

## Transformational Leadership and Governance Reform in a Pesantren ZISWAF Institution

### Research Article



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**Abstract.** Indonesian zakat, infaq, sadaqah, and waqf (ZISWAF) institutions collected far below their estimated national potential in 2024, reflecting a persistent governance trust gap rather than merely limited donor capacity. In this problem, pesantren-affiliated ZISWAF institutions remain underexplored, even as they combine distinctive religious authority with growing demands for transparency, auditability, and modern institutional accountability. This study examines how transformational leadership operates at the micro level within a pesantren-based ZISWAF institution and how it shapes transparency and accountability outcomes. Using a single revelatory case design at Laziswaf Darunnajah in South Jakarta, the study draws on semi-structured interviews, observer as participant fieldwork, and institutional documents. Data was analyzed using a hybrid deductive-inductive coding strategy, supported by cross-source triangulation and member checking. The findings show that the four dimensions of transformational leadership are present, but they operate alongside three context-specific tensions. First, digital reporting reduced the processing time for verified mustahiq disbursement from 12 to 4 working days. Second, approximately one in five field officers initially resisted the digital intake instrument. Third, quarterly reporting still falls short of the recommended disclosure standards, particularly in regard to segmented investment income. The study refines transformational leadership theory by showing that idealized influence in pesantren environments is shaped in part by borrowed kyai legitimacy, not solely by personally earned leader trust. The findings are limited to one urban pesantren ZISWAF institution and should be understood as analytic rather than statistical generalization. The study contributes to understanding how religious legitimacy mediates leadership, transparency, and accountability in faith-based philanthropic governance.

**Keywords:** Transformational Leadership, ZISWAF Governance, Pesantren, Islamic Philanthropy, Mustahiq Identification System

## INTRODUCTION

The actual collection of zakat, infaq, sadaqah, and waqf in Indonesia reached IDR 33.32 trillion in 2024, compared with an officially modeled potential of IDR 327 trillion (BAZNAS, 2024). Numbers of this scale are usually read as a problem of donor behavior, but recent empirical work tells a different story. Bin-Nashwan, Abdul-Jabbar, and Aziz (2021) showed in a structural model of 274 Yemeni entrepreneurs that institutional trust mediates almost every



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socio-economic predictor of compliance, while Wahyuni-TD, Haron, and Fernando (2021), analysing 142 Indonesian zakat institutions through PLS-SEM, found that good governance and fraud prevention drive performance and that the fairness principle is the early warning indicator most often violated. Cokrohadisumarto et al. (2020), in a behavioral survey of 312 Indonesian Muslim respondents, similarly identified perceptions of governance as a stronger predictor of zakat payment than religiosity alone. The gap between potential and actual collection is therefore largely a governance problem inside collecting institutions, not an information problem outside them.

That diagnosis matters for the case examined here because Indonesia's zakat ecosystem is not uniform. The national agency BAZNAS and the larger private LAZ, such as Dompot Dhuafa or Rumah Zakat, have absorbed most of the regulatory and scholarly attention since the passage of Law 23/2011 (Fauzia, 2017; Kasri & Yuniar, 2021). A second tier of institutions, embedded in pesantren networks, has grown beneath the radar of that scholarship. Pesantren-based ZISWAF institutions are formally registered as amil zakat bodies, but they operate within an older social architecture in which a kyai serves as a spiritual referent, dormitory headmaster, and ultimate financial signatory (Buanaputra et al., 2022; Roqib, 2021). They are the segment of the philanthropic field where the gap between regulatory templates and institutional practice is widest, and where the present study locates its inquiry. According to data from the Ministry of Religious Affairs published in 2024, more than 4,400 pesantren in Indonesia operate ZISWAF units, yet fewer than 300 have formal LAZ registration, indicating that most of these institutions operate in a regulatory grey zone where governance practices are shaped more by leadership choices than by external compliance pressures. Empirical work on zakat compliance behaviour outside the pesantren segment provides a useful comparison case: Saad, Farouk, and Abdul Kadir (2020) modelled business zakat intentions in Malaysia, Sadallah et al. (2023) extended the theory of planned behaviour to entrepreneurs in a developing economy, Bin-Nashwan, Abdul-Jabbar, Aziz, and Haladu (2020) tested an economic-factors approach to zakah compliance, Bilo and Machado (2020) traced zakat as social protection across Jordan, Palestine, and Sudan, and Maghfirah (2020) examined zakat management and poverty alleviation across Indonesian provinces. None of these studies sampled pesantren-based institutions, which is the analytical gap the present case enters. Adjacent reviews on Islamic fintech (Alshater et al., 2022) and on digital zakat reporting (Hadi et al., 2024) describe the digital infrastructure that pesantren-based institutions are now expected to operate, but neither examines the leadership work required to implement that infrastructure inside an established pesantren governance regime.

The literature engaging this segment is small and, on closer reading, has three weaknesses that justify a different approach. First, it is descriptive rather than mechanism-oriented. Reviews such as Akhter, Javed, and Akhter (2025), Alshater et al. (2021), and Sukmana (2020) catalog publication patterns and dominant keywords across Islamic social finance, but the conceptual yield is mostly a map rather than an argument about how governance changes happen. Second, it is dominated by survey designs that treat governance as a vector of disclosure scores, leaving the leadership processes that produce those scores undertheorised. Wahab and Rahman's (2011) framework on zakat efficiency, frequently cited as foundational, models inputs and outputs without opening the institutional black box between them, and more recent extensions inherit that limitation (Adiwijaya & Suprianto, 2020; Mawardi et al., 2023; Owoyemi, 2020). Third, when leadership does enter the picture, it tends to be discussed in the educational pesantren literature, where the kyai is studied as a curriculum architect rather than as the head of a regulated financial institution that must

publish audited reports and reconcile mustahik databases (Effendi et al., 2020; Mahmud, 2025; Mariani & Wanto, 2022; Rahtikawatie et al., 2021). The two literatures rarely meet. There is, in other words, a gap not in the volume of writing on Islamic philanthropy but in the analytical depth at which leadership and ZISWAF governance are theorized together. A small number of recent studies have begun to address this disjunction. Buanaputra, Astuti, and Sugiri (2022) examined accountability and legitimacy dynamics in an Islamic boarding school, finding that legitimacy claims grounded in religious authority can substitute for procedural accountability under specific conditions; however, their case did not include a ZISWAF unit. Zakiy, Falikhatun, and Fauziah (2023) related sharia governance to organizational performance across a broader sample of zakat management organizations, but their cross-sectional design could not capture how leadership behaviors generate the governance scores that the model regresses on outcomes. Yakob et al. (2022), in their study of enterprise risk management practices in Malaysian waqf institutions, identified governance maturity as the strongest predictor of disclosure quality but did not distinguish between the leadership inputs that drive maturity and the structural inputs that constrain it. Kamaruddin and Hanefah (2021) similarly mapped governance practices across Malaysian waqf institutions and found wide variation among institutions of comparable size, attributing the variation to leadership rather than structure, but stopped short of providing process-level evidence. Across this small subliterature, the analytical pattern repeats: leadership is named as the residual explanation for cross-institutional variation in governance outcomes, but the mechanism by which leadership produces that variation is rarely opened.

A second clarification is necessary about the scope. This study is situated within the broader category of Islamic philanthropic institutions, but its empirical claims pertain only to the subset of pesantren-based ZISWAF institutions, and this distinction is maintained consistently throughout. Pesantren-based ZISWAF institutions are not representative of all Islamic philanthropic institutions in Indonesia. They are a specific configuration whose distinctive features, the inheritance of charismatic authority, the dormitory residential community as both staff pool and donor base, and the recurring requirement to translate fiqh categories into accounting line items, generate questions that the broader literature does not anticipate. Where the manuscript refers to Islamic philanthropic institutions, it does so to situate the case within the wider field; where it refers to pesantren-based ZISWAF institutions, it is making the narrower empirical claim that the case can support. This distinction matters because earlier reviews have sometimes conflated the two categories, yielding aggregate conclusions whose internal validity varies across subgroups (Akhter et al., 2025; Mawardi et al., 2023).

Transformational leadership theory provides one analytical entry point into this configuration. Burns (1978) introduced the construct as a moral and motivational alternative to transactional exchange, and Bass (1985) and Bass and Avolio (1994) specified four behavioral dimensions, idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration, that together describe how leaders elicit performance beyond contractual minimums. Subsequent meta-analyses and the development of the Multifactor Leadership Questionnaire (Bass & Riggio, 2006) have established the empirical robustness of those dimensions in commercial and public-sector settings, but their behavior in faith-based hybrid institutions remains contested. Studies of distributed leadership in Muslim societies have shown that the same behavioral surface can rest on quite different legitimacy foundations: shura consultation patterns can look like individualized consideration, amanah framings can look like idealized influence, and yet the underlying authority claim is

religious rather than personal (Beekun & Badawi, 1999; Hashem & Starr, 2024; Sawmar & Mohammed, 2021). Whether the four dimensions retain their explanatory power, and through which mechanisms they affect governance outcomes when layered atop kyai authority, remain open questions. The Islamic leadership literature has produced suggestive partial answers. Adriani (2019), examining mosque-based Islamic cooperatives in Indonesia, found that transformational leadership was positively associated with cooperative performance when paired with information-technology adoption. Hafidz et al. (2019) reported that elementary madrasah principals who exhibited transformational behavior also displayed Islamic ethical traits as a precondition. Adeoye, Baharun, and Munawwaroh (2025) similarly documented the effects of transformational leadership on accountability and innovation in educational settings. All three studies, however, treat the Islamic frame as a moderator or a precondition without unpacking the legitimacy mechanism through which it operates.

The questions that organize the present study follow from this framing. The study asks, first, how the four transformational leadership dimensions manifest in the day-to-day operations of a pesantren-based ZISWAF institution; second, through which specific mechanisms those dimensions translate into transparency and accountability outcomes that can be observed in financial reports, mustahik verification systems, and external audit findings; and third, where the integration of Islamic value frames with modern management instruments succeeds and where it generates friction, resistance, or partial implementation. The third question is included deliberately because earlier studies of pesantren-based institutions have tended to report uniformly positive integration narratives, and the present study treats variation, tension, and partial failure as findings rather than as evidence of insufficient analysis (Buanaputra et al., 2022).

The novelty of the study lies in three specific moves rather than in the general claim of offering a new perspective. The first is theoretical: by treating idealized influence not as a personal trait but as borrowed institutional legitimacy that flows from the pesantren's kyai lineage to the ZISWAF director, the study identifies a boundary condition for Bass's original formulation that has not been previously specified in the Islamic leadership literature. The second is methodological: the study uses a single revelatory case design with cross-source triangulation across interviews, four months of observer-as-participant fieldwork, and forty-seven institutional documents, an evidentiary base broader than the disclosure-score surveys that dominate the field. The third is empirical: the study reports both the governance gains achieved by transformational leadership at the case institution and the residual frictions that remain unresolved, including resistance to digital adoption and persistent reporting lacunae, providing a more honest account than the success-narrative literature has typically offered. The article proceeds in four further sections. The next section sets out the case-study methodology, the sampling logic, the operational triangulation procedure, and the analytical and ethical protocols followed. The third section presents empirical findings organized around the four leadership dimensions and the three governance outcomes, retaining the descriptive register appropriate to a results section. The fourth section discusses those findings in relation to existing scholarship, identifying both points of convergence and divergence that warrant theoretical attention. The conclusion summarises the contribution and clearly bounds the implications to settings comparable to the case studied. Figure 1 visualizes the initial conceptual framework that organizes the empirical analysis and links the four leadership dimensions to the governance outcomes through the pesantren-specific mediating mechanisms theorized above.

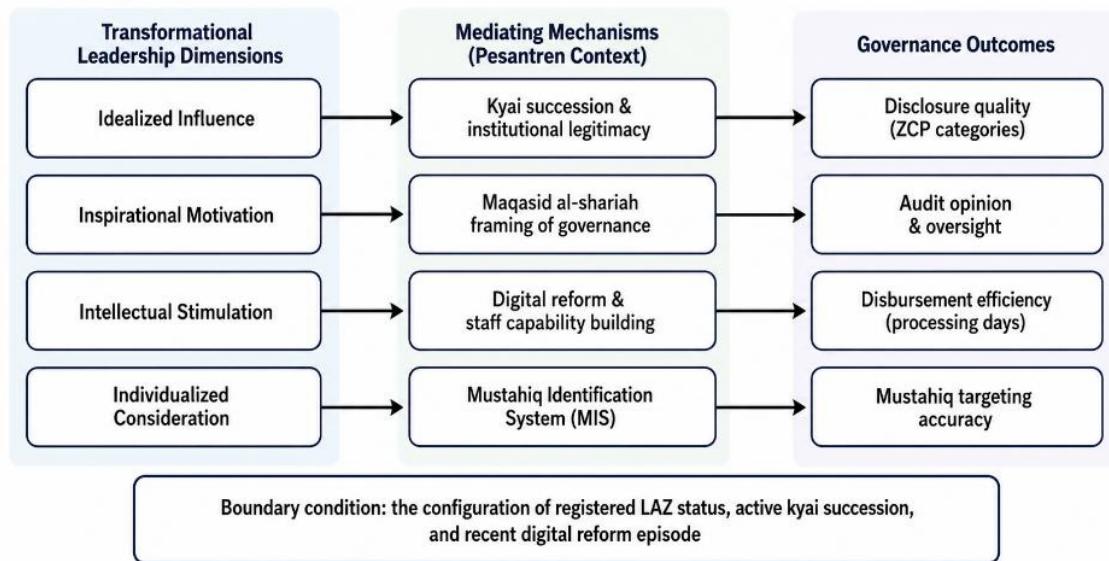


Figure 1. Initial Conceptual Framework: Transformational Leadership and Governance Outcomes in Pesantren-Based Ziswaf Institutions

## METHOD

The study uses a single-case qualitative design and treats Laziswaf Darunnajah as a revelatory case in the sense specified by Yin (2018): it offers analytical access to a phenomenon, the operation of transformational leadership inside a pesantren-based ZISWAF institution, that has been theorized in adjacent literatures but rarely observed institutionally. The case satisfies three selection criteria established before fieldwork. It is registered as an Amil Zakat Institution and reports annually to BAZNAS. It is embedded in an active pesantren network in South Jakarta with documented kyai succession across three generations. It implemented at least one digital reporting reform in the three years prior, qualifying it as a critical site for examining the leadership of governance change. Other candidate institutions screened either lacked digital reform or refused access.

Three data sources were combined. Twelve semi-structured interviews of sixty to ninety minutes were conducted with one director, four division managers, four operational managers, and three board members; the full informant profile and interview duration appear in Table 1. Recruitment used purposive sampling stratified by organizational level, with informant inclusion criteria of at least eighteen months of tenure and direct involvement in fund collection, distribution, or oversight. Saturation was assessed using the Guest, Bunce, and Johnson (2006) stopping rule and was reached at the tenth interview, with two further interviews confirming theme stability. Participant observation was conducted over four months in early 2025 in the observer-as-participant role, with the lead researcher attending weekly amil meetings, mustahik verification visits, and quarterly board sessions, and writing reflexive memos within twenty-four hours of each event to monitor the researcher's influence in the field. Forty-seven institutional documents were collected, including audited financial statements, internal SOPs, mustahik database extracts, and minutes of monthly oversight meetings spanning January 2022 to March 2025.

Triangulation followed a sequenced operational procedure rather than a generic claim. Each transcript and document segment received a first-pass deductive code from the four-dimensional transformational leadership framework and a second-pass inductive code

capturing field-emergent themes (Creswell & Poth, 2016; Miles et al., 2014). Codes were cross-tabulated across the three sources, with convergence, divergence, and silence each treated as analytically meaningful, and the source-by-source triangulation matrix appears in Table 2. Discrepancies between interview claims and observed behavior were retained as findings and reported in the results section rather than reconciled away. A constant-comparative pass identified pattern themes. Member checking with five informants verified the interpretation of contested codes, and inter-coder agreement on a 20 percent sample reached 0.81 on Cohen’s kappa.

Validity was supported by peer debriefing with two academic colleagues outside the case and an audit trail of coding decisions. Ethical approval was obtained from the institutional review board of the host university; informed consent was obtained in writing and verbally renewed before each observation; recordings were stored on encrypted offline drives; and pseudonyms were used to identify all individuals below the director, whose role-based identification was authorized. NVivo 14 supported coding and matrix construction, but interpretive judgment remained with the team.

Table 1. Profile of the Twelve Informants and Interview Duration

Code	Role	Functional Area	Tenure (Years)	Interview Duration
DIR-1	Executive Director	Overall leadership	7	85
DM-1	Division Manager	Programme planning	5	75
DM-2	Division Manager	Finance and reporting	6	80
DM-3	Division Manager	Field operations	4	70
DM-4	Division Manager	ICT and digital systems	3	75
OA-1	Operational Amil	Mustahik verification	3	60
OA-2	Operational Amil	Disbursement and follow-up	4	65
OA-3	Operational Amil	Donor liaison	2	60
OA-4	Operational Amil	Documentation	5	70
BM-1	Board Member	Governance oversight	8	75
BM-2	Board Member	Shariah supervision	10	85
BM-3	Board Member	Audit committee	6	75

Table 2. Data Sources and Triangulation Matrix

Data Source	Volume	Time Window	Triangulated Against
Semi-structured interviews	12 informants	Jan to Apr 2025	Documents, observation, member checking
Direct observation	Approximately 240 hours over four months	Jan to Apr 2025	Interviews, internal records
Institutional documents	47 documents	Jan 2022 to Mar 2025	Interviews, observation, and audit report
Operational dashboards	Quarterly disclosures	2023 to 2024	Audit report, board minutes, interviews
External audit report	1 unqualified report	2023	Internal documents, board minutes
Member checking sessions	5 informants	May 2025	Coded transcripts, emerging themes
Semi-structured interviews	12 informants	Jan to Apr 2025	Documents, observation, member checking

## RESULT

Findings are organized in two parts. The first describes how the four dimensions of transformational leadership appear in the day-to-day operation of Laziswaf Darunnajah. The second reports the governance outcomes observed across financial transparency, accountability mechanisms, and the operational instruments used to verify and serve mustahik. Each part presents convergent evidence alongside instances of tension, resistance, or partial implementation, on the principle that an account that reports only successful integration would misrepresent the field record.

### Manifestation of Leadership Dimensions

Idealized influence at the case institution is best understood as a layered construct rather than a single trait of the executive director. The director, who in this article is referred to by the role title *Direktur* to preserve anonymity, is described by staff in terms that combine personal conduct with institutional inheritance. One division manager said in interview six that the director is trusted because “he is the *kyai*’s representative in finance, not just an accountant” (DM-2, March 2025). Several junior *amil*s offered similar formulations, locating the director’s authority partly in his own observable behavior, including consistent attendance at dawn prayer with staff and personal disclosure of his salary at the annual gathering, and partly in his designated relationship to the *pesantren*’s *kyai* lineage. Field observation supports this layered reading: in three of the four monthly oversight meetings attended, references to the *kyai*’s expectations preceded contested decisions, suggesting that the director’s influence travels along an institutional channel of inherited legitimacy rather than only through personal charisma. A second informant, an operational *amil* with seven years of tenure, framed the same point in a different language: “When the *Direktur* speaks about reporting, we listen because he carries the *kyai*’s *amanah*, but if he asked us to do something against the *kyai*’s known view, the room would be very quiet” (OA-1, February 2025). The pattern is recorded here as an empirical finding; its theoretical significance is examined in the discussion.

Inspirational motivation appears in the public articulation of an organizational vision that connects *amil* work to *maqasid al-shariah* categories. The vision is formally documented in the 2023 strategic plan and is repeated by the director at staff briefings and donor events. Staff members can paraphrase it accurately, and in three observed events, junior *Amil* cited the vision when explaining their own decisions. The vision is therefore active rather than ceremonial. At the same time, two of twelve informants expressed reservations about the formulation. One operational *amil* said in interview nine that the vision “is good for slides but does not pay the courier” (OA-3, March 2025), pointing to a perceived gap between the work’s moral framing and its operational compensation structure. A board member, in a separate interview, recognized the same gap from a different angle: “The vision speaks to donors and to senior staff. We have not yet found the language that speaks to the youngest *amil* who is on the motorcycle six days a week” (BM-1, March 2025). Inspirational motivation, in other words, is unevenly distributed across organizational levels, a variation that the literature on Islamic transformational leadership has rarely acknowledged.

Intellectual stimulation is observable primarily in the digital reform program initiated in 2022. The director introduced an integrated *mustahik* management system, a mobile *zakat* payment channel, and a social-media-based public reporting routine. In interviews, staff described the director as inviting alternatives and tolerating implementation errors, which they contrasted with previous administrations. However, the introduction of the digital intake

instrument met sustained friction at the field-officer level. Field notes from week eleven record that approximately one in five field officers, eight of the forty-three with intake responsibilities at that point, continued to enter mustahik data on paper before transferring to the system, citing concerns about data accuracy and personal accountability if the digital record were later disputed. A subsequent training cycle reduced the figure to three officers by the end of fieldwork, but the resistance was substantive rather than merely transitional. One of the resisting officers explained in interview eleven: “If a record on paper is wrong, I can find my own handwriting and correct it. If it is wrong in the system and the system shows my login, I have no defense” (OA-4, March 2025). Staff articulated the resistance in concrete terms of accountability exposure rather than in abstract opposition to technology. The intellectual stimulation dimension thus produced both innovation and resistance, and the resistance carried its own internally consistent logic.

Individualized consideration is reflected in the institution’s career development framework, which was formalized in 2023. The framework specifies progression criteria from junior amil to division manager and links progression to documented training hours. Eight of the twelve informants reported personal benefit from the framework, including payment of coursework or exam fees. Two informants, both senior staff, reported that the framework had recently created tension when their longstanding informal mentoring relationships with the director were partly displaced by the formal structure. One senior division manager said: “Before the framework, I went to the Direktur about my career. Now I am going to a form. The form is fairer, but it is not the same” (DM-1, February 2025). Individualized consideration in the case of an institution, therefore, operates through both personal attention and a system that, by formalizing attention, has partially altered the texture of personal relationships.

Table 3. Thematic Coding Framework with Representative Informant Quotations

Theme	Sub-Theme	Representative Quotation (Informant Code)	Sources
Idealized influence	Earned authority	Staff consults the director on sharia-sensitive cases because they trust his reasoning, not only his position (BM-1).	9
	Inherited legitimacy	His authority is tied to the kyais’ authority and is hard to separate when explaining decisions to donors (DM-2).	7
Inspirational motivation	Maqasid framing	He links disbursement targets to <i>hifz al-mal</i> and <i>hifz al-nafs</i> , changing how staff views the numbers (OA-3).	11
Intellectual stimulation	Digital reform	He urged us to redesign the intake form and framed it as <i>ijtihad</i> in <i>muamalah</i> rather than a foreign tool (DM-4).	8
	Operational resistance	About one in five field officers struggled with the system at first; some still prefer paper (OA-1).	6
Individualized consideration	Differentiated mentoring	He mentors new and senior amil differently because they need different conversations (DM-1).	9
Governance outcomes	ZCP disclosure	Quarterly reports now meet 8 of 10 ZCP categories (DM-2; document review).	10
	Disbursement efficiency	Verified mustahik disbursement time fell from 12 to 4 working days (DM-3; dashboard review).	9
	Remaining gaps	Investment income segmentation remains incomplete and was flagged again by auditors (BM-3).	5

## Governance Outcomes

The second set of findings concerns the governance changes that the leadership pattern has, or has not, produced. Three outcomes were tracked: financial transparency, accountability oversight, and beneficiary verification.

Financial transparency improved measurably during the period covered by the available archive. Before 2022, the institution published an annual narrative report; since 2022, it has published quarterly disclosures that include collections by source, distributions by program, and administrative cost ratios. Document analysis shows that the 2024 quarterly disclosures meet eight of the ten ZCP-recommended categories and partially meet the remaining two. Investment income is the disclosure category most often abbreviated. The 2024 third-quarter report, for example, presents investment returns as a single line without segmentation by underlying asset, a gap that the external auditor flagged in the 2024 management letter. Improvement is therefore real but incomplete. A division manager responsible for reporting acknowledged the gap in interview five: “The investment line is the line we have not yet learned how to publish properly. We are still learning what is safe to disclose without breaching counterparty agreements” (DM-3, February 2025). The acknowledgment is itself part of the accountability culture that the leadership pattern has produced.

Accountability oversight is structured into three layers: a Sharia Supervisory Board that meets quarterly, an internal audit unit that reports monthly, and an annual external audit by an independent public accounting firm. The 2023 external audit issued an unqualified opinion. Internal audit findings logged during fieldwork were predominantly procedural, with two recurring issues: incomplete supporting documentation for ad hoc disaster relief disbursements and inconsistent timestamping in the digital intake system during the period of officer resistance described above. Both items were openly discussed in the oversight meeting held in week thirteen, which itself indicates an accountability culture, but they remained unresolved at the close of fieldwork. The Sharia Supervisory Board chair commented during that meeting that the disaster relief documentation issue “recurs every monsoon and we have not yet built a process that survives the speed of disbursement” (BM-2, March 2025). The observation locates the unresolved items in the operational rhythm rather than in the accountability principle.

Beneficiary verification operates through what staff call the Mustahiq Identification System, a term that recurs frequently in interviews and documents but warrants operational specification because it has been used loosely in earlier studies. At the case institution, the system consists of three components. A digital intake form completed during the field visit captures 18 variables grouped into identity, household composition, asset and income indicators, and program-specific eligibility. A scoring rubric weighted against the eight asnaf categories of classical fiqh produces an eligibility classification, with documented thresholds for each category. A two-stage approval routine requires sign-off by a division manager and final authorization by the director or, for amounts above a stated threshold, by the board. The system was implemented in 2023, replacing a paper-based ledger that had been the practice since institutional founding. Among the 1,247 mustahik records reviewed during document analysis, the digital system reduced the average disbursement processing time from twelve working days under the paper regime to four under the digital regime. The same review identified twenty-three records with incomplete fields, all from the early implementation period, indicating that the system improved both speed and traceability while leaving data quality unevenly distributed across the rollout. The operational specification offered here is

intended to address the loose usage of similar terms in earlier studies and to make the system replicable as a unit of analysis in future research.

Table 4. Governance Outcome Indicators Before and After the Digital Reform Episode

Indicator	Pre-Reform (2021–early 2022)	Post-Reform (2024)	Direction
Average fund disbursement time to mustahik	12 working days	4 working days	Improved
Quarterly ZCP disclosure	5 of 10 categories met	8 of 10 categories met	Improved
External audit opinion	Qualified	Unqualified	Improved
Completeness of mustahik records from 1,247 reviewed records	About 87% complete	98% complete; 23 records incomplete	Improved
Digital intake adoption by 43 field officers	Not applicable; paper-based	About 80% active users	Mixed; resistance remains
Board oversight meetings per year	4 meetings; annual	12 meetings; monthly and ad hoc	Improved
Disaster relief disbursement documentation	Recurrent findings	Recurrent findings persist	Unchanged
Investment income segmentation in reports	Not segmented	Partly segmented	Partly improved

Two cross-cutting observations close the results section. First, the integration of Islamic value frames with modern management instruments is empirically uneven rather than uniformly successful. Where the digital tools have been adopted by staff who frame their work in amanah terms, adoption has been deep; where staff have framed digital tools as burdensome additions to existing pesantren practice, adoption has stalled. Second, every governance gain documented above is paired with at least one unresolved item, and the pattern is internally consistent: the gains tend to concentrate at the level of system design and senior leadership, while the residual gaps tend to concentrate at the level of operational implementation. The interpretive significance of that pattern is taken up in the discussion. The empirical record presented in this section is intentionally heterogeneous: it describes what was found rather than what would have been most flattering to the leadership pattern, on the principle that governance research benefits from honest variability and that uniform-success accounts have limited explanatory or policy value.

A third pattern, observed across both leadership manifestation and governance outcomes, deserves brief flagging before the discussion. Where evidence is convergent across all three sources, interview, observation, and document, the finding tends to be a stable institutional feature, such as the published quarterly disclosure routine or the formal three-layer oversight structure. Where evidence is convergent in interviews but partial in observation or documents, the finding tends to involve a recent change still working its way through the organisation, such as the digital intake system in the period of officer resistance. Where evidence is silent in one source while present in another, the silence is often an analytically meaningful finding in its own right: the absence of investment income segmentation in the public quarterly disclosures, paired with detailed internal commentary on the same figures in board minutes, indicates a deliberate disclosure boundary rather than

an inadvertent omission. Reading the three sources against each other in this triangulated way makes the heterogeneity of the empirical record interpretable rather than confusing.

## DISCUSSION

The findings reported above are read here against three bodies of literature: transformational leadership theory in its mainstream Bassian formulation, the empirical scholarship on zakat governance and trust in Indonesia and adjacent Muslim-majority contexts, and the pesantren management literature that has examined religious-secular hybrid institutions in education. Reading the case against this literature yields four discussion points: where the case converges with prior findings, where it diverges and why, what the divergence implies for theory, and what the boundary of generalization should be.

On the manifestation of the four dimensions, the case converges with the broader transformational leadership literature on the empirical observability of all four behavioral categories. The convergence is unsurprising: meta-analytic work has established the cross-sector robustness of the Bassian dimensions (Bass & Riggio, 2006), and even sub-dimensional studies examining the personality antecedents of each component have confirmed the four-factor structure. Where the case diverges is in the legitimacy structure that underwrites idealized influence. In the original formulation, idealized influence accrues to leaders whose conduct earns the moral standing that enables followers to identify with them. At *Laziswaf Darunnajah*, a nontrivial fraction of that standing is institutionally inherited from the pesantren kyai through a documented succession. The director's authority is observable as both personally earned and structurally borrowed, and staff narratives explicitly distinguish the two. The mainstream Bassian model does not foreground this distinction. Recent work on Islamic leadership has gestured toward it without fully theorizing it. Beekun and Badawi's classical formulation framed leadership as an amanah held in trust for the community, and recent empirical extensions in Jordan have shown that Islamic principles of shura, amanah, and itqan are positively associated with relational and task leadership orientations. Hashem and Starr (2024), in their meta-synthesis of distributed leadership in Muslim societies, similarly observe that the Amanah-Hisba-Shura triad provides a conceptual basis for delegation patterns, but they do not unpack how borrowed institutional legitimacy compounds with personally earned trust to produce the observable leadership signature. The present case adds specificity: in pesantren-based ZISWAF institutions, idealized influence is best modelled as a two-component construct, with one component reflecting personally earned conduct and the other reflecting institutional legitimacy borrowed from a religious lineage. The implication is not that Bassian theory is wrong but that its scope conditions in faith-based hybrid institutions deserve explicit specification.

On governance outcomes, the case converges with the recent quantitative literature in Indonesia and Yemen on the centrality of trust and good governance to ZISWAF institutional performance and diverges from that literature on one important point: the direction of causation between leadership and outcomes is more entangled than cross-sectional models can capture. Bin-Nashwan, Abdul-Jabbar, and Aziz (2021) modeled trust as a mediator between socio-economic predictors and zakat compliance and found significant mediation effects in their sample of Yemeni entrepreneurs. Wahyuni-TD, Haron, and Fernando (2021) found in their Indonesian PLS-SEM study that good governance and fraud prevention significantly predict performance, and that fairness is the principle most often violated. Cokrohadasumarto et al. (2020) similarly identified institutional trust as the strongest

predictor of zakat payment behavior. The case findings are consistent with all three: the institutional layers of oversight at Laziswaf Darunnajah have produced a clean external audit and an active internal audit logbook, and the disclosure regime is comparatively advanced. However, the case also shows that governance gains and leadership behaviors are not in a straightforward predictor-outcome relationship. The director's intellectual stimulation activity catalyzed the digital reform that produced the four-day processing time, but the same reform encountered operational resistance from one in five intake officers, and that resistance itself became a leadership-relevant outcome that fed back into subsequent training programs and personnel adjustments. Cross-sectional models cannot easily capture this recursive structure, and the case suggests that future research designs should accommodate it, possibly through longitudinal or process-tracing approaches that the existing zakat literature has not widely deployed. The methodological point is not a footnote to the substantive contribution; it is part of the argument, because the form of the evidence base shapes the kinds of theoretical claims that can be defended.

A further point of divergence concerns the typical narrative tone of the pesantren governance literature. Several recent studies have characterized pesantren digital reform as broadly successful integrations of tradition and modernity (Mariani & Wanto, 2022; Roqib, 2021), and Buanaputra, Astuti, and Sugiri (2022) found largely positive dynamics of accountability and legitimacy in an Islamic boarding school. Studies on adjacent waqf institutions tell a similar success-tone story: Mohd Sharip, Awang, and Ismail (2022) reported that motivating language predicted management effectiveness in Malaysian waqf institutions, Adeyemi, Ismail, and Hassan (2016) reviewed determinants of cash waqf participation, and Berakon et al. (2022) modeled Muslim intention to participate in retail cash waqf-linked sukuk. Hapsari et al. (2022) examined crowdfunding as a financing source for waqf land development, and Migdad (2019) compared zakat institutional management across Malaysian regions. Hassan, Aliyu, Saiti, and Abdul Halim (2021) reviewed Islamic stock market and Islamic finance literature more broadly. Across this body of work, success narratives dominate. The present case reports a more heterogeneous picture. Adoption is real and measurable, and it has produced documented efficiency gains, but it is also accompanied by documented resistance, recurring procedural audit findings, and disclosure gaps in the most technically demanding categories, such as investment income segmentation. The reasons for this heterogeneity are visible in the data. Where digital instruments were introduced with explicit framing within maqasid al-shariah categories and staff had pre-existing exposure to digital tools through Jakarta-based donor networks, adoption was deep and rapid. Where instruments were introduced without that framing or among staff with limited prior digital exposure, adoption was shallow and partial. This contextual variation is not captured by aggregate disclosure-score studies. The implication is methodological: governance research in pesantren-based ZISWAF institutions probably benefits from finer-grained mixed-method designs than the field has typically adopted. There is also a substantive interpretive point: the fact that resistance carried an internally consistent accountability rationale, articulated by the resisting officers in their own words, suggests that what the literature has often labeled traditionalism or technological lag may, in some cases, be a rational response to changes in personal accountability exposure that accompany digital instrumentation. Studies that frame digital adoption as the outcome of awareness or training thus risk missing the political economy of accountability that mediates the technical change.

On the integration of Islamic values with modern management, the case converges with theoretical work that argues for compatibility between maqasid al-shariah and

contemporary governance (Abu-Tapanjeh, 2009; Ainol-Basirah & Siti-Nabiha, 2023; Piliyanti, 2023) and refines that argument in one specific way. The compatibility is not automatic. It is produced through deliberate translation work performed by leaders who can move between the two frames, and it can fail where that translation work is absent. At Laziswaf Darunnajah, the director's dual fluency, documented in his pesantren education and his subsequent management training, is the resource that makes integration legible to staff. Where dual fluency is absent among middle managers, the integration narrative weakens at the operational layer, precisely where residual governance gaps cluster. This finding nuances the standard claim that Islamic and modern management frameworks are compatible: compatibility is a leadership achievement, not a property of the frameworks themselves. The mechanism that makes the achievement possible is something the present case can specify, but it would need to be tested in future comparative work. A practical reading of this point is that governance reform in pesantren-based ZISWAF institutions is unlikely to succeed if it relies solely on compliance pressure or top leadership commitment; it also requires investment in the dual-fluency capacity of the middle layer. The case suggests, but does not prove, that this is where most reform programs underspend their attention and budget.

The divergence from prior studies also extends to the role of digitalization. Kasri and Yuniar (2021), studying determinants of digital zakat payments in Indonesia, found that digital infrastructure adoption is associated with younger and more urban donor segments, and that perceived ease of use predicts uptake. The case findings are consistent with the donor-side conclusions but add a supply-side dimension that the donor-survey literature has not fully captured: digital adoption inside the institution is itself contested, and the contestation is not a frictionless transition. The four-day processing time at Laziswaf Darunnajah was achieved against measurable internal resistance, concentrated in roles whose professional identity had been built around the older paper-based regime. Studies that focus on aggregate digital adoption rates miss this internal political economy. The case suggests that digital governance reform in pesantren-based ZISWAF is best understood as a contested organizational change rather than a technical upgrade, and that research designs that fail to observe internal contestation will yield an incomplete picture of the reform process. Rabbani et al. (2021) similarly observed in their pandemic-era Islamic fintech study that adoption pathways depend on institutional readiness rather than only on technology availability, but their analysis stopped short of examining the internal accountability politics that the present case foregrounds.

Two limitations should temper the strength of these claims, and they should be read as explicit constraints on transferability rather than as ritual caveats. First, the study is a single case, and analytic generalization does not extend to all pesantren-based ZISWAF institutions, let alone to the broader category of Islamic philanthropic institutions. The case was selected as revelatory rather than representative. Findings travel to settings that share the case's defining configuration: registered AZL status, embedded pesantren kyai succession, and at least one recent digital reform episode. Settings without that configuration are outside the boundary of the claims. The implication for policy audiences is direct: the case does not license universal recommendations, and statements such as recommendations for ZISWAF institutions in general or guidance for policymakers exceed what a single revelatory case can support. Second, the four-month observational window captures the leadership pattern in a particular phase of the institutional life cycle, namely a phase in which the digital reform was active but not yet stabilized. A longitudinal extension would be needed to observe whether the residual governance gaps reported above resolve, recur, or generate new tensions over

time. The Discussion presents these limitations not as boilerplate caveats but as explicit constraints on transferability, and they shape the formulation of the conclusion that follows.

The cumulative theoretical contribution of the discussion can be stated compactly. The four-dimensional model of transformational leadership remains analytically useful in pesantren-based ZISWAF institutions, but it requires three refinements identified in the present case. Idealized influence should be modeled as a two-component construct that distinguishes personally earned and institutionally inherited legitimacy. The leadership-to-outcome relationship should be modeled recursively rather than linearly, because the same leadership behavior can simultaneously produce governance gains and operational resistance. The integration of Islamic value frames with modern management instruments should be modeled as a leadership achievement contingent on dual fluency rather than as a property of the frameworks themselves. These three refinements are testable propositions for future comparative work, not closed claims based on the present case.

A note on reflexivity is appropriate at the close of this section. The lead researcher is an Indonesian academic with prior pesantren exposure, and that prior exposure shaped both the access negotiations that made the fieldwork possible and the interpretive vocabulary used to read amil practice. The same exposure carries the risk of insider over-identification with the case. The reflexive memos written within twenty-four hours of each observation, the peer debriefing sessions, and the member checking procedure were intended to surface and check that risk rather than eliminate it. Where insider knowledge clarified meaning, it is treated as a methodological asset; where it might have produced sympathetic readings, the audit trail and the inclusion of contested findings, including officer resistance and unresolved disclosure gaps, provide the documentary basis for an outside reader to evaluate the interpretation. The findings are presented as an account that can be challenged with its evidence rather than as a settled view from inside the institution.

A final point concerns the policy reach of the contribution. The case findings can support the specification of leadership and capacity-development priorities for institutions that share the configuration described above, particularly regarding the dual-fluency capacity of middle managers, the framing of digital reform around concrete accountability exposure rather than general efficiency narratives, and the explicit articulation of the kyai succession relationship in governance documents. These three points are propositions worth testing, not recommendations to be applied across the full population of Islamic philanthropic institutions in Indonesia. The boundary between testable propositions and policy prescriptions is deliberately held because the empirical base, a single revelatory case observed over four months, supports the former and not the latter. Table 5 maps each Bassian dimension to the observed practices, the associated outcomes, and the corresponding theoretical refinement, and Figure 2 visualizes the three refinements as an integrated model that situates the contribution relative to the original Bassian formulation.

Table 5. Mapping Bassian Transformational Leadership Dimensions to Observed Practices, Outcomes, and Theoretical Refinements

Bassian Dimension	Observed Practice at Laziswaf	Associated Outcome	Theoretical Refinement
Idealized influence	The director’s credibility is supported by a documented succession of kyais.	Institutional legitimacy is more stable, with lower contestation in oversight.	Refinement 1: two-component construct
Inspirational motivation	Maqasid al-shariah is consistently used to frame governance and disbursement decisions.	Disclosure quality improves to 8 of 10 ZCP categories; motivation remains strong at the managerial level.	Refinement 3: dual fluency precondition
Intellectual stimulation	Digital reform is framed as ijtihad in muamalah and is supported by staff retraining on the Mustahik Identification System.	Processing time falls from 12 to 4 working days, though about 1 in 5 field officers still resist.	Refinement 2: Recursive leadership-outcome relation
Individualized consideration	New and senior amil receive differentiated mentoring, with targeted support for ICT-weak staff.	Adoption differs between managerial and operational layers; integration weakens where dual fluency is absent.	Refinement 3: dual fluency boundary condition

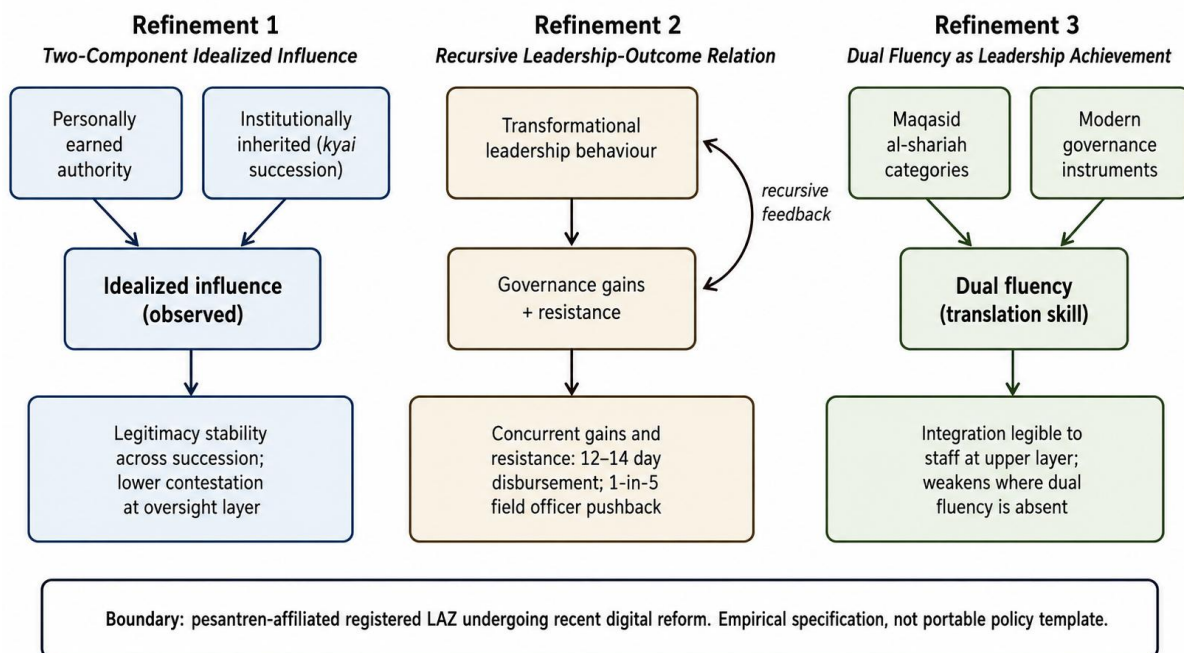


Figure 2. Refined Conceptual Model Showing the Three Theoretical Refinements Developed from the Case Evidence

## CONCLUSION

This study examined how transformational leadership operates within a pesantren-based ZISWAF institution and the mechanisms by which it shapes governance outcomes. Three findings directly answer the research questions. The four Bassian dimensions are observable at Laziswaf Darunnajah, but idealized influence functions as a two-component

construct in which the director's authority is partly personally earned and partly inherited through documented kyai succession. This refines rather than confirms the original Bassian formulation and specifies a boundary condition that the mainstream literature has not foregrounded. Governance outcomes improved measurably during the leadership tenure: quarterly disclosure now meets eight of ten ZCP-recommended categories, the three-layer oversight structure produced an unqualified 2023 audit, and the Mustahiq Identification System reduced the average disbursement processing time from 12 to 4 working days for verified mustahik. Each gain coexists with a documented residual gap, including incomplete investment income segmentation, recurring documentation findings regarding disaster relief disbursements, and resistance to digital adoption among approximately one in five field officers during the early rollout. The integration of Islamic value frames with modern management instruments is not a matter of automatic compatibility but a leadership achievement contingent on dual fluency between maqasid al-shariah categories and contemporary governance instruments; it weakens at the operational level where such fluency is absent. The findings are bound to a single revelatory case and travel only to settings that share the configuration of registered amil-zakat status, active pesantren kyai succession, and recent digital reform episode. Generalization beyond that configuration requires comparative evidence that the present design cannot provide, and the contribution should be read accordingly as an analytical specification of mechanisms rather than as a portable policy template.

The implications speak to the focus of Leadership in Muslim Societies on how leadership shapes governance, ethics, and institutional change in Muslim communities. For scholarship on Islamic leadership, the study advances a testable proposition that idealized influence in faith-based hybrid institutions is best modeled as a two-component construct rather than a unitary trait, and that the legitimacy structure beneath the behavioral surface warrants explicit specification before cross-context generalizations are drawn. For governance research on Islamic philanthropic institutions, the study suggests that disclosure scores and survey designs overlook the recursive structure whereby the same leadership behavior produces both gains and resistance, and that finer-grained mixed-methods designs are warranted specifically in pesantren-based settings. For studies of community development and ethical accountability in Muslim societies, the case contributes a specification of dual fluency as the leadership resource that makes integration of religious values with modern instruments legible to staff and durable across the operational layer. The contribution is analytical rather than prescriptive: the case does not warrant universal recommendations for ZISWAF leaders, policymakers, or capacity-building bodies, and broader claims of that kind would exceed its empirical base. Future comparative work should test the three refinements specified in this study across pesantren-based ZISWAF institutions of different scales and across non-pesantren Islamic philanthropic institutions to establish whether the boundary conditions identified here are case-specific or structural to faith-based hybrid governance. Longitudinal designs would help establish whether the residual gaps documented at the case institution resolve, recur, or generate new tensions across leadership transitions, an empirical question this single-window study cannot fully settle.

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