

## IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE TO INCREASE MUZAKKI LOYALTY IN ZAKAT INSTITUTIONS

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### Abstract

*The implementation of Good Corporate Governance (GCG) principles in the management of zakat institutions is one of the strategic efforts to increase muzaki loyalty. GCG, which includes the principles of transparency, accountability, responsibility, independence, and fairness, is an important foundation in the management of professional and trustworthy zakat institutions. This study aims to analyze the implementation of GCG and its impact on the level of muzaki loyalty in LAZ DPU East Kalimantan. Using qualitative research methods, data were collected through observation, interviews, and documentation. The results of the study indicate that LAZ DPU has implemented GCG on the principle of transparency in periodic reports, and institutional governance. Accountability is implemented through legal accountability, bookkeeping and recording, and duties and responsibilities. Performance and programs are also recognized in reports and audits. Independence is implemented to maintain integrity and neutrality in distribution, as well as fairness in service. The consistent and optimal implementation of GCG in LAZ DPU East Kalimantan has a positive impact on muzaki loyalty. Increasing trust and positive perceptions of muzaki towards transparent and accountable zakat management are the main factors influencing their loyalty.*

**Keywords:** Good Corporate Governance, Loyalty of Muzaki, Transparency, Accountability

### Abstrak

*Penerapan prinsip-prinsip Good Corporate Governance (GCG) dalam pengelolaan lembaga zakat merupakan salah satu upaya strategis untuk meningkatkan loyalitas muzaki. GCG yang meliputi prinsip-prinsip transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran menjadi fondasi penting dalam pengelolaan lembaga zakat yang profesional dan amanah. Penelitian ini bertujuan untuk menganalisis penerapan GCG dan dampaknya terhadap tingkat loyalitas muzaki di LAZ DPU Kalimantan Timur. Dengan menggunakan metode penelitian kualitatif, data dikumpulkan melalui observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa LAZ DPU telah menerapkan GCG pada prinsip transparansi dalam laporan berkala, dan tata kelola lembaga. Akuntabilitas diimplementasikan melalui pertanggungjawaban secara hukum, pembukuan dan pencatatan, serta tugas dan tanggung jawab. Kinerja dan program juga diakui dalam laporan dan audit. Independensi diimplementasikan untuk menjaga integritas dan netralitas dalam penyaluran, serta keadilan dalam pelayanan. Penerapan GCG yang konsisten dan optimal di LAZ DPU Kaltim berdampak positif terhadap loyalitas muzaki. Meningkatnya kepercayaan dan persepsi positif muzaki terhadap pengelolaan zakat yang transparan dan akuntabel menjadi faktor utama yang mempengaruhi loyalitas mereka.*

**Kata kunci:** Tata Kelola Perusahaan yang Baik, Loyalitas Muzaki, Transparansi, Akuntabilitas



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## INTRODUCTION

Zakat is an effective instrument in overcoming the problem of poverty in social life.<sup>1</sup> Zakat memiliki peran penting dalam bidang ekonomi dan berimplikasi sosial dan moral dalam pengentasan kemiskinan.<sup>2</sup> Indonesia as the largest Muslim country has a huge potential for zakat where the responsibility of paying zakat is part of the worship and obligation of every Muslim.<sup>3</sup> However, the great potential for securing zakat funds by zakat institutions is currently not optimal due to the lack of public trust. An understanding of good governance of zakat institutions will help authorities to formulate policies or strategies to strengthen the governance of zakat institutions. Zakat management institutions must continue to make improvements to increase public trust. Such improvements are essential to convince Muslims to carry out their noble responsibilities.<sup>4</sup> The Zakat Institution aims to contribute to poverty alleviation in a country. To ensure that Zakat institutions can perform well, it is very necessary to have good governance professionally.<sup>5</sup> The implementation of good governance of zakat institutions can help the authorities to formulate policies or strategies to ensure the efficiency of zakat administration because of their important role in Muslim society.<sup>6</sup>

Good management is a crucial issue in the performance of zakat institutions, where trust is very important for this non-profit institution.<sup>7</sup> Regarding the issue of trust in zakat institutions, there are several factors that are considered for Muzaki trust. Among these factors are accountability,

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<sup>1</sup> Ulen Bangun, "Application of Good Corporate Governance Principles (Gcg in Zakat Management (Case Study Binjai City Baznas)," *Wahana Inovasi: Jurnal Penelitian Dan Pengabdian ...* 11, no. 1 (2022).

<sup>2</sup> Norfaiezah Sawandi, Norazita Marina Abdul Aziz, and Ram Al Jaffri Saad, "Discharging Accountability: A Case Study of a Zakat Institution in Malaysia," *International Journal of Supply Chain Management* 8, no. 1 (2019): 676–82; Ram Al Jaffri Saad, Norazita Marina Abdul Aziz, and Norfaiezah Sawandi, "Islamic Accountability Framework in the Zakat Funds Management," *Procedia-Social and Behavioral Sciences* 164, no. August (2014): 508–15, <https://doi.org/10.1016/j.sbspro.2014.11.139>; N Arofata Tsalas, A Jajang W Mahri, and R Rosida, "Zakat Compliance Behaviour: Good Corporate Governance with Muzaki's Trust Approach (Survey on Muzaki of the National Board of Zakat (BAZNAS) in Garut)," *KnE Social Sciences* 3, no. 13 (2019): 796, <https://doi.org/10.18502/kss.v3i13.4248>.

<sup>3</sup> Erika Takidah and Ajeng Pratiwi, "Governance and Trust in Zakat Institution," in *1st International Conference on Islamic Economics, Business, and Philanthropy (ICIEBP)* (SCITEPRESS – Science and Technology Publications, 2021), 870–75, <https://doi.org/DOI: 10.5220/0007091508700875>.

<sup>4</sup> Suroso Imam Zadjudi, Atina Shofawati, and Muryani, "Implementing Good Corporate Governance in Zakat Institution," *Bussecon Review of Social Sciences (2687-2285)* 2, no. 1 (2020): 27–37, <https://doi.org/10.36096/brss.v2i1.158>.

<sup>5</sup> Irman Firmansyah and Abrista Devi, "The Implementation Strategies of Good Corporate Governance for Zakat Institutions in Indonesia," *International Journal of Zakat* 2, no. 2 (2017): 85–97, <https://doi.org/10.37706/ijaz.v2i2.27>; A'ieshah Abdullah Sani et al., "Enhancing the Role of Zakat Institutions Through Good Corporate Governance for Economic Sustainability: A Case from Majlis Agama Islam Melaka & Pusat Zakat Melaka," *International Journal of Academic Research in Economics and Management Sciences* 10, no. 3 (2021): 287–300, <https://doi.org/10.6007/ijarems/v10-i3/10984>.

<sup>6</sup> Abdullah Sani et al., "Enhancing the Role of Zakat Institutions Through Good Corporate Governance for Economic Sustainability: A Case from Majlis Agama Islam Melaka & Pusat Zakat Melaka."

<sup>7</sup> Hani Tahliani, "Contribution of Good Governance Principles to Strengthening Zakat Management in Indonesia: Confirmatory Factor Analysis," *International Journal of Zakat* 3, no. 3 (2018): 39–54, <https://doi.org/10.37706/ijaz.v3i3.94>; Euis Amalia, "Good Governance for Zakat Institutions in Indonesia: A Confirmatory Factor Analysis," *Pertanika Journal of Social Sciences and Humanities* 27, no. 3 (2019): 1815–27.

transparency, sharia compliance, integrity, and professionalism. The professionalism of zakat management institutions requires a management organization managed by individuals who have good knowledge of zakat and managerial science.<sup>8</sup>

The importance of public trust requires zakat institutions to implement good corporate governance (GCG). Empirically, there are several studies on the implementation of GCG in zakat institutions, including; Ambarsari et al.,<sup>9</sup> in his research explained that the implementation of GCG can raise public trust in paying zakat. Tahliani,<sup>10</sup> In his research, he explained that GCG in zakat institutions has been implemented well in several aspects but has not been implemented comprehensively. Firmansyah & Devi's Research<sup>11</sup> emphasizing the importance of transparency and standardization of financial statements in improving the quality of zakat management. This includes internal control, performance measurement, and competency adherence to task descriptions. The main strategy that must be prioritized is an independent human management system, followed by having a Sharia management and audit committee as well as a computerized Zakat system. This will increase efficiency and public trust.

Wijayati<sup>12</sup> In his research, he explained that the majority of zakat organizations have implemented GCG principles, even though they are not perfect. This study uses a qualitative approach by analyzing the content of financial statements and the website of zakat organizations. Abdullah Sani et al.,<sup>13</sup> Examine the implementation of the management governance framework in zakat institutions with a focus on information transparency, disclosure practices, and stakeholder management, and conclude that the implementation of good governance is essential to alleviate long-term economic sustainability issues. Zadjuli Research,<sup>14</sup> confirmed that Rumah Zakat has implemented the concept of good corporate governance, reflecting the governance mechanism and the principles of transparent and accountable governance. Atsarina research results,<sup>15</sup> It also shows that BAZNAS and Dompot Dhuafa have implemented GCG principles well. However, Ulen

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<sup>8</sup> Takidah and Pratiwi, "Governance and Trust in Zakat Institution."

<sup>9</sup> Livia Ambarsari et al., "Analisis Penerapan Good Corporate Governance Pada Sistem Pelaporan Keuangan BAZNAS Kabupaten Kebumen," *At-Taqaddum* 12, no. 2 (2020): 169–82, <https://doi.org/10.21580/at.v12i2.6183>.

<sup>10</sup> Tahliani, "Contribution of Good Governance Principles to Strengthening Zakat Management in Indonesia: Confirmatory Factor Analysis."

<sup>11</sup> Firmansyah and Devi, "The Implementation Strategies of Good Corporate Governance for Zakat Institutions in Indonesia."

<sup>12</sup> Fitri Laela Wijayati, "Conceptualization Good Amil Governance In Zakat Institution," *Journal of Business Management Review* 2, no. 2 (2021): 107–35, <https://doi.org/10.47153/jbmr22.1032021>.

<sup>13</sup> Abdullah Sani et al., "Enhancing the Role of Zakat Institutions Through Good Corporate Governance for Economic Sustainability: A Case from Majelis Agama Islam Melaka & Pusat Zakat Melaka."

<sup>14</sup> Zadjuli, Shofawati, and Muryani, "Implementing Good Corporate Governance in Zakat Institution."

<sup>15</sup> Alyani Atsarina, "Analisis Penerapan Good Corporate Governance Pada Organisasi Pengelola Zakat (Studi Kasus Di Badan Amil Zakat Nasional Dan Dompot Dhuafa)," *Jurnal Menara Ekonomi : Penelitian Dan Kajian Ilmiah Bidang Ekonomi* IV, no. 2 (2018): 5.

Bangun research<sup>16</sup> found that the National Amil Zakat Agency of Binjai City has implemented GCG but has not been implemented properly.

Previous research shows that the implementation of good governance, transparency, and standardization of financial statements are very important in increasing the efficiency and trust of the public in zakat institutions. For this reason, it is important for all zakat institutions in Indonesia, starting from the National Amil Zakat Agency (BAZNAS), the Amil Zakat Institute (LAZ), and the Zakat Collection Unit (UPZ) to apply GCG principles.<sup>17</sup>

This study examines the implementation of GCG in LAZ DPU East Kalimantan. The zakat institution, which was officially designated by the government as a Provincial LAZ in 2016, has implemented GCG in its organizational governance.<sup>18</sup> In 2020, it received an award as a participant in the Implementation of the National Zakat Index and the Study on the Impact of Zakat 2020 from the Central BAZNAS, as proof that the principles of *Good Corporate Governance have been implemented*.

## LITERATURE REVIEW

### Zakat

Zakat is an obligation that must be carried out by all Muslims who have fulfilled the requirements of their harmony.<sup>19</sup> Zakat which is rooted in the word *zaka* has the meaning of blessings, growth, cleanliness and goodness.<sup>20</sup> Meanwhile, Qardawi defines zakat as "a portion of wealth determined by God with binding decrees to be given to people in need with criteria set by Sharia."<sup>21</sup> In fiqh, zakat is a certain property that Allah has commanded to be issued and given to those who are designated to receive it.<sup>22</sup> Further Hafidhuddin<sup>23</sup> explained that zakat is part of the property owned by a Muslim in accordance with the requirements in the Quran and the Prophet's

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<sup>16</sup> (Bangun, 2022)

<sup>17</sup> Sri Fadilah, Rini Lesatari, and Yuni Rosdiana, "Organisasi Pengelola Zakat (OPZ): Deskripsi Pengelolaan Zakat Dari Aspek Lembaga Zakat" 18, no. 2 (2017): 148–63; Lidia Fathaniyah and Makhrus, "Peran Organisasi Pengelola Zakat Dalam Pemberdayaan Masyarakat Di Kabupaten Banyumas," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 632–40.

<sup>18</sup> Norvadewi Norvadewi, Akhmad Nur Zaroni, and Fitria Rahmah, "Zakat Management in the Covid-19 Pandemic Era," *El Dinar* 9, no. 2 (2021): 165–81, <https://doi.org/10.18860/ed.v9i2.13452>.

<sup>19</sup> Akhmad Nur Zaroni, "How Does Generation Z Pay Zakat," *Journal of Management* 3, no. 1 (2024): 7–11.

<sup>20</sup> Muhammad and Ridwan Mas'ud, *Zakat Dan Kemiskinan Instrumen Pemberdayaan Ekonomi Umat* (Yogyakarta: UII Press, 2005).

<sup>21</sup> Yusuf Qardhawi, *Hukum Zakat, Studi Komparatif Mengenai Status Dan Filsafat Zakat Berdasarkan Al-Qur'an Dan Hadist*, ed. Salma Harun et Al, 10th ed. (Bogor: Pustaka Litera Antar Nusa, 2007).

<sup>22</sup> Qurroh Ayuniyyah, Didin Hafidhuddin, and Hambari Hambari, "The Strategies in Strengthening the Role of Zakat Boards and Institutions in Indonesia," *International Journal of Zakat* 5, no. 3 (2020): 73–87, <https://doi.org/10.37706/ijaz.v5i3.244>.

<sup>23</sup> Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta: Gema Insani, 2002).

Hadith, where it is mandatory for every Muslim who owns the property to hand over to the entitled group in accordance with the provisions that have been set. This zakat obligation is a form of worship related to property.

From an economic perspective, zakat is a sub-system of the system for handling various social and economic problems. According to Mannan,<sup>24</sup> Zakat in economic and religious activities contains five aspects. Namely aspects of faith, equity and justice, maturity and productivity, freedom and reason, and finally elements of ethics and fairness. According to Hafidhuddin and Beik,<sup>25</sup> zakat has three functions in an economic perspective; Namely the function of wealth redistribution; the function of economic stabilizers; and the function of development and empowerment of weak communities (*dhuafa*). With this economic function, zakat is in line with the concept of fair distribution that is in favor of the poor. Furthermore, the arrangement and empowerment of people's aggregate consumption are carried out to improve welfare and economic stability.

### Management of Zakat and Its Problems in Indonesia

The management of zakat in Indonesia has been going on since the royal period with various models: the model of integration of Islam and the state in Aceh and Malay, the model of the existence of Islam in the state in Java, and the model of Islam as a spirit of resistance in Maluku. During the colonial period, the management of zakat was hampered because large-scale religious practices were limited.<sup>26</sup>

After independence, the management of zakat was carried out independently without regulations. It was only in 1999 that Law No. 38 of 1999 came into existence which regulates zakat as an obligation of individuals and entities, managed by BAZ and LAZ, but weak accountability became an obstacle. Changes occurred in 2011 with a new law that strengthened the role of BAZNAS as the main actor, supported by LAZ and government supervision.<sup>27</sup>

Although currently the management of zakat has progressed, it still faces several problems.<sup>28</sup> Among them: 1). There are still many assumptions that zakat is a personal matter, not managed by an organization. 2). Lack of public trust in zakat institutions due to unprofessional

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<sup>24</sup> Muhammad Abdul Mannan, *Teori Dan Praktik Ekonomi Islam* (Yogyakarta: Dana Bhakti Wakaf, 1997).

<sup>25</sup> Didin Hafidhuddin and Irfan Syaugi Beik, *Zakat Dan Pembangunan Perekonomian Umat* (Jakarta: Gema Insani Press, 2005).

<sup>26</sup> Handoyo, "Rekonstruksi Kebijakan Terhadap Regulasi Zakat Pada Masa Kolonial Belanda Di Indonesia," *Syariat: Jurnal Studi Al-Qur'an Dan Hukum* 9, no. 2 (2023): 195–205.

<sup>27</sup> Atsarina, "Analisis Penerapan Good Corporate Governance Pada Organisasi Pengelola Zakat (Studi Kasus Di Badan Amil Zakat Nasional Dan Dompot Dhuafa)"; Fadilah, Lesatari, and Rosdiana, "Organisasi Pengelola Zakat (OPZ): Deskripsi Pengelolaan Zakat Dari Aspek Lembaga Zakat."

<sup>28</sup> Norvadewi, Zaroni, and Rahmah, "Zakat Management in the Covid-19 Pandemic Era."

management. 3). There are still many zakat distributions that are consumptive and not productive, so they have not been maximized in poverty alleviation.<sup>29</sup>

### **Good Corporate Governance (GCG)**

GCG is a system of corporate regulation and control to create *added value* for stakeholders, both primary and secondary stakeholders. GCG is a means of carrying out a policy determination process to realize the company's success, so that it can increase *added value* for interested parties in the long term, by always accommodating stakeholders based on the company's articles of association and applicable laws and regulations.<sup>30</sup> GCG principles must meet and protect the interests of primary and secondary stakeholders.

GCG is defined as a set of rules that govern the relationship between all parties, both internal and external stakeholders, which includes their rights and obligations.<sup>31</sup> GCG can also be said to be a company control system to create added value for interested parties. According to the Organization for Economic Cooperation and Development (OECD), GCG is a structure used by shareholders, commissioners and managers to determine the company's goals and means to achieve them as well as an instrument of performance monitoring.<sup>32</sup>

GCG is also defined as healthy corporate governance. In Good Corporate Governance, there is unity between all parties who play a role in it in order to increase value added for various interests in the company.<sup>33</sup> Governance has three functions, namely governance as discipline, governance as *check and balance*, and governance as decision-making.<sup>34</sup>

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<sup>29</sup> Risnawati et al., "Permasalahan Dan Solusi Pengelolaan Zakat Di Indonesia," *INNOVATIVE: Journal Of Social Science Research* 3, no. 3 (2023): 2527–41.

<sup>30</sup> Lisma Lumentut et al., "The Transparency Principle in Realize Good Corporate Governance: Limited Company," *IOSR Journal of Humanities and Social Science* 22, no. 04 (2017): 50–57, <https://doi.org/10.9790/0837-2204075057>.

<sup>31</sup> R. Rulick Setyahadi and I. Made Narsa, "Corporate Governance and Sustainability in Indonesia," *Journal of Asian Finance, Economics and Business* 7, no. 12 (2020): 885–94, <https://doi.org/10.13106/JAFEB.2020.VOL7.NO12.885>.

<sup>32</sup> Firmansyah and Devi, "The Implementation Strategies of Good Corporate Governance for Zakat Institutions in Indonesia."

<sup>33</sup> Muh. Arief Effendi, *The Power Of Corporate Governance: Teori Dan Implementasi* (Jakarta: Salemba Empat, 2009).

<sup>34</sup> Mervyn K. Lewis, "Principles of Islamic Corporate Governance," *Handbook on Islam and Economic Life*, 2014, 243–67, <https://doi.org/10.4337/9781783479825.00021>.

## Good Corporate Governance Principles

GCG principles are an important guideline in the management of organizations and companies to improve performance. There are five GCG principles whose implementation is operationally interrelated.<sup>35</sup>

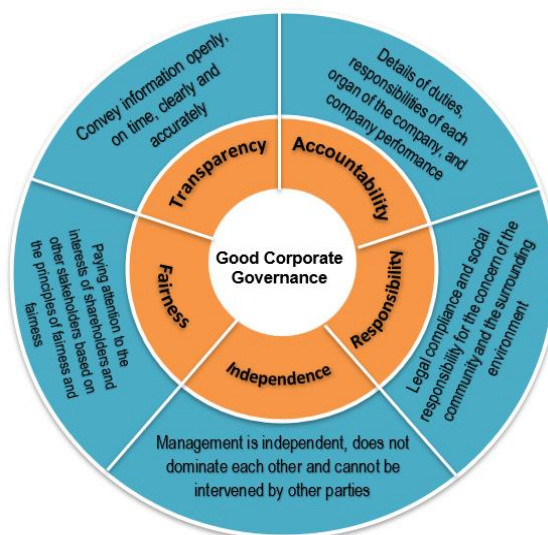


Figure 1: GCG Principles

Source: Modified from Chandra N (2016).<sup>36</sup>

The principle of *transparency* emphasizes that disclosure must be applied in every aspect of the company with respect to the public interest or shareholders. The principle of *accountability* is the accountability of performance in an open and fair manner in accordance with the interests of the company by taking into account the interests of shareholders and other stakeholders. The principle of *responsibility* is the principle of responsibility in managing the company in accordance with applicable governance rules. Responsibility includes responsibility to the community and the environment to ensure good and long-term relationships. The principle of *independence*, the company must be managed independently and not influenced by interests other than the company. The principle of *fairness* is the application of the principles of justice, fairness and equality in fulfilling the rights of stakeholders arising based on agreements and applicable laws and regulations.<sup>37</sup>

<sup>35</sup> Mochamad Soelton et al., "Implementing Good Corporate Governance to Engage Corporate Social Responsibility in Financial Performance," *European Research Studies Journal* XXIII, no. 1 (2020): 239–58.

<sup>36</sup> Christian Chandra N, "Implementasi Prinsip-Prinsip Good Corporate Governance Pada Rumah Sakit," *Agora* 4, no. 2 (2016): 394–98.

<sup>37</sup> Clara Devy Yulvia Ratna Sary, Sunaryanto, and Heri Pratikto, "The Meaning of Good Corporate Governance Principles for Zakat" 18, no. 5 (2019): 329–34; Sri Wahjuni Latifah, Siska Aprilia, and Dhaniel

## Loyalty

Loyalty is an attitude that arises from self-awareness based on experiences that have been felt in the past, without pressure from any party.<sup>38</sup> Loyalty specifically means loyalty to a certain product or service as a result of the satisfaction obtained from what is provided by the owner of the service or product. A person who has loyalty will make himself a loyal or regular customer of a company or product.

Loyalty is a loyal behavior that is shown at all times in a continuous period by decision-making units.<sup>39</sup> Loyal customers are those who have a commitment attitude in surviving to always remain a customer or continue to repurchase products or services consistently in the future.<sup>40</sup> According to Tjiptono,<sup>41</sup> Customer loyalty is something that marketers want the most, where consumers consistently have a positive preference for products or manufacturers that are done repeatedly.<sup>42</sup>

The loyalty indicators are; 1) Make repeated transactions, 2) Use the product continuously, 3) Like the product continuously, 4) Keep choosing the product, 5) Believe the product is the best, 6) Recommend the product to others.<sup>43</sup>

## RESEARCH METHODS

This study uses a qualitative approach that is naturalistic. This study describes in detail the meaning of the results of the study of the object specifically and is not used to generalize.<sup>44</sup> The focus of the study is the implementation of *Good Corporate Governance principles* in the management of zakat at LAZ DPU East Kalimantan. The data collection technique consisted of direct interviews with resource persons and informants, such as the chairman of the foundation, directors, and amil as well as Muzaki of LAZ DPU East Kalimantan, as well as documentation related to the theories used. Data analysis was carried out qualitatively using the Miles and Huberman technique which consisted of three steps: data reduction, data display, and conclusion

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Syam, "Analisis Perbandingan Good Corporate Governance Baznas Dan Laznas," *Jurnal Akuntansi* 9, no. 2 (2019): 97–110, <https://doi.org/10.33369/j.akuntansi.9.2.97-110>.

<sup>38</sup> Indri Yuliafitri and Asma Nur Khoiriyah, "Pengaruh Kepuasan Muzaki, Transparansi Dan Akuntabilitas Pada Lembaga Amil Zakat Terhadap Loyalitas Muzaki (Studi Persepsi Pada LAZ Rumah Zakat)," *Jurnal Ekonomi Islam* 7, no. 2 (2016): 205–18.

<sup>39</sup> Dwi Wahyuni Chusnul Rofiah, "Kualitas Pelayanan Dan Pengaruhnya Terhadap Loyalitas Pelanggan Yang Di Mediasi Oleh Kepuasan Di Bank Muamalat Jombang," *Eksis: Jurnal Riset Ekonomi Dan Bisnis* 12, no. 1 Apr (2017): 69–82.

<sup>40</sup> M Sangaji and Sopiah, *Perilaku Konsumen* (Yogyakarta: CV. Andi Offset, 2013).

<sup>41</sup> Fandy Tjiptono, *Pemasaran Jasa, Indikator Kepuasan Pelanggan* (Malang: Bayumedia Publishing, 2005).

<sup>42</sup> Akhmad Nur Zaroni et al., "Indonesian Skin Care Stores' Emotional Marketing," *Jurnal Ilmiah Manajemen Dan Kewirausahaan (JIMAK)* 3, no. 3 (2023): 129–38.

<sup>43</sup> Chusnul Rofiah, "Kualitas Pelayanan Dan Pengaruhnya Terhadap Loyalitas Pelanggan Yang Di Mediasi Oleh Kepuasan Di Bank Muamalat Jombang."

<sup>44</sup> Lexy J Moleong, *Metodologi Penelitian Kualitatif* (Remadja Karya, 1989).



drawn.<sup>45</sup> The validity of the data was carried out by method triangulation techniques, source triangulation, and theory triangulation to ensure the accuracy of the research results.

## RESULTS AND DISCUSSION

### GCG Implementation at LAZ DPU East Kalimantan

The results of the research include the results of the implementation of GCG principles in LAZ DPU East Kalimantan which consists of transparency, accountability, responsibility, independence, and fairness, and its impact on Muzaki loyalty.

#### 1. Transparency

LAZ DPU East Kalimantan applies the principle of transparency in GCG by using various information media that can be easily accessed by the wider community. All activities that have been designed in the zakat collection, distribution, and service program are published to the public in a transparent manner, as well as the performance report and financial report of LAZ DPU East Kalimantan are published which can be accessed not only by Muzaki but also by all circles.

The information media used to publish LAZ DPU East Kalimantan's activities and performance reports are the official [www.dpukaltim.or.id](http://www.dpukaltim.or.id) website, and social media Instagram, Facebook, WhatsApp, and bulletin boards or banners. This is a form of transparency in GCG at the LAZ DPU East Kalimantan Zakat Institution. Technological advances have made it easier for zakat institutions to inform the public about all activities. Not only activities and performance reports are published, but also wise words and verses and hadiths of the Prophet that can encourage the community and increase the awareness of the people in giving zakat.

The principle of GCG transparency is also carried out in the form of reporting. Reporting is carried out not only to the government, but also to the wider community or the public. All reports are published in the information media owned by LAZ DPU East Kalimantan, both performance reports and financial reports. The performance report consists of a collection report, a distribution report and a report on the use of Amil funds. Financial statements are reports on financial transactions at LAZ DPU East Kalimantan and have been audited by an Independent Public Accounting Firm. Performance reports and financial reports are submitted to BAZNAS RI, the Ministry of Religion of the Republic of Indonesia and Regional Governments every semester and year-end.

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<sup>45</sup> Hardani, *Metode Penelitian Kualitatif Dan Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu Group, 2020).

## **2. Accountability**

Accountability is applied in legal accountability, bookkeeping and record-keeping accountability, duty and responsibility accountability, performance and program accountability.

### **a. Legal Accountability**

In terms of legal accountability, LAZ DPU East Kalimantan has the following legal legalities:

- 1) Decree of the Ministry of Religion of the Republic of Indonesia No. 933 of 2021.
- 2) Letter of Recommendation for Permit for the Implementation of Money/Goods Collection (PUB) No. 503/444/IZIN-PUB/BPPMD-PTSP/III/2016 from the East Kalimantan Provincial Government.
- 3) Decree of the Ministry of Finance of the Republic of Indonesia Directorate General of Taxes "Zakat as a Deduction of Taxable Income No. PER-11/PJ/2017.
- 4) Sharia Compliance Decree is based on Foundation Decree No.01.1/Int/SK/Yysn. DPU-KT/II/2018 concerning the Determination of Sharia Compliance of LAZ DPU East Kalimantan.

### **b. Accountability of Recording and Bookkeeping**

In Recording and Bookkeeping, all receipts of ZIS and DSKL funds along with their expenditures are recorded and bookkeeping, in accordance with the applicable Zakat Accounting Standard Guidelines, namely PSAK 109. In the recording of cash funds and transfers of zakat, infaq, shadaqah and other social and religious funds, it is separated between the distribution fund and the amil rights fund. Non-cash funds are recorded as assets first, then price assessments are carried out based on the market price in the current year or cashed out and recorded.

### **c. Accountability in Duties and Responsibilities**

In duties and responsibilities, there are details of Amil's duties and responsibilities in writing and clearly stated in the Job Decryption. In principle, amil has duties; withdrawal/collection of zakat which includes the collection of mandatory zakat data, the determination of the obligatory zakat object, the amount of zakat nisab, and certain conditions on each obligatory zakat object; zakat maintenance which includes asset inventory, maintenance, and security of zakat assets; Distribution of zakat which includes the distribution of zakat assets in order to reach mustahik zakat properly and correctly, and included in the reporting.

Synergy between Amil is carried out periodically holding coordination meetings which are attended by all Amil at least twice a year. In order to increase the motivation and competence of the amil, every morning at 08.00-08.30 at the beginning of work the Salam DPU Blessing (SDB) activity is carried out, in this activity each department takes turns conveying tausiyah, core competencies and specific competencies (skills). Every Saturday CURGAS (Brainstorming Ideas) activities are carried out, usually inviting resource persons from outside (external).

Amil must have basic competencies and special competencies (Skills). Amil must meet the requirements as stated in the Sharia compliance of LAZ DPU East Kalimantan, namely; Muslims; mukallaf; Trust; have knowledge about the laws of zakat and other matters related to the duties of amil. For this reason, amil must have basic competencies and special competencies. The basic competencies are Fiqh Zakat & Basic Zakat management. Meanwhile, special competencies (skills) are special abilities according to the needs of each department. All amil are required to take part in the debriefing or training of zakat fiqh and basic zakat management. The amil who work at LAZ DPU are given training first at the beginning of the service period, which is 3 months, if the performance assessment reaches >65%, the work contract is extended for the second 3 months. Every amil is obliged to attend the Zakat Fiqh School to equip them with knowledge about zakat. Zakat training is routinely carried out, either by sending amil to participate in training outside the region or by inviting experts/professionals to provide zakat training for amil at LAZ DPU, also held including KPI making training for amil. In addition to training and development of intellectual competence, spiritual competence coaching is also carried out regularly. Every amil is obliged to take part in routine ta'lim every week, This is done in the context of fostering the personality of the amil.

#### **d. Performance Accountability**

In performance accountability, amil works professionally in accordance with Sharia and laws. In accepting Muzaki and Muzaki candidates, it is carried out in accordance with applicable service standards, namely legislation and Sharia compliance. Every time he receives a Muzaki, the amil explains the type and calculation of zakat in accordance with the fiqh of zakat, the Muzaki data is recorded according to the identity of the Muzaki, incomplete and or expired Muzaki information is confirmed and completed. The amount of money received either in cash or non-cash is checked for conformity with the amount paid by the Muzaki

and the receipt issued. Financial transaction data is input into the system according to procedures. Praying for Muzaki according to Sharia provisions. Proof of zakat deposit is submitted to the Muzaki in accordance with applicable regulations.

There is a *bottom-up & top-down* evaluation system, which is carried out every semester, and each department conducts a monthly evaluation. The evaluation is carried out to assess performance through amil discipline measured through finger prints and the achievement of performance targets with KPI (Key Performance Indicator) measures. Performance assessments are carried out to provide feedback to employees as an effort to improve employee and organizational performance. Performance assessment is a formal procedure carried out within an organization to evaluate employees and contributions and interests for employees. The results of performance appraisals can be used for various purposes, for example for promotion considerations, the creation of training programs, salary increases, bonuses, and so on.<sup>46</sup>

There is an internal control system that is carried out twice a year by the Internal Auditor Team. LAZ DPU East Kalimantan controls performance by measuring performance through modern performance standards KPI (*Key Performance Indicator*) which are audited internally and externally. There is a Decree on the Determination of Sharia Compliance of LAZ DPU East Kalimantan, No. 01.1/Int/SK/Yysn.DPU-KT/II/2018 which is used as a guideline in the preparation of the Annual Work Plan and Budget (RKAT) Document.

**e. Program Accountability**

In program accountability, there are five leading programs of LAZ DPU East Kalimantan, namely the humanitarian program, the Da'wah program, the health program, the economic and education program. All programs implemented are reported in monthly and annual reports.

The Humanitarian Program of LAZ DPU Kaltim includes the distribution of zakat, infaq, and shadaqah to help non-productive mustahik and disaster victims. The main programs include: Welfare of the Poor, which is periodic assistance for poor elderly who are unable to meet their living needs; Disaster Response Action, which involves a rapid response to natural disasters to post-disaster recovery in coordination with related parties; and Islamic World Humanitarian Assistance, in the form of distributing infaq to support Muslim brothers and sisters in countries

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<sup>46</sup> Dian Wijayanto, *Pengantar Manajemen* (Jakarta: PT. Gramedia Pustaka Utama, 2012).

affected by war, famine, epidemics, or economic blockades. All programs aim to help meet the basic needs of mustahik through charity.

The Dakwah Program of LAZ DPU Kaltim aims to strengthen the propagation of Islam and maintain the faith of the people through the distribution of zakat, infaq, alms, and other social religious funds. The program includes the Preacher's Assistance for the People, in the form of financial support, living needs, or BPJS Health for preachers who actively guide the people; \*Assistance for Koran Teachers for the Dhuafa Community, namely operational funds for Koran teachers who teach the Qur'an in the dhuafa community; Beastudi Da'i, in the form of educational assistance for preachers to increase their scientific capacity with a commitment to service; and Bina Muallaf, namely the development of converts to be steadfast in practicing Islamic values. All of these programs aim to support preaching and maintain the dignity of the people.

The LAZ DPU Kaltim Health Program focuses on improving access to health for the poor as an important pillar of life. This program aims to provide assistance and peace of mind for beneficiaries who experience health problems through synergy with the nearest clinic and medical team. Some of its main programs include the Dhuafa Health Clinic, Mass Circumcision, Community Health Check-up, Mobile Clinic, and Maternal and Child Health Care.

The LAZ DPU Kaltim Economic Program focuses on empowering the poor to improve their welfare and economic independence. This program aims to build a mindset of rising empowered, helping to develop businesses, and reducing dependence on loan sharks. Several main programs include Bisa Mandiri, which is individual assistance in the form of training, capital, assistance, and business mentoring so that recipients can be productive and develop their businesses; and Bina Produktif, which is a community program to create production centers that support the economy of poor families and social activities of the community in East Kalimantan.

The LAZ DPU Kaltim Education Program focuses on increasing access to quality education for the poor as an effort to escape the poverty trap. With the support of good facilities, infrastructure, and literacy, this program aims to produce high-achieving, highly motivated, and caring children to support East Kalimantan as a contributor to Indonesia's superior generation. Its main programs include PENA (Foster Child Development), Education Packages, and Ceria Anak Negeri.

### **3. Responsibility**

The implementation of GCG on responsibility is found in reports and audits. Report. LAZ DPU East Kalimantan submits a report on the management of ZIS and DSKL to BAZNAS and the government every semester & year-end. Digital reports are made quarterly to BAZNAS through the SIMBA BAZNAS application. The report made by the head office is a consolidation of all branch offices or representative offices. LAZ branch office submits a report on the implementation of ZIS and DSKL management to the Central LAZ.

Regarding audits, LAZ DPU East Kalimantan's financial statements have been audited by public independent accountants every year. In the last four years, LAZ DPU has received a fair opinion without exception (WTP). In 2021, LAZ DPU East Kalimantan has been audited for Sharia compliance by the Inspectorate of the Ministry of Religion of the Republic of Indonesia (conducted every 5 years). As a result, the Sharia compliance aspect is good and quite transparent. To improve the quality of quality management, currently LAZ DPU East Kalimantan has also been certified ISO 9001: 2015.

### **4. Independency**

LAZ DPU implements integrity and neutrality, and is Independent in Distribution. Every Amil LAZ DPU East Kalimantan fills out an integrity pact that requires them to act independently. The integrity pact contains a pledge by an amil to work hard by maintaining the good name of the institution, in this case LAZ Dana Peduli Ummat, and will not accept any gifts from donors or partners in the position of amil. Maintaining and maintaining neutrality, impartiality, in Zakat Management. Not be a member or administrator of a political party, or openly support a particular political party. Do not accept gifts in any form from any party related to their duties as a Zakat Manager that can affect the decisions and policies of the institution.

LAZ DPU East Kalimantan is independent in distribution. Each distribution always uses a feasibility survey, and no other party intervenes or influences it. In serving donors, there are 2 levels; Priority Donors; and Ordinary Donors. Each donor is the same in donation reception services such as Do'a and donation acceptance service procedures, but from the maintenance of the ministry service adjusts the level of the donor.

### **5. Fairness**

The principle of fairness is reaped in service to Muzaki and mustahik, as well as compensation and opportunities for amil. Zakat infaq and shadaqah are distributed fairly, not based on certain tribes, groups and organizations. Treat every Muzaki, Mustahik, and other parties involved in the Zakat Management process equally. The service is easily

accessible to all Muzaki; services through outlets, pick up zakat, transfer, Qris. Services to mustahik are in accordance with the needs of the community in the field of humanity, da'wah. Health, economy and education.

In terms of compensation and opportunities for Amil, LAZ provides equal opportunities to all amil in obtaining their rights and improving their competence. In providing compensation refers to; working period, position level, regional cost of living. LAZ pays attention to the welfare of amil and employees fairly but still follows the ability of the institution and the rules of Amil allocation by MUI Regulations & Fatwas. The reward system is given to employees who are able to achieve the collection target. Punishment is given strictly for the misappropriation of funds.

### The Impact of GCG Implementation on Muzaki's Loyalty

The implementation of GCG at LAZ DPU East Kalimantan has a positive impact on increasing the loyalty of Muzaki, where in conditions of weak economic growth, but the Muzaki (donors) are still loyal in distributing ZIS to LAZ DPU East Kalimantan. Indeed, ZIS revenue in 2022 has decreased slightly but not significantly. This decline is not only experienced by LAZ DPU East Kalimantan, but other zakat institutions also experience it, such as BAZNAS East Kalimantan Province.

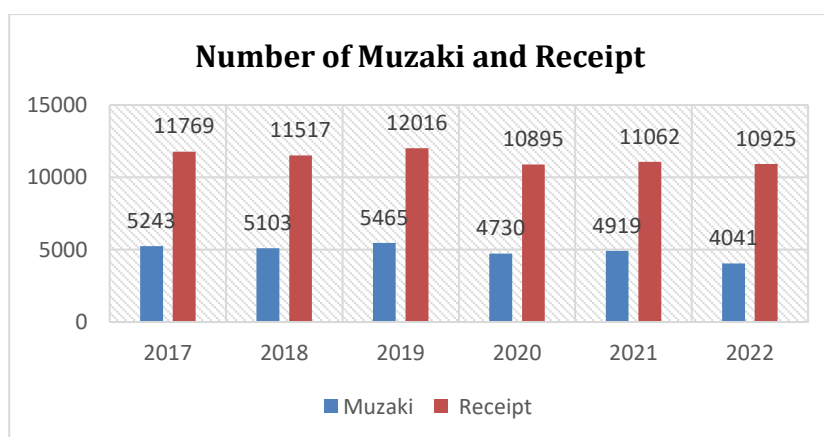


Figure 2 Number of Muzaki and Receipt of LAZ DPU East Kalimantan

*Source: Data processed by researchers*

Based on the data above, the number of ZIS fund receipts and the number of donors/muzaki increase every year except during the Covid-19 period (2020-2021). However, in 2021 there was an increase again. This decline is caused by several factors, including; factors of the economic condition of the people of East Kalimantan which have decreased. There has been an increase in inflation in East Kalimantan from 2021 (2.15%) to (5.35%) in 2022, this may affect people's income. Likewise, the phenomenon of employee layoffs in several companies has affected people's

incomes, so that the potential for zakat collection has decreased. Another factor is the existence of several cases of default and lack of professionalism of zakat institutions in Indonesia that have an impact on public trust in zakat institutions as a whole. Thus, improving professionalism and transparency in the management of zakat, as well as increasing public trust, can help increase the collection of zakat in the future.

## CONCLUSION

The implementation of GCG at LAZ DPU East Kalimantan consists of five principles; transparency, accountability, responsibility, independence, and fairness. Transparency has been implemented with easily accessible information, periodic reports, and transparent institutional governance. Accountability is applied in legal accountability, bookkeeping and record-keeping, duties and responsibilities, performance, and programs. Responsibility is applied in reports and audits. Independence, applied in maintaining integrity and neutrality, independent in distribution. Fairness is applied in being fair in service to Muzaki and mustahik, and fair in providing compensation and rights to Amil.

The implementation of GCG at LAZ DPU East Kalimantan has a positive impact on increasing Muzaki loyalty, where in conditions of weakening economic growth due to increasing inflation and the phenomenon of layoffs of employees in several companies in East Kalimantan, LAZ DPU East Kalimantan is still able to maintain Muzaki loyalty, as evidenced by the existence of Muzaki who are still loyal in distributing their ZIS funds to LAZ DPU East Kalimantan.

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