that institutional background influences the configuration of governance in National *Amil Zakat* Institutions. Although Dompot Dhuafa and Baitulmaal Muamalat operate within the same national zakat regulatory framework, their governance practices demonstrate different institutional emphases. Dompot Dhuafa places greater emphasis on social impact, public engagement, and programme flexibility, whereas Baitulmaal Muamalat demonstrates a more structured orientation toward formal accountability, internal control, and procedural governance. This finding indicates that the implementation of good corporate governance in LAZNAS cannot be understood solely through the formal adoption of standardized governance principles. Institutional characteristics also influence how these principles are translated into organizational practices. The importance of governance as a foundation for zakat management has been demonstrated in previous studies. Tahlani found that the five principles of good governance, namely transparency, accountability, responsibility, independence, and fairness, constitute important dimensions for strengthening zakat management in Indonesia.²⁸ Amalia, Rodoni, and Tahlani similarly demonstrate that good governance contributes to strengthening the performance of zakat institutions and that the five governance principles provide important indicators for evaluating institutional governance.²⁹ These findings support the present study's observation that both Dompot Dhuafa and Baitulmaal Muamalat have institutionalized the fundamental principles of GCG, although they translate these principles through different organizational mechanisms.

The relationship between governance and institutional credibility is also important in understanding the differences between the two institutions. Zadjuli, Shofawati, and Muryani argue that the implementation of GCG in zakat institutions is important for strengthening institutional reputation and gaining the trust of

²⁷ BAZNAS, BI, & IsDB, *Technical Notes on Good Āmil Governance for Zakat Institution*, (Jakarta: Puskas BAZNAS, 2021), p. 5
https://drive.google.com/file/d/1D7len7NTNA_Y_KBk_OzGoa6NFUf1s91N/view

²⁸ Hani Tahlani, “Contribution of Good Governance Principles to Strengthening Zakat Management in Indonesia: Confirmatory Factor Analysis,” *International Journal of Zakat*, Vol. 3, No. 3, 2018, pp. 39–54. DOI: 0.37706/ijaz.v3i3.94

²⁹ Euis Amalia, et.al, “Good Governance in Strengthening the Performance of Zakat Institutions in Indonesia,” *KnE Social Sciences*, Vol. 3, No. 8, 2018, p. 223 onward. DOI:10.18502/kss.v3i8.2511

muzakki.³⁰ Takidah and Pratiwi further demonstrate that governance, transparency, accountability, and Sharia compliance are relevant factors in shaping trust in zakat institutions.³¹ These findings provide a basis for interpreting the different governance orientations identified in the present study. Dompot Dhuafa's emphasis on public engagement and social impact can be understood as a mechanism for strengthening stakeholder confidence, while Baitulmaal Muamalat's emphasis on formal accountability and internal control provides a structured mechanism for maintaining institutional credibility. The findings also support the view that governance in zakat institutions should be understood within the specific organizational context of zakat management. Wahab and Abdul Rahman developed a framework for analyzing efficiency and governance in zakat institutions and emphasized the importance of considering the specific characteristics of organizations responsible for collecting, managing, and distributing zakat.³² This perspective is relevant to the comparison between Dompot Dhuafa and Baitulmaal Muamalat because both institutions are subject to the same broad regulatory requirements but have developed different organizational mechanisms for implementing governance. Recent research further demonstrates that governance mechanisms have consequences for organizational performance. Zakiy, Falikhatun, and Fauziah found that Sharia governance mechanisms are relevant to the organizational performance of zakat management organizations in Indonesia. This finding strengthens the argument that governance should not be treated merely as an administrative requirement. Rather, governance mechanisms influence the ability of zakat institutions to manage resources, exercise accountability, maintain credibility, and achieve institutional objectives.

The comparison therefore suggests that GCG implementation in LAZNAS should be assessed at both the principle and institutional levels. At the principle level, the assessment concerns whether transparency, accountability, responsibility, independence, and fairness are implemented. At the institutional level, the assessment concerns how these principles are embedded within organizational structures, reporting mechanisms, internal controls, stakeholder relationships, and decision making. This distinction helps explain why two institutions operating under the same regulatory framework may demonstrate different governance configurations while maintaining the same fundamental commitment to accountability and responsible zakat management.

Good Amil Governance and Professionalization of Amil

The findings demonstrate that the effectiveness of governance in zakat institutions depends not only on organizational structures and formal control mechanisms but also on the quality and professionalism of the amil who are entrusted with managing zakat funds. Both Dompot Dhuafa and Baitulmaal Muamalat have developed mechanisms to strengthen amil integrity and

³⁰ Suroso Imam Zadjuli, et.al, "Implementing Good Corporate Governance in Zakat Institution," *Bussecon Review of Social Sciences*, Vol. 2, No. 1, 2020, pp. 27–37. DOI: <https://doi.org/10.36096/brss.v2i1.158>

³¹ Erika Takidah and Ajeng Pratiwi, "Governance and Trust in Zakat Institution," in *1st International Conference on Islamic Economics, Business and Philanthropy*, 2017, pp. 870–875. DOI:10.5220/0007091508700875

³² Faris Shalahuddin Zakiy, et.al, "Sharia Governance and Organizational Performance in Zakat Management Organization: Evidence from Indonesia," *Journal of Islamic Accounting and Business Research*, Vol. 16, No. 6, 2025, pp. 1034–1057. DOI: <https://doi.org/10.1108/JIABR-06-2023-0188>

competence through ethical requirements, professional development, training, and certification. These practices indicate that professionalization of amil constitutes an important component of institutional governance because amil are directly involved in translating institutional policies into the collection, management, and distribution of zakat funds. The importance of professionalization has become increasingly relevant in the development of Good Amil Governance. Recent research on GAG in Indonesia identifies professional competence, human resource governance, and certification systems as important structural issues affecting the effectiveness and sustainability of zakat institutions. The study further emphasizes that strengthening human resource policies and capacity building for amil should become strategic priorities in improving zakat governance.³³ This finding supports the present study, which identifies professional development and competency mechanisms as important elements of governance at both institutions.

The relationship between amil competence and zakat management effectiveness is also supported by empirical research. Nurhayati et al. found that amil competence, including knowledge of Islamic law, managerial skills, and social skills, is associated with the effectiveness of zakat fund management.³⁴ This finding provides an important explanation for the governance practices identified in the present study. Training and certification should therefore not be understood merely as administrative requirements, but as mechanisms for developing the competencies required to manage zakat funds effectively and responsibly. The professionalization of amil also has an ethical dimension. Amil are not merely employees performing managerial functions, but individuals entrusted with managing funds that carry religious and social responsibilities. Consequently, competence must be accompanied by integrity and ethical accountability. Recent literature on Good Amil Governance emphasizes that effective zakat governance requires the integration of institutional accountability with the professionalism and ethical quality of amil.³⁵ This perspective is consistent with the findings of the present study, particularly the existence of ethical requirements and integrity mechanisms within the two institutions.

The comparative findings further indicate that professionalization does not require identical institutional mechanisms. Dompot Dhuafa and Baitulmaal Muamalat employ different organizational approaches to developing amil competence and maintaining ethical standards. These differences reflect their respective institutional structures, but both demonstrate an understanding that professional amil constitute an essential component of institutional governance. This finding suggests that GAG should be evaluated based on substantive outcomes, particularly competence, integrity, accountability, and professionalism, rather than solely on the existence of particular organizational procedures. Accordingly, Good Amil Governance complements GCG by providing the human dimension of institutional governance. GCG establishes organizational structures

³³ Tika Widiastuti, et.al., "Innovating Zakat Governance Through Good Amil Governance (GAG): A Structural Policy Model Using DEMATEL ANP in Indonesia," *Journal of Open Innovation: Technology, Market, and Complexity*, Vol. 12, No. 1, 2026, Article 100711. DOI: 10.1016/j.joitmc.2025.100711.

³⁴ Nunung Nurhayati, Et.al, "Amil Competence and Zakat Management Effectiveness: Evidence from Zakat Institutions," *Kajian Akuntansi*, Vol. 26, No. 2, 2025. DOI: https://doi.org/10.29313/kajian_akuntansi.v26i2.7900

³⁵ Muhammad Romi, Nana Sepdiana, and Mukhlis, "Good Amil Governance: Standar Akuntabilitas untuk Lembaga Zakat Terintegrasi," *Al Fiddhoh: Journal of Banking, Insurance, and Finance*, Vol. 6, No. 2, 2025. DOI: 10.32939/fdh.v6i2.5995.

and accountability mechanisms, while GAG ensures that these mechanisms are implemented by competent, professional, and trustworthy amil. The integration of these dimensions is particularly important for LAZNAS because the effectiveness of institutional governance ultimately depends on both the quality of organizational systems and the individuals responsible for implementing them.

DPS and the Institutionalization of Sharia Compliance

The comparative findings demonstrate that the Sharia Supervisory Board (DPS) plays an important role in institutionalizing Sharia compliance within zakat management institutions. The findings show that Dompot Dhuafa and Baitulmaal Muamalat have established DPS mechanisms, although the supervisory arrangements differ. Dompot Dhuafa demonstrates a more proactive and consultative approach, particularly through the involvement of the DPS in programme development, while Baitulmaal Muamalat demonstrates a more structured supervisory approach involving the DPS and internal audit functions. These differences indicate that Sharia supervision may be institutionalized through different organizational mechanisms while pursuing the same fundamental objective of ensuring compliance with Sharia principles. The role of the DPS is particularly important because Sharia compliance in zakat institutions extends beyond the permissibility of individual transactions. It encompasses the conformity of institutional policies, programmes, fund management, distribution, and reporting with Sharia principles. Adnan and Uyuni emphasize that the DPS has a role as both supervisor and adviser in ZISWAF institutions. In addition to providing Sharia opinions, the DPS can contribute to education within the institution and support transparency and accountability in financial reporting.³⁶ This perspective is consistent with the present findings, in which the DPS is involved not only in supervision but also in providing guidance concerning institutional programmes and activities.

The findings also demonstrate that the effectiveness of Sharia supervision depends on the institutional position of the DPS within the governance structure. Where the DPS is involved from the programme development stage, Sharia considerations can be incorporated preventively before activities are implemented. Conversely, where Sharia supervision is closely connected with internal audit, the DPS can strengthen the monitoring and evaluation of activities that have already been implemented. These two approaches should not be viewed as contradictory. Preventive supervision and periodic auditing represent complementary mechanisms within a comprehensive Sharia governance system. This interpretation is supported by recent research on Sharia auditing in Indonesian zakat institutions. Megawati and Zulkifli identify Sharia auditing as an important mechanism for safeguarding Sharia compliance, institutional credibility, public trust, and legal and reputational risk. Their study also highlights the need to strengthen governance and auditing frameworks specifically for zakat institutions, which have received less scholarly attention than Islamic banking institutions.³⁷ The present findings contribute to this discussion by demonstrating how Sharia supervision operates institutionally through the DPS in two different

³⁶ Mohammad Adnan and Badrah Uyuni, "Optimizing the Role of the Sharia Supervisory Council (DPS) at the ZISWAF Institution," *Al Risalah: Jurnal Studi Agama dan Pemikiran Islam*, Vol. 14, No. 1, 2023, pp. 107–119. DOI: 10.34005/alrisalah.v14i1.2250.

³⁷ Devi Megawati and Zulkifli, "Sharia Auditing in Zakat Institutions: Challenges and Prospects in Indonesia," *Share: Jurnal Ekonomi dan Keuangan Islam*, Vol. 14, No. 1, 2025. DOI: <https://doi.org/10.22373/share.v14i1.26059>

LAZNAS.

The relationship between Sharia governance and organizational performance also reinforces the strategic importance of the DPS. Zakiy, Falikhatun, and Fauziah examined 33 zakat management organizations in Indonesia over the 2017 to 2021 period and found that Sharia governance variables were relevant to organizational performance.³⁸ Their findings indicate that Sharia governance should not be regarded merely as a formal compliance mechanism but as part of the institutional governance system that may influence organizational outcomes. The role of the DPS therefore extends beyond identifying whether an activity complies with Sharia principles. An effective DPS can contribute to the integration of Sharia considerations into institutional decision making, internal control, programme development, and accountability. The comparison between Dompot Dhuafa and Baitulmaal Muamalat demonstrates that the institutional mechanism may differ, but the substantive objective remains the same: ensuring that the management of zakat funds remains consistent with Sharia principles while maintaining institutional accountability. These findings also strengthen the argument that Sharia compliance should be integrated into, rather than separated from, the broader governance system of LAZNAS. The DPS provides the Sharia dimension of institutional oversight, while management and internal audit provide organizational mechanisms for implementing and monitoring decisions. Consequently, effective Sharia governance requires coordination among the DPS, management, and internal control functions. Such coordination enables Sharia compliance to become an integral part of institutional governance rather than a separate supervisory activity conducted only after programmes and transactions have been implemented.

Integrating GCG, GAG, and Sharia Compliance in LAZNAS

The findings demonstrate that GCG, Good Amil Governance, and Sharia compliance should not be treated as separate governance dimensions within LAZNAS. Although each dimension has a distinct function, the three operate through an interconnected institutional framework. GCG provides the organizational structure for transparency, accountability, responsibility, independence, and fairness, while Good Amil Governance strengthens the professional and ethical dimension of institutional management. Sharia compliance provides the normative direction that ensures institutional activities remain consistent with Islamic principles. The integration of GCG and Sharia compliance is particularly important in the context of zakat management. Amalia demonstrates that good governance in zakat institutions consists of several interconnected dimensions, including transparency, accountability, responsibility, independence, and fairness. Her findings further indicate that transparency makes the strongest contribution among the examined governance dimensions.³⁹ This finding supports the present study's observation that transparency and accountability constitute important mechanisms through which stakeholders can assess the management of zakat funds. The relationship between governance and Sharia compliance is further demonstrated by Kaffah and Susetyo.

³⁸ Faris Shalahuddin Zakiy, Falikhatun, and Najim Nur Fauziah, "Sharia Governance and Organizational Performance in Zakat Management Organization: Evidence from Indonesia," *Journal of Islamic Accounting and Business Research*, Vol. 16, No. 6, 2025, pp. 1034–1057. DOI: <https://doi.org/10.1108/JIABR-06-2023-0188>

³⁹ Euis Amalia, "Good Governance for Zakat Institutions in Indonesia: A Confirmatory Factor Analysis," *Pertanika Journal of Social Sciences & Humanities*, Vol. 27, No. 3, 2019, pp. 1815–1827.

Their empirical study of zakat governance in several Indonesian provinces found that the implementation of Sharia compliance has a positive relationship with good governance, particularly in relation to accountability and responsibility.⁴⁰ This finding is particularly relevant to the present study because it demonstrates that Sharia compliance should not be positioned outside the governance framework. Rather, compliance with Sharia principles can strengthen the accountability and responsibility of zakat management institutions.

The governance dimension also has implications for public trust. Mutmainah found that accountability and transparency of zakat institutions have a positive influence on the intention of individuals to pay zakat through zakat institutions.³ This finding demonstrates that governance mechanisms have consequences beyond internal organizational control. Transparency and accountability can influence the willingness of stakeholders to entrust their zakat to an institution. The present study therefore reinforces the importance of governance as a mechanism for maintaining institutional credibility and stakeholder confidence. The concept of Good Zakat Governance further strengthens this integrated perspective. Purnamasari argues that the principles of GCG can be adapted to the specific characteristics of zakat management and conceptualized as Good Zakat Governance. The framework retains the principles of transparency, accountability, responsibility, independence, and fairness while adapting them to the religious and social objectives of zakat management.⁴¹ This perspective is consistent with the present findings, which demonstrate that governance in LAZNAS cannot simply replicate governance practices from commercial corporations because zakat institutions have additional religious, social, and fiduciary responsibilities.

The comparative findings between Dompot Dhuafa and Baitulmaal Muamalat further demonstrate that integration does not require identical governance structures. The two institutions operate within the same regulatory environment but demonstrate different governance configurations. Their differences in institutional structure, accountability mechanisms, programme orientation, and Sharia supervision demonstrate that GCG, GAG, and Sharia compliance can be implemented through different organizational mechanisms while maintaining the same fundamental objectives of accountability and responsible zakat management. The integration of these three dimensions therefore provides a more comprehensive explanation of governance in LAZNAS. GCG establishes the institutional and procedural framework, Good Amil Governance strengthens the professional and ethical quality of the amil, and Sharia compliance establishes the normative boundaries within which institutional activities are conducted. The findings consequently indicate that governance effectiveness in LAZNAS should be assessed not only by the existence of formal governance mechanisms but also by the extent to which these mechanisms operate together to ensure accountability, professionalism, public trust, and compliance with Sharia principles. This integrated perspective directly addresses the research gap identified in the Introduction. Previous studies have provided important insights into good governance, Sharia compliance, accountability, transparency, and Good Zakat Governance, but these dimensions have often been examined separately. The

⁴⁰ Nurfahmi Islami Kaffah and Heru Susetyo, "Implementation of Sharia Compliance to Optimize Zakat Governance in the Frontier and Outermost Regions in Indonesia," *Pandecta*, Vol. 15, No. 2, 2020, pp. 273–282. DOI: <http://dx.doi.org/10.15294/pandecta.v15i2.24162>

⁴¹ Lu'liyatul Mutmainah, "The Influence of Accountability, Transparency, and Responsibility of Zakat Institution on Intention to Pay Zakat," *Global Review of Islamic Economics and Business*, Vol. 3, No. 2, 2015, pp. 108–119. DOI: <https://doi.org/10.14421/grieb.2015.032-03>

present study contributes by examining their interaction comparatively in Dompot Dhuafa and Baitulmaal Muamalat. The findings demonstrate that institutional background influences the configuration of governance, while GCG, GAG, and Sharia compliance provide complementary dimensions through which LAZNAS can maintain institutional accountability and fulfil the religious and social objectives of zakat management.

CONCLUSION

This study demonstrates that the implementation of good corporate governance (GCG), Good Amil Governance (GAG), and Sharia compliance at Dompot Dhuafa and Baitulmaal Muamalat is shaped by their different institutional backgrounds. Although both institutions operate under the same national zakat regulatory framework, Dompot Dhuafa applies governance in a relatively organic, adaptive, and social-impact-oriented manner, particularly through public engagement and narrative reporting. Baitulmaal Muamalat, by contrast, applies a more structured and formal governance model characterized by hierarchical accountability, systematic reporting, and stronger procedural controls. These differences indicate that compliance with the same governance principles does not necessarily produce identical institutional practices. The study further finds that Sharia compliance is institutionalized through the role of the Sharia Supervisory Board (DPS), although the supervisory mechanisms differ between the two institutions. Dompot Dhuafa applies a more proactive and consultative model in which the DPS is involved from the programme development stage, while Baitulmaal Muamalat places greater emphasis on structured supervision and coordination between the DPS and internal audit. Despite these differences, both approaches seek to ensure that the collection, management, and distribution of zakat funds remain consistent with Sharia principles and institutional accountability. The comparative findings also demonstrate that GAG provides an important human and ethical dimension to the governance of LAZNAS. Both institutions have developed mechanisms related to amil integrity, competence, training, and professional development. This indicates that effective governance cannot depend solely on formal structures, reporting systems, and internal controls. The effectiveness of GCG and Sharia compliance also depends on the competence and integrity of the amil responsible for implementing institutional policies and managing entrusted funds.

Overall, the study concludes that GCG, GAG, and Sharia compliance should be understood as interrelated dimensions of LAZNAS governance rather than separate mechanisms. GCG provides the institutional and accountability framework, GAG strengthens the professional and ethical capacity of amil, while Sharia compliance provides the normative foundation for institutional activities. The comparison of Dompot Dhuafa and Baitulmaal Muamalat suggests that an effective governance model does not require uniform institutional structures. Rather, LAZNAS can develop governance mechanisms that correspond to their institutional characteristics while maintaining common standards of transparency, accountability, professionalism, and Sharia compliance. The study therefore contributes to the governance literature by demonstrating how institutional background influences the practical configuration of GCG, GAG, and Sharia compliance within Indonesian LAZNAS.

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