GOOD ZAKAT GOVERNANCE FOR FRAUD PREVENTION: ANALYSIS OF ACCOUNTABILITY AND TRANSPARENCY AT BAZNAS GARUT REGENCY

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Abstract

This study aims to analyse accountability and transparency within the framework of Good Zakat Governance as an effort to improve fraud prevention in zakat institutions. The research method uses a descriptive qualitative approach with a case study of BAZNAS Garut Regency. Data was obtained through in-depth interviews with relevant *amil*, documentation of financial reports, and limited participatory observation. The results of the study show that BAZNAS Garut Regency has implemented the principles of accountability and transparency in zakat governance (GZG), as demonstrated by the publication of zakat fund management and annual financial reports, as well as the achievement of an Unqualified Opinion (UO) for several consecutive periods. However, the findings show that the implementation of accountability and transparency in zakat management (GZG) to prevent fraud has not been optimal because there are still weaknesses in the aspect of transparency, particularly the unavailability of Cash Flow Statements and Notes to Financial Statements (NFS) in the publication of annual reports. The absence of this information limits the public's ability to assess the appropriateness of fund movements, thereby potentially creating opportunities for fraud. This study recommends strengthening the internal control system and increasing transparency through the publication of complete Cash Flow Statements, NFS and annual reports, as well as digitising reporting to minimise opportunities for fraud and strengthen the accountability and transparency of institutions based on the GZG framework.

Keywords: Accountability, Fraud Prevention, Good Zakat Governance, Transparency.

INTRODUCTION

Zakat is an important instrument in the Islamic economic system that not only has religious value but also has a socio-economic function that plays a role in wealth distribution and poverty alleviation (Nurhakim & Budimansyah, 2024). In Indonesia, the potential value of zakat is estimated at IDR 327 trillion per year. Unfortunately, the actual amount collected is still far below this potential. This gap occurs due to low zakat literacy, a lack of public awareness to distribute zakat through official zakat management institutions, and other crucial factors such as weak accountability and transparency in zakat fund management, which has led to public distrust of Zakat Management Organisations (ZMO) (Syah Putra, et al., 2024; Pasya & Handoko, 2025). In fact, the principles of accountability and transparency are an important part of ZMO in realising the framework of Good Zakat Governance.

Zakat Management Organisations (ZMO), as a public institution that manages community funds, has an obligation to implement accountable and transparent governance (Zahara et al., 2023). Accountability is necessary so that institutions can be responsible for all activities related to the management of zakat funds to the public (Indrianti & Harahap, 2023). Meanwhile, transparency is a means that enables the public to monitor and evaluate the use of funds objectively, thereby building strong trust in zakat institutions (Atmaja, Anggraini & Syahriza, 2021). Accountability in the context of zakat institutions includes accountability in procedures, regulatory compliance, auditing and supervision, stakeholder involvement, and human resource capacity (Permana & Baehaqi, 2018). Meanwhile, transparency means that BAZNAS, as the state's official ZMO, must apply the principle of information disclosure to stakeholders (Rifani et al., 2022). This information disclosure includes the presentation and disclosure of financial reports to the public, transparency in planning and work

programmes, the allocation and distribution of zakat funds, and openness regarding budgeting. Both are key principles in the Good Zakat Governance (GZG) framework because they enable strong oversight and minimise the opportunity for fraud.

From the perspective of Good Zakat Governance (GZG), accountability and transparency are positioned as important mechanisms for strengthening the integrity of zakat institutions and strong oversight as the foundation for preventing fraud in zakat institutions (Purnamasari, 2024). Various studies reveal that the implementation of accountability and transparency in ZMO and other public institutions is still not optimal, thus opening up opportunities for fraud. The lack of information disclosure, reporting policies that are not optimally standardised, and weak supervision are factors that often trigger the risk of fund misuse (Risnawati et al., 2023). Aini (2025) explains that fraud in social fund management institutions such as zakat is a serious threat because it can erode the trust of *muzakki* and hinder the optimisation of zakat functions. Therefore, strengthening accountability and transparency within the GZG framework is a crucial pillar in efforts to prevent fraud and ensure that zakat fund management is carried out in accordance with sharia principles (Zahara et al., 2023).

Stakeholder theory reinforces the importance of Good Zakat Governance (GZG) because every institution is obliged to be accountable for its performance to all interested parties, such as *muzakki, mustahik,* the government and the general public (Arifah & Muhammad, 2021). Therefore, accountability and transparency are strategic obligations to meet stakeholder expectations and maintain the legitimacy of zakat institutions. When accountability and openness are not optimally implemented, the risk of fraud increases and public trust may decline. Thus, stakeholder theory reinforces the importance of accountable and transparent zakat governance (GZG).

The National Amil Zakat Agency (BAZNAS) of Garut Regency is one of the regional ZMO that has received an Unqualified Opinion (UO) from external audits in recent years. However, initial observations indicate that the institution's transparency is not yet fully optimal, particularly in terms of the openness of reporting documents and public access to financial information. This situation indicates a gap between the governance standards that should be applied and their actual implementation in the field.

A number of previous studies have found that the implementation of accountability and transparency in village fund management can reduce the opportunity for fraud through information disclosure, community involvement and systematic financial reporting (Putri et al., 2023; Devi et al., 2025; Pindo, R. et al., 2021). Research by Rosidah, I et al. (2023) confirm that fraud prevention in the public sector is highly dependent on information disclosure and the accountability of budget managers, so that accountability and transparency in public fund management have a significant effect on fraud prevention. Arsyad & Arifin (2022) and Alfian & Arum (2023) explain that good governance can create a transparent and accountable environment that will reduce the opportunity for fund misuse. Meanwhile, another study by Pitaloka et al. (2025) shows that accountability has a significant effect on fraud prevention, while transparency does not have a significant effect. These results indicate that accountability is often a stronger factor in preventing fraud than transparency. However, the inconsistency of findings regarding the transparency variable shows that the role of transparency in preventing fraud still needs to be further researched.

Although many studies have been conducted on accountability and transparency in village administrations, local governments, and other public sectors, there are still very few studies that specifically link these two variables to fraud prevention in the context of zakat institutions. This indicates a research gap that needs to be filled, particularly in relation to the implementation of Good Zakat Governance at BAZNAS as the state's official ZMO.

Based on this background, this study aims to analyse the implementation of accountability and transparency within the framework of Good Zakat Governance at BAZNAS Garut Regency and examine its contribution to fraud prevention. The results of this study are expected to enrich the literature on zakat governance and provide practical recommendations for strengthening the integrity of Zakat Management Organisations (ZMO).

METHODOLOGY

This study uses a descriptive qualitative approach to comprehensively explore how accountability and good governance principles are implemented in supporting fraud prevention at BAZNAS Garut Regency (Sugiyono, 2018). Data were collected through in-depth interviews with four key informants determined using purposive sampling techniques. The key informants consisted of the head of the Collection Division, the head of the Distribution and Utilisation Division, the head of the Planning and Finance Division, and the head of the Human Resources, General Affairs and Administration Division; documentation of the 2023-2024 financial reports and other supporting documents; and limited participatory observation to enable direct observation of the institution's operational processes. All data were analysed using the Miles and Huberman model, which includes data reduction, data presentation, and conclusion drawing. Meanwhile, data validity was tested through source triangulation, technique triangulation, and theory triangulation.

RESULT AND DISCUSSION

The accountability of zakat fund management at BAZNAS Garut Regency shows strong performance and is in line with the principles of Good Zakat Governance (GZG). This institution consistently conducts internal and external audits, including by the Public Accounting Firm (PAF), which is an important indicator of transparency and public accountability within the GZG framework. Adaptation to PSAK 409 on *Zakat, Infak, and Sadaqah* Accounting has also been implemented. During the last seven reporting periods, BAZNAS Garut Regency has successfully obtained an Unqualified Opinion (UO) consecutively, indicating that the financial reports have been presented in accordance with standards and are reliable. Starting in 2025, BAZNAS Garut Regency will also begin implementing sharia audits as an additional oversight mechanism to strengthen the institution's integrity and compliance with sharia principles.

In terms of transparency, BAZNAS Garut Regency has shown progress through the utilisation of the BAZNAS Management Information System (SIMBA). This system facilitates the recording, monitoring, and reporting of zakat transactions digitally, thereby strengthening accessibility and openness of information, especially for *muzakki*. Publication of activities related to the distribution of zakat funds has also been carried out through the official social media accounts of BAZNAS Garut Regency, allowing the public to access some information about beneficiaries and distribution activities on a regular basis. However, this transparency is not yet optimal because publications have not been made through the official website. The published annual financial reports also do not include a Cash Flow Statement or Notes to the Financial Statements (NFS). In addition, the published documents are still in scanned form, making them less informative and not analysis-friendly for the public who need more complete details.

In addition, BAZNAS Garut Regency has not yet compiled an annual report that contains a narrative of the programme, the achievements of zakat distribution, and the comprehensive impact of distribution. The absence of a narrative report means that information about social programme activities and the utilisation of zakat is not widely publicised. This condition indicates that although accountability has been implemented well, information transparency remains limited. The imbalance between accountability and transparency shows that the implementation of Good Zakat Governance (GZG) at BAZNAS Garut Regency has not been balanced, leaving room for fraud, especially since the public cannot access complete and structured financial and programme information.

Accountability and Transparency within the Framework of Good Zakat Governance

The accountability of zakat fund management at BAZNAS Garut Regency shows quite strong performance in terms of Good Zakat Governance (GZG). This is evidenced by consistent internal and external audit practices and the achievement of an Unqualified Opinion (UO) for seven consecutive years. The

implementation of sharia audits since 2025 has also expanded the dimension of zakat management accountability, which is not only limited to accounting aspects but also sharia compliance. Furthermore, BAZNAS Garut Regency's adjustment to PSAK 409 since 2024 demonstrates its response and commitment to optimal financial reporting standards. This is in line with the findings of Zahara et al. (2023), which show that the conformity of reports with accounting standards strengthens the reliability of information and the public's ability to assess the integrity of institutions. Thus, this step is an important part of accountable governance efforts. However, in practice, the implementation of PSAK 409 is still in the refinement stage.

Meanwhile, transparency in the management of zakat funds at BAZNAS Garut Regency has shown positive developments through the use of the SIMBA application, which facilitates the recording and reporting of zakat transactions digitally and helps improve oversight of opportunities for fraud. This step is in line with the views of Adyaksana & Alqurani (2020) that transparency requires the availability of information that is easily accessible, relevant, and timely. The publication of zakat fund distribution activities through social media is also a form of information disclosure that supports transparency and public accountability. However, a significant weakness is still evident in the unavailability of complete reports, particularly the Cash Flow Statement and Notes to the Financial Statements (NFS), as well as annual reports that have not been compiled comprehensively. This condition shows that the quality of openness is still limited, thus not yet reaching the ideal standard of transparency within the framework of Good Zakat Governance (GZG).

The results of research by Pitaloka et al. (2025) show that transparency does not always have a significant effect on fraud prevention if the information presented is not comprehensive. This phenomenon is reflected in the context of BAZNAS Garut Regency, where the information published is still limited and partly in the form of scanned documents that are not very informative. These findings indicate a lack of openness, in line with the research by Arifah & Muhammad (2021), which states that zakat institutions must be accountable for their performance to all stakeholders, including the general public. Thus, although transparency has been established through several media, weaknesses in the quality and completeness of reporting indicate that the principle of openness has not been able to fully meet the ideal standards of transparency in zakat governance.

The results of the study also show that there are a number of obstacles that affect the optimisation of Good Zakat Governance (GZG) implementation in terms of accountability and transparency in fraud prevention efforts. One of the main obstacles faced is limited human resources, particularly in terms of mastery of financial report digitalisation and in-depth understanding of PSAK 409 implementation. This is relevant to the findings of Risnawati et al. (2023), who stated that weak Human Resources (HR) capacity and a lack of understanding of reporting standards can increase the likelihood of irregularities. In addition, the lack of certified amil is also an important factor that causes inconsistencies in report preparation, transaction monitoring, and weak internal controls, thereby increasing vulnerability to fraud.

The next obstacle is limited resources, such as internet connections that are often disrupted. This condition affects access to the SIMBA system, which is still unstable, even though the application is the main instrument for digital zakat management recording. In addition, increased workloads during certain periods, especially during the peak period of zakat collection and distribution, also pose obstacles that affect the consistency of data processing and publication. This situation causes delays in some administrative processes, meaning that financial reports cannot always be published on time. These obstacles are in line with the research by Atmaja et al. (2021), which explains that inconsistent and untimely transparency can reduce the effectiveness of public oversight and increase the risk of fraud. Thus, the obstacles that arise are not only technical but also structural, requiring comprehensive handling so that accountability and transparency can run more optimally, thereby supporting the implementation of better Good Zakat Governance.

The Role of Accountability and Transparency in the Framework of Good Zakat Governance as an Effort to Prevent Fraud

Within the framework of Good Zakat Governance (GZG), which emphasises the principles of accountability, transparency, responsibility, and integrity, accountability serves as a control mechanism that ensures the entire fund management process is clearly accountable to the public. At BAZNAS Garut Regency, the existence of internal audits, external audits, and sharia audits is actually an implementation of the accountability pillar in GZG. However, the results of this study show that the existence of these audits does not automatically guarantee optimal fraud prevention. This is in line with the findings of Rosidah et al. (2021), which confirm that audits are indeed a pillar of accountability, but their effectiveness is highly dependent on the quality of implementation and follow-up corrective actions by the institution on the audit findings. Furthermore, the existence of sharia audits as an instrument of compliance accountability has not yet had an optimal impact on fraud prevention because their implementation is still in its early stages and has not yet produced a structured follow-up system. Thus, despite the existence of various accountability instruments, their role in preventing fraud is still not optimal because they are not supported by complete information, in-depth supervision, and consistent follow-up.

From the perspective of Good Zakat Governance (GZG), transparency is the second principle that is equally important in strengthening the integrity of zakat institutions and preventing fraud because it allows the public to monitor the use of zakat funds. The use of the SIMBA application by BAZNAS Garut Regency is one of the steps to provide more systematic and accessible financial information. This is in line with the views of Adyaksana & Alqurani (2020) that transparency requires relevant, accessible, and timely information. However, the transparency of BAZNAS Garut Regency is not yet fully optimal because the published financial reports are incomplete. This phenomenon is in line with the findings of Pitaloka et al. (2025), who state that transparency will not be effective in preventing fraud if the information presented is incomplete or does not provide a comprehensive picture of the movement of funds. Thus, although the principle of transparency has begun to be implemented through SIMBA and social media, the quality of information disclosure by BAZNAS Garut Regency is still unable to meet the ideal transparency standards in GZG, as also emphasised by Alfian & Arum (2023) regarding the role of good governance in reducing fund misuse.

Optimising Accountability and Transparency within the Framework of Good Zakat Governance as an Effort to Prevent Fraud

Optimising accountability and transparency at BAZNAS Garut Regency needs to be carried out within the framework of Good Zakat Governance (GZG), which emphasises the importance of trustworthy, transparent, professional, and accountable governance. Strengthening accountability at BAZNAS Garut Regency can be done by improving human resource competencies, particularly in understanding PSAK 409 financial reporting standards and digitising the institution's zakat fund reporting. This capacity building is important so that financial reports can be prepared more accurately and in accordance with standards, as recommended by Zahara et al. (2023) regarding the importance of report compliance as an instrument for improving institutional integrity. Additionally, increasing the number of certified amil and conducting regular training are also necessary to strengthen internal control mechanisms, which, according to Rosidah et al. (2021), are one of the key determinants in preventing fraud in the public sector.

In terms of transparency, optimisation can be achieved by providing more comprehensive financial reports, including the publication of Cash Flow Statements and Notes to Financial Statements (NFS), as well as the preparation of annual reports containing narratives of programmes and achievements in zakat distribution. This step is in line with the GZG framework recommended by Adyaksana & Alqurani (2020), which emphasises

that effective transparency requires complete, relevant information presented in a format that is easy for the public to analyse. Reporting digitalisation also needs to be strengthened through improvements to technological infrastructure and optimisation of the SIMBA system so that data can be accessed more quickly, accurately, and consistently.

CONCLUSION

The implementation of accountability and transparency within the framework of Good Zakat Governance at BAZNAS Garut Regency has shown positive developments through the implementation of internal and external audits with an Unqualified Opinion (UO) for seven consecutive years, the implementation of sharia audits, the adoption of PSAK 409, and the use of SIMBA as a digital reporting tool. However, the application of GZG principles has not been fully optimised due to weaknesses in information disclosure, particularly the non-publication of Cash Flow Statements and NFS, as well as the unavailability of annual reports containing comprehensive programme narratives. The main obstacles that reduce the quality of governance include limited human resources in understanding the digitisation of financial reports, the process of adapting to the latest accounting standards, the low number of certified amil, and limited facilities such as internet networks that affect access to SIMBA. In addition, the increased workload during certain periods also hinders the accuracy of data processing and publication. Thus, improving accountability and transparency as part of the Good Zakat Governance framework requires strengthening human resource competencies, preparing more comprehensive reports, strengthening internal controls, and optimising digital systems so that the transparency and accountability of BAZNAS Garut Regency's governance can run more effectively and sustainably, thereby minimising the opportunity for fraud to occur on an ongoing basis.

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