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# ENHANCING RISK MITIGATION IN ZAKAT MANAGEMENT TO INCREASE INSTITUTIONS' ACCOUNTABILITY

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## Abstract

This study aims to explore and strengthen risk mitigation strategies in zakat management to improve the accountability of zakat institutions. Accountability is a crucial aspect in maintaining public trust and ensuring the effective and transparent use of zakat funds. The research adopts a qualitative approach with a case study method conducted at zakat institutions in Cirebon Regency. Data were collected through in-depth interviews with management and staff, as well as documentation analysis of internal procedures and governance practices. The findings reveal that although risk awareness exists, most institutions lack a formal risk management framework and rely heavily on reactive approaches when dealing with operational, financial, and compliance risks. Key issues identified include limited internal controls, weak monitoring systems, and insufficient capacity of human resources. The study highlights the importance of proactive risk identification, structured mitigation planning, and the use of digital tools to support transparency and reporting. By proposing a practical model for risk mitigation, this study provides added value in supporting zakat institutions to improve governance and public accountability, ultimately contributing to more efficient and trustworthy zakat distribution.

Keywords: zakat management, risk mitigation, accountability, zakat institutions, governance

## INTRODUCTION

Zakat is one of Islam's fundamental principles and an important tool to advance welfare fairness and alleviating poverty (Pratama, 2023). Zakat is thought of as an Islamic system of social welfare since it ensures the rights of the poor and needy in the wealth of the rich, and so succeeds as an instrument for the distribution of wealth in eradicating poverty in society Zakat must be managed properly in order to efficiently achieve its social and economic functions (Gallien et al., 2023). In Indonesia, zakat institutions, both state-authorized and community-based, play a key role in collecting, managing, and disbursing contributions (Mukhlishin et al., 2024). Zakat management is the planning, organizing, executing, and managing or supervising carried out to identify and achieve the aims that have been determined through the use of human resources and other resources (Afrina, 2020). However, multiple risk management concerns continue to jeopardize these institutions' performance and accountability. Operational failures, financial mismanagement, insufficient internal control mechanisms, a lack of transparency, and poor governance structures can all result in inefficiencies, decreased stakeholder trust, and, ultimately, unsatisfactory zakat distribution (Wahyuni-TD et al., 2021).

Given that public trust is critical to the sustainability of zakat institutions, enhancing risk mitigation techniques becomes more and more important. This study analyzes how mitigation strategies might be reinforced to improve the accountability and governance of zakat institutions, in particular the context of zakat management in Cirebon regency.

The goal of this study is to find out what kinds of risk zakat organisations frequently encounter when managing zakat funds. It will examine current risk mitigation procedures, assess their efficacy and suggest ways to strengthen risk mitigation systems to improve institutional performance and accountability. The scope of this study includes zakat institutions' governance structures, risk management procedures and risk detection, with a focus on the impact of these factors on institutional accountability. Qualitative techniques are used to gather and analyse data, and the study is restricted to zakat institutions that are active in Cirebon Regency.

This study enriches the academic discourse on Islamic financial management and the literature on risk mitigation within zakat institutions. The findings provide these institutions with actionable insights to improve their risk management practices, thereby enhancing their credibility, performance and public trust. The research also offers regulators and policymakers practical recommendations for designing risk-based governance guidelines.

The novelty of this research lies in the integration of a risk mitigation framework into Zakat institutions' operational dynamics, which specifically highlights accountability as a key objective. This study is different from previous ones. Previous studies only focused on efficiency or distribution mechanisms ( Maisyarah & Hamzah, 2024; Hidayatulloh et al., 2022; Muslimah & Akbar, 2021). This study explicitly links risk management practices with institutional governance and public trust.

This research reveals that, although some basic internal controls have been implemented by zakat institutions in Cirebon, they often lack a structured risk management system. The absence of systematic risk identification and monitoring creates vulnerabilities that threaten accountability. Practical implications of the study include implementing formal risk assessment procedures, introducing digital tools for tracking and reporting, and enhancing human resource competencies through continuous training. Taking these steps is crucial to building a more accountable, transparent and resilient zakat institution capable of fulfilling its socio-economic mandate.

## LITERATURE REVIEW

### Zakat Management and Institutional Accountability

Zakat management refers to the systematic process of collecting, managing, and distributing zakat funds in accordance with Islamic principles and governance standards (Mohamad & Muhamad Sori, 2023). The effectiveness of zakat institutions is largely determined by their ability to ensure transparency, efficiency, and accountability in fund utilization (Saad et al., 2023). Institutional accountability is not only a legal or operational obligation but also a moral imperative in Islamic finance, where amil (zakat managers) are entrusted with fulfilling the rights of mustahik (Elvira et al., 2023).

### Risk in Zakat Institutions

Like any financial or non-profit institution, zakat institutions are exposed to various types of risks, such as operational risk, compliance risk, reputational risk, and governance risk (Ghuslan et al., 2021). Operational risks may arise from human error, process failure, or technological limitations. Reputational risks, meanwhile, are highly sensitive in faith-based institutions, where trust is paramount (Hu et al., 2024; Uddin et al., 2023). Inadequate risk management can diminish public confidence and affect zakat collection and distribution outcomes (Abdul-Rahman et al., 2023).

### Risk Mitigation in Faith-Based Institutions

Risk mitigation involves strategies and controls implemented to minimize the likelihood or impact of adverse events (Rajabi et al., 2025). In the context of zakat management, risk mitigation includes internal audits, standard operating procedures (SOP), transparent financial reporting, and adherence to Shariah principles (Jaradat & Oudat, 2025). Studies show that integrating structured risk frameworks enhances institutional performance and trustworthiness (Daah et al., 2024).

### Accountability as a Governance Outcome

Accountability in zakat institutions is reflected through timely reporting, stakeholder involvement, and ethical compliance. Strong governance mechanisms, supported by risk management practices, contribute to higher levels of accountability (Sawmar & Mohammed, 2021). In particular, the use of digital systems and performance-based evaluation tools have been shown to strengthen institutional accountability (Agostino et al., 2022)

## Theoretical Framework

This study is grounded in the Agency Theory, which posits that there is a relationship between principals (muzakki) and agents (zakat institutions), where accountability and transparency are required to ensure agents act in the best interests of the principals. This is further supported by Islamic Governance Theory, which emphasizes amanah (trust), shura (consultation), and maslahah (public interest) in institutional practices (Hassan & Mohamad Noor, 2019).

## RESEARCH METHODS

Research design; .This research uses a qualitative approach with a case study design. Case study was chosen because it allows researchers to conduct in-depth exploration of the phenomenon of risk mitigation in zakat management and how it affects the accountability of zakat institutions. This approach is descriptive and exploratory in nature, aiming to explore in-depth and comprehensive information on risk management practices in two main zakat institutions, namely BAZNAS.

The population in this study are all stakeholders involved in the process of zakat management in formal zakat institutions, especially BAZNAS. The sample was selected using purposive sampling technique, which is the selection of informants intentionally based on their position and knowledge of the institution's risk management and accountability system. The sample consists of: two informants from BAZNAS, the board and executives who are active in decision making and operational management implementation. The research subjects are administrators and executives in zakat institutions.

Data collection was conducted through: (a) In-depth interviews with key informants using semi-structured interview guidelines. The aim was to explore perceptions, experiences, and practices applied in relation to risk mitigation and accountability. (b) A closed-ended questionnaire based on the following indicators: Standard Operating Procedure (SOP) standardisation, Standard Operating Management (SOM) standardisation, OPZ operational cost, zakat fund deposited in conventional bank, zakat fund retained in bank, risk of zakat pooling, security of bank where zakat fund is deposited, best practices of good zakat management, use of multiple accounts for various types of fund, use of multiple banks for zakat fund management, transparency and accountability in zakat fund management. Risk likelihood measurement scale (1-7), risk impact measurement scale (1-7), Vulnerability Level Measurement Scale (1-5), Speed of Risk Occurrence Measurement Scale (1-5)

The data obtained was analysed using thematic analysis, identifying patterns, themes and meanings from the interviews and questionnaires. The steps of the analysis included: Data reduction, data presentation (in the form of narratives, tables, and graphs) and conclusion drawing and verification. In addition, researchers also developed a risk mapping matrix based on the COSO ERM components to classify and assess the main risks and adjust them to the mitigation strategies used. Data validity was tested through several techniques, namely: Source triangulation, by comparing data from interviews, questionnaires, and documents. Member check, by asking informants to confirm the accuracy of transcripts and findings from interviews and audit trail, by documenting the process of data collection and analysis in detail and transparently. The researcher was present directly in the field to conduct interviews and limited participatory observation. The research location was the BAZNAS head office in Cirebon Regency. The research was conducted for ± 2 months, from January to February 2025.

For research that uses tools and materials, it is important to write down the specifications of the tools and materials. The tool specification describes the sophistication of the tool used while the material specification describes the type of material used. For qualitative research such as classroom action research, ethnography, phenomenology, case studies, etc., it is necessary to add the presence of researchers, research subjects, informants who help collect research data, the location and duration of the research and a description of the validity check of the research results.

## RESULTS AND DISCUSSION

The results of this study identify and evaluate 11 major risks in the management of zakat funds at the Zakat Management Organization (OPZ) with a combination of Enterprise Risk Management (ERM) and accountability principles. Each risk is analyzed based on two main dimensions: the level of likelihood and the magnitude of impact if the risk occurs (see table 1).

Table 1. Likelihood anf Impact of Risk

| No | Risk | likelyhood | Impact |
|---|---|---|---|
| 1 | There is no standardisation of SOP in the management of zakat funds | 5 (Possible) | 6 (Very major) |
| 2 | There is no standardisation of SOM in the management of zakat fund | 3 (Rare) | 4 (Moderate) |
| 3 | High operational cost of OPZ | 5 (Possible) | 1 (Insignificant) |
| 4 | Zakat funds are kept in Conventional Bank | 5 (Possible) | 1 (Insignificant) |
| 5 | Zakat fund is held in the bank to get profit | 1 (Incredible) | 6 (Very major) |
| 6 | Risk of pooling muqayyad and mutlaqah zakat which should be done differently (PSAK 109 paragraph 14) | 5 (Possible) | 6 (Very major) |
| 7 | The bank where zakat funds are kept is in trouble / liquidated | 5 (Possible) | 4 (Moderate) |
| 8 | The absence of good best practices in zakat management | 5 (Possible) | 1 (Insignificant) |
| 9 | Use of multiple accounts for different types of funds | 6 (Likely) | 1 (Insignificant) |
| 10 | Use of many banks for zakat fund management | 6 ( Likely) | 2 (Very minor) |
| 11 | Lack of transparency & accountability in fund management | 1 (Incredible) | 6 (Very major) |

Source: Processed data, 2025

Based on table 1, there are risks with the highest mitigation priority indicated by three risks that show a combination of medium to high probability levels (5) and very large impacts (6), which means they must be the main focus of mitigation, namely: Risks number 1 and 6. Risk number 1, No SOP standardization, has a high probability and a large impact. Causes irregularities in the process of collecting and distributing zakat funds, potentially reducing accountability. Risk number 6, Pooling of muqayyad and mutlaqah zakat is not in accordance with PSAK 109, has a highrisk potential and has a large impact. Risk of violating sharia principles and financial reporting standards, which can impact the credibility of the institution.

Risks number 9 and 10 are risks with a high probability of occurrence but low impact. Risk number 9, the use of multiple accounts will increase managerial and administrative complexity, but does not have much impact on the sustainability of the institution. Risk number 10, the use of multiple banks, has the potential to cause inefficiency in fund management, but is still tolerable. The risk of medium probability level, medium-low impact is in risks number 3, 4 and 8. Risk number 3 High operational costs, this reduces efficiency, but does not endanger direct accountability. Risk number 4, zakat funds in conventional banks, have the potential to be criticized according to sharia, but do not have a direct systemic impact. Risk number 8, No best practice, results in limited innovation and efficiency, but is not fatal. Risks with a high impact but very low probability of occurrence are risks number 2, 5 and 11. Risk number 2, No SOM, Risk of reducing efficiency and internal supervision. Risk number 5, Funds are held for profit, violates sharia principles and can cause a major crisis of confidence. Risk number 11, Lack of transparency & accountability, has a small probability of occurrence but has a large impact. Although rare, if it occurs it can cause a total loss of public confidence.

Furthermore, the results evaluated 11 types of risks in zakat fund management using two important parameters in risk management, namely Vulnerability - the level of system weakness against risk and Speed of Onset - how quickly the risk shows its impact on the system if it occurs. These two parameters are important for determining the urgency of mitigation: the higher the vulnerability and the faster the impact, the greater the need for immediate mitigation.

Table 2. Vulverabilty and Speed onset of Risk

| No | Risk | Vulverabilty | Speed onset |
|---|---|---|---|
| 1 | There is no standardisation of SOP in the management of zakat funds | High | Low |
| 2 | There is no standardisation of SOM in the management of zakat fund | Low | Medium |
| 3 | High operational cost of OPZ | Medium | Medium |
| 4 | Zakat funds are kept in Conventional Bank | Medium | Low |
| 5 | Zakat fund is held in the bank to get profit | Very Low | Low |
| 6 | Risk of pooling muqayyad and mutlaqah zakat which should be done differently (PSAK 109 paragraph 14) | Low | Medium |
| 7 | The bank where zakat funds are kept is in trouble / liquidated | Very Low | Very Low |
| 8 | The absence of good best practices in zakat management | Medium | Very Low |
| 9 | Use of multiple accounts for different types of funds | Medium | Very Low |
| 10 | Use of many banks for zakat fund management | Medium | Very Low |
| 11 | Lack of transparency & accountability in fund management | Medium | Low |

Source: Processed data, 2025

Table 2 shows that risks with high vulnerability and rapid impact are in risks number 1, 3, 2 and 6. Risk number 1, no SOP standardization. Although the impact does not appear immediately, the absence of SOP makes the system very weak and prone to deviation. This has an impact on long-term accountability and efficiency. Risks with moderate vulnerability and medium-term impact are in risk number 3, high operational costs. This reduces the efficiency of funds that should be distributed, affecting donor trust. Risk number 2, no SOM standardization. Not too vulnerable, but when the impact appears, it can hinder management effectiveness. Risk number 6, pooling of muqayyad & mutlaqah funds. Risky to violate sharia principles, the impact is serious but not immediately visible. Risks with moderate vulnerability but slow impact are in risks number 8, 9 and 10. Risk number 8, lack of best practice. Weak managerial innovation can hinder the sustainable development of OPZ. Risk number 9, many accounts, will increase the complexity of management, but the impact is not immediately felt. Risk number 10, the number of banks causes administrative risk, more towards inefficiency, not systemic damage.

Low vulnerability and very slow impact risks. These risks are considered the least in terms of vulnerability and speed of impact, but should not be completely ignored in risks number 5 and 7. Risk number 5, funds are held for profit. Although the vulnerability is small, this practice is ethically and sharia-deviant. Risk number 7, the bank is problematic or liquidated. The possibility is very small, but if it occurs, it will have a systemic impact on zakat funds. Specific risks of transparency and accountability. Risk number 11, lack of transparency and accountability. Dangerous in the long term because it can slowly erode public trust.

The discussion is conducted by answering the research questions, namely:

### Identification of Types of Risks in Zakat Fund Management

Based on the results of the study that have been analyzed using the likelihood-impact and vulnerability-speed of onset approaches, it was found that zakat management institutions (OPZ) face various types of risks that can be classified into several main groups: (a) Institutional and governance risks, such as the absence of SOPs and SOMs in zakat management. This risk has a very large impact on the managerial structure and is the main cause of the ineffectiveness of the zakat fund management system. (b) Operational risks, such as high OPZ operational costs, the use of many accounts and banks, and the practice of pooling muqayyad and mutlaqah zakat funds that are not in accordance with PSAK 109. This risk has implications for inefficiency and potential deviations. (c) Sharia compliance risks, such as storing funds in conventional banks and withholding zakat funds for profit. Although the likelihood is low, the impact is large on public trust and the sharia integrity of the OPZ. (d) External systemic risks, such as the bank where the funds are stored being problematic or liquidated, which although rare, can cause significant losses if not anticipated. (e) Accountability risks, especially the lack of transparency in reporting fund management, which although considered "incredible" in terms of the possibility of occurrence, have a very large impact on the reputation and public trust in the OPZ. This identification shows that strengthening the internal management system and risk control must be the main focus in improving the performance of the OPZ.

### Existing Risk Mitigation Practices and Their Effectiveness

The results of observations and interviews show that most zakat institutions are still implementing partial risk mitigation and have not been integrated into a systematic Enterprise Risk Management (ERM) framework. Some mitigation practices that have been carried out are (a) Diversification of accounts and banks to avoid technical and security risks but actually increase the complexity of management. (b) Periodic internal audits and financial reports, but are still not standardized. (c) Internal training for managers, but not yet supported by standard SOPs and SOMs. (d) Use of digital platforms for fund reports, but not yet fully integrated with the public reporting system. However, its effectiveness is still limited, especially due to the absence of a data-based risk monitoring system, the absence of a structured risk reporting mechanism, and low awareness of the importance of risk management as part of increasing accountability.

### Strategy for Strengthening Risk Mitigation and Increasing Accountability

In order for risk mitigation strategies to be effective and contribute to increasing OPZ accountability and performance, a more structured approach is needed. These strategies include: (a) Standardization of Governance by compiling and implementing SOP and SOM agreed nationally by OPZ through coordination with BAZNAS and the association of zakat institutions. Integrating sharia principles and good governance in the SOP document. (b) Strengthening the Risk Management System by developing an ERM framework that is in accordance with the characteristics of zakat institutions, including the process of systematic identification, analysis, mitigation, and reporting of risks. Implementing a periodic risk assessment mechanism based on the likelihood-impact and vulnerability-Speed onset parameters. (c) Digitalization of Transparency and Accountability by building an online public reporting dashboard that displays the use of zakat funds in real time. Implementing PSAK 109-based reporting as a mandatory accounting standard. (d) Strengthening Sharia Supervision and Audit by providing internal and external sharia audit units to oversee the conformity of zakat fund management activities. Building a code of ethics for zakat managers as a moral and professional instrument.

The results of this study support theories in sharia-based financial governance, including the principles of Amanah, Transparency, and Accountability (Taqwa-Based Governance). This is further supported by Islamic Governance Theory, which emphasizes amanah (trust), shura (consultation), and maslahah (public interest) in institutional practices (Hassan & Mohamad Noor, 2019). This study is in line with the findings of Farook et al. (2011) and Khamis et al. (2018) which state that weaknesses in the accountability and governance system are the main challenges for Islamic financial institutions, including zakat. Empirically, these results confirm some of the research results of Aziz et al. (2022), which show that the effectiveness of zakat institutions is highly dependent on the internal control system and transparent reporting. However, these findings also reject the assumption that OPZ already has an established risk mitigation system.

Based on the research results, the author proposes a modification of the zakat accountability theory by adding a new dimension, namely "Accountability-Based Risk Mitigation", which bridges the gap between risk management practices and demands for public transparency. This dimension includes: SOP and SOM standards as prerequisites for an accountable system. ERM system as a component of performance-based management. Digital public reporting as an instrument for increasing trust. This conceptual model expands the traditional zakat accountability theory by including risk elements as a catalyst for increasing transparency and distribution effectiveness.

## CONCLUSION

The conclusion of this study is that the research has identified eleven main types of risks in the management of zakat funds faced by Zakat Management Organisations (OPZ). The most significant risks both in terms of likelihood and impact are the absence of SOP and SOM, the management of zakat funds that are not in accordance with PSAK 109, and the lack of transparency and accountability. In contrast, some risks such as high operational cost, deposit in conventional bank, and use of multiple accounts appear with high frequency but low impact. These findings suggest that risk mitigation practices in most OPZs are still partial, unstructured, and not yet part of strategic management. To strengthen accountability, OPZs need to integrate sharia-based risk management systems and modern accounting more systematically.

The practical implication of this research is that OPZ needs to develop and implement Standard Operating Procedure and Standard Operating Management nationally so that the governance of zakat funds becomes uniform and measurable. Referring to PSAK 109 paragraph 14, OPZ must distinguish the recording and management of both types of funds so as not to cause errors in distribution and financial statements. Through digital reporting, periodic audits, and public information disclosure, public trust in OPZ can be significantly improved. OPZ is encouraged to adopt an integrated risk management approach in operations, as part of the institutional accountability system. Continuous training is needed for zakat managers to be able to understand and manage risks according to sharia and professional standards.

The limitations of this study include focusing more on the internal risks of OPZ operations, not touching in depth on external risks such as regulation, technology, or changes in muzakki behaviour. Advanced quantitative approaches such as SEM or regression analysis have not been used to test the cause-and-effect relationship between risk and accountability variables. Not all OPZs have digital data systems, so risk assessments are still partly based on perceptions rather than concrete numerical data.

Suggestions for future research include the need to use advanced quantitative approaches by developing quantitative models such as SEM-PLS or logistic regression to test the direct relationship between risk mitigation and increased accountability. Further focus can be directed to explore external risks (political, legal, economic, technological) that affect the stability of zakat institutions. Longitudinal studies should be conducted to monitor the effectiveness of risk mitigation strategies and changes in institutional accountability. Future studies can evaluate how the use of digital technology (e-zakat, blockchain, etc.) can strengthen risk mitigation and transparency of zakat management.

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