

Sharia Enterprise Theory: Integration of The Concept of Trust in The Amil Zakat Institution

¹Ahmad Zikri Dwiatmaja, ²Muhammad Danial Tompson, ³Saiful Muchlis

¹²³Postgraduate UIN Alauddin Makassar

E-mail:¹ahmadzikridwiatmaja17@gmail.com ²muhammadtompson986@gmail.com

³saiful.cahayaislam@gmail.com

Abstract

Purpose - Zakat is one of the pillars of Islam that is very important, functioning as the main instrument in realizing trust and improving the welfare of the people. In order for the noble goal of zakat to be achieved, zakat management needs to be carried out in a professional and good way (good zakat governance), which means that zakat must be managed systematically in accordance with Islamic sharia principles. The management of zakat must include aspects of trust, utility, justice, legal certainty, integration, and accountability.

Method - This research uses a qualitative approach with a literature study that examines various sources related to Sharia Enterprise Theory integrated with the concept of trust and its application in amil zakat institutions.

Result - The results of the study show that the application of this theory is in accordance with the role of humans as khalifatullah fil ardh, who is tasked with creating and distributing welfare for humanity and nature. Thus, Sharia Enterprise Theory is a development of Enterprise Theory that has been integrated with Islamic values, resulting in a more transcendental and humanist theory. In the perspective of Sharia Enterprise Theory, stakeholders consist of God, humans, and nature, with God as the supreme party that is the goal of human life. Humans as caliphs on earth have a mission to create and distribute prosperity for all creatures and the universe. The problem that still exists is that there are still many people who do not fully understand the importance of trust in managing zakat. Sometimes, zakat amil institutions feel pressured to achieve high zakat collection targets, thereby ignoring the principles of trust.

Implication - Implementing the trust concept is an ongoing process. It requires a strong commitment from all parties involved to realize better and more beneficial zakat management for the community.

Keywords:

Shariah Enterprise Theory; The Concept of Trust, Amil Zakat Institution.



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Ahmad Zikri Dwiatmaja,
Muhammad Danial
Tompson, Saiful Muchlis

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INTRODUCTION

The International Financial Reporting Standards (IFRS) financial reporting standard, formulated by the International Accounting Standards Board (IASB), is an international accounting standard that is also applied in Indonesia. IFRS is based on the concept of Entity Theory, which is based on the principle that companies operate in the interests of shareholders (Risal, 2022). However, this concept is considered less in line with Islamic principles, so Enterprise Theory emerged. In Enterprise Theory, companies are not only oriented to the welfare of owners, but also take responsibility for the environment and society. This view is based on the understanding that the existence of a company depends on the contributions of various parties, such as employees, creditors, the government, and the community (Nurbaeta, 2024). Furthermore, the concept of Sharia Enterprise Theory was developed with reference to the metaphor of zakat, which reflects the balance between divine and social values. Sharia Enterprise Theory emphasizes the harmony between egoistic (masculine) and altruistic (feminine) values, as well as between material (masculine) and spiritual (feminine) aspects. This metaphor of zakat underscores the importance of giving rights to other parties (Triyuwono, 2001), so that Sharia Enterprise Theory functions to convey relevant information for stakeholders.

As Khalifatul fil Ardh, humans have a mission to create and distribute welfare for all humans and the natural environment. One of the forms of welfare distribution carried out by the company is through the CSR program, which aims to pay attention to the social conditions of the community around the company's operational area, including efforts to improve community welfare (Nurmahadi, 2019). In this context, Shariah Enterprise Theory provides benefits for stakeholders, including the community and the environment, without forgetting the important obligation to pay zakat as a form of worship to Allah (Ramli, 2024).

On the other hand, the Amil Zakat Institution has a role in collecting zakat as community participation, in accordance with Law No. 38 of 1999 and Law No. 23 of 2011 concerning zakat management. This institution must show its accountability to build the trust of the muzakki (Nilawati, 2024). It will be a pity if the institution trusted to manage the distribution of zakat is not able to provide accountability in accordance with the expectations of the muzakki. To achieve the noble goal of zakat management, good and professional management is needed. This includes the management of zakat that is institutionalized in accordance with Islamic law, which prioritizes trust, utility, justice, legal certainty, integration, and accountability (Arifah, 2024).

The level of public trust in amil zakat institutions (LAZ) in Indonesia varies based on the location and performance of each institution. Some findings from studies and relevant statements include: A study revealed that public trust in the National Amil Zakat Agency (BAZNAS) in Pekanbaru tends to be high. Key factors contributing to this trust include transparency in zakat fund management, good accountability, effective communication, and synergy between administrators, zakat payers (muzakki), and beneficiaries (mustahik) in distributing BAZNAS programs in Pekanbaru (Putra, 2023). Another study found that trust has a positive and significant influence on the decision of muzakki to pay zakat to BAZNAS in Lima Puluh Kota Regency. The analysis shows that trust accounts for 38.1% of the decision-making process, with the remainder influenced by other variables. BAZNAS can enhance public trust through transparent fund management and reporting, modernization of operations, and routine publication of programs and management information through social media and official websites (Elpina & Lubis, 2022). Vice President Ma'ruf Amin highlighted that zakat distribution through zakat institutions remains low, indicating that public trust in these institutions needs improvement.

From the findings above, it can be concluded that the level of public trust in amil zakat institutions is influenced by factors such as transparency, accountability, and professionalism in zakat fund management. While some institutions demonstrate high trust levels, overall efforts are still needed to improve public confidence in amil zakat institutions across Indonesia.

In Eti Kusmiati's research, *Trust* identified as a key component of Shariah Enterprise Theory (SET), which aims to achieve holistic well-being both materially and spiritually for all parties involved in Shariah-based business. It's a concept *Trust* is also applied in the disclosure of social responsibility by Islamic banking institutions, where obedience to Sharia principles and obedience to Allah as the source of *Trust* serves as the main foundation (Eti Kusmiati, 2021). Concept *Trust* in the SET is further utilized in the disclosure of social responsibility by several banking institutions, where corporate responsibility is based on Sharia principles and obedience to Allah as the main source *Trust*. Another study conducted by Nur Afni Jabir highlighted that the concept of *Trust* in the SET can be used as an analytical tool in the implementation of Corporate Social Responsibility (CSR) by Sharia-compliant companies (Jabir, 2024).

In addition, research by (Ningsih, 2024) indicates that *Trust* in SET is also applied in evaluating the managerial performance of sharia cooperatives, where the level of trust and responsibility of employees towards cooperative members is an important factor in achieving business goals that are in line

with Sharia principles. From this comprehensive literature review, it can be concluded that the concept of *Trust* play an important role in integrating SET in various aspects of business, including social responsibility disclosure, CSR implementation, accountability, and managerial performance evaluation. It's a concept *Trust* rooted in Islamic Sharia principles, emphasizing responsibility and obedience to Allah as the primary source *Trust*. By integrating *Trust* into the SET, it is expected to encourage sustainable business that provides benefits to all stakeholders involved (Sulistiani, 2024).

Although the concept *Trust* recognized as an essential element in Sharia-based business, there is still a significant need for in-depth literature study to better understand its application in theory and practice (Dwiatmaja, 2024a). This article aims to provide a comprehensive insight into the integration of concepts *Trust* in the institution of amil zakat is reviewed from Sharia Enterprise Theory (SET) by analyzing various literature and relevant research studies. By exploring these sources, this article seeks to explain how the principles of *Trust* implemented and its impact on various aspects of zakat distribution. This approach aims to strengthen sustainability and public trust in amil zakat institutions.

METHOD

This research is a qualitative research based on literature *research* that refers to various relevant literature. This study explores a number of sources related to Sharia Enterprise Theory (SET) and the concept of trust in its application in zakat management. These literatures are used to analyze the implementation of SET at the Amil Zakat Institution (LAZ), which is in charge of collecting and managing zakat, infaq, and alms (ZIS) from the community, agencies, and companies. This research aims to provide a comprehensive overview of the application of the Shariah Enterprise Theory (SET) integrated trust concept in the Amil Zakat Institution to realize welfare and justice for the community. The data used are secondary data in the form of journals that are relevant to the research topic.

RESULT

The Concept of Trust in Islam

Trust concept can be understood as the desire to act in accordance with established principles, meaning trustworthy and reliable (Purwidiyanti, 2023). God declares that successful people are those who keep the promises entrusted to them. Allah said:

وَالَّذِينَ هُمْ لِأَمْتِهِمْ وَعَهْدِهِمْ رَاعُونَ ۝

"And those who are faithful to their beliefs and covenants." (QS Al-Mu'minun/23:8)

The concept of trust also indicates having the responsibility to carry out what has been entrusted to someone. Transparency, honesty, and the provision of excellent service are some examples of trust. Allah said:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۗ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

"Indeed, Allah commands you to give confidence to whom they are worthy and when you judge among the people to judge justly. How great is what God commands you. Indeed, Allah is the Hearer and the Seer." (QS An-Nisa/4:58)

The Prophet Muhammad (saw) also said:

"Indeed, faith will bring sustenance, and betrayal will lead to poverty." (HR Al-Dailami)

Quality *Trust* fostering high credibility and holding every Muslim accountable. A community consisting of credible individuals will form a strong society, because it is built on mutual trust. Without credibility and responsibility, economic and business life will collapse. Therefore, the characteristics of *Trust* essential for business and economy (Amalia et al., 2024).

In the context of economics, *Trust* signifies that all resources belong to God, and humans are entrusted with the sacred mission given to them. The purpose of an organization in Islam is to spread mercy (*grace*) for all creation, a purpose that transcends earthly life and extends to life after death. Concept *Trust* in Islamic economics has important relevance in shaping a just and sustainable economic system (Rehan et al., 2023). It teaches values such as trust, integrity, and responsibility in wealth management. In economic practice, this concept has significant implications. Economic actors including individuals, companies, and financial institutions are expected to comply with the *Trust* in every aspect of their activities (West Kalimantan, 2018a). They must ensure that their actions do not harm others, protect the interests of society, and promote collective welfare.

Concept *Trust* It also fosters fairness and transparency in economic transactions, thereby minimizing the risk of fraud or information manipulation. By adhering to the principle *Trust*, Islamic economics aims to create an economic environment based on morality, justice, and sustainability.

Sharia Enterprise Theory

Sharia Enterprise Theory (SET) is an extension of enterprise theory. In enterprise theory, a company is seen as a social community where decisions are influenced by various groups, not limited to shareholders alone. According to research by (Sri Ujjiana Putri, 2020), the focus of the company's theory is on all parties involved with or have an interest in the company, either directly or indirectly. These parties include owners, management, society, government, creditors, tax authorities, regulators, employees, customers, and other stakeholders. In enterprise theory, the interests of these stakeholders must be considered in the presentation of financial information. This approach goes beyond prioritizing information for the owner and extends to other parties who contribute, either directly or indirectly, to the existence of the company or institution (Sulaiman et al., 2021).

However, enterprise theory is not fully aligned with Islamic values and Sharia goals. Therefore, as suggested by (Triyuwono, 2001). Enterprise theory requires modification to be in accordance with Sharia principles by grounding it on the values of justice, honesty, *Trust* (trust), and responsibility. This adaptation requires the internalization of the basic values of Islam *Tawhid* (the oneness of God). In Sharia Enterprise Theory (SET), the most fundamental axiom underlying every concept is the recognition of Allah as the Creator and sole owner of all the resources in the world. As a result, in SET, God is considered the primary source *Trust* (trust), because He is the sole and absolute Owner. The resources owned by stakeholders are basically *Trust* from Allah SWT, inherently bears the responsibility to be utilized in accordance with the manner and purpose determined by the Principal Trustee (Pratiwi, 2024).

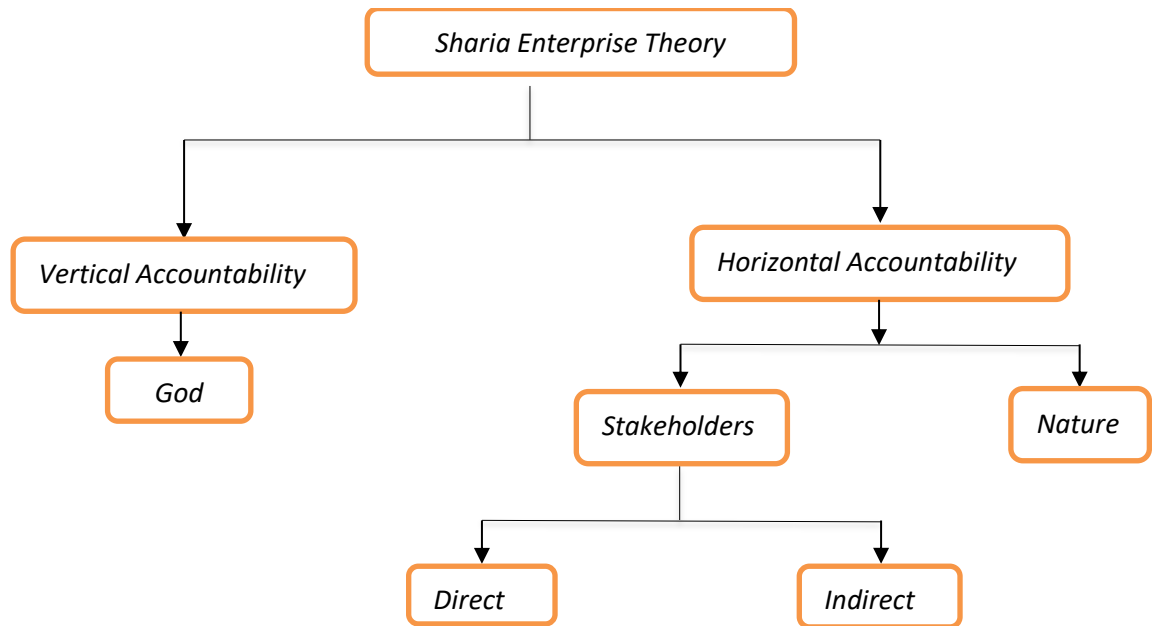


Figure 1. Sharia Enterprise Theory Concept

Thus, in principle, Sharia Enterprise Theory establishes primary accountability to Allah (vertical), which is then expanded to include accountability (horizontal) to humanity and the natural environment. In this theory, stakeholders as the *caliph* of Allah are given the mandate with the responsibility to manage resources and distribute them fairly to all living things on Earth.

Further (Triyuwono, 2001) explained that Sharia enterprise theory (SET) was developed based on the "metaphor of *Trust*" and "metaphor of *Zakat*." In metaphor *Trust*, humans function as *Khalifatullah fil Ardh* (God's representative on Earth), bears the noble task of creating and distributing both material and non-material welfare for all mankind and the universe. On the other hand, SET is also built on metaphors *Zakat*, which embodies the principle of equilibrium. In Islamic Sharia, this balance is concretely realized in the form of *Zakat* as a religious obligation (Dwiatmaja, 2024b). The consequence of this equilibrium value is that the SET not only cares about the interests of individuals (such as shareholders) but also considers the interests of other stakeholders.

Therefore, SET has a great concern for *stakeholders* including God, Humans and Nature. In this case, humans are divided into two groups, namely *direct-stakeholders* and *indirect-stakeholders*. *Direct-stakeholders* are parties who directly contribute to the company either in the form of financial or non-financial contributions, because they have contributed to the company, so they

have the right to get welfare from the company. Meanwhile, what is meant by *indirect-stakeholders* are parties who do not contribute to the company at all (both financial and non-financial), but according to sharia, they are the parties who have the right to get welfare from the company.

That way, Sharia Enterprise Theory will bring prosperity to stockholders, stakeholders, community and the natural environment without leaving an important obligation to pay zakat as a manifestation of worship to Allah. Ideally, business organizations, in this case Islamic banks, should be able to apply the concept of Sharia Enterprise Theory In carrying out all activities such as distributing and collecting funds in the form of investment, it must be balanced with the application of sharia principles and sharia goals.

This means that the orientation of Islamic banks is not only on profit orientied but also to zakat-orientied, environment and stakeholders-orientied (Ramli, 2024). Because in Sharia Enterprise Theory Coverage Stakeholders is wider than Enterprise Theory, so Islamic banks in distributing wealth should not distinguish between parties who have contributions to the company or parties who do not have direct contributions. For example, shareholders make financial contributions to banks. Consequently, banks must provide dividends to shareholders. However, Islamic banks must also continue to help parties who are not directly related to bank activities, including the community in general (or especially people who are entitled to receive zakat, infak and alms funds).

Application of the principle Sharia Enterprise Theory In Islamic commercial banks, it is hoped that it can make the bank's performance better and healthier, because the management will comply with the principles that have been set. Islamic banks will also be more careful in carrying out their duties because all activities carried out will be accountable to God and many parties (Alfiah, 2024). In this case, Islamic banks can minimize possible fraud. Application of the principle Sharia Enterprise Theory Sharia commercial banks must provide accurate and transparent information, so that capital owners are confident in the correctness of the financial statement information issued by the Islamic commercial banks.

Integration of the Concept of Trust in Amil Zakat Institutions in Sharia Enterprise Theory Review

The word "zakat" is mentioned 30 times in the Qur'an, of which eight are found in makkiyah verses, and in 28 cases it is associated with "prayer." This shows how important zakat is in Islam. If prayer is the pillar of the relationship between creatures and God, then zakat is the bond between human beings. In the Qur'an, zakat is explicitly explained in Surah At-Taubah verses 60 and 103. These verses affirm that zakat is not only a personal matter

whose implementation is completely left to the awareness of muzakki, but also requires management by special officers who meet certain conditions (Mahmuda, 2020).

The various Amil Zakat Institutions, zakat, infaq, and alms (ZIS) collected from the community, agencies, and companies are not only distributed to mustahik, but also used to support education, health, economy, social, and da'wah, by prioritizing assistance for the poor and poor. However, one of the main challenges in the management of zakat is the distribution mechanism (Fadia, 2022). In addition, the financial statements of zakat institutions are often only in the form of recording cash in and out without following the accounting principles of Sharia Enterprise Theory (Diamond, 2022). The accountability of the amil zakat institution is very important because the more transparent and trusted an institution is, the higher the trust and sincerity of the community in paying zakat through the institution.

The management of zakat should be carried out in a trustworthy manner, both in its distribution and management, in order to realize the main goal of Islam, namely welfare and social justice. This is expected to be able to turn poverty into the independence of the people (Hakim, 2017). Accountability in ZIS fund management needs to be based on two aspects: vertical and horizontal accountability. Vertical accountability reflects the *hablumillah* relationship, while horizontal accountability reflects the *hablumannas* relationship. Vertical accountability emphasizes the principle of trustworthiness, while horizontal accountability focuses on the principles of professionalism and transparency (West Kalimantan, 2018b).

The principle of trust itself is a form of accountability to Allah SWT as the Giver of Trust, which creates the basis for the concept of spiritual accountability. Spiritual accountability describes a person's religious awareness in fulfilling his or her responsibilities (Dwiatmaja, 2024c). In the context of ZIS fund management, the principle of trust is manifested as accountability to Allah through the collection and management of ZIS funds in accordance with Islamic law, guided by the Qur'an and Hadith.

Sharia Enterprise Theory (SET) is present as the main framework of accountability to Allah SWT, which is then manifested in responsibility to fellow humans and the environment. This theory is not only a development of the concept of accountability in Enterprise Theory, but also based on the transcendental and teleological characteristics that are the main premise of SET (Saadah et al., 2023). From the perspective of SET, stakeholders as the caliph of Allah SWT are given the mandate to manage and distribute resources fairly to all creatures on earth. This shows that the SET is based on the principle that the source of knowledge comes from the Qur'an and Hadith (Sri Ujiana Putri, 2020).

However, this concept is not sufficient if it is not equipped with an exotic element, namely the "Conscience," which is naturally inclined towards truth. Thus, ontologically, the concept of SET is able to encourage the creation of humanist, emancipatory, transcendental, and teleological business practices (Hidayati & Tohirin, 2019). This concept is very relevant to be applied in institutions or companies that must consider the social impact of their operations and existence in the community.

The concept of balance in Sharia Enterprise Theory (SET) makes this theory not only focus on the interests of individuals, such as shareholders, but also on various other parties. Therefore, the SET shows great concern for stakeholders who have a wide scope (Rusli, 2024). In SET's view, stakeholders include God, humans, and nature. God is placed as the highest stakeholder and the only purpose of human life. By making God the main stakeholder, sharia accounting is directed to awaken divine awareness for its users.

The consequence of God's determination as the highest stakeholder is the use of sunnatullah as the basis for the construction of sharia accounting, which means that this accounting is built in accordance with Islamic rules and laws (Sri, 2019). In addition, SET views that the distribution of wealth or added value is not only aimed at parties directly involved, but also to other parties who are not directly involved in the business, including those who do not contribute financially or skillfully. Thus, the concept of SET encourages the realization of justice for humans and the environment, in accordance with the role of humans as khalifatullah fil ardh (Muliansyah & Hermawan, 2024).

The integration of the trust concept in zakat management institutions within the framework of Sharia Enterprise Theory offers several significant advantages:

1. Strengthening Public Trust:

- a. Transparency: By implementing the trust concept, zakat management institutions will be more transparent in managing zakat funds. The public can easily see how their zakat funds are managed and distributed.
- b. Accountability: The trust concept encourages zakat management institutions to be accountable for every rupiah they manage. This will increase public trust in the institution and encourage more people to pay zakat.
- c. Business Ethics: The application of the trust principle in zakat management is in line with Islamic business ethics which uphold justice, honesty, and social responsibility.

2. Improving Efficiency and Effectiveness:
 - a. Good Management: The trust concept encourages zakat management institutions to implement good governance systems so that zakat funds can be managed efficiently and effectively.
 - b. Optimal Use of Funds: With good management, zakat funds can be used for programs that are truly beneficial to the community.
 - c. Minimizing Corruption: The trust concept can help minimize corruption in the management of zakat funds.
3. Strengthening Islamic Values:
 - a. Implementation of Islamic Values: The integration of the trust concept in zakat management institutions is one way to implement Islamic values in economic life.
 - b. Improving the Quality of the Ummah: With good zakat management, it is expected to improve the quality of life of Muslims and contribute to the development of a more just and prosperous society.
4. Increasing Institutional Credibility:
 - a. Good Reputation: Zakat management institutions that apply the trust concept will have a good reputation in the eyes of the public.
 - b. Wider Partnerships: A good reputation will make it easier for zakat management institutions to establish partnerships with various parties, both government and private.

In the context of Sharia Enterprise Theory, the integration of the trust concept provides several important contributions, namely:

- a. Development of Sharia Business Models: The trust concept can be the basis for the development of Sharia business models that are more oriented towards social values and sustainability.
- b. Strengthening Corporate Social Responsibility (CSR): The application of the trust concept is a form of high corporate social responsibility (CSR).
- c. Innovation of Products and Services: The trust concept can encourage zakat management institutions to continue innovating in developing products and services that are more suitable for the needs of the community."

To implement the trust concept in practice, zakat management institutions can take the following steps:

1. Strengthening Management Systems:
 - a. Transparency: Publish financial reports regularly and transparently.
 - b. Accountability: Establish independent internal and external audit mechanisms.
 - c. Public Participation: Involve the public in overseeing zakat management.

2. Improving Human Resource Competence:
 - a. Training: Provide training to all staff on the principles of trust, accountability, and good governance.
 - b. Recruitment: Recruit employees who have high integrity and are committed to Islamic values.
3. Developing Products and Services:
 - a. Innovation: Develop innovative zakat products and services that meet the needs of the community.
 - b. Quality: Ensure the quality of programs and services provided to mustahiq (those eligible to receive zakat).
4. Increasing Partnerships:
 - a. Cooperation: Establish cooperation with various parties, such as government, philanthropic institutions, and the community.
 - b. Coordination: Build good coordination with other zakat management institutions.
5. Utilizing Technology:
 - a. Digitization: Use information technology to improve the efficiency and transparency of zakat management.
 - b. Websites and Applications: Provide user-friendly websites and applications to facilitate zakat payments.

In implementing the trust concept, zakat management institutions often face several challenges, including:

- a. Lack of awareness: Many people are still not fully aware of the importance of trust in zakat management.
- b. Pressure to achieve targets: Sometimes, zakat management institutions feel pressured to achieve high zakat collection targets, thus neglecting the principles of trust.
- c. Limited resources: Lack of human resources, finances, and technology can hinder the optimal implementation of the trust concept.
- d. Changing environment: Changes in the social, economic, and political environment can affect the performance of zakat management institutions.

To overcome these challenges, zakat management institutions can do the following:

- a. Socialization: Conduct intensive socialization to the public about the importance of trust in zakat management.
- b. Strengthening governance: Strengthen existing governance systems to ensure that all decisions and actions are taken based on the principles of trust.
- c. Capacity development: Increase the capacity of zakat management institutions through training and human resource development.

- d. Cooperation with various parties: Build partnerships with various parties to support and strengthen each other.

Implementing the trust concept is an ongoing process. It requires a strong commitment from all parties involved to realize better and more beneficial zakat management for the community.

CONCLUSION

Sharia Enterprise Theory (SET) is a development of Enterprise Theory that is integrated with Islamic principles, thus creating a theory that is transcendental and more oriented towards human values. In this concept, stakeholders consist of God, humans, and nature. God is positioned as the highest stakeholder, being the main goal of human life. As the caliph on earth (Khalifatul fil Ardh), humans have the responsibility to manage and distribute welfare fairly to fellow humans and the environment. Therefore, SET aims to provide benefits to all stakeholders, including society and nature, while still fulfilling the obligation of zakat as a form of servitude to Allah SWT.

The management of ZIS funds from the perspective of SET is based on the value of trust, which is a form of responsibility to Allah. This management must be in accordance with the provisions of Islamic law, reflecting integrity in its implementation. This trust value gives birth to spiritual accountability, namely the moral and religious responsibility that a person feels in carrying out his duties with the principle of justice. To apply this principle, individuals need to optimize reason and conscience, which are naturally in harmony with truth. Thus, every step in fulfilling the mandate must be done as a form of sincere devotion to Allah SWT, the Giver of Trust.

This study empirically proves that the consistent application of the concept of amanah can significantly enhance public trust in amil zakat institutions. Through qualitative data analysis, it was found that transparency in fund management, high accountability, and community participation in oversight are key factors in building trust. These findings indicate that integrating the concept of amanah is not only rooted in ethical values but also has a significant impact on the sustainability of amil zakat institutions.

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