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Maqashid al-Sharia-Based Accountability in ZIS Accounting Practices: Evidence from BMH Bangkalan

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Abstrak Zakat, infaq, and sadaqah (ZIS) institutions are required to demonstrate accountability not only through financial reporting compliance but also through the realization of Islamic social objectives. However, previous studies have largely emphasized technical compliance with PSAK 109, while the integration of maqashid al-sharia as an accountability framework in ZIS accounting remains underexplored, particularly in local zakat institutions. This study aims to analyze the role of maqashid al-sharia as a basis for accountability in ZIS accounting practices at Baitul Maal Hidayatullah Bangkalan. A descriptive qualitative approach was employed through in-depth interviews, participatory observation, and documentation of financial reports and institutional activities. The findings show that maqashid al-sharia strengthens ZIS accountability by linking financial reporting, transparency, fund distribution, and social programs to the objectives of preserving religion, life, intellect, lineage, and wealth. The institution's accounting practices are supported by PSAK 109, while its accountability is reflected in educational, da'wah, social-humanitarian, health, and economic empowerment programs for beneficiaries. The novelty of this study lies in positioning maqashid al-sharia as an analytical accountability framework that extends beyond administrative compliance toward social impact and public trust. This study contributes theoretically to the development of maqashid-based Islamic accounting and practically to improving governance, transparency, and accountability in ZIS management institutions.

Kata Kunci *Maqashid al-Sharia, Accountability, ZIS, Transparency, Community Welfare*

INTRODUCTION

Accountability in the management of zakat, infaq, and sadaqah (ZIS) is a critical issue in the development of Islamic accounting, particularly because ZIS funds originate from public trust and are intended to promote social welfare. In practice, ZIS accountability is

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not only related to the preparation of financial reports, but also to moral, social, and spiritual responsibility to muzakki, mustahik, supervisory bodies, society, and Allah SWT. However, previous studies show that ZIS accounting practices in Indonesia still face challenges in presenting accurate, transparent, and standardized financial reports, which may affect public trust in ZIS management institutions (Faizal et al., 2023; Fatmawatie & Hidayatullah, 2021).

PSAK 109 serves as the main standard for the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah transactions. This standard is important for strengthening administrative transparency and accountability in ZIS institutions (Zhafirah et al., 2025). Nevertheless, an accounting-standard-based approach has not fully explained the substantive dimension of Islamic accountability, particularly in terms of how far ZIS management contributes to the preservation of religion, life, intellect, lineage, and wealth as the main objectives of maqashid al-sharia. Therefore, ZIS accountability should not only be assessed through compliance with financial reporting standards, but also through the realization of justice, public welfare, empowerment, and social benefit.

Previous studies have generally focused on the technical implementation of PSAK 109, financial reporting transparency, and the effectiveness of ZIS fund management. For example, Fatmawatie (2023) shows that the implementation of ZIS accounting standards remains suboptimal, particularly in the recognition and reporting of non-cash funds and fund distribution. Luthfi Alamsyah (2024) also finds that financial reporting in zakat institutions tends to focus on technical standards and information systems, without deeply linking them to the achievement of sharia objectives. Meanwhile, Satria Darma and Sunardi (2022) emphasize the importance of accountability based on maqashid al-sharia, but their study remains conceptual and has not empirically integrated maqashid-based accountability with ZIS accounting practices.

The research gap in this study lies in the limited use of maqashid al-sharia as an accountability framework in ZIS accounting practices. Previous theories and studies have not fully explained how maqashid values can be translated into an operational accountability framework, particularly in the context of recognition, reporting, distribution, and responsibility for ZIS funds in local zakat institutions. As a result, accountability is often understood merely as administrative compliance with accounting standards, rather than as an instrument for assessing institutional success in achieving mustahik welfare and strengthening public trust.

The academic urgency of this study is strengthened by the fact that local zakat institutions such as BMH Bangkalan face specific challenges in maintaining public trust, ensuring accurate fund distribution, and demonstrating that ZIS management is not only accountable in accounting terms but also aligned with the objectives of sharia. Therefore, this study aims to analyze the role of maqashid al-sharia as the basis of accountability in ZIS accounting at BMH Bangkalan.

The novelty of this study lies in developing a maqashid al-sharia-based ZIS accountability approach that does not merely assess compliance with PSAK 109, but also emphasizes the achievement of sharia objectives through transparency, distributive justice, mustahik empowerment, and increased public trust. Thus, this study is expected to provide theoretical contributions to the development of maqashid-based Islamic accounting and practical contributions for ZIS management institutions in strengthening governance and accountability of religious social funds.

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THEORETICAL FRAMEWORK

This study positions maqashid al-sharia as the normative foundation for evaluating accountability in ZIS accounting. Maqashid al-sharia emphasizes the preservation of religion, life, intellect, lineage, and wealth, which reflects the broader objective of achieving public benefit and preventing harm (Saifullah, 2016; Fauzia & Riyadi, 2014; Sahroni & Karim, 2015). In this context, ZIS accountability should not only be assessed through technical compliance with accounting standards, but also through its contribution to justice, welfare, and mustahik empowerment.

Accountability in ZIS accounting refers to the institutional responsibility to manage, report, and disclose ZIS funds transparently and in accordance with sharia principles. PSAK 109 provides a formal basis for the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah transactions. However, previous studies show that the implementation of PSAK 109 still faces challenges, including limited staff understanding, reporting consistency, and regulatory harmonization (Dwi Rahma & Putri Maharani, 2025). Therefore, maqashid al-sharia is needed to strengthen the ethical and substantive dimensions of ZIS accountability, beyond administrative reporting.

The conceptual linkage in this study is built through the relationship between maqashid al-sharia, accountability, governance quality, and public trust. Maqashid al-sharia provides the ethical direction for ZIS management, while accountability translates these values into transparent reporting, fair distribution, and responsible fund management. Strong accountability then improves governance quality through transparency, internal control, audit practices, and sharia-based management. Previous studies indicate that accountability practices in zakat institutions are closely related to internal evaluation, report publication, audit consistency, and governance improvement (Prasetiyo et al., 2025; Luayyin et al., 2025).

Governance quality is expected to strengthen public trust because ZIS institutions depend heavily on the confidence of muzakki, mustahik, and the wider community. Transparent and timely financial reporting can increase donor participation and improve public perception of institutional professionalism. Prior studies also show that systematic ZIS reporting contributes to donor trust and public participation in zakat institutions (Adnan & Hanifah, 2024; Saifudin et al., 2025). Thus, ZIS accounting functions not only as an administrative tool, but also as a strategic mechanism for building social legitimacy and institutional sustainability.

Based on this theoretical integration, the analytical framework of this study is formulated as follows:

Figure 1 From Divine Purpose To Public Trust

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This framework explains that maqashid al-sharia guides the ethical orientation of ZIS accounting, accountability operationalizes these values through reporting and fund management, governance quality reflects the institutional outcome, and public trust represents the social impact of accountable ZIS management.

METHOD

Research Design

This study employed a descriptive qualitative approach to examine maqashid al-sharia-based accountability practices in the management of zakat, infaq, and sadaqah (ZIS) at BMH Bangkalan. The research was conducted from January to March 2026 and focused on the processes of ZIS collection, recording, reporting, and distribution. This approach was considered appropriate because the study aimed to understand accountability practices, institutional procedures, and the meaning of maqashid al-sharia within the actual context of ZIS management.

Research Site and Informants

The research was conducted at Baitul Maal Hidayatullah (BMH) Bangkalan. Informants were selected using purposive sampling based on their direct involvement in ZIS management. The informants consisted of key institutional actors, including the branch manager, finance or accounting staff, administrative staff, fundraising officer, and program or distribution staff. These informants were selected because they had relevant knowledge and experience regarding ZIS collection, financial recording, reporting procedures, fund distribution, and institutional accountability. The selection of informants was carried out until the data reached saturation, meaning that no substantially new information emerged from subsequent interviews.

Data Collection Techniques

Data were collected through in-depth interviews, participatory observation, and documentation. Interviews were conducted to explore informants' understanding and implementation of accountability based on maqashid al-sharia. Observation was used to examine the practices of recording, reporting, and distributing ZIS funds. Documentation included financial reports, administrative records, internal documents, and institutional activity publications. The use of multiple data sources enabled triangulation and strengthened the credibility of the findings.

Data Analysis

Data analysis was conducted using a thematic coding process. First, the researcher familiarized themselves with the data by repeatedly reading interview transcripts, observation notes, and documents. Second, open coding was conducted to identify relevant statements related to ZIS accountability, maqashid values, reporting practices, fund distribution, and public trust. Third, similar codes were grouped into broader themes, including transparency, responsibility, sharia compliance, fairness of distribution, governance quality, and mustahik empowerment. Finally, these themes were interpreted using the maqashid al-sharia framework to explain accountability practices in ZIS management.

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Data Validation

Data validity was ensured through source triangulation, method triangulation, and member checking. Source triangulation was conducted by comparing information obtained from different informants. Method triangulation was carried out by comparing interview findings with observation results and institutional documents. Member checking was conducted by confirming key findings with relevant informants to ensure that the interpretation was consistent with actual institutional practices.

Qualitative Rigor

To strengthen qualitative rigor, this study applied credibility, dependability, and confirmability procedures. Credibility was maintained through triangulation, member checking, and direct engagement with the research setting. Dependability was ensured by documenting the research procedures, including data collection, coding, and analytical decisions. Confirmability was strengthened through an audit trail consisting of interview notes, observation records, documents, and coding results. Through these procedures, the study aimed to produce findings that are trustworthy, systematic, and grounded in field data

RESULT

The Baitul Maal Hidayatullah National Zakat Management Agency (LAZNAS BMH) is a zakat management agency engaged in the collection of zakat, infaq, sadaqah, waqf, and donations, which are then distributed through national education, da'wah, social-humanitarian, and economic programs. This institution is legally recognized by the Ministry of Religious Affairs and was officially re-established as a LAZNAS through Decree No. 179 of 2021. The vision of LAZNAS BMH is to become a leading and trusted zakat management institution. The organization's mission consists of three main pillars: To be a leading zakat management institution in collection and focused on utilization; To manage zakat, infaq, and sadaqah funds in accordance with modern, transparent, and professional management practices; and To empower the community by improving the quantity and quality of education and da'wah. To date, LAZNAS BMH service offices have been established in 34 provinces, with Zakat, Infaq, and Sadaqah Collection Units (UPP ZIS) reaching 97 branch service offices throughout Indonesia, one of which is the BMH Bangkalan branch service office located at Jl. HOS Cokroaminoto No. 50, Demangan Village, Bangkalan District, Bangkalan Regency, East Java (*Baitul Maal Hidayatullah*, n.d.).

1. **Management and Collection of Zakat, Infak, and Sedekah (ZIS) Funds at LAZNAS BMH Bangkalan.**

   The administration of zakat in Indonesia is officially regulated under Article 1 of Law No. 23 of 2011, which stipulates that zakat administration encompasses planning, implementation, and coordination activities related to the collection, distribution, and utilization of zakat (Permana & Usman, 2025). In its efforts to raise ZIS funds, LAZNAS BMH relies on the participation of muzakki or donors. Several facilities are provided to make it easier for muzakki to contribute, but the primary focus is through the BMH Jatim app available on *Google Play*, allowing muzakki to use it anywhere and anytime. In addition to the app, LAZNAS BMH Bangkalan also collects zakat and sadaqah through various fundraising programs involving the community, whether through social activities, volunteer networks, or regular donations from donors. Thus,

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community participation, along with the fund management and collection strategies implemented by BMH, will significantly impact ZIS fund receipts.

The funds collected by BMH Bangkalan in 2023 from ZIS contributions totaled Rp.632,455,727; the 2024 allocation from collected ZIS funds is Rp.697,737,694 (*Laporan Keuangan BMH*, 2024). The results of the evaluation of ZIS fund distribution at the BMH Bangkalan Institution indicate that the programs implemented by BMH Bangkalan are effective in addressing poverty holistically addressing spiritual, emotional, intellectual, familial, and material aspects. The table below presents data on BMH's ZIS fund receipts over the past three years (2023–2024).

Table 1. ZIS Fund Receipts

Description	2022	2023	2024
Zakat	12.513.218.635	9.690.395.280	11.589.670.439
Infaq, Sedekah, dan DSKL	53.639.877.395	17.421.275.415	52.265.971.801
Wakaf	4.454.816.942	1.957.577.892	-
Lain-lain	8.474.291.668	34.918.451.952	8.838.419.814
Total Revenue	**79.082.204.640**	**69.690.395.280**	**72.694.062.056**

Source: LAZNAS BMH East Java Branch (2022–2024)

As shown in Table 1, total ZIS fund receipts have fluctuated annually. The largest sources of total ZIS fund receipts over the past three years have come from the categories of Infaq, Sedekah, and DSKL (Religious and Other Social Funds). Meanwhile, the amounts received in other categories tend to be irregular and vary.

2. Distribution of ZIS Funds and Strategic Programs of LAZNAS BMH Bangkalan.

In fulfilling its mission to empower the community, LAZNAS BMH Bangkalan strives to the best of its ability to distribute ZIS funds particularly zakat funds to the eight categories of mustahik eligible to receive assistance, using an approach that adapts to the current social conditions of the community. Among the eight categories of mustahik, the category of riqab (slaves or servants) is no longer relevant, so BMH Bangkalan focuses the distribution of zakat funds on other categories. The distribution of funds realized in BMH Bangkalan's programs in 2023 amounted to Rp.600,981,986, and in 2024 to Rp.670,662,463 (*Laporan Keuangan BMH*, 2024). The table below presents data on the distribution of BMH zakat funds over the past three years (2022–2024).

Table 2. Distribution of ZISWAF and DSKL Funds

Zakat	2022	2023	2024
Amil	883.336.351	986.229.481	1.012.312.278
Fakir Miskin	1.282.658.823	2.203.097.975	1.940.317.116
Muallaf	3.550.000	66.228.551	65.100.000
Gharimin	1.500.000	5.400.000	4.329.000
Fisabilillah	3.726.231.726	6.570.161.291	7.193.591.408
Ibnu Sabil	581.000	800.000	1.240.000
Subtotal of Zakat Distributions	5.896.357.900	9.826.617.298	10.216.889.802

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Infak, Sadaqah, Waqf, DSKL	2022	2023	2024
Education	8.327.329.880	5.751.118.255	9.301.681.411
Social and Humanitarian	20.842.845.651	18.607.277.596	25.796.600.924
Dakwah	20.340.236.653	22.407.719.531	19.563.407.705
Economy	46.282.100	41.639.000	2.507.971.000
Other	8.799.365.222	8.145.230.860	2.766.865.880
Amil	7.355.210.295	7.079.928.565	6.879.928.565
Waqf	3.389.515.716	1.899.684.933	-
Subtotal of Disbursements	**69.100.785.517**	**63.932.598.740**	**66.816.455.485**
Total Disbursement	**78.927.402.815**	**74.149.488.542**	**76.445.294.974**

Source: LAZNAS BMH East Java Branch (2022–2024)

Based on Table 2, overall, the total distribution of zakat funds has been increasing over the past three years. Among all recipient groups, the largest portion of zakat funds was allocated to two groups: the fisabilillah group, to support da'wah, education, and religious social activities; and the poor and needy group, to improve the welfare of underprivileged communities. Other groups received relatively smaller allocations; thus, the distribution of zakat funds has been carried out in accordance with the principles of distribution to various recipient groups as stipulated by Sharia law and the social needs of the community.

In addition to zakat funds, BMH Bangkalan also distributes infaq, sadaqah, DSKL, and other funds by implementing the following strategic programs (*Katalog Program BMH Jawa Timur*, 2024):

a. Education Cluster. The programs implemented in this cluster are the Quran Memorization Scholarship Program and the Scholarship Program for Underprivileged Islamic Boarding School Students. These programs are an effort to pave the way for Quran memorizers, orphans, the underprivileged, and underprivileged Islamic boarding school students to focus on their education and Quran memorization without being burdened by costs.
b. Dakwah Cluster. The programs implemented in this cluster include the Financial Assistance Program for Quran Instructors and other dakwah programs or activities. These programs provide assistance in the form of funds and in-kind donations, particularly transportation such as motorcycles and a fleet of cars for da'is and Quran instructors.
c. Social and Humanitarian Programs. The programs carried out in this category include assistance programs for orphans, the poor, widows, and the elderly, as well as other social activities. These programs aim to help meet the basic needs of underprivileged communities.
d. Health Cluster. The programs implemented in this cluster include the Health Check-up Program, the Free Medical Treatment Program, and the Community Ambulance Service Program for remote areas. The Ambulance Program is designed to assist people in need of emergency medical care without the burden of costs. This service is essential to ensure that patients can receive prompt and safe medical treatment.
e. Economic Cluster. The program implemented in this cluster is the Warung Berkah Program. This program provides capital assistance to small business owners to help them start, maintain, or expand their small businesses; this assistance may take the form of funds or physical assets, such as UMKM food carts, and other items.

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3. Analysis of ZIS Management at LAZNAS BMH Bangkalan from the Perspective of Maqasid al-Sharia

According to some scholars of Islamic jurisprudence, the Maqasid al-Sharia constitute the core of ijtihad, serving as solutions to the ever-evolving challenges of economic and financial life. According to Imam Al-Shatibi, there are five main aspects that form the core of the Maqasid al-Sharia, namely: the preservation of religion (*hifzh ad-din*), the preservation of life (*hifzh an-nafs*), the preservation of reason (*hifzh al-'aql*), preservation of lineage (*hifzh an-nasl*), and preservation of wealth (*hifzh al-mal*). These five aspects serve as a crucial foundation for assessing the alignment of a policy, program, or practice with the fundamental principles of Islamic Sharia (Asmarani & Kusumaningtias, 2019).

The maqashid syariah analysis of ZIS management at BMH Bangkalan is as follows:

a. Preservation of Religion (*hifzh ad-din*). The preservation of religion is centered on faith and Islam (akidah), and its implementation can be achieved through acts of worship, the spread of da'wah, and religious education(Ratna, 2019). The BMH Bangkalan program, which is a manifestation of *hifzh ad-din*, is embodied in the da'wah cluster program. BMH Bangkalan tangibly supports the provision of facilities, infrastructure, and the sustainability of preachers and Quran teachers so they can continue to preach and spread Islam. In other words, this program also helps enhance religious understanding and practice within the community.
b. Preservation of Life (*hifzh an-nafs*). In general, the preservation of life involves fulfilling three basic human rights: clothing, food, and shelter. BMH Bangkalan's programs, which embody *hifzh an-nafs*, are part of the social and humanitarian program cluster. The Assistance Program for Orphans, the Needy, Widows, and the Elderly is an effort to ensure the survival of beneficiaries from the threats of hunger and health issues (malnutrition). Because with their physical well-being and health maintained, resilient members of society will emerge.
c. Preservation of the Mind (*hifzh al-'aql*). The preservation of the mind refers to knowledge and education. The Quran Memorization Scholarship Program and the Scholarship Program for Underprivileged Students within the education sector are prime examples of BMH Bangkalan's strategy to foster future generations of excellence. Through these programs, BMH Bangkalan ensures that access to knowledge remains open even for students from underprivileged backgrounds. For it is through knowledge that the challenges of the future can be overcome.
d. Preservation of the Lineage (*hifzh an-nasl*). The preservation of the lineage focuses on ensuring the continuity of life from one generation to the next. Although there is no program within BMH Bangkalan that specifically describes *hifzh an-nasl*, the health sector indirectly makes a significant contribution to *hifzh an-nasl*. The Health Check-up, Free Medical Treatment, and Ambulance programs can serve as a gateway to a healthier and higher-quality life for the community. As the community's understanding and awareness of health improve, BMH Bangkalan has contributed to creating a healthy and resilient generation.

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e. Asset Preservation (*hifzh al-mal*). Asset preservation is linked to the principle of economic empowerment with the aim of improving the economic well-being of the muzakki. The Warung Berkah program, part of the economic initiative launched by BMH Bangkalan, is a direct step toward building the productivity of the mustahik through business capital and production tools. Through this program, BMH Bangkalan encourages the mustahik to achieve sustainable, independent income in the future.

Based on the above analysis, the table below illustrates the alignment of BMH Bangkalan's strategic programs with the maqashid al-sharia.

Table 3. Distribution of ZIS Funds Based on the Maqashid al-Sharia

Maqashid al-Sharia	Program	Cluster
Religion	Financial Assistance for Quran Teachers	Dakwah
	Dakwah Activities by Preachers and Others	
Spirit	Assistance for orphans, the poor, widows, the elderly, and other social activities	Social and Humanitarian
Reason	Scholarship for Quran Memorizers	Education
	Scholarships for Underprivileged Islamic Boarding School Students	
Descendants	Health Checkups & Medical Treatment Services	Health
	Ambulance Service	
Wealth	Berkah Store	Economy

Based on Table 3, BMH Bangkalan's strategic programs for managing ZIS funds can be said to be aligned with and fulfill the five main pillars of maqashid syariah. This indicates that the ZIS management process at BMH Bangkalan can serve as an important instrument in promoting the welfare of the Bangkalan community. Based on BMH Bangkalan's annual report, the table below presents the distribution of ZIS funds over the past three years.

Table 4. Distribution of ZIS Funds Based on the Maqashid al-Sharia

Maqashid al-Sharia	Cluster	ZIS funds disbursed (in rupiah)		
		2022	2023	2024
Religion	Dakwah	20.340.236.653	22.407.719.531	19.563.407.705
Spirit	Social and Humanitarian	20.872.845.651	18.607.277.596	25.796.600.924
Reason	Education	8.327.329.880	5.751.118.255	9.301.681.411
Descendants	Health	8.292.529.397	8.145.230.860	2.766.865.880
Wealth	Economy	46.282.100	41.639.000	2.507.971.000

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Based on Table 4, the data on actual fund disbursements show fluctuations across various sectors. The da'wah sector receives the largest annual allocation, while the economic sector receives a smaller share; however, theoretically, the economic sector still fulfills the preservation of wealth as one of the maqashid al-sharia.

4. Maqasid al-Sharia as the Basis for Accountability at BMH Bangkalan

An organization's accountability cannot be explained solely in conceptual terms; it must be demonstrated through concrete actions. At BMH Bangkalan, accountability is evident through three key indicators that are manifested in tangible ways. First, financial accountability to the public is demonstrated through the submission of financial reports and the publication of program details and fund disbursements, which are accessible to donors via both online media and annual printed reports. Second, the timeliness of reporting is demonstrated by the regular preparation of financial reports, both monthly and annually, ensuring that the information provided is always up-to-date and reliable. Third, the presence of external audits serves as evidence that financial reports have been reviewed by an independent party, thereby enhancing the institution's credibility and public trust (Prasetiyo et al., 2025).

In the context of the maqashid al-sharia, accountability is not limited to transparency or the disclosure of information. Accountability must be assessed based on the extent to which the managed funds provide tangible benefits and align with sharia objectives. In other words, every ZIS fund collected must have clarity regarding its utilization and be accountable for the resulting outcomes. For example, funds for the santri scholarship program reflect efforts to preserve the intellect (*hifzh al-'aql*), as they support the improvement of the educational quality of the mustahik. The distribution of funds for aid to the poor and for social assistance reflects the preservation of life (*hifzh an-nafs*), as it focuses on meeting the basic needs of the community. On the other hand, economic empowerment programs, such as business capital support (warung berkah), are one way to preserve wealth (*hifzh al-mal*), as they can foster the economic self-reliance of beneficiaries (Sahroni & A. Karim, 2015). Accountability at BMH Bangkalan encompasses not only transparency in financial reporting but also the targeted management of funds and the generation of social impact in accordance with the maqashid al-sharia. This indicates that accountability within a zakat institution is comprehensive, covering reporting, public trust, and the use of funds for the public good.

In the context of zakat collection agencies, accountability can also be defined as the agency's responsibility to donors (muzakki). Financial accountability, in particular, serves as a measure of the quality of the agency's management, as well as the achievement or success of its programs. This financial accountability must be carried out transparently to prevent any irregularities. Pursuant to Law No. 23 of 2011, Zakat Management Institutions (LAZ) are required to provide operational information to the government and the public. In accordance with this, BMH Bangkalan conducts annual financial reporting and ensures transparency.

BMH Bangkalan demonstrates its accountability in financial management through the presentation of financial reports that serve both vertical (to Allah SWT) and horizontal (to donors and the community) accountability. Vertically, BMH Bangkalan remains steadfast in its commitment to managing funds entrusted by donors/muzakki in accordance with Islamic Sharia principles. Horizontally, BMH Bangkalan also regularly provides information to the muzakki while ensuring that the use of funds is

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on target. In addition, BMH Bangkalan also conducts professional financial audits and publishes these financial reports in accordance with established policies. There are two forms of financial reporting: monthly and annual reports, all of which are transparently accessible on BMH's official website at https://Laporan-bmhjatim.com. In addition to the website, this transparency is also presented in a printed magazine containing BMH's annual financial reports and information regarding ongoing and completed programs. The accountability for financial reporting and transparency practiced by BMH Bangkalan is part of *hifzh al-mal* (the preservation of wealth) and *hifz al-din* (the preservation of religion). Financial reports can serve as a guide for managing ZIS funds properly and wisely. In other words, the maqashid syariah are not only realized in the institution's programs but also form the basis of BMH Bangkalan's accountability. The findings of this study reinforce the research (Fauzan et al., 2025) stating that the maqashid al-sharia can serve as an evaluative framework for the management of zakat funds. However, this study offers a novel perspective because the integration of maqashid syariah is applied not only to the distribution of funds but also to the accountability and financial reporting system based on PSAK 109 at the local institutional level. Thus, maqashid syariah functions not only as a normative foundation but also as a practical instrument for improving the quality of zakat institution governance.

CONCLUSION

This study shows that the management of Zakat, Infak, and Sedekah (ZIS) funds at BMH Bangkalan is not only focused on administrative compliance with Sharia accounting standards (PSAK 109), but has also internalized the values of Maqashid Syariah as the substantive basis for accountability. This implementation is reflected throughout the entire ZIS management cycle, from collection, recording, and reporting to the distribution of funds, which is carried out transparently, in a structured manner, and is accountable to the public as well as spiritually to Allah SWT. Empirically, accountability at BMH Bangkalan is realized through three main aspects: financial transparency, timely reporting, and the conduct of independent audits. However, this accountability does not stop at the technical aspects of reporting but extends to the dimension of social benefit, where the effectiveness of fund usage is measured based on its contribution to achieving the five main objectives of Maqashid Syariah: the preservation of religion, life, intellect, lineage, and wealth.

The analysis also revealed that BMH Bangkalan's strategic programs are aligned with the five dimensions of Maqashid al-Sharia. The da'wah program strengthens the aspect of *hifzh ad-din*, social and humanitarian aid supports *hifzh an-nafs*, the education program represents *hifzh al-'aql*, health services contribute to *hifzh an-nasl*, and the economic empowerment program reflects *hifzh al-mal*. Nevertheless, there is an imbalance in fund allocation, particularly in the economic sector, which remains relatively small compared to other sectors, thereby implying that the transformation of mustahik into muzakki has not yet been optimized in a sustainable manner. Furthermore, the fluctuating dynamics of fund collection and distribution indicate that the sustainability of the institution's performance remains influenced by the level of community participation and the effectiveness of fundraising strategies. This underscores that strengthening accountability requires not only a robust reporting system but also adaptive and innovative institutional management.

Thus, it can be concluded that Maqashid Syariah serves as both an evaluative and normative framework for establishing comprehensive accountability in ZIS accounting.

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The integration of accounting standards (PSAK 109) and the values of Maqashid Syariah can improve the quality of institutional governance, strengthen public trust, and foster sustainable social impact. However, optimizing distribution based on economic empowerment and ensuring consistency in fund collection remain strategic priorities that need to be strengthened in the future. Further research is expected to develop a quantitative accountability measurement model based on Maqashid Syariah so that the effectiveness of zakat fund management can be measured more objectively and measurably. Additionally, future research could expand the scope to include other zakat collection agencies, thereby yielding a more comprehensive comparison of accountability practices. From a practical perspective, BMH Bangkalan is encouraged to increase the proportion of funds allocated to the productive economic empowerment sector so that the transformation of mustahik into muzakki can be achieved more optimally and sustainably.

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