

Analysis of Institutional Efficiency and Donor Utility: A Study of Integrated Service Quality in the Philanthropy Sector

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ABSTRACT

The transformation of philanthropy management demands institutional professionalism in providing excellent service to the public. This study aims to explore institutional efficiency and the utility of donors through the quality of integrated services at BAZNAS Majalengka. Data collection involved active donors as providers of experiential insights, management staff to examine operational procedures, and digital documents as evidence of accountability. Through a qualitative case study, the data was analyzed to map subjective satisfaction and service transparency. The results indicate that service integration effectively minimizes information asymmetry and transaction costs. These findings confirm that institutional credibility is a key determinant in strengthening the Islamic economic ecosystem.

INTRODUCTION

The global landscape of Islamic philanthropy is currently undergoing a paradigm shift from traditional management toward transparent governance based on institutional efficiency (Huda et al., 2024). As instruments of wealth redistribution, zakat management organizations are required to operate professionally to minimize market failures caused by information asymmetry between managers and the public (Beik & Arsyianti, 2023). In this context, efficiency is measured not only in terms of technical and operational aspects but also by how religious values and legal ethics are internalized in public service to foster sustainable satisfaction (Haerisma, 2020). A fundamental issue that frequently arises is the gap between formal regulations and sociological implementation on the ground, which often hinders the systematic optimization of public fund collection.

At the regional level, the Majalengka Regency BAZNAS faces strategic challenges where regional economic growth has not been directly proportional to the realization of local zakat potential. This phenomenon indicates the need to reconstruct the patterns of interaction between the institution and zakat contributors to make them more adaptive to changes in social structure and public expectations. It is important to note that an institution's resilience in maintaining public support is significantly influenced by zakat contributors' perceptions of the aspects of justice and public welfare generated within the service system (Haerisma, 2022). This aligns with the view that integrating socio-religious values into the service system can strengthen social cohesion and public trust in Islamic institutions (Haerisma, 2019). In the era of digital disruption, an institution's failure to respond to the transformative needs of donors often stems from a lack of adaptation to evolving legal and social dynamics (Haerisma, 2021).

Previous research has predominantly employed quantitative approaches to measure loyalty variables within a linear marketing framework (Mulyana et al., 2022). There is a research gap regarding how muzakki utility is shaped through integrated service quality capable of simultaneously addressing aspects of physical and spiritual well-being within a microeconomic framework. As a solution, this study proposes a service quality model that prioritizes institutional efficiency to reduce information asymmetry and enhance value for muzakki. The novelty of this study lies in its exploratory qualitative approach, which analyzes efficiency from an integrated perspective of microeconomics and legal sociology. This original contribution is expected to serve as a strategic reference in formulating more accountable, efficient, and beneficial zakat management policies in the future.

RESEARCH METHODOLOGY

This study employs an exploratory qualitative approach with an intrinsic case study design set at the Majalengka Regency BAZNAS (Haerisma, 2021; Yin, 2018). This location was chosen because the region's rapid economic growth is not directly proportional to the realization of local zakat potential. The implementation of this design aims to address ethical and intrinsic value aspects in public service (Haerisma, 2020), as well as to evaluate the alignment between system accountability and the welfare of beneficiaries (Haerisma, 2022).

Data collection involved 18 respondents selected through purposive sampling, comprising 12 active zakat payers with diverse socioeconomic backgrounds, 4 informants from BAZNAS management, and 2 philanthropy experts. This number of respondents was determined to achieve data saturation during the interview process (Guest et al., 2020). The entire field data collection process was conducted over six months, from January to June 2026, to observe the consistency between the implementation of religious values and muzakki satisfaction longitudinally (Haerisma, 2019).

Data collection techniques employed triangulation, combining in-depth interviews, passive participant observation, and documentary analysis (Denzin, 2017). Semi-structured interviews were conducted with a duration of 60 to 90 minutes per respondent. Observations

focused on the flow of physical and digital services, while the documentary study included an analysis of annual reports, Standard Operating Procedures (SOPs), and digital transaction records for the 2024–2026 period.

Data analysis was conducted interactively following the stages of data condensation, data presentation, and drawing conclusions (Miles et al., 2014). The researcher coded the raw data based on the themes of transaction costs and system responsiveness. Data validity was tested using credibility criteria, including extended observation periods and dependency audits, to ensure that the findings truly originated from field data (Creswell & Poth, 2018).

RESULTS AND DISCUSSION

This study was conducted at BAZNAS Majalengka Regency, a zakat management institution that has implemented an integrated service system since early 2025. The research site was selected based on the disparity between the region's high zakat potential (estimated at Rp 25 billion per year) and the low collection rate (approximately 17% of the potential) prior to the implementation of the integrated service system. During the observation period (January–June 2026), the researcher involved 18 participants selected through purposive sampling, consisting of 12 active zakat contributors, 4 BAZNAS administrators, and 2 national philanthropy experts.

The diverse composition of participants allowed for data triangulation, where the experiences of donors as service users could be compared with the perspectives of service providers (BAZNAS management) as well as the normative-academic views of philanthropy experts. The diversity of the muzakki's socioeconomic backgrounds (civil servants, teachers, business owners, farmers, merchants, healthcare workers, self-employed individuals, retirees, students) provides a representative sample of the muzakki population in the Majalengka region. This is important because perceptions of information asymmetry and transaction costs can vary based on educational level, access to technology, and transaction frequency.

Table 1. Characteristics of Research Participants

Code	Category	Jobs	Frequency of Zakat
MZ-01 s.d MZ-12	<i>Muzakki</i>	Civil servants, teachers, business owners, farmers, etc.	Monthly/Annual
BM-01 s.d BM-04	BAZNAS Management	Division heads, IT staff, service staff	-
PF-01 s.d PF-02	Philanthropy Expert	Academics, consulting professionals	-

Information Asymmetry and Transaction Costs Prior to Service Integration

Before presenting findings on the effectiveness of service integration, it is important to map out the baseline conditions that serve as a point of reference for change. Based on participants' recollections, the period prior to service integration (before 2025) was characterized by three main forms of information asymmetry: (1) unclear zakat payment procedures, (2) inconsistent information among staff members, and (3) lack of access to track the status of zakat distribution

“Dulu saya datang ke kantor BAZNAS tiga kali hanya untuk memastikan apakah zakat yang saya bayar sudah sampai ke penerima. Petugas A bilang sudah, petugas B bilang belum. Saya bingung harus percaya siapa.” [I used to go to the BAZNAS office three times just to make sure that the zakat I had paid had reached the recipients. Employee A said it had, but Employee B said it hadn't. I didn't know who to believe.]— MZ-07 (Farmer)

“Saya tidak pernah tahu berapa persen dana zakat yang digunakan untuk operasional. Tidak ada laporan yang bisa diakses publik. Saya bayar zakat tapi gelap mata.” [I've never known what percentage of the zakat funds is used for operational expenses. There are no publicly available reports. I pay zakat, but I have no idea where the money goes] — MZ-10 (ASN)

Analysis and Discussion: The above conditions reflect what is known in transaction economics as adverse selection-type information asymmetry (Akerlof, 1970), in which the muzakki cannot distinguish the quality of zakat management institutions before entering into a transaction. The inability to access symmetric information causes the muzakki to make decisions based on guesswork or informal recommendations, which in turn opens opportunities for rent-seeking practices by intermediaries.

This finding aligns with the research by Triatmo et al. (2020), which identified that lack of transparency and information asymmetry are the primary causes of inefficiency in zakat management at BAZNAS Sragen. The study documented that BAZNAS Sragen faces high transaction costs, primarily due to information search costs and monitoring costs, which stem from systematic information asymmetry practices. From a transaction cost perspective (Williamson, 1985), the muzakki incurs search costs (time spent seeking accurate information), bargaining costs (negotiating with officials), and enforcement costs (monitoring the status of zakat). Collectively, these conditions reduce the muzakki's utility and erode trust in formal zakat institutions.

Service Integration as a Mechanism for Reducing Information Asymmetry

The research findings indicate that the service integration implemented by BAZNAS Majalengka has successfully reduced information asymmetry through three interrelated sub-mechanisms: real-time data transparency, consistency of information across channels, and transparency in the distribution process.

Real-Time Data Transparency

All participants reported that the integrated digital system provides instant confirmation of their transactions.

“Begitu saya transfer zakat melalui aplikasi, dalam hitungan detik saya mendapat notifikasi. Ada bukti setor digital yang bisa saya unduh kapan saja. Tidak ada lagi perasaan was-was apakah uang saya sampai atau tidak.” [As soon as I transferred my zakat through the app, I received a notification within seconds. There’s a digital receipt that I can download at any time. No more worrying about whether my money arrived or not] — MZ-01 (PNS)

Real-time transparency transforms the information structure from private information (known only to officials) into common knowledge (shared by both donors and the institution). Within the agency theory framework (Jensen & Meckling, 1976), this reduces the information rent that agents (BAZNAS officials) could previously exploit for personal gain. When donors have equal access to their transaction data, the bargaining position becomes more balanced, and the potential for exploiting information asymmetry decreases drastically.

This study reinforces the findings of Syukrawati et al. (2025), who, in their national study on the digitalization of BAZNAS Indonesia, found that “Perceived Transparency” is the strongest predictor of “Institutional Trust” ($\beta = .55$, $p < .001$), with a 153.1% increase in zakat collection and a 72.3% reduction in distribution time. Our findings confirm that real-time transparency mechanisms are the primary foundation for building trust among zakat contributors.

Consistency of Information Across Channels

Service integration brings all service channels (mobile apps, websites, WhatsApp, physical service counters, call centers) together into a single database.

“Dulu saya sering dapat informasi berbeda antara yang tertera di brosur dengan yang disampaikan petugas loket. Sekarang, saya cek di website, tanya ke WhatsApp, atau datang langsung, jawabannya sama. Ini yang membuat saya yakin bahwa sistemnya terpercaya.” [In the past, I often found discrepancies between the information in the brochure and what the ticket counter staff told me. Now, whether I check the website, ask via WhatsApp, or visit in person, the answers are the same. That’s what makes me confident that the system is reliable] -MZ-08 (Healthcare workers)

Information homogeneity eliminates communication noise, which was previously a major source of confusion for donors. Conceptually, this phenomenon can be explained through signaling theory (Spence, 1973). When an institution sends consistent signals through various channels, those signals become credible because they are difficult to falsify or contradict by other parts of the organization. Conversely, inconsistent information serves as a signal of the institution’s inability or unwillingness to be transparent.

Mohd Amar (2019), in his dissertation on the role of property rights and transaction costs in the performance of zakat institutions in Malaysia, found that transaction costs act as a partial mediator between property rights and socio-economic performance, and as a full mediator between property rights and the psychological performance of donors. Our research confirms these findings by demonstrating that service integration not only objectively reduces transaction costs but also enhances the psychological performance of the muzakki, as reflected in a sense of security, trust, and inner satisfaction.

Standardization of Procedures and Reduction of Transaction Costs

Service integration not only transforms technological aspects but also fundamentally reforms standard operating procedures (SOPs). Findings indicate that standardizing procedures contributes to a reduction in three types of transaction costs: search costs, coordination costs, and monitoring costs.

Reduction in Search Costs

Before the integration, zakat payers spent an average of 2–3 days just gathering accurate information about the zakat payment process. After the integration, this time was reduced to 15–30 minutes.

“Dulu saya bolak-balik tanya ke tetangga, ke pengurus masjid, ke kantor BAZNAS. Semua kasih jawaban beda. Sekarang, saya buka aplikasi, semua petunjuk sudah ada dari A sampai Z. Saya tidak perlu bertanya ke siapa pun.” [I used to go back and forth asking my neighbors, the mosque administrators, and the BAZNAS office. Everyone gave me a different answer. Now, I just open the app, and all the instructions are there from A to Z. I don't need to ask anyone] -MZ-03 (Entrepreneur)

This reduction in search costs occurs because standardizing procedures creates a single source of truth that donors can access independently. From an information economics perspective, search costs are a function of uncertainty and information dispersion. Standardization reduces uncertainty by providing explicit and unambiguous procedures; at the same time, it reduces dispersion by centralizing all information on a single integrated platform. The cumulative effect is an increase in the efficiency of donors' time allocation, which can be redirected to other productive activities. Rahayu & Kurniawan (2026), in a psychometric study of donor behavior at BAZNAS, found that the intention to recommend is more influenced by perceptions of quality, while the intention to repeat a donation is more influenced by satisfaction and trust.

Eliminating Coordination Costs and Informal Intermediaries

The most significant finding was the disappearance of informal intermediaries (zakat brokers) following the integration of services.

“Saya dulu selalu pakai calo karena takut salah prosedur. Calo itu minta Rp 25.000 per transaksi. Sekarang, dengan aplikasi, saya bisa sendiri. Calo-calo itu sudah tidak

terlihat lagi di sekitar kantor BAZNAS.” [I used to always use a broker because I was afraid of making a mistake. The broker charged Rp 25,000 per transaction. Now, with the app, I can do it myself. Those brokers are no longer seen around the BAZNAS office] — MZ-04 (Housewife)

“Kami sengaja merancang sistem yang tidak memerlukan perantara. Setiap muzakki bisa mengakses langsung. Ini untuk memutus rantai praktik pungutan liar yang selama ini merusak citra lembaga zakat.” [We have deliberately designed a system that does not require intermediaries. Every donor can access it directly. This is to put an end to the practice of illegal fees, which has long tarnished the image of zakat institutions.] — BM-01 (Head of the Collection Division)

This phenomenon of disintermediation can be explained through transaction cost economics (Williamson, 1985). Informal intermediaries emerge due to market failure resulting from high information asymmetry. When donors cannot access information directly, they are willing to pay a brokerage fee to third parties with privileged access. Service integration eliminates intermediaries' information advantage by making all information available to the public. Consequently, the economic value of intermediaries becomes zero, and they are naturally eliminated from the ecosystem. This aligns with the findings of Malone et al. (1987) regarding the effects of market digitization on the structure of intermediation.

Bustami et al. (2026), in their study on Islamic philanthropy and donor trust, found that institutional credibility—particularly regarding integrity and Sharia compliance—is a key factor in building trust. Our research complements these findings by demonstrating that institutional credibility is built not only through normative compliance but also through technical mechanisms that eliminate opportunities for rent-seeking practices.

Table 2. Changes in Practices Before and After Service Integration

Aspek	Before Integration	After Integration
The role of informal intermediaries	Significant (an estimated 30% of donors use brokers)	There are almost none
Administrative processing time	2–7 days	15–30 minutes
Proof of payment	Often there isn't	Digitally native, verified
Informal fee deductions	Common (Rp 5,000–50,000)	None

The Impact of Service Integration on Donors' Utility and Trust

The reduction in information asymmetry and transaction costs does not stop at procedural efficiency, but has a direct impact on the subjective utility of donors and their trust in the institution.

Increased Satisfaction and Loyalty Muzakki

All muzakki participants (12 out of 12) reported increased satisfaction following the integration of services.

“Saya dulu bayar zakat hanya setahun sekali di bulan Ramadan karena repot. Sekarang, karena mudah, saya bayar setiap bulan. Rasanya lebih ringan dan saya lebih yakin zakat saya tepat sasaran.” [I used to pay zakat only once a year during Ramadan because it was a hassle. Now that it’s so easy, I pay every month. It feels less of a burden, and I’m more confident that my zakat is reaching the right people.]
— MZ-06 (Merchant)

The shift from annual to monthly payments reflects a significant change in behavior. In utility theory, a zakat payer will pay zakat more frequently if the transaction utility (Thaler, 1985) obtained is higher than the transaction costs incurred. Service integration reduces transaction costs to the point where the psychological benefits (peace of mind, certainty of reward, pride in contributing) far outweigh the costs incurred (time, effort, transportation costs, potential for intermediaries). These results confirm the findings of Judijanto et al. (2025), who, in their study on Zakat 4.0, argued that digitalization can strengthen institutional credibility and encourage greater participation.

Trust as a Mediator Between Integration and Loyalty

The findings indicate that trust plays a key mediating role. Service integration → transparency → trust → loyalty.

“Saya percaya sekarang karena saya bisa lihat sendiri laporan keuangan BAZNAS di website. Saya tahu persis uang saya digunakan untuk apa. Kepercayaan itu tidak bisa dibeli, tapi dibangun melalui keterbukaan.” [I trust them now because I can see BAZNAS’s financial reports for myself on their website. I know exactly what my money is being used for. Trust can’t be bought—it’s built through transparency] — MZ-11 (Retiree)

Theoretically, these findings reinforce the trust-based governance model in Islamic philanthropy (Kasri, 2013). Unlike the control-based governance approach, which relies on audits and sanctions, the trust that arises from transparency is actually more efficient because it reduces the need for costly oversight mechanisms. When muzakki trust the institutions, they do not need to incur costs to verify every claim made by the institutions.

Bustami et al. (2026) empirically demonstrated that muzakki trust significantly mediates the relationship between Islamic philanthropy and sustainable economic empowerment. Their quantitative study involved 160 muzakki in Sungai Penuh, Jambi, and used bootstrap

mediation analysis, which confirmed that trust is a crucial mediating factor. In the context of BAZNAS Majalengka, high trust is reflected in a 40% increase in the number of active muzakki and a 55% increase in zakat collection within one year following integration

Deviant Cases: The Digital Divide as a New Form of Information Asymmetry

Although the main findings indicate the effectiveness of service integration, this study identified one outlier case (MZ-12, a student with limited digital access) who reported the opposite experience.

“Saya tidak punya smartphone. Petugas bilang harus pakai aplikasi. Saya jadi bingung. Saya merasa sistem ini untuk orang kaya yang punya HP mahal. Orang miskin seperti saya jadi tersisih.” [I don’t have a smartphone. The staff told me I have to use an app. I’m confused. I feel like this system is for rich people who own expensive phones. Poor people like me are being left behind] — MZ-12 (Student)

This case demonstrates that the integration of digital services, if not accompanied by an inclusion strategy, can create a digital divide as a new form of information asymmetry. Social groups with limited access to technology (the elderly, low-income communities, and residents of remote areas) actually face greater barriers than they did before digitalization. This aligns with the critique of e-government raised by Helbig et al. (2009), that digitization without accompanying inclusion policies can widen social disparities.

Syukrawati et al. (2025) identified a “Digital Access Gap” in their national study, affecting 22% of beneficiaries. This finding indicates that while digitalization increases aggregate efficiency, inclusivity remains a serious challenge. Prakoso & Mustafid (2025) also note that the digital zakat ecosystem tends to benefit urban beneficiaries, while rural communities are underserved.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that service integration at BAZNAS Majalengka Regency has been shown to reduce information asymmetry and transaction costs through mechanisms of real-time transparency, standardization of procedures, cross-channel information homogeneity, and the disintermediation of informal intermediaries. Collectively, these five mechanisms enhance donors’ trust, leading to increased loyalty, payment frequency, and positive recommendations for the institution. Crucially, this study argues that the effectiveness of service integration is not solely determined by technological sophistication, but by its ability to foster shared understanding between donors and the institution while mitigating agency information rents. However, findings from deviant cases reveal that digitalization without an inclusion strategy has the potential to create new forms of information asymmetry that harm vulnerable groups (the elderly, low-income communities, and remote areas), making an omni-channel approach imperative. The primary limitations of this study lie in its single-case study design, which restricts external generalization, and the

six-month observation period, which has not yet captured the long-term effects of digital transformation. Consequently, further research is recommended to adopt a multi-site comparative design and a longitudinal approach to test the stability of the findings and develop a digital inclusion model that is adaptive to the diversity of socio-economic contexts within the community. In practical terms, zakat institutions must view digitalization not as an end in itself, but as a means to achieve transparent, accountable, and equitable governance for all segments of the community without exception.

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