

# Mali' Siparappe Tallang Sipahua-Based Good Amil Governance in Realizing Quality Sharia Financial Reports

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## ABSTRACT

This study aims to analyze the application of the principles of Shariah Enterprise Theory (SET) in corporate accounting practices as a form of accountability that is not only oriented towards owners, but also towards Allah SWT, humans, and the environment. Based on the concept of enterprise theory, accounting is seen as having a role in creating social welfare and maintaining environmental sustainability. SET places Allah as the highest source of trust, while humans act as khalifatullah fil ardh (vicegerents) tasked with managing and distributing resources in accordance with sharia principles. Thus, corporate accountability encompasses a vertical dimension to God and a horizontal dimension to society and nature. The results of the study indicate that the application of SET encourages companies to not only pursue financial profits, but also to realize justice, balance, and welfare as a whole.

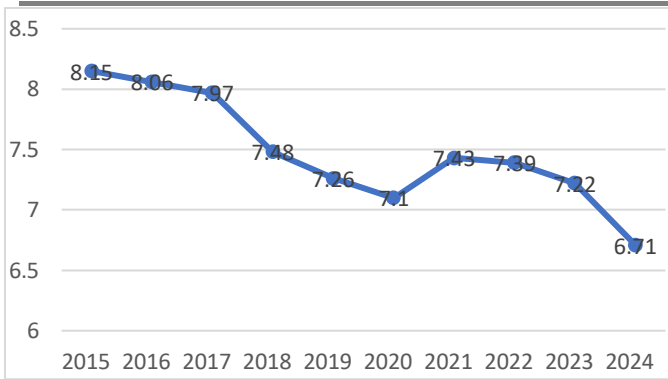
**Keywords:** Good Amil; Governance, *Mali' Siparappe Tallang Sipahua*, Quality of Sharia Financial Report

## INTRODUCTION

Zakat can be interpreted linguistically as growing, developing, and increasing. Given that the majority of Indonesia's population is Muslim, the country has great potential for zakat (Kambali & Rahman, 2021). Zakat is intended for those who have the right to receive it and is obligatory for Muslims who can afford it (Suci Rahmadani, 2020) Zakat contributes to poverty reduction and alleviation because it has the potential to be a very effective tool for empowering communities economically (Afandi et al., 2022) Zakat is also expected to be able to boost the economy at both the individual and community levels (Jannah, 2020).

The implementation, planning, supervision, and organization of the zakat industry, zakat utilization, and zakat collection are all covered by Law Number 23 of 2011, which regulates zakat management. Zakat Amil Institutions and Zakat Amil Agencies are the two categories of zakat management institutions recognized by this law in Indonesia (Nasution & Nasution, 2021) In achieving community welfare and poverty alleviation, the official objective of zakat management is to expand the benefits of zakat and increase the effectiveness and efficiency of the services provided (Berlian & Awaluddin, 2022).

Zakat funds play a crucial role in helping those in need and reducing social inequality. Zakat not only serves humanitarian purposes, but is also a religious commandment that Muslims must obey (Rinaldi & Devi, 2022) Zakat has the potential to be a solution to address economic and social problems, as well as contribute to economic growth in general (Lubis et al., 2023).



Picture 1.1 Statistics on the Percentage of Poor Population in Bulukumba Regency

The percentage of the poor population in Bulukumba Regency, as of November 30, 2024, was recorded at 6.71 percent. This figure decreased by 0.51 percentage points compared to the previous year's reported 7.22 percent. The poverty rate in Bulukumba Regency has shown a downward trend over the past 10 years, from 8.15 percent to 6.71 percent (Darmawan, 2025).

In Indonesia, zakat is managed by two organizations, namely the Zakat Amil Institution (LAZ), which was founded by the community to help collect, distribute and use zakat, and the National Zakat Amil Agency (BAZNAS), which functions nationally (Nasution & Nasution, 2021). Specifically, in Bulukumba Regency, several zakat fundraising institutions are actively operating. Information regarding the institutional status and focus of zakat institution activities in Bulukumba Regency is presented in the following table as an illustration of the zakat management actors in the area.

Table 1.1 Zakat Collection Institution in Bulukumba Regency

Name of Institution	Status	Main Focus
BAZNAS Bulukumba(BAZNAS, 2025)	Official Government Regency	General (zakat for ASN & community)
UPZ (Zakat Collection Unit) including BKPRMI(BA, 2024)	BAZNAS Fostered Unit	Da'wah, TPA, Koran Recitation Teacher
BMH (Baitul Maal Hidayatullah) Bulukumba(Radsel, 2023)	LAZNAS Center	Da'wah, basic necessities, converts
WIZ (Zakat Inspirational Forum) Bulukumba(WIZ, 2021)	LAZNAS Wahdah	Ifthar, education, zakat dhuafa
LAZISMU (Muhammadiyah Zakat, Infaq, and Alms Collection Institution) Bulukumba(Taut, 2025)	Muhammadiyah National Zakat Agency	Zakat & student assistance

Accountability and transparency are crucial for the management of zakat funds at BAZNAS. The Indonesian Institute of Accountants (IAI) states that accountability and openness are essential components for promoting an integrated zakat recording system and good governance in the administration of zakat, infaq, and sedekah. This is why Financial Accounting Standards (SAK), or more specifically PSAK 109, regulate how zakat, infaq, and sedekah are recorded. They also regulate how zakat collecting organizations or institutions are recognized, measured, disclosed, and presented in financial statements (Wardani 2017). (Harvian et al., 2025)It is expected that all zakat collection institutions, including BAZNAS, will implement PSAK 109 in recording transactions and preparing financial reports (Amalia et al., 2024). In this way, zakat becomes a potential fund that can be used to improve the general welfare of the entire community if it is managed well (Rinaldi & Devi, 2022).

Zakat management in Indonesia faces a number of major challenges related to transparency, accountability, and public trust in the financial reports of zakat institutions. Risnawati et al., (2023) Lack of transparency remains a major problem. This is particularly true of the lack of public information on how zakat funds are collected, managed, and distributed. Many institutions do not regularly publish the amount of zakat collected and how the funds are used. This lack of reporting and transparency makes it difficult for the public to obtain information about zakat receipts, allocations, and benefits. This raises doubts about the management of zakat funds. Low transparency and accountability directly impact the level of public trust (muzakki) in zakat management institutions.

The significant gap between potential zakat collection and actual collection is another issue related to zakat. The choice of muzakki to withhold their zakat from current zakat management organizations and institutions is one reason why Indonesia has not been able to generate the zakat revenue it could (Nurhasanah, 2018) The unclear use of funds, minimal reporting, and lack of external oversight have led to negative perceptions and hesitation about distributing zakat through official institutions.

Bulukumba Regency: The total ZIS collected by BAZNAS Bulukumba Regency in 2024 was Rp 12.5 billion (unaudited), exceeding the target by 108.9%. Furthermore, the off-balance sheet (zakat fitrah through mosques/villages) reached Rp 41.04 billion, bringing the total potential collection of BAZNAS and UPZ to approximately Rp 53.5 billion, as detailed in the following table:

Table 1.2 Report on Zakat Fund Collection of BAZNAS Bulukumba Regency in 2024

No.	Types of Zakat/Infaq	Amount (Rp)
1.	Agricultural Zakat	11.48 million
2.	Zakat on Civil Servant Income	3.998 billion
3.	Non-ASN Income Zakat	1.014 billion
4.	Corporate Zakat	13 million
5.	Zakat al-Fitr	75.98 million
6.	Alms/Charity	7.407 billion
7.	Off-balance sheet	41.043 billion
<b>Total (ZIS)</b>		<b>± 53.5 billion</b>

Source: BAZNAS

The goal of professional management is to increase public trust in zakat management companies. Because it is related to trust in the management and distribution of zakat by experts, public trust in Zakat Management Organizations (OPZ) is crucial. This trust can ultimately increase the potential for zakat revenue, which can then be used to improve social welfare (Wijayati, 2021). By implementing the concept of Good Corporate Governance (GCG), zakat organizations are expected to increase public trust. GCG is a collaborative system that ensures the organization's operations are carried out successfully and economically to achieve its goals (Ninglasari et al., 2023).

According to Fitriyah (2022), the GCG principle was then developed into Good Amil Governance (GAG), which is used to measure and evaluate the governance performance of the Zakat Management Institution (LPZ) in managing Zakat, Infak, and Sedekah (ZIS) funds professionally at the Zakat Management Institution (LPZ). The purpose of the Good Amil Governance principle is to encourage the achievement of LPZ professionalism as a zakat amil through management that complies with established criteria. In the context of

zakat management, Abdullah et al., (2019) claims that one of the most important principles is Amil governance, also known as Good Amil Governance (GAG). This is because amil is responsible for collecting, managing, and distributing zakat. Governance refers to the processes and structures used to direct and manage the affairs of an institution (Zakaria et al., 2019).

Transparency, accountability, responsibility and fairness in decision making and execution are all intended to be encouraged and maintained by Good Amil Governance (GAG), an organizational structure and system (Hasanah, 2024) The professionalism demonstrated through the implementation of GAG will ensure that zakat funds are managed and distributed in accordance with sharia principles and legal provisions, while also ensuring the proper disbursement of the trust placed in the community. Public trust will also increase as the public sees transparent and accountable governance, reflected in high-quality and reliable financial reports.

The legal basis for zakat management is carried out by amil zakat, the party responsible for collecting and distributing zakat to those entitled to it. The verse explaining this is as follows:

خُذْ مِنْ أَمْوَالِهِمْ خُذْ مِنْ أَمْوَالِهِمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣

Translation:

*"Take zakat from their wealth (in order to) purify and cleanse them, and pray for them because indeed your prayer is peace for them. Allah is All-Hearing, All-Knowing." (QS. At-Taubah verse/9: 103)*

This verse contains Allah's command to the Prophet Muhammad (peace be upon him) to collect zakat from the wealth of the believers as an effort to purify and purify them. After collecting zakat, zakat collectors are encouraged to pray for those who give zakat so that they may attain peace of mind. This verse serves as the legal basis for zakat collectors, who are responsible for managing, collecting, and distributing zakat to the rightful recipients.

In research Adiwijaya & Kusmayadi (2023) emphasizes the importance of accountability and transparency in improving the quality of financial reports and fostering public trust in the management of zakat funds. Lack of public trust in zakat collection organizations to achieve efficiency, effectiveness, productivity, and work ethic is one of the factors contributing to the low level of zakat collection in Indonesia. To improve zakat fund management, the application of local cultural wisdom such as "*Mali' Siparappe Tallang Sipahua*" is highly relevant.

In research Jabal Nur et al., (2024) said that the utilization of zakat in the education sector at BAZNAS Bulukumba Regency has been quite effective, seen from the ongoing management and distribution aspects to help mustahik. However, BAZNAS Bulukumba Regency still has obstacles and constraints, such as the lack of data on mustahik who receive zakat assistance in the distribution of education. The object of this study is BAZNAS Bulukumba Regency, because the basis or concept used *Mali' Siparappe Tallang Sipahua* is local wisdom originating from Bulukumba Regency.

Although zakat management in Bulukumba Regency has shown quite good progress, issues remain related to transparency, accountability, and limited data on eligible beneficiaries. Furthermore, the application of local wisdom values, such as *Mali' Siparappe Tallang Sipahua*, in zakat governance has not been optimized. These values, however, have the potential to strengthen public trust and improve the quality of financial reporting. Therefore, a study is needed on the implementation of local wisdom-based Good Amil Governance to achieve high-quality sharia financial reporting.

The moral and ethical values contained in this culture have long been a guideline for the lives of the people of Bulukumba Regency, reflected in the history of struggle, the creativity of making Phinisi Boats, and a strong religious awareness. Therefore, the integration of the values of *Mali' Siparappe Tallang Sipahua* in zakat funds can strengthen accountability and foster public trust, so that zakat management becomes more transparent and responsible in accordance with religious teachings and local traditions. The local wisdom of Bulukumba Regency *Mali' Siparappe, Tallang Sipahua* is a combination of two sentences in the Bugis and Konjo

languages, which reflect the inner attitude of the community to always prioritize unity and solidarity in facing various life challenges (WR Pratiwi, 2023).

The local wisdom values of Mali' Siparappe, Tallang Sipahua, serve as a guiding principle for the people of Bulukumba Regency, particularly in building trust, work ethic, and social integrity. In the management of BAZNAS financial reports, these values are highly relevant for strengthening accountability and transparency through a culture of mutual assistance and collective responsibility, thus ensuring participatory, open, and mutually beneficial zakat management, minimizing misuse of funds (Aminuddin, 2015).

By emphasizing solidarity, empathy, and togetherness, BAZNAS's financial management will be more trusted by the public because the process is transparent and involves active participation. The implementation of this local wisdom also promotes ethics and morality in professional and integrity-based zakat governance, while avoiding selfish acts such as fraud that harm the common good.

Optimization of zakat management with the local wisdom approach of *Mali' Siparappe Tallang Sipahua* as a basis or concept that can strengthen public trust through transparent and accountable governance, as is the importance of effective zakat management in Bulukumba Regency. The integration of local wisdom of *Mali' Siparappe Tallang Sipahua* is believed to be able to improve work ethic and morality in zakat management so that it has a positive impact on the quality of BAZNAS financial reports. Based on the previous background description, the researcher took the title regarding "**Good Amil Governance Based on Mali' Siparappe Tallang Sipahua in Realizing Quality Sharia Financial Reports (Study at BAZNAS Bulukumba Regency)**".

## LITERATUR REVIEW

### Shariah Enterprise Theory

Shariah In the concept of enterprise theory, accounting contributes to social empowerment and environmental preservation in addition to serving the interests of stakeholders (Astuti & Faisal, 2021). From a conceptual perspective, enterprise theory is more comprehensive than previous theories. Accountability to stakeholder groups and business owners is recognized by enterprise theory. The primary source of trust, according to Shariah Enterprise Theory (SET), is Allah. Stakeholders are responsible for using the resources they possess in accordance with the guidelines and objectives set by the Most Trusted, as this is a Trust from Allah.

According to anthropocentrism, Shariah Enterprise Theory does not place humans at the center of everything. Shariah Enterprise Theory, on the other hand, places God at the core of everything. Humanity and the universe return to God as their center. The sole purpose of human and natural obedience is to return to God with a tranquil soul (Sri Wahyuni, 2021). Therefore, SET is deeply concerned with various stakeholders, such as God, society, and the environment. Consequently, companies must be accountable for all their actions to God in a vertical sense. This is further elaborated upon by horizontal accountability to humanity and the environment (Muis, A., & Majid, 2021).

### Stewardship Theory

As per study from Donaldson & Davis (1989, 1991), stewardship theory describes a situation in which managers focus more on their primary overarching goals for the benefit of the organization than on their own personal goals. Therefore, this theory has psychological and sociological foundations that encourage executives to act in accordance with the principal's intentions in their capacity as stewards. Furthermore, since stewards work to achieve organizational goals, their actions will not compel them to resign (Rosni et al., 2022).

Stewardship theory was introduced as a concept presented as a behavior and premise based theory. This concept, which has social and psychological foundations, aims to explain situations in which managers act as stewards and behave in the best interests of owners (Davis, James H., 1997). In organizations that view leadership as a critical component in achieving objectives, stewardship theory is presented as a theory

grounded in behavior, human behavior, human patterns, and psychological mechanisms (motivation, identity, and power) (Setiyaningsih et al., 2023). This theory focuses on shared goals and the interdependence between managers and owners. Consequently, the majority of research believes that stewardship theory can resolve conflicts of interest within organizations (Yulisa Rebecca, 2013). This, in turn, will further enhance or improve the effectiveness of management's internal control within the organization.

### **Good Amil Governance**

In the principles of zakat governance, according to Abdullah et al. (2019), one of the most crucial concepts in zakat management is the administration of zakat collectors, also known as Good Amil Governance (GAG). This is because zakat collectors are the parties responsible for collecting, managing, and distributing zakat. Governance refers to the processes and structures involved in directing and managing the affairs of an institution (Zakaria et al., 2019). The application of Good Governance principles in the operational activities of public institutions enhances stakeholder trust and creates value for the organization. The concept of "Good Amil Governance," which encompasses transparency, accountability, responsibility, fairness, and compliance with Sharia, is widely recognized within the context of zakat organizations (Ninglasari et al., 2023).

Good Amil Governance (GAG) is an organizational structure and mechanism designed to promote and maintain transparency, integrity, accountability, responsibility, and fairness in decision-making and implementation (Hasanah, 2024). Professionalism achieved through the implementation of GAG will ensure that zakat funds are managed and distributed in accordance with sharia principles and legal provisions, while also guaranteeing that the trust entrusted by the public is properly channeled. Public trust will also increase as the public observes transparency and accountability in governance, reflected in high-quality and reliable financial reports.

### **Mali' Siparappe Tallang Sipahua**

The moral and ethical values of the "*Mali' Siparappe Tallang Sipahua*" culture have long served as a guiding principle for the people of Bulukumba Regency, reflected in their historical struggles, Phinisi creativity, and religious consciousness. Integrating these values into the management of zakat funds can strengthen accountability, transparency, and public trust, in harmony with religious teachings and local traditions. Saifullah's (2025) research indicates that a productive zakat program based on local wisdom in Kampung Zakat, Sulek Village, successfully enhanced social, economic, and spiritual capacities through the ISI approach (Intellectuality, Spirituality, Integrity).

The local wisdom of Bulukumba Regency, "*Mali' Siparappe, Tallang Sipahua*," is a blend of two dialects, Bugis and Konjo, reflecting the community's inner attitude of always prioritizing unity and solidarity in facing life's various challenges. Literally, "*Mali*" means to be swept away by the current, "*siparappe*" means helping one another so as not to be swept away by the current, "*tallang*" means to drown, and "*sipahua*" means helping one another when drowning. In the management of zakat, Mali' Siparappe strengthens the accountability of zakat administrators as "helpers" to donors and recipients, fostering a holistic and just community that bridges the gap. Thus, Zakat is proof that Islam is a religion that builds humanity, not merely neglects the material world (Sakka & Qulub, 2019).

### **Quality of Sharia Financial Reports**

Institutional management of zakat in accordance with Islamic law is mandated by Law No. 23 of 2011 on Zakat Management. Therefore, all zakat institutions must take this into account in order to manage zakat funds in accordance with financial reporting standards. PSAK 109, specifically designed to assist zakat administrators in preparing financial statements, serves as one of the standards for managing zakat (Ramadhan & Syamsuddin, 2021). As institutions responsible for managing public funds, zakat institutions are required to disclose the results of their zakat management. Disclosure of public resources meets contemporary governance requirements regarding the implementation of Good Zakat Administrator Governance.

One method for evaluating an organization's effectiveness is through good governance, which encompasses openness and accountability. Consequently, one of the prerequisites for achieving good governance is accountability and transparency in management, which are hallmarks of a successful organization's performance (Wahyuningsi et al., 2021). Any management involving the use of public resources must be accountable and transparent. Transparency and compliance with current regulations are maintained in the processes of reporting, oversight, and information dissemination. Furthermore, the Amil carry out their main duties and functions effectively in accordance with the responsibilities assigned to them (Fitriyah, 2022). In this study, the quality of zakat fund financial reports must comply with Financial Accounting Standards Statement No. 109 (PSAK 109) regarding zakat as well as MUI Fatwa No. 8 of 2011 regarding amil.

### **Relevance of PSAK 109**

The Indonesian Institute of Accountants (IAI) has issued Financial Accounting Standards (PSAK) No. 109 on zakat, infaq, and sedekah to regulate the recognition, measurement, presentation, and disclosure of zakat, infaq, and sedekah transactions. Zakat administrators who collect and distribute zakat, infaq, and sedekah funds in accordance with applicable regulations and laws are the target audience for this PSAK (Ramadhan & Syamsuddin, 2021). According to Safitri & Miftah (2024) as cited in Marzadi (2021), there are specific guidelines for zakat, including what can be donated, the amount of assets that can be donated, and how the calculations are performed.

In the accounting for the management of zakat funds collected from donors, zakat administrators must comply with Financial Accounting Standards Statement No. 109 (PSAK 109) regarding zakat, infak, and sedekah. This standard was developed by the IAI and governs the process of recording and preparing financial statements. The Statement employs several definitions in the accounting of zakat, infak, and sedekah (Agussalim, 2016). To enable the public to easily read the financial reports of zakat administrators and oversee their management, PSAK 109 on ZIS Accounting aims to standardize reporting and simplify record-keeping (Bulutoding & Anggeriani, 2018). Organizations responsible for collecting and distributing zakat, infak, and sedekah are subject to PSAK 109 and are accountable for compliance with zakat regulations. Therefore, zakat management institutions must be accountable for transparency and reporting on the use of zakat funds.

### **MUI Fatwa No. 8 of 2011**

Nopiardo's (2019) study shows that there were ten MUI fatwas on zakat issued between 1982 and 2011. The existence and development of MUI fatwas on zakat issues greatly assist the Muslim community in performing the obligation of zakat in accordance with Islamic law. MUI Fatwa No. 8/2011 on Zakat Collectors outlines the requirements, responsibilities, and distribution of operational costs for zakat collection activities, which may be deducted from the collector's share or the "fisabilillah" portion within reasonable, proportional limits and in accordance with Islamic principles. This underscores that sound governance of zakat collectors must be implemented in accordance with Islamic law (Ningsih et al., 2022).

The primary basis for preparing the financial statements of a zakat institution, which refers to PSAK 109, is MUI Fatwa No. 8 of 2011. This fatwa mandates accountability and transparency in the financial statements of zakat organizations and regulates the responsibilities of zakat collectors and the distribution of operational costs, which must be carried out fairly and proportionally. The balance sheet, statement of changes in funds, statement of changes in managed assets, cash flow statement, and notes to the financial statements are all included in the financial statements prepared in accordance with the fatwa and PSAK 109 (Ramadhan & Syamsuddin, 2021). The connection between MUI Fatwa No. 8 of 2011 and PSAK 109 means that the assessment of the quality of a charity administrator's financial reports must be transparent to donors and other stakeholders. This aligns with the principles of trust and accountability found in the MUI Fatwa (Rahman, 2015).

## **METHOD**

The type of research used is qualitative research. This research was conducted on National Zakat Collection Agency (BAZNAS) Bulukumba Regency. Researchers chose this location because they saw that the basis and

concept of *Mali' Siparappe Tallang Sipahua* used by the researchers is a motto of local wisdom originating from the regency.

This research uses a phenomenological approach. As explained by Nasir et al., (2023) scientific studies known as phenomenological research investigate and analyze an event experienced by a person, a group of people, or a group of living beings.

The types of data used are primary and secondary data. Primary data in this study were collected directly from several informants, namely muzakki (zakat payers), amil (zakat managers), and mustahik (zakat recipients). Informants were selected based on relevance criteria (central role at BAZNAS or within the Bulukumba community). Secondary data in this study include supporting documents related to zakat fund management, financial reports of zakat collection agencies, BAZNAS program documents, data related to mustahik, and data related to muzakki. The methods used in this research are source triangulation, method triangulation, and theory triangulation.

## RESULTS AND DISCUSSION

### Implementation of Good Amil Governance at BAZNAS Bulukumba Regency

BAZNAS Bulukumba Regency applies the principles of Good Amil Governance (GAG) as a derivative of Good Corporate Governance (GCG), which includes transparency, accountability, responsibility, and justice (Masruroh, 2023).

This is realized through transparency in the collection, distribution, and reporting of zakat funds, which are published openly and easily accessible to the public. Transparency in zakat fund management is a crucial aspect because it directly relates to the level of trust that zakat payers have in the institution. This was conveyed directly by DS, Deputy Chair III of BAZNAS Bulukumba Regency, in an interview with the following statement:

"We always ensure that the entire process of collecting, distributing, and reporting zakat is clearly accountable to zakat payers and the public, with financial reports prepared transparently in accordance with applicable standards and the results easily accessible to the public."

Based on the statement above, the researcher assesses that transparency in zakat management by amil at BAZNAS Bulukumba is key to building and maintaining the trust of muzakki (recipients of zakat). Muzakki are directly involved in several distribution activities, while mustahik receive ongoing outreach, mentoring, and communication regarding the use of zakat funds. This practice strengthens public trust and aligns with the principles of Sharia Enterprise Theory (SET), which places ultimate accountability to Allah, followed by humans and nature (Rizka, 2021 in Muzdalifah, 2023).

Transparency and accountability are interrelated. Transparency refers to the freedom to access information. Accountability means that every action is accountable to the public (Berliana Maharani et al., 2024). Regarding accountability, researchers asked muzakki (payers of zakat) for their assessment of the financial reports at the Bulukumba Regency BAZNAS. SA, a muzakki, stated:

"I see that they are accountable for managing their zakat funds, and I believe this is in accordance with applicable regulations. The financial reports are also submitted directly to the public, so I feel confident and at ease that the zakat I pay is being managed properly and distributed to the right recipients, so that its benefits can be maximized. These clear and structured reports also strengthen my confidence as a zakat payer to continue participating in the BAZNAS program."

The statement from the muzakki above shows that accountability and governance of zakat funds are implemented transparently. The researcher continued by asking DS, Deputy Head III of the Finance Division at BAZNAS Bulukumba Regency, directly about the zakat fund reporting process.

"We at BAZNAS as amil zakat are responsible for collecting, managing, distributing, and transparently reporting zakat. This reporting is compiled clearly and openly in accordance with applicable standards, and the results are published to the public to ensure accountability in the management of zakat funds originating from various sources, including the ASN automated payroll system. Through structured and easily accessible reporting, BAZNAS builds the trust of muzakki while supporting the effectiveness of zakat distribution to mustahik in various programs that are in accordance with the eight asnaf in the Qur'an."

The statement above provides a detailed explanation regarding the process of accountability for zakat management, starting from collection to distribution, which is reported in accordance with applicable standards and published to the public so that public trust is built and maintained.

From a conceptual perspective, accountability is linked to the premise of Sharia Enterprise Theory (SET), which fundamentally prioritizes accountability before Allah, the supreme authority and the primary purpose of human existence. This duty then extends horizontally to encompass humans, the environment, and nature. As God's vicegerents, humans are tasked with equitably managing all the resources God has created for human survival, including plants, animals, and so on (Jamaluddin, 2021).

Responsibility in the implementation of zakat collection and distribution in accordance with sharia provisions and applicable regulations, including reference to the eight asnaf in QS. At-Taubah: 60. The distribution program covers the fields of da'wah, education, health, humanity, and the productive economy, accompanied by feasibility surveys and business mentoring for mustahik. This principle aligns with the concept of public organizational responsibility (Tamaka, 2021 in Afrizal et al., 2021) and the stewardship theory that positions amil as managers of trusts for the common good (Raharjo, 2007).

Justice realized through the distribution of zakat based on the needs and priorities of those who mustahik (recipients of the obligatory charity), objectively, transparently, and in accordance with Sharia law. Targeted distribution improves the welfare of those who mustahik and strengthens the belief of those who pay zakat that zakat is managed professionally and responsibly. This principle aligns with the value of justice in Islamic economics, which makes zakat an instrument for equality and strengthening social solidarity (Akadol, 2025).

Overall, the implementation of GAG at BAZNAS Bulukumba Regency demonstrates professional, transparent, and sharia-based zakat governance. This management not only fulfills administrative requirements but also reflects the spiritual mandate as affirmed by Shariah Enterprise Theory, thereby strengthening the institution's legitimacy and public trust.

The implementation of Good Amil Governance (GAG) at BAZNAS Bulukumba Regency is not only based on formal governance principles, but also integrates the local wisdom of Mali' Siparappe Tallang

Table 4. 1 Implementation of GAG at BAZNAS Bulukumba Regency

No.	Principles of Good Amil Governance	Implementation at BAZNAS
1	Transparency	<ul style="list-style-type: none"> <li>a. Muzakki assesses transparency from the openness of financial reports and direct involvement in the distribution of zakat.</li> <li>b. Amil makes zakat reports that are clear, open, and accessible to the public.</li> <li>c. Mustahik receive open communication and ongoing socialization regarding the use of zakat funds.</li> </ul>
2.	Accountability	<ul style="list-style-type: none"> <li>a. Muzakki believes that zakat is managed and distributed properly based on transparent reports.</li> <li>b. Amil reports on the management of zakat professionally and openly</li> </ul>

		<p>according to standards.</p> <p>c. Mustahik feel that assistance and communication ensure the appropriate use of assistance.</p>
3.	Responsibility	<p>a. Amil carries out the collection and distribution of zakat in accordance with sharia principles and applicable regulations.</p> <p>b. Mustahik feel supported and have open communication in using zakat assistance for business.</p>
4.	Justice	<p>a. Muzakki assesses that the distribution of zakat is on target and transparent, providing maximum benefits.</p> <p>b. Amil distributes zakat based on the real needs of mustahik fairly and in accordance with sharia.</p> <p>c. Mustahik felt that the assistance was appropriate to their needs and had a positive impact on their business and welfare.</p>

### **Implementation of Good Amil Governance based on *Mali' Siparappe Tallang Sipahua* at BAZNAS Bulukumba Regency**

The implementation of Good Amil Governance (GAG) at BAZNAS Bulukumba Regency is not only based on formal governance principles, but also integrates the local wisdom of *Mali' Siparappe Tallang Sipahua*. Literally, mali' means carried away by the current, siparappe means helping each other to avoid being swept away, tallang means sinking, and sipahua means helping each other when drowning. This value represents solidarity, unity, collective responsibility, as well as social ethics and morality that have long existed in the culture of the Bulukumba coastal community. The integration of these values makes zakat management not mechanical, but rooted in a culture that fosters trust, professionalism, and openness.

Solidarity and mutual assistance are reflected in the trust of muzakki (payers) who consistently distribute zakat through BAZNAS due to its transparency and professionalism, as well as in the recognition of mustahik (recipients of the obligation to pay) who experience tangible assistance and benefits for the sustainability of their businesses. These values align with Shariah Enterprise Theory (SET), which emphasizes the role of humans as khalifatullah (vicegerents) on earth in distributing prosperity fairly (hablun minannas) (Sri Ujjana Putri, 2020).

Unity and togetherness are realized through the active involvement of Zakat Collection Units (UPZ), mosque imams, village leaders, and the participation of muzakki and mustahik in the socialization, evaluation, and distribution of zakat. This participatory forum fosters open communication and a sense of shared ownership. This practice aligns with Stewardship Theory, which emphasizes the integrity and loyalty of managers in building public trust (Adiwijaya & Kusmayadi, 2023).

Collective responsibility is reflected in the integrated zakat management structure between BAZNAS and UPZ at the sub-district/village level, including the separation of on-balance sheet and off-balance sheet management. This system ensures targeted, transparent, and sharia-compliant distribution, including reference to QS. At-Taubah: 103 on the role of amil. Zakat management is understood as a collective trust, not merely an individual responsibility.

Ethics and social morality are the foundation of amil's integrity in maintaining honesty, justice, and transparency. Zakat recipients view transparency through social media and public reports as a form of accountability, while recipients of zakat perceive fair and appropriate distribution. Strengthening zakat socialization and overseeing mosque management demonstrates a commitment to maintaining the trust

spiritually and administratively. This aligns with Stewardship Theory, which places morality and social responsibility as the foundation for maintaining the trust of zakat recipients (Rivaldi, 2017).

Overall, the implementation of the *Mali' Siparappe Tallang Sipahua*-based GAG strengthens zakat governance, which is not only accountable and professional, but also rooted in Islamic values and local culture. This integration enables BAZNAS Bulukumba Regency to build trust, expand participation, and ensure the sustainability of zakat management, which has a real impact on community welfare.

Table 4. 2 GAG-based implementation *Mali' Siparappe Tallang Sipahua* at BAZNAS Bulukumba Regency

No.	<i>Mali' Siparappe Tallang Sipahua</i> Principles	Implementation at BAZNAS
1.	Solidarity and Mutual Assistance	<ul style="list-style-type: none"> <li>a. Muzakki actively distributes zakat to BAZNAS because of their belief in transparency.</li> <li>b. Amil prioritizes empathy and open communication to distribute zakat fairly.</li> <li>c. Mustahik receive business assistance and capital assistance that improves their welfare.</li> </ul>
2.	Unity and Togetherness	<ul style="list-style-type: none"> <li>a. Muzakki feels involved in the transparent mutual cooperation of zakat distribution.</li> <li>b. Amil forms a deliberation forum with the community to evaluate zakat distribution.</li> <li>c. Mustahik feel fair service and strengthening the spirit of mutual assistance.</li> </ul>
3.	Collective Responsibility	<ul style="list-style-type: none"> <li>a. Muzakki fully trusts the professional and transparent management of zakat by BAZNAS.</li> <li>b. Amil works collectively through the UPZ structure in villages and sub-districts with centralized reporting.</li> <li>c. Mustahik are actively involved in evaluating the zakat program and providing input.</li> </ul>
4.	Social Ethics and Morality	<ul style="list-style-type: none"> <li>a. Muzakki assesses that amil has integrity and social responsibility in management.</li> <li>b. Amil carries out his mandate with an honest, fair and respectful attitude towards all parties.</li> <li>c. Mustahik feel justice and real support from the zakat services provided.</li> </ul>

**Implementation of Good Amil Governance based on *Mali' Siparappe Tallang Sipahua* in realizing quality sharia financial reports at BAZNAS Bulukumba Regency**

Zakat fund management at BAZNAS must be implemented in accordance with applicable standards, particularly PSAK 109 and the Indonesian Ulema Council through Fatwa Number 8 of 2011. In realizing quality sharia financial reports, the implementation of Good Amil Governance (GAG) is a very relevant principle because it contains the values of transparency, accountability, responsibility, and justice. These principles are aligned to be applied to zakat management institutions such as BAZNAS. In addition, good

governance also needs to accommodate local wisdom. One concept that supports the implementation of GAG is the cultural value of *Mali' Siparappe Tallang Sipahua*, which contains the spirit of solidarity, mutual assistance, unity, collective responsibility, and social ethics. The combination of GAG and local wisdom is expected to increase public trust and ensure that zakat distribution to mustahik is carried out effectively and efficiently.

#### **a. Compliance with PSAK 109**

Quality sharia financial reports must meet the principles of accountability, transparency, and sharia compliance. This serves as a benchmark for public trust in zakat payments. Interviews with finance staff at the Bulukumba Regency BAZNAS revealed that amil (alms givers) have received regular training and outreach related to the implementation of PSAK 109 and MUI Fatwa No. 8 of 2011. In general, amil's understanding of sharia accounting standards is considered quite good, ensuring that zakat management is carried out in accordance with sharia principles and is transparent.

Amil also stated that the preparation of the financial statements adhered to PSAK 109 and applicable fatwas, as evidenced by the audit results for the past three years, which obtained a fair opinion. This demonstrates BAZNAS Bulukumba's commitment to maintaining transparency and accountability. However, the main challenge faced is the limited human resources (HR) competent in Islamic finance. This limitation makes the report preparation process more complex and time-consuming. Therefore, developing HR capacity and adding experts is a crucial focus to maintain the quality of financial reports in the future.

From the muzakki perspective, interview results indicate that BAZNAS's financial reports are considered to have been presented in a transparent and accountable manner. Muzakki can access zakat collection and distribution reports through the official BAZNAS website, thus strengthening their level of trust. This trust is also supported by BAZNAS's status as an official institution entrusted by the state to manage zakat. The presentation of reports in accordance with PSAK 109 and MUI Fatwa Number 8 of 2011 further emphasizes the commitment to the principles of accountability and transparency within the framework of Good Amil Governance and the value of collective responsibility in the *Mali' Siparappe Tallang Sipahua* culture.

#### **b. Compliance with MUI Fatwa Number 8 of 2011**

As emphasized in PSAK 109 and MUI Fatwa No. 8 of 2011, sharia compliance is a crucial aspect in producing quality sharia financial reports. This aligns with the Shariah Enterprise Theory (SET), which places God as the primary source of trust and wealth, thus making managers responsible for the ethical and sharia-compliant use of resources. Muzakki expressed their willingness to continue distributing zakat through official institutions as long as governance and transparency continue to improve. This demonstrates that high-quality reporting directly contributes to increased public trust. From the amil perspective, there is an expectation that the quality of financial reporting and governance will continue to improve through strengthening professionalism, transparency, and accountability. Improving human resources through intensive training and adding financial experts is a key strategy to achieve this goal.

Meanwhile, those receiving zakat hope that zakat assistance will not be solely for consumption but will also be sustainable through business mentoring, advanced training, and opportunities for collaboration between recipients. This hope emphasizes the importance of zakat management that is not only administratively accountable but also has a long-term impact on economic empowerment.

Overall, the implementation of Good Amil Governance based on the *Mali' Siparappe Tallang Sipahua* values in zakat management at BAZNAS Bulukumba Regency has shown positive results. Compliance with PSAK 109 and MUI Fatwa Number 8 of 2011, support from muzakki, and the expectations of mustahik are indicators that the integration of good governance principles and local wisdom can increase public trust and ensure professional, transparent, and equitable zakat management.

Table 4. 3Implementation of GAG based on *Mali' Siparappe Tallang Sipahua* in realizing Quality Sharia Financial Reports at BAZNAS Bulukumba Regency

No.	Quality Sharia Financial Reports	Implementation at BAZNAS
1.	Compliance with PSAK 109	<p>a. Muzakki believes that BAZNAS Bulukumba's sharia financial reports are transparent and accountable, strengthening their trust to continue distributing zakat through official institutions.</p> <p>b. Amil strives to ensure that sharia financial reports are in accordance with PSAK 109 and the MUI Fatwa, but human resource development is needed to ensure more effective zakat management and more accurate reports.</p>
2.	Compliance with MUI Fatwa No. 8 of 2011	<p>a. Amil at BAZNAS Bulukumba understands and applies PSAK 109 standards and MUI Fatwa No. 8 of 2011 well, ensuring that zakat management is in accordance with sharia principles, transparent and accountable.</p> <p>b. BAZNAS amils apply sharia principles in zakat management, such as distributing zakat only to those eligible for zakat. For example, before distributing zakat, amils verify the eligibility of the recipients according to sharia criteria and record this transparently in financial reports.</p> <p>c. BAZNAS carries out a sustainable human resource development program in the form of sharia financial certification training and the addition of expert staff.</p>

## CONCLUSION

Based on the research results and discussion, it can be concluded that the implementation of Good Amil Governance (GAG) at BAZNAS Bulukumba Regency demonstrates a strong commitment to the principles of justice, accountability, and transparency in zakat management. The process of collection, distribution, and preparation of financial reports is carried out openly and in accordance with legal norms and sharia principles, thereby increasing the trust of muzakki and mustahik. This approach is in line with the Shariah Enterprise Theory which emphasizes the mandate and vertical responsibility to Allah and horizontal responsibility to fellow human beings. The integration of GAG with the local wisdom of *Mali' Siparappe Tallang Sipahua* further strengthens zakat governance through the values of solidarity, unity, collective responsibility, and social ethics. The application of these cultural values encourages the creation of harmonious communication between amil, muzakki, and mustahik, thereby strengthening the social legitimacy of the institution. In addition, the implementation of GAG based on local wisdom has proven to be able to produce quality sharia financial reports in accordance with PSAK 109 and the Fatwa of the Indonesian Ulema Council Number 8 of 2011. The commitment to increasing the capacity of human resources in the field of sharia finance and the high level of public trust are indicators of the success of professional, transparent, and equitable zakat governance, while simultaneously encouraging the sustainable empowerment of mustahik.

Theoretically, this study contributes to the development of zakat governance literature by integrating Shariah Enterprise Theory and Stewardship Theory within the framework of Good Amil Governance based on the local wisdom of *Mali' Siparappe Tallang Sipahua*. This study emphasizes that zakat management is not only oriented towards administrative and economic aspects, but also on moral, spiritual, and social dimensions that emphasize justice, shared responsibility, and solidarity. Practically, the research findings show that the implementation of GAG based on local cultural values can increase the accountability, transparency, and institutional legitimacy of BAZNAS Bulukumba Regency. The high level of trust of muzakki and hope of mustahik towards the sustainability of the empowerment program is evidence that good governance based on local culture can strengthen the sustainability of zakat institutions.

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