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Optimizing the Function of Sharia Audit in Maintaining the Integrity of Islamic Financial Institutions: A Study on the National Zakat Agency (BAZNAS) of Pekanbaru City

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ABSTRACT

This study examines the issue of how to optimize the function of Sharia audit in maintaining the integrity of Islamic financial institutions, with a focus on the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, amid the increasingly complex and dynamic development of the financial system. The main problem addressed is how the role of Sharia audit ensures institutional operational compliance with Sharia principles and what efforts can be made to enhance its effectiveness. The research questions include how the Sharia audit function is implemented in BAZNAS Pekanbaru as a zakat management institution, what challenges are encountered in its implementation, and what optimization strategies can be applied. This study employs a descriptive qualitative method with a literature review approach, analyzing various sources such as journals, books, and relevant academic literature. The findings indicate that Sharia audit plays a significant role not only as a technical supervisory tool but also as a guardian of values, ethics, and public trust in Islamic financial institutions, particularly in the management of zakat funds at BAZNAS Pekanbaru. Furthermore, the study identifies several key challenges in the implementation of Sharia audit, including limited human resources, rapid digital technological developments, and the complexity of zakat fund management. Therefore, optimizing the Sharia audit function is necessary through improving auditor competencies, strengthening regulatory frameworks, and utilizing more adaptive technologies. In conclusion, Sharia audit serves as a strategic element in maintaining the integrity and sustainability of Islamic financial institutions, especially within BAZNAS

Pekanbaru.

Keywords: Sharia Audit, Islamic Financial Institutions, Integrity, Sharia Compliance, Zakat Fund Management

A. INTRODUCTION

Islamic financial institutions today can be said to be growing like plants that have just been watered by heavy rain—developing rapidly and increasingly demonstrating their role. Islamic banks are no longer merely places to save money, but have also become symbols that economic systems can operate without violating Islamic values. However, behind this growth, many things do not always run as straight as a ruler's line. In practice, certain aspects may slightly "deviate" due to the complexity of continuously evolving systems. This is where sharia auditing serves as a kind of guardian, ensuring that institutions remain on the right path. Without proper supervision, even a good system can gradually lose its direction (Nurvadillah et al., 2026).

Problems arising within Islamic financial institutions are often not major visible issues, but rather small matters hidden within operational processes. Increasingly complex financial products have also raised the risk of sharia non-compliance, often without being realized. Some parties may understand the basic concepts of sharia, yet they may not necessarily be capable of implementing them in technical detail. This situation allows small gaps to develop into larger problems if left unchecked. Sharia auditing acts as a tool to "illuminate" hidden areas so that everything becomes transparent and clear. In this way, potential errors can be minimized from the outset (Syach & Al Fatih, 2025).

Public trust in Islamic banks can be compared to fragile glass that must be handled with extreme care. Even a small crack may cause people to hesitate to trust it again. This is why institutional integrity is highly sensitive and should never be underestimated. Once an institution loses public confidence, the impact can spread throughout the entire system. Sharia auditing functions as a safeguard that ensures the glass does not easily break.

Ultimately, trust is the primary lifeblood of financial institutions (Septyani et al., 2025).

In the world of Islamic financial institutions, the concept of good governance is not merely about numbers and reports, but also about values and moral responsibility. Good governance in this context carries a deeper meaning because it is closely tied to religious principles. Sharia auditing helps ensure that every decision is not only administratively correct but also ethically aligned with Islamic teachings. Although this may appear simple, it is actually quite complex when implemented consistently. The function of auditing is not only to examine but also to provide reminders whenever deviations begin to occur. Therefore, its role resembles a mirror that reflects the institution's true condition (Umiyati et al., 2025).

Sharia auditing does not stop at neatly arranged financial figures in reports. It also extends into processes, workflows, and even the implementation of policies. Its scope becomes broader and may sometimes feel like "uncovering" the entire system from within. A sharia auditor must possess two perspectives simultaneously: one to understand modern finance and another to understand Islamic law. Without this balance, the meaning of the audit results may be lost. The objective is not merely to ensure correctness on paper, but also adherence to principles (Nuranjani et al., 2025).

One issue that frequently arises is the shortage of individuals who truly understand both worlds simultaneously: sharia and finance. Many are strong in theory but weak in practice, or vice versa. This condition often causes the auditing process to operate less effectively. Existing training programs are not always capable of addressing the continuously evolving needs of the field. As a result, audit quality may vary depending on who conducts it. This represents a serious challenge that cannot be ignored for too long.

Rapid technological advancement has transformed the banking world as swiftly as a river current that cannot be restrained. Transactions can now occur within seconds through digital systems. This requires auditors to move quickly and keep pace with developments rather than working at a slower pace as in the past. On one hand, technology helps make the auditing process faster and more organized. On the other hand, the complexity of digital systems also creates new challenges that are far from simple. Therefore, adaptation has become an unavoidable key factor (Ridwanto et al., 2023).

If sharia auditing functions effectively, its impact will not only be felt internally within institutions but also across society as a whole. People will feel more secure when using Islamic banking services because clear supervision exists. This sense of security gradually builds stronger trust. Strong trust, in turn, encourages the growth of the Islamic financial industry in a more stable manner. The effect can resemble falling dominoes moving in a positive direction one after another. Thus, auditing is not merely an internal matter but also a public concern (Sagala & Nurlaila, 2025).

The optimization of sharia auditing cannot be achieved through a single step, but rather through many interconnected aspects. Improving the quality of human resources is the most fundamental and essential aspect. In addition, audit regulations and standards need to be clarified to avoid excessive differences in interpretation. Support from various parties, such as sharia supervisory boards, is also highly necessary. When all elements work together, the system becomes stronger and more stable. A good system is always born from collaboration rather than individual effort.

In a more specific context, zakat management institutions such as the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City also face challenges that are not significantly different. The management of zakat funds demands a high level of transparency and accountability because it is directly related to public trust (muzaki and mustahik). The processes of collecting, managing, and distributing zakat funds must fully comply with sharia principles in order to avoid public doubt. In this regard, sharia auditing plays an important role as a supervisory mechanism to ensure that all processes are carried out according to established regulations.

Therefore, sharia auditing is not merely a formal procedure routinely implemented, but an essential component in maintaining the integrity of zakat fund management. Without optimal auditing, the potential for deviations may arise and ultimately reduce public trust. Consequently, optimizing the function of sharia auditing has become an urgent necessity, particularly within the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City. It is expected that zakat fund management can operate transparently, accountably, and consistently in accordance with sharia principles, thereby maintaining sustainability and public trust (Fitriani & Afsar, 2025).

B. METHOD

This study employs a descriptive qualitative method aimed at providing an in-depth description of the optimization of sharia audit functions in maintaining the integrity of Islamic financial institutions, with a focus on the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City. This approach was chosen because the issues examined are not merely related to numerical or quantitative data, but rather emphasize understanding processes, meanings, and practices occurring in the field, particularly in the management of zakat funds. Through this method, the researcher seeks to explain the phenomenon of sharia auditing based on actual conditions found in zakat management at BAZNAS.

The data used in this discussion were obtained through a literature review from various sources such as books, journals, and relevant scientific articles. The analysis was conducted by interpreting the collected information in order to produce a comprehensive understanding of the role of sharia auditing in maintaining the integrity of zakat fund management. Thus, the descriptive qualitative approach is considered appropriate for achieving the objectives of this research in a thorough and systematic manner.

In the analysis process, the researcher focused on gathering information related to the functions of sharia auditing, implementation challenges, and optimization efforts in the management of zakat funds at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City. The collected data were then selected, compared, and systematically explained to generate a clear and understandable interpretation. This approach enables the researcher not only to present facts but also to provide interpretative explanations regarding the phenomena occurring in practice.

The discussion results were then organized descriptively to illustrate the relationship between the concept of sharia auditing and its implementation in zakat fund management practices at BAZNAS. This method also assists the researcher in preparing a more flexible analysis without being constrained by complicated statistical calculations. In this way, the study is able to provide a comprehensive overview of the topic discussed (Nuryanti et al., 2025).

C. RESULTS AND DISCUSSION

The function of sharia auditing in Islamic financial institutions operates like a safeguarding system that continuously ensures all organizational activities remain aligned with the values established from the beginning. In the context of zakat management institutions such as the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, this function carries a more sensitive role because it is directly related to the trust placed in the management of public zakat funds, which must be administered transparently, accountably, and in accordance with sharia principles. In practice, every operational activity is not only evaluated from the perspective of the effectiveness of zakat collection and distribution, but also from its compliance with sharia principles as the primary foundation. This supervisory process is carried out through detailed examinations of policies, transactions, and work mechanisms in zakat fund management, covering various stages ranging from collection to distribution to mustahik. Whenever a process appears inconsistent with sharia principles, further investigation is conducted to identify the source of the discrepancy and determine appropriate solutions to prevent negative impacts on the overall system. Such a mechanism enables zakat fund management to remain well-controlled despite its apparent complexity. Thus, sharia auditing plays a crucial role in maintaining institutional stability and ensuring that operations do not deviate from established principles (Syaifulloh, 2024).

In operational implementation, situations often arise that are not always clearly black and white due to differing interpretations in applying sharia principles to zakat fund management practices at BAZNAS. Several processes are highly technical and therefore require a dual understanding of both financial aspects and Islamic law. For example, in determining whether zakat distribution should be consumptive or productive in nature, consideration must extend beyond short-term benefits to encompass alignment with broader sharia objectives. This condition means that supervision cannot be conducted in a simplistic manner, but rather through in-depth and multilayered analysis. Every small detail in the collection and distribution process may affect overall sharia compliance. Therefore, a high level of accuracy is required to avoid unnoticed errors from the outset. Under such conditions, the supervisory function becomes highly essential in maintaining system consistency and ensuring that all activities remain within the proper sharia framework (Wahab, 2022).

Public trust in zakat management institutions such as the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City is formed through consistency demonstrated in every repeated and transparent activity. When society observes orderly zakat fund management and compliance with religious principles, a sense of security naturally develops without coercion. However, even the slightest inconsistency can rapidly alter public perception and make trust difficult to restore. This indicates that institutional stability depends not only on financial or administrative aspects, but also on moral integrity and adherence to sharia principles. Sharia auditing functions as a reinforcing mechanism that maintains healthy public trust by ensuring that every process complies with applicable regulations. Therefore, the sustainability of zakat fund management greatly depends on the quality of supervision conducted consistently and continuously (Khairunisa & Rahman, 2025).

The governance structure within Islamic financial institutions possesses broader characteristics compared to conventional systems because it incorporates dimensions of value that are not only administrative but also spiritual. This is also reflected in zakat fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, where every implemented policy is evaluated not only in terms of operational effectiveness but also in terms of compliance with sharia principles as the primary foundation. The evaluation process within this system is comprehensive and continuous, ensuring that no deviations occur. Sharia auditing then becomes an important component that bridges theory and practice to prevent excessive gaps between ideal concepts and actual field realities. In practice, every decision must undergo fairly complex considerations before implementation, demonstrating that the management system operates with a high level of prudence (Fadhlihi et al., 2025).

Supervision over zakat fund management at BAZNAS encompasses multiple interconnected aspects, including the process of collecting funds from muzaki, fund management, and distribution to mustahik. Each aspect carries different potential risks, requiring analytical approaches that cannot be generalized. Sharia auditors must be capable of comprehensively understanding situations to avoid errors in evaluating ongoing processes. This process demands flexible thinking because field conditions frequently change in response to societal needs and developments in zakat management systems themselves. Under such circumstances, accuracy and deep understanding become inseparable from the audit process. Through a comprehensive and targeted approach, the supervisory system can operate more effectively and continuously maintain the integrity of zakat fund management (Airlangga, 2025).

Technological developments in Islamic financial systems have significantly transformed supervisory mechanisms that were previously manual into more digital and structured systems. This transformation has also begun to appear in zakat fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, where financial recording and reporting systems have shifted toward more integrated digital platforms. Every transaction involving the collection and distribution of zakat funds can now be automatically recorded within faster and more efficient systems, facilitating data tracking processes while improving public transparency. However, alongside these conveniences, new levels of complexity have emerged, making the audit process more challenging because auditors now deal not only with conventional data but also with digital systems that possess their own operational mechanisms. Sharia auditors are therefore required to understand continuously evolving digital workflows in order to remain effective in evaluating the systems used. This condition demonstrates that adaptability has become an essential component in maintaining supervisory effectiveness. Without technological adaptation, the auditing process may lose accuracy in interpreting actual field conditions (Nursari & Nasrudin, 2024).

In several operational conditions at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, supervision frequently encounters situations that are not immediately visible due to the multiple layers involved in zakat fund management activities, ranging from fund collection from muzaki, internal management, to distribution to mustahik. This requires examinations to be conducted gradually and not solely based on a single information source, but rather through integrating data from various systems to produce a complete understanding. Each piece of data must be interpreted within a broader context, including consideration of the social conditions of zakat recipients, to avoid misinterpretation. Such processes require high precision because even slight differences in understanding may lead to different conclusions regarding sharia compliance. Therefore, supervision must be comprehensive, systematic, and cautious in decision-making. Through such an approach, the quality of evaluation can be better maintained and more accurately reflect actual conditions (Rahman, 2024).

In practice, the involvement of various parties within the zakat management system at BAZNAS also influences the overall supervisory process. Parties such as zakat administrators, internal auditors, sharia supervisory boards, and the public as beneficiaries each possess interconnected roles that cannot be separated from one another. When coordination among these parties functions effectively, supervision can proceed more smoothly and systematically according to established objectives. However, if imbalances in communication or a lack of information transparency occur, misunderstandings may emerge and affect evaluation outcomes. This demonstrates that cooperation is an essential element in maintaining supervisory quality. Through harmonious relationships among all parties, sharia auditing can operate more effectively and produce more accurate results (Fadhlihi et al., 2025).

On the other hand, the dynamics of regulations governing zakat management also influence how sharia auditing is implemented in practice at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City. Existing regulations, whether originating from the government or related authorities, must be followed consistently to avoid disparities in field implementation. However, regulatory changes occurring over time also require rapid adaptation from related parties, including sharia auditors who must continuously update their understanding of the latest provisions. Auditors are not only expected to understand technical auditing aspects but also to relate regulations to field practices. This situation demonstrates that supervisory systems are not static, but continuously evolve according to societal needs and policy dynamics. Therefore, flexibility becomes an essential aspect of sharia auditing implementation to maintain relevance and effectiveness (Syaifulloh, 2024).

All supervisory processes conducted in zakat fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City share interconnected objectives, namely maintaining balance between compliance with sharia principles, transparency in fund management, and overall system sustainability. Every element involved in this process holds an important role that cannot be disregarded because all components influence one another in shaping a complete system. When all components work harmoniously, zakat fund management can operate more stably and systematically in accordance with intended objectives. This demonstrates that supervision is not merely a technical activity, but also part of preserving the values of trust and public confidence on a broader scale. Through appropriate approaches, zakat management can continue developing without losing its fundamental identity as a sharia-based financial instrument (Nuranjani et al., 2025).

One important aspect that continuously emerges within the supervisory process at BAZNAS is how to maintain consistency between established principles and actual field practices in a sustainable manner. In many situations, differences between concepts and implementation arise not due to intentional misconduct, but because of the increasing complexity of zakat management systems over time. This condition requires evaluations to be conducted very carefully to avoid incorrect conclusions regarding actual circumstances. Sharia auditors must observe every small detail in the collection and distribution processes as part of a larger interconnected picture. Through such a perspective, every decision made during the auditing process becomes more focused and less rushed. Therefore, consistency becomes one of the main keys in maintaining supervisory quality and ensuring institutional integrity (Umiyati et al., 2025).

In several operational cases at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, it has been found that increasingly diverse zakat distribution programs also affect supervisory mechanisms, requiring continuous adjustment to emerging field conditions. Programs that appear simple on the surface, such as social assistance or economic empowerment initiatives, actually possess fairly complex structures when examined more deeply from the perspectives of contracts, distribution mechanisms, and resulting impacts. This situation requires auditors not only to understand sharia theory, but also to directly interpret practices through more analytical and flexible approaches. Every small change within management systems may significantly affect overall sharia compliance. Therefore, auditing processes cannot be conducted rigidly, but must remain adaptive to existing dynamics. Through such approaches, supervision can remain relevant to contemporary developments while continuously maintaining the quality of zakat fund management (ISHAK, 2025).

Furthermore, the relationship between public trust and supervisory quality appears highly interconnected because society tends to evaluate zakat management institutions such as the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City based on the level of transparency demonstrated in every zakat fund management activity. When supervision operates effectively and its outcomes can be openly accounted for, public trust gradually but steadily strengthens. Such trust is not formed instantly, but through consistent demonstrations of accountability in every collection and distribution process. Conversely, if discrepancies are not promptly addressed, public perception of the entire zakat management system may be negatively affected. Therefore, sharia auditing functions not only as a technical examination tool, but also as a guardian of institutional reputation in the eyes of the public. In this context, transparency becomes an indispensable factor because it serves as the primary bridge between institutions and public trust. Through openness, relationships between BAZNAS and society can be better maintained while strengthening institutional legitimacy as managers of public funds (Fahmi & Mukhlas, 2025).

On the other hand, the development of human resources in the field of sharia auditing also represents a determining factor in the success of supervisory processes conducted comprehensively and sustainably at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City. The quality of auditors who possess deep understanding of sharia principles while simultaneously understanding modern zakat fund management systems significantly affects the accuracy of evaluation results. However, if competencies remain limited, supervision may operate suboptimally and fail to address field complexities, especially amid the continuously evolving dynamics of zakat distribution programs. This demonstrates that improving individual capabilities is an unavoidable necessity within the system. Training, guidance, and continuous learning therefore become important components in maintaining supervisory quality and relevance to contemporary developments. Thus, human resources constitute the primary foundation within BAZNAS's sharia auditing system (Jailani, 2025).

The overall processes occurring within zakat fund management supervision at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City demonstrate that this system does not rely upon a single aspect, but rather represents a combination of various interconnected elements forming a complete whole. Every component, ranging from policy and program implementation to evaluation, possesses its own role which, when functioning effectively, creates a stable and balanced long-term system. When all these elements operate harmoniously, the primary objective of maintaining institutional integrity can be achieved more effectively and sustainably. This demonstrates that sharia auditing occupies a highly important position in guiding the development of zakat fund management in accordance with sharia principles. Through appropriate approaches, the system can continue evolving without losing its foundational values as a trustworthy institution (ISHAK, 2025).

Throughout the supervisory journey at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City, it is evident that no process truly stands independently because every process is interconnected and directly or indirectly influences others within a fairly complex system. Every policy implemented in zakat management passes through various adjustment stages before being fully operationalized in daily practices. This demonstrates that the zakat management system maintains a high level of prudence in ensuring that every step remains aligned with sharia principles as its primary foundation. In this regard, sharia auditors function as parties ensuring that every stage does not deviate from previously established regulations. Through systematic working methods, every potential inconsistency can be minimized from the outset. Therefore, interconnectedness among processes becomes inseparable from this supervisory system (Nuranjani et al., 2025).

In supervisory practices at BAZNAS, it is frequently observed that the success of a system is determined not only by written regulations, but also by how well those regulations are genuinely understood and consistently implemented by all involved parties. Differing interpretations of sharia principles in zakat management may create variations in implementation that ultimately require realignment through focused and comprehensive auditing processes. This demonstrates that supervision is not only corrective but also educational because it provides additional understanding to parties involved within the system. Thus, sharia auditing not only functions to correct errors, but also helps improve overall understanding within zakat management practices. This process occurs repeatedly and continuously evolves alongside system changes. Therefore, the educational role of auditing becomes highly important in maintaining the quality of zakat fund management (Sagala & Nurlaila, 2025).

In addition, external environmental dynamics also influence how the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City implements its supervisory system, especially when facing regulatory changes, technological developments, and increasingly complex societal needs over time. Every such change requires rapid yet measured responses so that the system does not lose direction during adjustment processes. Sharia auditors must interpret these changes as challenges requiring broader and deeper analytical approaches. When environments change, supervisory systems must also evolve to remain relevant to current societal conditions. Thus, flexibility becomes an important component in maintaining the sustainability of zakat management systems. This demonstrates that supervision is never static, but continuously develops in response to existing dynamics (Nuryanti et al., 2025).

In a broader context, the existence of sharia auditing at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City can also be understood as part of efforts to maintain balance between Islamic values, zakat management practices, and the socio-economic objectives intended by the institution without neglecting foundational principles. Achieving this balance is not always easy because differences often arise between program effectiveness and adherence to sharia principles, both of which must be maintained simultaneously. Therefore, approaches are needed that are not only technical but also capable of understanding deeper value dimensions so that every decision can be made wisely and responsibly. Sharia auditing exists to preserve this balance throughout all ongoing processes. In this way, systems can remain stable despite pressures from both internal and external environments. This represents one of the core aspects of sustainable supervision (Wahab, 2022).

The supervisory system within zakat fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City is built upon principles of prudence, orderliness, and responsibility that are interconnected within a unified structure. Every involved element, whether management, auditors, or external parties, contributes to creating a strong and trustworthy system when operating harmoniously. When all components function in alignment, the primary objective of maintaining institutional integrity becomes easier to achieve without sacrificing the core values underlying the system. Thus, sharia auditing holds a highly important role in maintaining the sustainability of zakat management systems as a whole. This confirms that supervision is not merely a technical necessity, but also a moral and structural requirement within institutions managing public trust funds (Wahab, 2022).

D. CONCLUSION

Sharia auditing plays a highly important role in maintaining the direction and quality of fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City so that it consistently remains within the framework of sharia principles established from the outset as the primary foundation of its system. Every supervisory process conducted focuses not only on technical financial aspects, but also includes assessments of value conformity, ethics, and trustworthiness in zakat fund management, which constitute the primary foundation of all institutional operational activities.

This demonstrates that the existence of sharia auditing cannot be separated from efforts to maintain institutional integrity and public trust in zakat management organizations.

Within the context of BAZNAS Pekanbaru City, public trust represents a highly crucial factor because it is directly related to the sustainability of effective and properly targeted zakat collection and distribution. Furthermore, the increasing complexity of zakat management systems, both in terms of programs and technological applications, makes supervisory functions increasingly important and impossible to conduct simplistically without deep understanding. Various challenges, such as digital technological developments, regulatory changes, and the dynamic needs of society, require sharia auditing systems that are adaptive, systematic, and sustainable. Therefore, sharia auditing can be viewed as a strategic element in maintaining the stability, transparency, and sustainability of zakat fund management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City.

As a closing remark, the future development of sharia auditing systems should continue to focus on improving the quality of human resources, particularly in producing auditors who not only understand sharia principles but are also capable of adapting to digital developments in zakat management systems. In addition, strengthening regulations and establishing clearer auditing standards are equally important in order to prevent differences in interpretation within field practices. More effective and integrated technological utilization should also be developed to support supervisory processes that are more accurate, transparent, and efficient.

On the other hand, cooperation among auditors, sharia supervisory boards, and all parties involved in zakat management at the Badan Amil Zakat Nasional (BAZNAS) of Pekanbaru City constitutes a key factor in creating a more accountable and trustworthy system. In a broader context, further research is strongly needed to explore more applicable strategies for optimizing sharia auditing, especially in addressing the increasingly complex and dynamic challenges of the Islamic financial industry. Future studies are also expected to provide more practical approaches that can be directly implemented in the field.

Finally, appreciation should be extended to all parties who contributed to the preparation of this study, both directly and indirectly. It is hoped that this research will serve as a valuable reference for the development of knowledge, particularly in the fields of zakat management and Islamic finance.

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