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Beyond Accountability: Developing a *Maqāṣid*-Based Institutional Governance Model for Institutional Legitimacy in Indonesian Zakat Management: Evidence from BAZNAS Magetan

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Abstract

Background: Zakat institutions require governance mechanisms that extend beyond financial accountability to strengthen institutional legitimacy through transparency, stakeholder orientation, social impact, and alignment with *maqāṣid al-sharīʻah*. This study addresses the limited empirical integration of these dimensions in Indonesian zakat governance.

Objective: This study aims to develop a *Maqāṣid*-Based Institutional Governance Model for Institutional Legitimacy using the 2026 Annual Work and Budget Plan (RKAT) of BAZNAS Magetan as documentary evidence.

Methods: The study applies an interpretivist qualitative socio-legal approach with an embedded single-case study design. Data were obtained through systematic analysis of the approved 2026 RKAT and its Excel working document, focusing on collection, distribution, empowerment, operational expenditure, stakeholder targets, poverty alleviation, and document consistency.

Results: The RKAT targets IDR 2.733 billion in collection and IDR 2.42795 billion in ZIS and DSKL distribution and utilization, with 60.3% allocated to empowerment. Priority programs address education, housing, health, economic empowerment, and community development, while explicit poverty-alleviation targets connect governance with social outcomes. Cross-document comparison also identified inconsistencies in several program-level figures and technical references, highlighting the importance of information consistency and traceability.

Conclusion: The proposed model integrates institutional accountability, transparent resource management, *maqāṣid*-oriented allocation, stakeholder engagement, empowerment and social impact, and adaptive organizational learning as interconnected mechanisms for strengthening institutional legitimacy in zakat management.

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INTRODUCTION

Zakat institutions occupy a strategic position in Islamic social finance because their legitimacy is not determined solely by their ability to collect and distribute funds, but also by their capacity to demonstrate accountability, transparency, fairness, and social impact (Al-Faruq et al., 2025; Prasetiyo et al., 2025). As public-oriented Islamic social finance institutions, zakat organizations are entrusted with resources that involve both religious obligations and public expectations. Therefore, effective governance is essential for maintaining institutional trust and ensuring that zakat resources are managed in accordance with both organizational responsibilities and Islamic principles (Fitri et al., 2024). In the Indonesian context, BAZNAS operates within a complex institutional environment in which religious principles, regulatory requirements, public expectations, and organizational performance intersect. Consequently, institutional governance in zakat management requires an approach that extends beyond conventional financial accountability toward a governance framework capable of connecting organizational practices with Islamic ethical objectives (Ahmad et al., 2023; Ayub et al., 2025; Bin-Nashwan, 2026).

Previous discussions of zakat governance have generally emphasized good governance, accountability, transparency, legal compliance, financial reporting, and organizational performance. These dimensions are essential because zakat institutions are public-trust organizations whose sustainability depends substantially on the confidence of *muzakki* and other stakeholders. Amalia (2019), for example, demonstrated that transparency, accountability, responsibility, independence, and fairness constitute important dimensions of good governance in Indonesian zakat institutions, with transparency emerging as a particularly important dimension. Similarly, recent research indicates that transparency and accountability have a positive relationship with *muzakki* trust in Indonesian zakat institutions (Hotimah & Suprayogi, 2023). Although these dimensions are essential, they do not fully explain how governance practices generate institutional legitimacy. From an institutional perspective, legitimacy refers to the generalized perception that an organization's actions are desirable, proper, or appropriate within a socially constructed system of norms, values, beliefs, and expectations (Suchman, 1995). Legitimacy is therefore constructed not only through compliance with formal regulations but also through the extent to which an institution demonstrates that its decisions, resource allocation, and service delivery are consistent with socially and religiously recognized values. The existing research framework of this study therefore proposes an integration of Institutional Theory, Good Governance, Islamic Accountability, and *maqāṣid al-sharīʿah* to explain the institutional mechanisms underlying legitimacy in zakat management.

The *maqāṣid al-sharīʿah* perspective is particularly relevant because zakat management is fundamentally oriented toward human welfare, poverty alleviation, social protection, and equitable distribution of resources. In the contemporary understanding of *maqāṣid*, Islamic law is not limited to formal compliance with legal prescriptions but is also concerned with realizing justice, human welfare, rights, and the common good (Auda, 2017). Empirical evidence from Indonesia further demonstrates that zakat can contribute to poverty reduction and welfare improvement when its distribution is designed around the needs and productive potential of *mustahik*. A governance model grounded in *maqāṣid* consequently needs to evaluate not merely whether funds are administered according to prescribed rules, but also whether institutional decisions contribute to the protection and improvement of human welfare. Within this perspective, transparency and accountability function not only as administrative obligations but also as instruments for maintaining trust between zakat institutions, *muzakki*, *mustahik*, government institutions, and broader society (Daulay, 2026; Fatmasari et al., 2024; M. Zidny Nafi' Hasbi, 2024).

The 2026 Annual Work and Budget Plan (RKAT) of BAZNAS Magetan provides an important empirical setting for examining these issues. The approved RKAT establishes a target of IDR 2.733 billion in on-balance-sheet ZIS and DSKL collection, IDR 2.42795 billion for ZIS and DSKL distribution and utilization, and IDR 540.05 million for amil operational expenditure. The plan also targets 10,782 individual *muzakki*, *munfiq*, and donors, 115 institutional donors, 8,798 *mustahik*, and 1,408 *mustahik* to be moved out of the poverty line. These figures are important

because they allow the institutional governance of zakat to be examined not merely in terms of financial inputs and outputs, but also in relation to stakeholder reach and intended social outcomes. The emphasis on moving *mustahik* out of the poverty line is particularly consistent with the outcome-oriented orientation of contemporary zakat management, in which the effectiveness of zakat is increasingly assessed through its contribution to welfare improvement and poverty reduction (Saoqi et al., 2025).

The composition of the planned collection is also noteworthy. Approximately 79.7% of the on-balance-sheet collection is expected to originate from *infak/sedekah*, while zakat contributes approximately 20.1%. The approved plan therefore demonstrates that institutional sustainability is strongly associated with the management of voluntary Islamic social funds, particularly unrestricted *infak/sedekah*. This composition highlights the importance of governance mechanisms capable of ensuring that different categories of Islamic social funds are properly identified, administered, reported, and allocated according to their respective principles and institutional objectives. From an accountability perspective, transparent differentiation between sources and uses of funds is important because stakeholders require sufficient information to assess whether resources have been managed appropriately (Mardiyatillah, 2026).

At the expenditure level, the RKAT allocates approximately 39.7% of the ZIS and DSKL distribution and utilization budget to direct distribution programs and 60.3% to empowerment programs. Direct distribution covers humanitarian, health, education, and religious advocacy activities, whereas empowerment programs cover economic, health, and education interventions. This composition indicates an institutional orientation that moves beyond short-term charitable assistance toward longer-term empowerment. Such an orientation is consistent with research showing that productive and empowerment-oriented zakat programs can contribute to improving the socioeconomic conditions of *mustahik* and reducing poverty (Saoqi et al., 2025). In this respect, the allocation structure of the RKAT can be examined as an operational manifestation of *maqāṣid*-oriented governance because it links financial resources with intended welfare outcomes.

The RKAT also identifies several priority programs, including scholarships, decent housing assistance, stunting prevention, Z-Mart, and Kampung Zakat, with a combined allocation of IDR 540 million. These programs demonstrate the potential operationalization of *maqāṣid*-oriented governance because they address education, housing, health, economic empowerment, and community development. Such program orientations correspond with the broader objectives of Islamic social finance, particularly the enhancement of human welfare and reduction of socioeconomic vulnerability. Empirical studies of Indonesian zakat institutions have shown that education, health, housing, social assistance, skills development, and economic empowerment constitute important components of poverty-alleviation strategies implemented through zakat (Vegirawati, 2023). Accordingly, the relevance of *maqāṣid* in the present study lies not only in its normative foundation but also in its ability to provide an evaluative framework for assessing whether institutional resource allocation produces substantive social benefits.

However, comparison between the approved PDF and the Excel working document reveals inconsistencies in several program-level figures. For example, the approved RKAT allocates IDR 592.5 million to economic empowerment and IDR 602.25 million to education empowerment, whereas the Excel working sheet contains different program-level values in several corresponding categories. The Excel file also contains formula errors and unresolved references in some reporting sheets. Rather than treating these discrepancies merely as technical problems, they can be interpreted as an important governance issue because document consistency, version control, and traceability are integral to institutional accountability and legitimacy. Financial reporting and information transparency are increasingly recognized as essential governance mechanisms in zakat management because stakeholders need reliable and timely information to evaluate institutional performance and resource stewardship (Mardiyatillah, 2026). From the perspective of Institutional Theory, such consistency is also relevant to legitimacy because organizational practices must demonstrate conformity with stakeholder expectations concerning proper, responsible, and trustworthy institutional behavior (Suchman, 1995).

Against this background, this study aims to examine the governance mechanisms reflected in the 2026 RKAT of BAZNAS Magetan and to develop a *Maqāṣid-Based Institutional Governance Model* for strengthening institutional legitimacy. Specifically, the study analyzes the relationship between resource mobilization, allocation, accountability, stakeholder orientation, empowerment, and institutional legitimacy within the context of zakat management. By integrating Institutional Theory Suchman (1995), Good Governance, Islamic Accountability, and *maqāṣid al-sharīʻah*, the study seeks to move beyond a compliance-oriented understanding of zakat governance toward an outcome-oriented institutional framework. Such an approach positions legitimacy as an institutional outcome that is strengthened when governance practices are transparent, accountable, ethically grounded, stakeholder-oriented, and demonstrably aligned with the broader objectives of Islamic social welfare.

METHOD

This study adopted an interpretivist qualitative approach using a socio-legal perspective and an embedded single-case study design. BAZNAS Magetan was selected as the case because its 2026 RKAT provided an institutional representation of how zakat collection, distribution, empowerment, operational expenditure, stakeholder targeting, and poverty alleviation were formally planned within a local zakat institution.

The analytical orientation followed the conceptual framework proposed in the initial research design, which integrated Institutional Theory Suchman (1995), Good Governance, Islamic Accountability, and *maqāṣid al-sharīʻah*.

The primary documentary sources consisted of two institutional documents. First, the study examined the officially approved 2026 RKAT of BAZNAS Magetan, issued through the approval document of BAZNAS East Java Province. The approval document confirmed that the 2026 RKAT had been formally authorized and specified several mandatory targets and expenditure limits.

Second, the study analyzed the 2026 Excel RKAT working document, which contained detailed worksheets on collection, distribution, operational expenditure, program categorization, financial allocation, and target indicators. The Excel document was used primarily to examine the underlying program structure and to cross-check the approved RKAT.

Because the available evidence consisted primarily of institutional documents, the present analysis was based on documentary evidence and did not claim interview or participant-observation findings that were not contained in the supplied materials. If interviews and participant observations had been conducted, their findings could subsequently be integrated into the empirical analysis.

Data were collected through systematic document analysis. Relevant information was extracted from the RKAT concerning: 1) planned ZIS and DSKL collection. 2) the composition of zakat and *infak*/*sedekah*. 3) distribution and empowerment allocations. 4) priority programs. 5) the numbers and categories of *muzakki*, *munfiq*, donors, and *mustahik*. 6) poverty alleviation targets. 7) amil operational expenditure. 8) stakeholder-oriented governance indicators. 9) consistency between the approved PDF and Excel working document.

The analysis consisted of four stages. First, the researchers conducted a descriptive mapping of the RKAT structure and financial allocations. Second, the data were categorized according to governance dimensions, including accountability, transparency, stakeholder orientation, resource allocation, empowerment, and institutional control. Third, the documentary findings were interpreted through the principles of *maqāṣid al-sharīʻah*. Fourth, the approved PDF and Excel document were compared to identify areas of alignment and inconsistency.

The analytical process was oriented toward identifying the mechanisms through which governance practices could contribute to institutional legitimacy. The resulting dimensions were conceptually organized into institutional accountability, transparent resource management, *maqāṣid*-oriented program allocation, stakeholder engagement, empowerment orientation, and adaptive organizational learning.

The proposed analytical framework positioned institutional legitimacy as the outcome of interconnected governance mechanisms. Institutional accountability provided the foundation for

responsible resource management; transparency enabled stakeholders to evaluate organizational decisions; *maqāṣid*-oriented allocation connected financial resources with social and religious objectives; stakeholder engagement strengthened responsiveness; and empowerment programs transformed zakat from short-term assistance into longer-term social intervention.

RESULTS AND DISCUSSION

Results

Institutional Governance Profile of the 2026 RKAT

The approved RKAT demonstrates a relatively structured governance architecture. The document specifies collection targets, distribution targets, operational expenditure, stakeholder targets, poverty alleviation indicators, and reporting requirements. Among the key targets are IDR 2.733 billion in on-balance-sheet collection, IDR 2.42795 billion in distribution and empowerment, and IDR 540.05 million in operational expenditure.

Table 1
Institutional Governance Profile of the 2026 RKAT

Governance Indicator	2026 Target
On-balance-sheet ZIS and DSKL collection	IDR 2,733,000,000
Distribution and utilization of ZIS and DSKL	IDR 2,427,950,000
Amil operational expenditure	IDR 540,050,000
Individual *muzakki*/*munfiq*/donors	10,782 persons
Institutional donors	115 institutions
Mustahik	8,798 persons
Mustahik moved out of poverty line	1,408 persons
Mustahik moved out of extreme poverty	985 persons

The targets indicate that institutional performance is not defined exclusively by financial collection. The RKAT incorporates social outcomes through the number of beneficiaries and poverty alleviation targets. This provides an important foundation for a legitimacy-oriented governance model.

Resource Mobilization and Institutional Dependence on *Infak*/*Sedekah*

The approved RKAT projects total on-balance-sheet collection of IDR 2.733 billion. Zakat contributes IDR 550 million, equivalent to approximately 20.1%, whereas *infak/sedekah* contributes IDR 2.176 billion, or approximately 79.7%. Smaller contributions originate from *kurban* and other religious social funds.

Table 2.
Resource Mobilization and Institutional Dependence on Infak/Sedekah

Source of Funds	Amount	Approx. Share
Zakat	IDR 550,000,000	20.1%
Infak/*Sedekah*	IDR 2,176,000,000	79.7%
Kurban	IDR 3,000,000	0.1%
Other religious social funds	IDR 2,000,000	0.1%
Total	IDR 2,733,000,000	100%

The strong dominance of *infak/sedekah* suggests that BAZNAS Magetan's institutional resource base extends beyond obligatory zakat. This creates both an opportunity and a governance responsibility: the institution must maintain sufficient transparency and stakeholder trust to sustain voluntary contributions.

Distribution and Empowerment Orientation

The approved RKAT allocates IDR 2.42795 billion to distribution and utilization. Of this amount, approximately IDR 963.2 million (39.7%) is allocated to direct distribution and IDR 1.46475 billion (60.3%) to empowerment.

Table 3
Distribution and Empowerment Orientation

Program Orientation	Allocation	Share
Direct distribution	IDR 963,200,000	39.7%
Empowerment	IDR 1,464,750,000	60.3%
Total	IDR 2,427,950,000	100%

The predominance of empowerment indicates a strategic orientation toward longer-term intervention. Rather than allocating the majority of resources to immediate consumption-based assistance, BAZNAS Magetan directs a larger proportion toward economic, health, and education empowerment.

Programmatic Distribution

The direct distribution budget consists of humanitarian, health, education, and religious advocacy programs. The largest component is humanitarian distribution at IDR 650.5 million, followed by religious advocacy at IDR 162.7 million, health at IDR 80 million, and education at IDR 70 million.

Empowerment programs are directed toward economic, health, and education sectors. The approved RKAT allocates IDR 592.5 million to economic empowerment, IDR 270 million to health empowerment, and IDR 602.25 million to education empowerment.

The detailed Excel working document provides examples of these interventions, including micro-business assistance, livestock empowerment, Z-Mart, sanitation assistance, stunting prevention, scholarships, educational infrastructure, and community education programs. These program categories indicate that the institution attempts to translate social-finance resources into multidimensional welfare interventions.

Priority Programs and *Maqāṣid* Orientation

Five priority programs are identified in the approved RKAT: scholarships, decent housing, stunting prevention, Z-Mart, and Kampung Zakat. Together, these programs receive IDR 540 million.

These priorities can be interpreted as reflecting several dimensions of *maqāṣid al-sharīʿah*. Education programs contribute to human capacity development; housing and health programs address basic welfare; economic empowerment supports livelihood protection; and Kampung Zakat represents a community-based approach to strengthening social welfare.

The orientation is therefore broader than simple charity. The RKAT provides evidence of an institutional attempt to connect zakat resources with multidimensional welfare outcomes.

Stakeholder Orientation and Poverty Alleviation

The RKAT targets 10,782 individual *muzakki*, *munfiq*, and donors and 115 institutional donors. On the beneficiary side, it targets 8,798 *mustahik*, comprising 494 beneficiaries in economic programs, 2,060 in education, 832 in health, 5,222 in humanitarian programs, and 190 in religious advocacy.

The poverty alleviation target is particularly significant. The plan identifies 985 *mustahik* to be moved out of extreme poverty and 1,408 to be moved out of the poverty line.

These indicators demonstrate that institutional performance is framed partly in terms of social transformation rather than only financial absorption.

Operational Governance and Accountability

The approved RKAT allocates IDR 640.05 million as the operational funding structure in the detailed operational plan, consisting primarily of amil operational activities and an APBD operational grant. The amil operational component is dominated by personnel expenditure, followed by administrative, activity, procurement, travel, and third-party service expenditures.

The approval document also establishes limits on the use of amil rights: no more than 12.5% of zakat and no more than 20% of *infak/sedekah*, while CSR and DSKL are subject to

specified limits. This indicates the existence of formal expenditure controls designed to preserve the distributive function of collected funds.

Document Consistency as a Governance Issue

Cross-document comparison revealed that the approved PDF and Excel working document are not fully synchronized. Several program-level allocations in the Excel document differ from the approved RKAT. For example, the Excel worksheet contains economic empowerment and education allocations that do not completely correspond to the approved PDF totals. The Excel workbook also contains unresolved formulas and references in some reporting sheets.

This finding is important because institutional legitimacy depends not only on the existence of accountability mechanisms but also on the reliability and consistency of institutional information. A discrepancy between working and approved documents may create uncertainty regarding which figures represent the authoritative institutional position.

Discussion

From Financial Accountability to Institutional Legitimacy

The findings suggest that BAZNAS Magetan's governance structure contains several elements that can support institutional legitimacy. The approved RKAT provides explicit financial targets, beneficiary targets, operational expenditure, and poverty alleviation indicators. Such formalization establishes an institutional basis for accountability because organizational performance can be evaluated against predefined objectives. In the context of zakat institutions, accountability is not merely an administrative requirement but also represents a moral and institutional responsibility toward *muzakki*, *mustahik*, government authorities, and society. Recent research emphasizes that accountability in zakat institutions needs to integrate administrative, legal, ethical, and *maqāṣid al-sharīʻah*-oriented dimensions (Tambunan, 2026). This understanding is consistent with Institutional Theory, which emphasizes that organizations seek legitimacy by demonstrating conformity with institutional expectations, norms, and socially accepted practices (Suchman, 1995).

However, legitimacy requires more than the existence of targets. Institutional stakeholders must also be able to understand how resources are collected, allocated, and transformed into social outcomes. The strong emphasis on *infak/sedekah*, which represents approximately four-fifths of planned collection, increases the importance of maintaining stakeholder trust. Voluntary contributions are particularly dependent on perceptions of institutional credibility, transparency, and social effectiveness. Empirical studies in Indonesia demonstrate that transparency and accountability are significantly associated with *muzakki* trust in zakat institutions (Sholihah et al., 2024). Therefore, financial targets in the RKAT should not be interpreted solely as managerial indicators but also as instruments through which the institution communicates its commitments to stakeholders.

Thus, accountability should be understood as a relational governance mechanism. BAZNAS is accountable not only to regulatory authorities but also to *muzakki*, donors, *mustahik*, government institutions, and the wider Muslim community. This multidirectional accountability is consistent with the broader conception of Islamic accountability, in which responsibility is simultaneously vertical to God and horizontal to human stakeholders (Tambunan, 2026). Research on Indonesian zakat institutions also shows that public trust is influenced by operational transparency and the extent to which institutions demonstrate responsible management beyond formal financial reporting (Nikmah, 2025). Accordingly, institutional legitimacy is strengthened when accountability becomes observable through consistent reporting, responsible resource management, and demonstrable social outcomes.

Maqāṣid-Based Allocation as a Legitimacy Mechanism

The 2026 RKAT provides evidence that governance can be interpreted through a *maqāṣid*-based lens. More than 60% of the approved ZIS and DSKL distribution and utilization budget is directed toward empowerment. This allocation is significant because it indicates that the institution does not rely exclusively on short-term consumptive assistance but also allocates substantial resources to programs intended to improve the socioeconomic capacity of

beneficiaries. Such an orientation is consistent with the substantive dimension of *maqāṣid al-sharīʿah*, which emphasizes the realization of welfare, justice, protection, and human development (Tambunan, 2026).

Empowerment programs can generate more sustainable effects than purely consumptive assistance. Economic empowerment addresses livelihood capacity, education contributes to human development, health programs protect basic welfare, and community programs strengthen social resilience. Research on zakat distribution in Indonesia indicates that empowerment-oriented programs can contribute to poverty alleviation when they are designed to strengthen the productive capacity and socioeconomic independence of *mustahik* (Choiriyah et al., 2020). Therefore, the relatively large allocation for empowerment in the BAZNAS Magetan RKAT can be interpreted as evidence of an institutional orientation toward substantive welfare rather than merely administrative distribution.

The priority programs further reinforce this orientation. Scholarships, housing assistance, stunting prevention, Z-Mart, and Kampung Zakat collectively represent interventions that address different dimensions of human welfare. These programs can be connected to several objectives of *maqāṣid al-sharīʿah*, including the protection of life, intellect, wealth, and social welfare. In this regard, *maqāṣid* provides an evaluative framework for examining whether institutional resources are directed toward socially meaningful outcomes rather than being assessed only on the basis of budget absorption.

Consequently, *maqāṣid al-sharīʿah* can function as a bridge between Islamic normative principles and organizational governance. Instead of treating *maqāṣid* as a purely theological concept, it can be operationalized through measurable institutional decisions concerning resource allocation and social outcomes. Recent scholarship specifically argues that zakat accountability should incorporate the objectives of Islamic law so that institutional governance reflects not only compliance but also fairness, welfare, and substantive social responsibility (Tambunan, 2026). This perspective strengthens the proposed model by positioning *maqāṣid*-oriented allocation as an intermediate mechanism connecting institutional governance with legitimacy.

Empowerment and the Transformation of Mustahik

The distribution strategy also indicates an attempt to move from a charity-oriented model toward a transformation-oriented model. The RKAT identifies 8,798 *mustahik* and explicitly sets poverty alleviation targets. This approach is important because the effectiveness of zakat institutions should not be assessed exclusively according to the volume of funds collected or distributed but also according to their capacity to improve the socioeconomic conditions of beneficiaries. Research at the provincial level in Indonesia has demonstrated that zakat distribution can contribute to poverty reduction, although its effectiveness depends on the design and implementation of distribution programs (Choiriyah et al., 2020).

This distinction is important for institutional legitimacy. A zakat institution may demonstrate short-term accountability by distributing funds, but its broader legitimacy can be strengthened when distribution contributes to measurable improvement in beneficiaries' socioeconomic conditions. From a *maqāṣid*-oriented perspective, the ultimate value of resource distribution is associated with the extent to which it contributes to welfare and protects beneficiaries from persistent socioeconomic vulnerability (Tambunan, 2026).

The poverty alleviation targets therefore provide an important bridge between organizational performance and *maqāṣid*. The success of the governance model should ultimately be evaluated not only by the amount of funds distributed but also by whether beneficiaries experience meaningful improvements in welfare and independence. This outcome-oriented approach is particularly relevant to empowerment programs because their success requires longer-term indicators, such as increased income, improved access to education and health services, strengthened household resilience, and movement out of poverty (Saoqi et al., 2025). Consequently, the transformation of *mustahik* should become an important performance dimension within a *Maqāṣid-Based Institutional Governance Model*.

Transparency, Data Consistency, and Institutional Trust

One of the most important findings is the discrepancy between the approved PDF and the Excel working document. Although the discrepancy may partly arise from different stages of budget preparation, it demonstrates the importance of document version control. From a governance perspective, transparency requires more than publishing financial figures. Information must also be internally consistent, traceable, and clearly linked to an authoritative version. Transparency without consistency may create information asymmetry and make it difficult for stakeholders to evaluate organizational performance.

When stakeholders encounter different figures across institutional documents, the credibility of the organization may be weakened even if the underlying financial management is legitimate. Empirical research in Indonesia demonstrates that transparency and accountability have a significant relationship with *muzakki* trust (Sholihah et al., 2024). Consequently, information quality becomes an important component of institutional trust because stakeholders depend on institutional information when evaluating whether funds have been managed responsibly.

This finding expands the concept of accountability proposed in the initial research framework. Accountability should encompass at least three interconnected dimensions: financial accountability, programmatic accountability, and informational accountability. Financial accountability concerns the proper recording and use of resources; programmatic accountability concerns whether planned interventions are implemented and produce intended outcomes; while informational accountability concerns the accuracy, consistency, traceability, accessibility, and timeliness of institutional information. The third dimension is particularly important in digital and data-driven organizational environments, where multiple versions of financial and program documents can circulate simultaneously.

The importance of this dimension is reinforced by recent research showing that public trust in zakat institutions may depend more strongly on operational transparency and the quality of information provided to stakeholders than on formal reporting alone (Nikmah, 2025). Therefore, strengthening document governance, version control, data validation, and reconciliation between planning and reporting systems should be regarded as part of institutional accountability rather than merely administrative or technical activities.

Stakeholder Engagement as a Governance Mechanism

The RKAT explicitly identifies targets for both resource providers and beneficiaries. The institution plans to engage 10,782 individual *muzakki*, *munfiq*, and donors and 115 institutional donors, while serving 8,798 *mustahik*. This demonstrates that stakeholder engagement is embedded within institutional planning. However, quantitative targets alone do not demonstrate the quality of engagement. Stakeholder governance requires institutions to recognize stakeholders not merely as numerical categories but as actors whose expectations, experiences, and feedback can influence organizational decision-making.

This perspective is consistent with good governance principles, particularly participation, responsiveness, transparency, and accountability. In zakat institutions, these principles are particularly important because the organization operates within multiple accountability relationships involving donors, beneficiaries, regulators, and the wider community. Studies of Indonesian zakat institutions indicate that transparency and accountability are closely connected with *muzakki* trust, suggesting that stakeholder perceptions are an important component of institutional sustainability (Nasution & , Natasya Nur Hermawati, 2024).

A legitimacy-oriented governance model should therefore extend stakeholder engagement from numerical targeting toward participation, feedback, communication, and responsiveness. BAZNAS can strengthen this dimension by establishing systematic mechanisms for collecting *muzakki* feedback, documenting *mustahik* experiences, evaluating program satisfaction, and integrating stakeholder feedback into subsequent RKAT cycles. Such mechanisms would transform stakeholder engagement from a planning statistic into an organizational learning mechanism.

The institutional legitimacy of BAZNAS can consequently be strengthened when stakeholders are not merely counted but incorporated into organizational learning and decision-making processes. From the perspective of Institutional Theory, this process enables the organization to respond to changing expectations while maintaining conformity with broader institutional norms (Suchman, 1995). Thus, stakeholder engagement should be positioned as a dynamic component connecting governance practices with institutional legitimacy.

Toward a Maqāṣid-Based Institutional Governance Model

Based on the documentary evidence, the proposed governance model can be conceptualized through six interconnected dimensions:

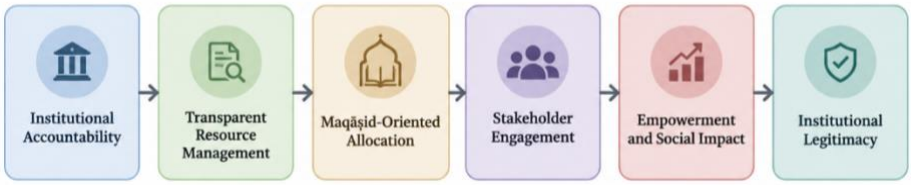

Figure 1. Proposed Governance Model for Islamic Philanthropic Institutions

These dimensions should not be understood as independent components. Accountability establishes responsibility; transparency makes responsibility observable; *maqāṣid*-oriented allocation connects organizational resources with welfare objectives; stakeholder engagement strengthens responsiveness; empowerment translates resources into social outcomes; and demonstrated outcomes reinforce institutional legitimacy. This integrated perspective is consistent with recent arguments that zakat accountability needs to combine administrative responsibility, Islamic ethical principles, fairness, and *maqāṣid al-sharīʻah* (Tambunan, 2026).

Adaptive organizational learning should function as a feedback mechanism connecting social outcomes with future planning. In this model, the RKAT is not merely a budgeting document but an institutional governance instrument through which organizational values are translated into measurable programs and targets. This interpretation is important because the legitimacy of an institution is not established once through formal compliance but continuously reproduced through organizational practices and stakeholder evaluations (Suchman, 1995).

The model also implies that financial planning should be linked to outcome measurement. For example, allocations for economic empowerment should be connected to indicators of income improvement and economic independence; education programs should be connected to educational access and achievement; health programs should be linked to health outcomes; and poverty alleviation programs should be assessed through changes in beneficiary socioeconomic status. Such an approach enables *maqāṣid* to function as an operational governance framework rather than merely a normative principle.

Theoretical Contribution

The study contributes to the literature by positioning institutional legitimacy as a consequence of integrated governance rather than as a direct outcome of financial accountability alone. Institutional Theory explains the importance of conformity with institutional expectations and socially accepted norms (Suchman, 1995); Good Governance emphasizes transparency, accountability, participation, responsiveness, and effectiveness; Islamic Accountability provides a normative responsibility framework; and *maqāṣid al-sharīʻah* provides the substantive welfare orientation (Tambunan, 2026).

Their integration suggests that legitimate zakat governance requires both procedural legitimacy and substantive legitimacy. Procedural legitimacy is generated through compliance, accountability, transparency, organizational controls, and reliable information systems. Substantive legitimacy, by contrast, is generated through the extent to which institutional resources produce meaningful social and welfare outcomes. This distinction is theoretically important because an institution may be procedurally compliant while still producing limited

social impact. Conversely, strong social outcomes without adequate transparency and accountability may also fail to establish sustainable institutional legitimacy.

The proposed model therefore positions institutional legitimacy as the cumulative outcome of governance processes that connect responsibility, transparency, resource allocation, stakeholder responsiveness, and social impact. This extends conventional governance approaches by incorporating *maqāṣid al-sharīʿah* as a substantive evaluative dimension. Recent scholarship similarly argues that zakat accountability should move beyond narrow administrative reporting toward an integrated model that incorporates Islamic law, fairness, social responsibility, and *maqāṣid*-oriented objectives (Tambunan, 2026). The contribution of the present study is therefore the conceptual integration of these dimensions into a governance model that can be empirically examined through institutional planning and budget documents such as the RKAT.

CONCLUSION

This study demonstrates that the 2026 RKAT of BAZNAS Magetan reflects a governance structure that extends beyond conventional financial accountability toward institutional legitimacy. The approved RKAT establishes clear targets for resource mobilization, distribution, empowerment, operational expenditure, stakeholder engagement, and poverty alleviation. Planned collection reaches IDR 2.733 billion, with *infak*/*sedekah* representing approximately 79.7% of total collection, while IDR 2.42795 billion is allocated to ZIS and DSKL distribution and utilization. Of this amount, 60.3% is directed toward empowerment programs, indicating a strategic orientation toward longer-term social transformation. The priority programs of scholarships, decent housing, stunting prevention, Z-Mart, and Kampung Zakat further provide practical entry points for operationalizing *maqāṣid al-sharīʿah* through education, health, economic empowerment, housing, and community development, while explicit poverty-alleviation targets strengthen the connection between governance and measurable social outcomes.

At the same time, comparison between the approved PDF and the Excel working document reveals inconsistencies in several program-level figures and technical references, demonstrating that institutional legitimacy depends not only on formal accountability and program performance but also on information consistency, traceability, and effective document governance. Accordingly, this study proposes a *Maqāṣid*-Based Institutional Governance Model consisting of institutional accountability, transparent resource management, *maqāṣid*-oriented allocation, stakeholder engagement, empowerment and social impact, and adaptive organizational learning as interconnected mechanisms for strengthening institutional legitimacy. The model shifts zakat governance from a predominantly compliance-oriented framework toward an integrated approach in which institutional credibility is supported by responsible administration, transparent information, stakeholder trust, and demonstrable contributions to human welfare.

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AUTHOR CONTRIBUTION STATEMENT

Irfandi, Endah Widyastuti, Elmira Vania Fandi, and M. Alwan Ilmi Afandi contributed to the preparation of the manuscript and approved the final version. All authors share responsibility for the integrity of the work.

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