

# Zakat Performance: The Role of Management Decision in Spiritual Servant Government Commitment

Bedjo Santoso<sup>1\*</sup>, Marno Nugroho<sup>1</sup> and Leonova Olga Viktorovna<sup>2</sup>

<sup>1</sup>Faculty of Economics, University Islam Sultang Agung, Semarang, Indonesia

<sup>2</sup>Department of Strategic Management, Belgorod State Technological University Named after Shukhov, Belgorod, Russia

## ABSTRACT

This study offers a new concept of Spiritual Servant Government Commitment synthesizing from government role, trust, and spiritual theory combined with the social identity concept for addressing the issues that arose and covered the research gap. This study involved 400 respondents throughout Indonesia including *Muslim* academicians, *BAZNAS* (Government *Zakat* Agency), and *Islamic* scholars. The research identified five variables influencing *Zakat* performance: SSGC, ICT capability and GCG elements including transparency, accountability, and credibility. Effective management decisions in implementing and promoting SSGC is crucial for strengthening *Zakat* performance and, ultimately, enhancing the welfare of society. The finding revealed that GCG elements did not directly affect *Zakat* performance but was be mediated by SSGC. Transparency, accountability, and credibility significantly affected SSGC, and subsequently SSGC affected *Zakat* Performance. SSGC strengthened *Zakat* performance through proactive involvement of government based on religious commitment values in providing regulations and infrastructures, ultimately increasing the welfare of society, highlighting the significance of management decisions in fostering spiritual values within the governance framework. This study introduced SSGC as a new concept in the role of leadership in government theory, by incorporating prophetic servant leadership in *Zakat* management. This research fulfills theoretical gaps and offers new perspectives on spiritual-religious values, addressing the relationship between variables and contributing to the development of a new concept which strengthened the theories involved.

**Keywords:** Zakat Performance, Trust, GCG, SSGC, ICT, G18, G21, G28, G38, G00

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\* Corresponding Author: Bedjo Santoso; Faculty of Economics, University Islam Sultang Agung, Semarang, Indonesia; Email: santosobbedjo@unissula.ac.id; Tel: +6283842198645

## INTRODUCTION

This research analyzed the factors influencing Zakat performance involving the variables in management decision in enhancing Information and Communication Technology (ICT) capability, transparency, accountability, and credibility, by including the newly developed concept, namely. Spiritual Servant Government Commitment (SSGC). Transparency, accountability, and credibility are elements of Good Corporate Governance (GCG) which are systems, processes and governance for managing stakeholders to improve organizational performance efficiently (Tsalas et al. , 2019). Management decisions play a pivotal role in implementing and enhancing these factors, ensuring effective GCG practices and leveraging ICT capabilities. Meanwhile, ICT capability is a combination of the sophisticated infrastructure, digital, and network communication to support organizational operations (Jin, Chen, and Li, 2022). These variables were expected to improve Zakat performance as the achievement of Zakat volume was still low as the target was IDR 415 trillion in 2021 to 2022 but only reached IDR 11.75 trillion/2.85%and faced problems of inefficiency, transparency, accountability, credibility and government commitment (Mohsin & Abdel, 2020).

In addition, research on the impact of management decision to strengthen GCG and ICT capability on Zakat performance has shown inconsistent results. GCG principles include, responsibility, compliance with operational standards, precautionary principles, and sharia (Sawmar & Mohammed, 2021). Many studies have indicated a positive relationship between GCG and improved Zakat performance (Muawanah, 2019), while, others suggested low performance due to low trust in management institutions and lack of government involvement (Jayanto & Munawaroh, 2019; Ikhwandha & Hudayati, 2019). Additionally, some studies have suggested that ICT-based collaborative frameworks can improve Zakat management performance (Mutamimah, Suryani Alifah, Gunawan, 2021), while others found the opposite (Utami et al., 2020). The effectiveness of Zakat management institutions is influenced by accountability, ICT, responsibility, and credibility. Zakat is expected to solve economic problems, promote justice, and prosperity in Islamic economics (Owoyemi, 2020; Arwani et al., 2022; Pascual-ferrá, 2021). GCG influences organizational performance, Islamic values, and accountability in the public charity sector

(Ashaye & Irani (2019); Maripatul Uula & Maziyyah (2022); Sudarsono et al. (2021)).

Moreover, Tsalas et al. (2019) postulated that Zakat is a duty owed to God. However, obstacles persist due to the lack of government and community involvement in Zakat management (Ashaye & Irani 2019). If government involvement helps to address government debt and poverty, it can help alleviate poverty (Cokrohadisumarto, 2019). However, the Zakat management model in Indonesia has several weaknesses, including a lack of a proven superiority model, detailed research on indicators, and valid measurements affecting performance is needed (Sudarsono et al., 2021; Mohsin, , & Munezza, 2019; Cokrohadisumarto, 2019). The government's role in optimizing Zakat management has not been studied deeply. Future studies need to be concerned with trust, commitment, Islamic values, and organizational performance in Zakat management (Owoyemi, 2020; Arwani et al., 2022; Pascual-ferrá, 2021; Tsalas et al., 2019). The Prophetic Spiritual Leadership model is also needed to optimize performance (Pascual-ferrá, 2021; Cokrohadisumarto, 2019).

To overcome these phenomena, this study developed a new concept called SSGC to address the lack of government role in Zakat management, which is framed by Islamic religious values. Management decision in emphasizing SSGC is expected to become a superior competitive resource strategy, enabling superior performance (Morgan, 2012; Bridson et al., 2013). Religion can be used to maximize religio-centric contributions and commitment, which can increase positive behavior in organizations (Wei et al., 2014). The government role theory suggests that the using religious entities as a target can be used for economic development and community welfare (Karim et al., 2022). Moreover, the social identity concept supports the use of religion/belief to strengthen social identity through shared values towards progress (Harwood, 2020). These shared values are guarded by a leadership role that is based on religious values and follows the leadership model of Prophet Muhammad PBUH that prioritizes brotherhood, service, giving, towards worship and togetherness (Manzoor, 2023).

The SSGC model, based on the leadership model of Prophet Muhammad PBUH, governs Zakat performance in Indonesia, where Zakat is a powerful Islamic financial tool but ill managed due to lack of effectiveness,

accountability, and transparency (Mohsin & Abdel, 2020). Many Zakat management institutions are poor in reporting and the accounting system affects public trust and perception. Besides that, the government's role in overcoming obstacles to Zakat management is poor (Ramli., et al., 2022). Therefore, this study built SSGC as a new concept derived from three major theories, namely the role of government theory, trust, and spiritual leadership and strengthened by the social identity concept through a synthesis process. The SSGC concept was expected to be a solution to existing gaps in the form of still controversial studies as well as the incomplete and weak concept of GCG and ICT partially in empowering Zakat. (Jayanto & Siti, 2019; Nasri et al., 2019; Pascual-ferrá, 2021). In addition, SSGC is expected to fulfill theoretical gaps from the used mainstream theories (government role and trust) by offering a new perspective on spiritual/religious values, addressing the relationship between variables and contributing to the development of a new concept. The synthesizing process will be discussed in detail in the literature review section.

*Zakat* is a powerful means to deal with national development problems e.g. poverty and distribution of income, if the government was successfully involved and managed it. (Asutay et al., 2022; Cokrohadisumarto et al., 2020). However, Indonesia's Zakat turnover was low, as proven by the achievement of 3.4% in 2022, and the number of Zakat payers and recipients, poverty alleviation capacity, Zakat contribution, and national Zakat index remained low, as shown in Table 1.

**Table 1: National Zakat Achievement**

No	Items of Zakat Performance	2021		2022	
		Target	Achievement	Target	Achievement
1	Zakat Volume	IDR 393 trillion	IDR 11.17 trillion (2.84%)	IDR 437 trillion	IDR 12.34 trillion (2.82 %)
2	Number of Zakat Payers- (Muzakki)	40.5 million	4 million (9.88%)	60.34 million	4.1 million (6.79%)
3	Number Zakat Recipient-Beneficiaries (People)	66.5 million	20.7 million (31.13%)	80.45 million	23.89 million (29.70%)
4	Contribution to poverty alleviation	18 %	8 %	19%	8.5%
5	National Zakat Index	Very Good	Fair	Very Good	Fair

Source: *OUTLOOK ZAKAT INDONESIA (BAZNAS) 2022, 2023* (<https://puskasbaznas.com/publications/books/1737-outlook-zakat-indonesia-2023>)

Table 1 shows the low performance of *Zakat* in 2021 to 2022. *Zakat* collection only reached 2.84% in 2021 and 2.82% in 2022. Then, the number of *Zakat* payers (*Muzakki*) in the same year, only reached 9.88% and 6.79%. Apart from that, the *Zakat* Recipient (*Mustahiq*) numbers were still low, namely 31.13% and 29.70%. Meanwhile, contribution to poverty alleviation in 2021 and 2022 was still very low, namely 8% and 8.5% in 2021 and 2022.

Therefore, to see to what extent the SSGC was able to address the *Zakat* problems, a quantitative method was used to collect primary data from 350 respondents including Islamic scholars, Islamic academicians, government institutions/management of *BAZNAS* (National *Zakat* Agency), and *Zakat* institutions in the Java region. This study used a close and open questionnaire distributed to respondents to evaluate *Zakat* management and *Zakat* institutions. The data collected was analyzed using multivariate analysis. The research hypothesis proposed was to what extent ICT capability, accountability, transparency, and credibility improved the performance of *Zakat* collection. Besides that, to see what extent the SSGC was effective to increase *Zakat* performance.

## LITERATURE REVIEW AND SYNTHESIZING PROCESS OF A NEW CONCEPT OF SSGC

This section will discuss the SSGC as a novel approach used in this research and the hypothesis development. Developing the new concept through the synthesizing process includes a discussion of the theory used, namely the trust theory, government role theory and prophetic spiritual leadership. The discussion includes a brief description of the strengths and weaknesses of the theories. The government role theory was used to find a basis for developing the fundamental role of government in realizing prosperity and service to society which was seen from the perspective of trust and commitment which was used to insert religious leadership values to formulate the new concept.

### ***Zakat* Theory Overview and the GCG Theory**

*Zakat* is a feature of Islamic economics since it implements justice. Every Muslim must pay *Zakat* as a cornerstone of Islam. *Zakat* is part of the property under particular conditions, which Allah SWT compels the

owner to provide to the rightful recipients (Tsalas et al. 2019). According to Murat Çizakça, (2022), Zakat is a good social welfare levy on wealthy Islamic individuals and businesses. In the research by Niarachma et al. (2021), the World Bank defined GCG as a set of laws, regulations, and rules that encourage company resources to function efficiently for long-term sustainability, which benefits shareholders and the community. GCG is a notion of excellent corporate governance that builds stakeholder confidence. Zakat collection institutions can increase performance with GCG. GCG practices help boost company quality. GCG values accountability, openness, responsibility, and justice (Rusydi et al., 2020). Figure 1 illustrates the aforementioned description

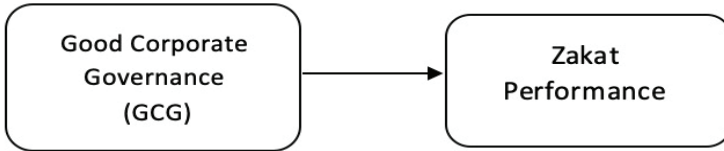


Figure 1: Relationship of GCG and Zakat Performance

### **Trust Theory, Government Role Theory, Government in Zakat Management and the Prophetic Spiritual Leadership Concept**

#### ***The Trust theory, government role theory and government in zakat management***

Trust is appreciating honesty and the capacity to meet expectations. According to Pascual-ferrá, (2021), trust is a general expectation held by an individual in the companies, consumers and other stakeholders to build long-term relationships. In short trust is the key to success in relationship to customers (Thaichon et al., 2020). This is consistent with the assumption that the more trust between buyers and sellers, the more likely the connection will last. It is a method to create good contact with consumers, which will boost consumer trust (Jedsada Wongsansukcharoen, 2022). The trust theory suggests that effective corporate network collaboration boosts competition and fosters relationships for organizational success. Trust promotes collaboration, strengthens commitment, and fosters cooperative behavior, increasing long-term relationships and customer loyalty (Ebrahim, 2020). Moreover, according to Narteh and Yeboah-Asiamah (2022), trust and commitment are “key” because they can encourage organizations to maintain relationships and commitment by cooperating with exchange partners.

The government is an organization responsible for providing services and meeting community needs across all sectors. Its coercive power is based on laws that protect social interests and control objectives. The World Bank recommends governments establish legal foundations, adopt solid policies, invest in social services, protect the weak, and protect the environment. Their economic role is to reduce market failures for welfare and justice. Besides that, government roles in economics include allocation, distributions, development, and stabilization (Bigger & Webber, 2021). According to Ashaye and Irani (2019), the government enforces law in order to keep market stability. Owalo (2020) also advised the government to prepare policies, regulators, infrastructure, protection, and social policies. Additionally, the government promotes public engagement and community development, which is crucial to attracting people to development.

In terms of *Zakat*, the government should involve as this subject matters to the policy maker. The government should improve *Zakat* management for economic development and communal growth, promoting Islamic values and ensuring non-payers' rights and responsibilities. Current laws only regulate sanctions for *Zakat* money misuse, but following these laws can boost trust in *Zakat* organizations and improve corporate performance (Bahri et al., 2021). Alkahtani et al. (2020) concluded that government financial and non-financial management decisions can support corporate performance and competitiveness, a sustainable competitive position partially mediates government support and corporate success. In addition, if the government is involved successfully in *Zakat* management, then the effect is helping the government in overcoming poverty and debt (Murat Çizakça, 2022). Hence, this study proposed that; if the government plays an active role in *Zakat* management based on religiosity-spiritual values (Islamic) and trust-commitment, then it will produce good performance.

### ***Prophetic spiritual leadership concept***

The success of an organization depends on the leadership, regardless of religion. Islamic leadership prioritizes brotherhood, socio-economic justice, and balance between material and spiritual demands (Muhammad and Sari, 2021). The Prophet Muhammad showed his trustworthy nature and adhered to the management of the ummah based on the hadith and sunnah, so that Muslims saw him as an ideal leader. Salleh (2022) identified nine main characteristics of Islamic leadership: submission to Allah SWT, providing

an organizational vision, sharing the vision, forming a company culture, maintaining the organization in the long term, maintaining and retaining its followers, allowing constructive criticism, guiding and controlling change in order to achieve goals, and requires self-confidence, fairness, sacrifice, eloquence, eloquence, and good judgment. These traits are important for effective leadership.

Ayuniyyah et al. (2020) defined Islamic leadership (*umara*) to lead and manage toward society's welfare and protect people (*khadimul ummah*). Transformational leadership, both Islamic and Western, sees leaders and followers as partners in defining group goals and targets. Moreover, Beekun and Stedham (2022) described Prophet Muhammad's leadership style as a combination of transformational and servant leadership. This style raises awareness of right and wrong, encourages self-interest, stimulates the intellect, inspires trust, and provides individual attention. It also emphasizes inspiration and a strong future vision. Meanwhile, according to Lawal et al., (2023), the Prophet Muhammad's leadership style includes: (1) service before self; (2) listening as affirmation; (3) building trust; (4) focusing on what is possible; (5) lend a hand.

### **The Relationship between Accountability, Transparency, and Credibility on *Zakat***

Organizations must account to shareholders and other stakeholders (Sawmar & Mohammed, 2021). Accountability boosts productivity and helps the firm. Accountability improves firm performance, which affects investment decisions. Accountability in *Zakat* management helps *Zakat* institutions disburse *Zakat* to eligible parties (Arwani et al., 2022). Better *Zakat* management reduces firm irregularities, which boosts Muzakki trust and fundraising. Maripatul Uula and Maziyyah (2022) found that accountability in *Zakat* administration can reduce cash and resource leakage. More accountable companies will enhance Muzakki trust and *Zakat* collection. Wirba (2023) stated that accountability influences charity performance. Maripatul Uula and Maziyyah (2022) investigated the relationship of Islamic accountability with *Zakat* management institutions by examining the depth of understanding of the accountability system and *Zakat* institution practices. The study found that accountability affects *Zakat* collection management institutions, but Jayanto & Munawaroh, (2019) found that accountability did not affect *Zakat* interest.



According to the literature, accountability and *Zakat* are interrelated. Transparency is organizational openness that provides timely and accurate information about the company's policies, plans, processes, and management activities. Transparency helps shareholders and others understand the company's health, increasing shareholder value. Moreover, transparency amongst stakeholders builds trust, good communication, and a successful organization. Openness amongst stakeholders builds trust, good communication, and a successful organization (Sawmar and Mohammed, 2021). By giving information about *Zakat* distribution, collection, and use, transparency prevents *Zakat* management institutions from abusing their authority (Abdullah Sani et al., 2021). More transparency in *Zakat* management reduces opportunistic behavior and makes it easier for Muzakki to analyse the institution's performance. Thus, Muzakki trust in institutions rises, enhancing *Zakat* collection. Lubis, (2019) observed that *Zakat* institutions' better information security and transparency will help them make better decisions and build trust in *Zakat* management and distribution. In addition, Owoyemi, (2020) indicated that information clarity (transparency) about *Zakat* money availability had the greatest impact on *Zakat* institution management.

*Zakat* management institutions are responsible in terms of the credible management to *Zakat* payers (Muzzaki), to avoid power abuse and domination. Owoyemi, (2020) showed that credibility influenced *Zakat* management. Rusydi et al., (2020) showed that credibility can influence organizational performance. Elsayed and Zainuddin (2020) stated that improving the governance of *Zakat* institutions requires responsibility, credibility, in accordance with work standards, and be sharia compliant.

## **Synthesizing the Process of the Spiritual Servant Government Commitment**

The *Zakat* management model in Indonesia has several weaknesses, including a lack of a real model to prove its superiority. There has been no detailed research on *Zakat* management indicators and no valid measurement affecting *Zakat* performance. The government's role in optimizing *Zakat* management has not been studied more deeply, and further research is needed on trust, commitment, *Islamic* values, and organizational performance (Mohsin, & Munezza, 2019; Cokrohadi Sumarto, 2019). In

addition, the Prophetic Spiritual Leadership model is inspiring but needs to be implemented to optimize *Zakat* performance in Indonesia. Research on the role of ICT and GCG in improving *Zakat* performance is controversial, with ICT having no significant effect on it (Pascual-ferrá, 2021). To address this controversy, the government's role and commitment in achieving *Zakat* goals should be considered. This research aimed to strengthen the performance of *Zakat* by incorporating the leadership model of Prophet *Muhammad SAW* derived from two grand theories: government role, trust, social identity, and along with one concept of Prophet Muhammad's leadership, and synthesizing them together resulting in the SSGC.

Research has indicated that spiritual values enhance the performances in the organizational culture (Engelland, 2014; Rakrachakarn et al., 2015). Hence, the spiritual values approach is crucial for organizational success as strong and more religious followers adhere to ethical rules and codes. Spirituality is positive attitudes/ values derived from a certain religion which are used to eliminate negative impacts on other exclusive groups (Ray & Doratis, 1971). This concept suggests that religious sentiments and beliefs are perceived as superior to those of non-religious groups (Sterkens & Anthony, 2008). Governments that follow this approach prioritize morality, trust, and commitment to realize the citizens welfare. Additionally, the role of government in *Zakat* management concept, rooted in the social identity theory, emphasizes the significance of community identity, including religion (Islam), in improving intergroup relationships. This theory provides a framework for understanding intergroup behavior and communication, incorporating religion, social values, and cultures. Prophetic values, such as servant leadership, are used to explain the role of government in economic development and society welfare e.g. *Zakat* as one of the obligation for *Islamic* followers.

The government role theory focuses on an organization's actions in fulfilling its societal responsibilities. It includes five fundamental tasks: legal foundations, strong policies for social services, protection the weak, poverty reduction, and welfare promotion (Han & Hong, 2019). Prophetic *Islamic* leadership, a form of government authority, emphasizes guiding members towards goodness, brotherhood, and socio-economic justice. In corporate contexts, leaders must balance interests of owners, employees, and the environment through transformational, servant, and spiritual

leadership approaches (Manzoor, 2023). Hence, the combination of spiritual values, enhancing the government's role based on prophetic leadership committed as servant/giving, trust, and commitment is considered as a superior strategy to achieve better performance. The SSGC is expected to improve *Zakat* performance. Besides that, it is expected to become a spiritual positional advantage to become a superior novelty that strengthens antecedent variables. The synthesizing process to derive the SSGC model is described in Figure 2.

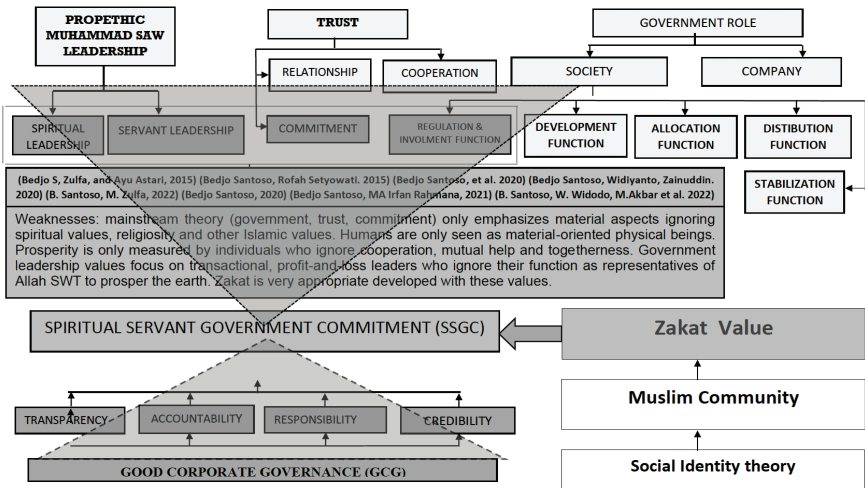


Figure 2: Synthesizing Process of the SSGC

Source: Synthesis by the authors

## HYPOTHESIS DEVELOPMENT, VARIABLES AND INDICATORS INFLUENCING THE SUCCESS OF ZAKAT MANAGEMENT

This section aims to formulate hypotheses and discuss the relationship between each namely ICT to transparency, accountability and credibility); ICT to *Zakat* performance; GCG (transparency, accountability and credibility) to *Zakat* performance; GCG (transparency, accountability and credibility) to SSGC; and SSGC to *Zakat* performance.

## **ICT Capability on GCG (Transparency, Accountability, and Credibility)**

ICT capability in this research refers to company's ability to mobilize and deploy resources based on information technology to achieve efficiency. ICT capability emphasizes superior performance and enhancing business outcomes. A high level of ICT capability is considered as unique assets to enhance efficiency, effectiveness, sustainable and company performance (Jin, Chen, and Li, 2022). According to Zelbst et al., (2020) combining RFID with IoT and Blockchain technologies can improve Supply Chain Transparency (SCT). RFID, IoT, and Blockchain technologies facilitate information sharing, enhancing SCT. ICT enhances confidence by ensuring accurate and secure information, while ICT enhances collaboration and communication, leading to better decisions through data analytics. However, ICT focuses on task interdependencies, reducing risks and increasing transparency. Utilizing available information communication technologies increases data analytics capabilities, promoting transparency and facilitating near-real-time information sharing (Zelbst et al., 2020).

The use of information technology significantly impacts the accountability of fund management, according to Abdullah (2022). The study found that the higher the utilization of information technology, the higher the accountability for managing funds. Implementing and utilizing information technology improves public sector services, and provides convenience in carrying out activities more accurately, with quality, and on time. A reliable system allows for accurate decision-making and accelerates accountability and transparency in *Zakat* management (Abdullah,2022). This aligns with the stewardship theory, which emphasizes the importance of information technology in simplifying, speeding up, and accurately preparing financial reports.

The rapid development of technology has enabled the transmission of various forms of information, making information technology (IT) crucial for processing and storing data for quality of transparency, accountability, and reliability. IT systems, including computers, software, databases, and networks, play a significant role in the work process, but poor technical quality can hinder its effectiveness (Chandan et al., 2023). This suggests that ICT advances can encourage increased professionalism Ningrum's (2020). Based on the above descriptions, the proposed hypotheses were:

***H<sub>1</sub>***: *ICT capability has a significant impact on Transparency.*

***H<sub>2</sub>***: *ICT capability has a significant impact on Accountability.*

***H<sub>3</sub>***: *ICT capability has a significant impact on Credibility.*

## **ICT Capability and Zakat Performance**

ICT is an important resource for organizations, especially *Zakat* institutions, because it increases the effectiveness of internal controls and ensures reliable business activities (Mutamimah, Suryani Alifah, Gunawan, 2021). ICT has a positive relationship with company performance, financial performance, and agency performance (Tetteh et al., 2020). Previous research also found that ICT was positively related to financial performance (Eller et al., 2020) and non-financial performance standards on the other. In order to achieve this goal and indicate the extent of its conformity with reality; quantitative approach was used and a questionnaire were adopted as a study tool, the questionnaire was distributed electronically to a sample of (409). Miraj et al. (2021) found a strong relationship between ICT skills and academic performance. Miraj et al. (2021) also stated that there was a positive impact on academic performance, with the successful use of ICT in improving student performance. Furthermore, according to Han & Hong, (2019) the use of ICT influences agency performance. ICT strategy makes it possible to manage organizational performance effectively through social media.

According to Hasan et al. (2019), ICT strategies had a positive effect on the performance benefits of social customer relationship management (s-CRM), but research regarding its application in SMEs is still insufficient. The failure of SMEs in implementing ICT in their organizations may be caused by a lack of technological resources. The resource-based approach suggests that performance is highly dependent on unique skills and resources, such as unique ICT assets. However, Elsayed & Zainuddin (2020) stated that there was a significant relationship between *Zakat* information system technology (ZIST) and *Zakat* performance. Therefore, it was assumed that:

***H<sub>4</sub>***: *ICT capability has a significant impact on Zakat Performance.*

## **Transparency, Accountability, Credibility and Zakat Performance**

Transparency is the presentation of information openly to all parties involved in management operations, including all elements of decision making and implementation of activities. Meanwhile, according to Sawmar and Mohammed (2021), managers must implement transparency in the decision-making process and in conveying information. This ensures that information is complete, correct, and real-time, allowing everyone to access information about the organization's implementation, policies, processes, and results. Transparency is very important for trust and market efficiency, and in Zakat institutions, it is important to provide real-time, adequate, clear, accurate and comparable information (Nasri et al., 2019). Open policies for monitoring and information accessibility are very important to prevent abuse of authority (Abdullah Sani et al., 2021; Lubis, 2019). Transparency has a positive effect on public perception of the government when tax compliance increases. Owoyemi, (2020) believed that the amount of information on Zakat funds distributed has the most significant influence on Zakat organizational decision making. However, Ikhwandha & Hudayati (2019) found that the transparency of Zakat organizations was not effective in increasing Muzakki trust. Therefore, the relationship between transparency and Zakat is very important, so a hypothesis is needed.

Accountability is a principle in Islamic management that requires managers to develop an effective accounting system to produce reliable financial reports (Sawmar & Mohammed, 2021). It involves recording every transaction activity to provide information and accountability for the real conditions that exist to the public. Accountability is essential in managing Zakat, Infaq, Shadaqah, and Waqf (ZISWAQ) funds, ensuring transparency and distributing proceeds to organizations with legal rights (Sawmar & Mohammed, 2021). In Islam, self-disclosure of information about economic sources is crucial, and non-profit organizations must disclose transactions from Muzakki to ensure transparency (Arwani et al., 2022). Accountability is closely related to control activities and instruments for control activities. There are three accountability criteria: accountability of public funds, timely reporting, and examination by auditors (Nasri et al., 2019). Accountability in Islam has a vertical dimension (accountability to Allah SWT) and a horizontal dimension (accountability to relevant parties/

stakeholders). Financial statements reflect accountability in accordance with the Indonesian Accounting Association Accounting Standards.

Accountability plays an important role in Zakat performance, as shown by Wirba, (2023). Even, Maripatul Uula and Maziyyah (2022) discussed the relationship between Islamic accountability and Zakat management institutions by looking at aspects of the depth of understanding of the accountability system and practices of Zakat institutions and the results of their research were that accountability had an influence on Zakat management institutions. However, Jayanto & Munawaroh, (2019) did not find a significant influence on Professional Zakat Interest. Credibility is very important for Muzakki because it influences their attitudes and decisions. A high level of public trust in Zakat management institutions can help them fulfill their obligations with a sense of security and comfort (Maciejczyk, 2021). Muzakki will be more likely to be satisfied with a service if it exceeds his expectations (Bahri et al., 2021). The credibility of a Zakat institution is measured by the Muzakki's level of trust in collecting, managing and distributing Zakat. The consistency of paying Zakat is consistently influenced by faith, credibility and other tendencies (Owoyemi, 2020; Mubarak et al., 2023). In addition responsibilities, including compliance with hospital regulations and codes of ethics, can improve HR performance (Rusydi et al. 2020). Compliance with operational, prudential and sharia standards is very important to improve good governance in Zakat institutions (Nasri et al. 2019). Therefore, in this study, we postulated that:

*H<sub>5</sub>: Transparency has a significant impact on Zakat Performance.*

*H<sub>6</sub>: Accountability has a significant impact on Zakat Performance.*

*H<sub>7</sub>: Credibility has a significant impact on Zakat Performance.*

## **Transparency, Accountability, Credibility and SSGC**

This section explores the connection between GCG and the SSGC. GCG is based on three dimensions: transparency, accountability, and credibility (Maciejczyk, 2021). Transparency ensures institutions provide accessible information, accountability reflects an organization's responsibility to stakeholders, and credibility influences public confidence. SSGC, on the other hand, is a concept where the government serves based on commitment to the welfare of the people, framed by divine values. This

concept is reflected in trust, commitment, government servant performance, and spirituality based on God Almighty.

According to Wiantara & Yadnyana (2020) GCG reflects transparency, accountability and credibility which requires government officials to work hard and seriously. GCG helps make effective decisions, improve community welfare and improve services for principals or the community. Aini & Maswanto (2019) and Indrayati et al. (2020), stated the relationship between commitment and GCG, and that GCG had a positive and significant effect on organizational commitment, and that commitment should be the foundation for building corporate governance, with a focus on ethics such as transparency, accountability and credibility. In addition, Sapuan et al. (2020) stated that transparency, efficiency and accountability of management are very important for government success and ethical behavior. Sapuan et al. (2020) emphasized the importance of GCG in fostering good behavior and management transparency, efficiency and accountability. Nakpodia et al., (2020) suggested that the institutional context or environment influences spiritual influence on GCG. Beer, (2020) defined GCG as the application of ethical and effective leadership. Therefore, in this study, we hypothesized that:

*H<sub>8</sub> : Transparency has a significant impact on SSGC.*

*H<sub>9</sub> : Accountability has a significant impact on SSGC.*

*H<sub>10</sub> : Credibility has a significant impact on SSGC.*

### **SSGC and Zakat Performance**

Performance is the result of an organization's work which aims to achieve the desired goals. Leadership styles, such as spiritual and servant leadership, are designed to influence subordinates to maximize their performance and achieve organizational goals. According to Idawati & Mahadun (2022), spiritual leadership involves values, attitudes and behavior that motivate individuals to adhere to spirituality. In contrast, servant leadership begins with sincere compassion and serves followers with spiritual and moral standards (Fariana et al. 2022). Studies have shown a strong correlation between servant leadership and performance, indicating that corporate leaders must improve their service leadership style. Spiritual leadership has a direct effect on performance, while servant



leadership has an indirect effect on task performance (Manora et al., 2021). Idawati & Mahadun (2022) stated that spiritual leadership has a direct effect on performance. Fariana et al., (2022) also showed that there was a significant positive influence between servant leadership and employee performance. However, Saleem et al., (2020) found that servant leadership indirectly influences task performance. Servant leaders provide autonomy and independence which results in higher levels of performance in their subordinates, but other research has identified the positive impact of servant leadership on team performance. This also has a positive impact on team performance and *Zakat* performance (Saleem et al., 2020). In the context of *Zakat* institutions, research has shown that spiritual values had a positive relationship with the performance of Small and Medium Enterprises (SMEs) (Zenniar, 2023). Therefore, spiritual values play an important role in improving organizational performance. Therefore, we hypothesized that:

*H<sub>11</sub>: SSGC has a significant impact on Zakat Performance.*

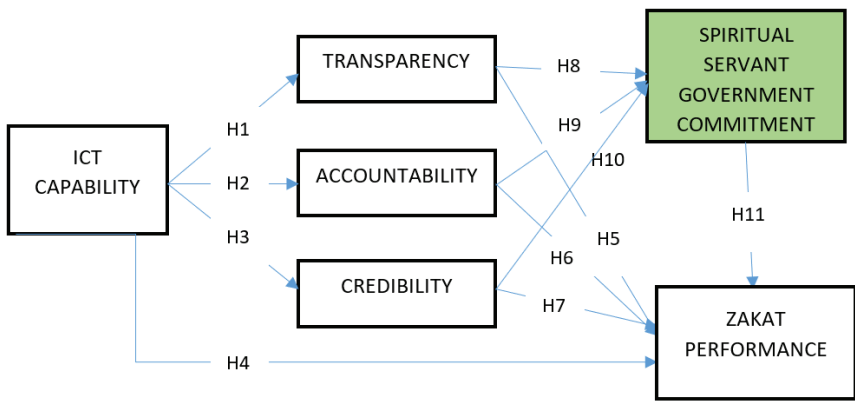
## **Variables and Indicators Influencing the Success of *Zakat* Management**

This study involved six important variables, namely: *Zakat* performance, ICT Capability, transparency, accountability, credibility, and SSGC. Then, these variables measured by: ICT Capability refer to *Jin, ., Chen, . and Li, (2022)*, Transparency refer to *Gek, (2019)*, Accountability refer to *Abdullah (2022)*, Credibility refer to *Maryam et al., (2021)*, SSGC was developed by the authors, and *Zakat* Performance refer to *Elsayed and Zainuddin (2020)*.

## **RESEARCH MODEL AND METHOD**

### **Theoretical Model**

Based on the theory, propositions, variables, and indicators, the theoretical model is shown in Figure 3 below:



**Figure 3: Theoretical Model**

## Method

This research investigated the relationship between management decision in enhancing ICT capability and Zakat performance, focusing on the relationship between GCG (Transparency, Accountability, and Credibility) and SSGC. It aimed to strengthen Zakat performance by examining the influence of ICT capability on the GCG variables and SSGC on Zakat performance. The study used a quantitative approach with secondary data and aimed to identify key variables such as government trust and spiritual values (Wyllie, 2021). The research aimed to provide insights into the effectiveness of SSGC in Zakat management.

Data was collected from 400 respondents including Islamic scholars, Islamic academicians, and administrators of BAZNAS (National Zakat Agency) throughout Indonesia, consisting of 38 provinces and 50 big cities. Data was collected through social media groups by contacting the district chairman via a contact person obtained from the head office of BAZNAS, Majelis Ulama Indonesia (MUI), Badan Kerjasama Perguruan Tinggi Islam Swasta (BKS-PTIS). If the chairman agreed, they were requested to distribute the questionnaire via Google-form. Respondents were academicians, scholars, and administrators as Zakat payers for at least 3 consecutive years. There were 4,500 respondents who filled in, but after sorting for completeness it became 650, then it was sorted proportionally to 400 and examined using SEM-PLS. The formulation of the SSGC used

a systematic literature review, content analysis and focus group discussion to produce a fit conceptual model.

In this study, the Smart-PLS version 4.0 was used for quantitative structural equation modeling (SEM). According to Chakraborty et al., (2022), PLS is a potent cause analysis method based on only some assumptions or conditions, such as normality and multicollinearity tests. This method has advantages: the data do not necessarily have a multivariate normal distribution. The indicators with categorical, ordinal, and interval-to-ratio data scales can be used. Another advantage is that the sample size does not have to be significant. The PLS approach is distribution-free; therefore, PLS was appropriate for this research because the variable indicators were ordinal scales (Hair et al., 2017). PLS may also examine constructs developed using reflective and formative indicators (Jie Feng, 2018).

## RESULTS AND DISCUSSION

### Results

#### *Descriptive analysis*

The mean score of less than one was rated as low, two as medium ICT Capability (ICT), Transparency (TRA), Accountability (ACC), Spiritual Servant Government Commitment (SSGC), and *Zakat* Performance (ZP) and three were rated as high perception credibility (CRE) for understanding each variable. The descriptive statistical values of this research are shown below (Table 2).

**Table 2: Descriptive**

Variables	Mean	SD	Category
ICT	5.01	2.34	Medium
TRA	5.23	1.99	Medium
ACC	5.39	2.79	Medium
CRE	6.24	1.93	High
SSGC	4.35	1.98	Medium
ZP	4.46	1.66	Medium

Source: Smart PLS Output

**Measurement of variables**

The measurement model evaluation employed Composite Reliability (CR), Cronbach's alpha, AVE for convergent validity, and Fornell Larcker and HTMT for discriminant validity (Chakraborty et al., 2022). Satisfactory results are indicated by indicator reliabilities between 0.5 and 0.7 (Wyllie, 2021) and AVE values above 0.5 (Table 3). Cronbach's  $\alpha$ , a measure of reliability, falls within a range from 0.40 to 1.00, with values above 0.60 considered reliable and above 0.80 very reliable.

Common method variance (CMV) bias is a significant concern in questionnaire-based research. It arises from data collection through a single source, leading to potential covariance among questionnaire items. To assess CMV, the most reliable approach is to conduct a full collinearity evaluation using Smart PLS (Jie Feng, 2018). If all indicators' VIF values are below 3.3, as seen in Table 3, it suggests the absence of a CMV issue in the model.

**Table 3: Measurement Model Evaluation**

Variables	Indicators	Convergent Validity		Internal Consistency Reliability		VIF
		Outer Loadings	AVE	Composite Reliability	Cronbach Alpha	
<b>ICT Capability (ICT)</b>	ICT1	0.693	0.505	0.802	0.674	1.502
	ICT2	0.890				1.513
	ICT3	0.062				1.439
	ICT4	0.169				1.578
<b>Transparency (TRA)</b>	TRA1	0.869	0.558	0.792	0.807	1.296
	TRA2	0.845				1.106
	TRA3	0.831				1.295
	TRA4	0.843				1.129
<b>Accountability (ACC)</b>	ACC1	0.051	0.684	0.790	0.634	1.114
	ACC2	0.727				1.423
	ACC3	0.687				1.955
	ACC4	0.700				1.849
<b>Credibility (CRE)</b>	ACC5	0.806	0.611	0.862	0.786	1.877
	CRE1	0.842				1.441
	CRE2	0.849				1.631
	CRE3	0.832				1.966
	CRE4	0.704				1.105

<b>SSGC</b>	SSGC1	0.818				1.943
	SSGC2	0.916				1.136
	SSGC3	0.805	0.536	0.790	0.634	1.124
	SSGC4	0.810				1.144
	SSGC5	0.525				1.133
	SSGC6	0.695				1.134
<b>Zakat Performance (ZP)</b>	ZP1	0.051				1.112
	ZP2	0.890	0.579	0.839	0.832	1.336
	ZP3	0.342				1.126
	ZP4	0.915				1.346

Source: Smart PLS Output

The research ensured discriminant validity by utilizing the Fornell-Larcker matrix and HTMT, as recommended. Table 4 confirms discriminant validity with higher AVE root square values on the diagonal and an HTMT exceeding 1 (Rasoolimanesh, 2022)cross-loadings method, heterotrait-monotrait (HTMT. Additionally, the PLS model algorithm validates the reliability and validity of all variables' indicators.

**Table 4: Fornell-Larcker Criterion and HTMT**

Variables	ICT	TRA	ACC	CRE	SSGC	ZP
ICT	<b>0.690</b>	0.781	0.343	0.738	0.207	0.684
TRA	0.645	<b>0.682</b>	0.767	0.872	0.308	0.345
ACC	0.152	0.353	<b>0.620</b>	0.186	0.284	0.657
CRE	0.513	0.588	0.433	<b>0.782</b>	0.835	0.231
SSGC	0.392	0.307	0.376	0.050	<b>0.732</b>	0.765
ZP	0.346	0.583	0.347	0.239	0.511	<b>0.876</b>

Source: Smart PLS Output.

Note: Bold diagonal (AVE root) to bottom values is Fornell-Larcker Criterion; Up of bold diagonal values is HTMT

The model's goodness of fit was assessed with R-Square values, ranging from 0 to 1. SSGC exhibits a strong fit ( $R^2 = 0.809$ ), ZP was in the moderate category ( $R^2 = 0.543$ ), and TRA, ACC, and CRE had moderate (Table 5) fits with values of 0.523, 0.540, and 0.560 respectively. Collectively, SSGC, TRA, ACC, CRE, and ICT were at 54.3% and fell into the medium category, explaining additional variables beyond this research.

**Table 5: R Square Coefficient**

	R Square	R Square Adjusted
TRA	0.523	0.548
ACC	0.540	0.574
CRE	0.560	0.626
SSGC	0.809	0.896
ZP	0.543	0.665

Source: Output of Smart PLS 4

**Path coefficient parameters**

At this stage we aimed to examine the hypothesis and determine the relationship between the variables in this research. This significance test shows whether the research model is feasible or not feasible and if the hypothesis in this research are accepted or rejected. The results of the significance test can be seen in Table 6 below:

**Table 6: Hypothesis Test Direct Effect (DE)**

Hypothesis/Path	Path Coefficient ( $\beta$ ) Direct Effect (DE)	t-stat	p-Values	Hypothesis/ Results
H1: ICT → TRA	0.320	1.993	0.049	Accepted
H2: ICT → ACC	0.257	2.433	0.016	Accepted
H3: ICT → CRE	0.511	2.567	0.013	Accepted
H4: ICT → ZP	0.216	1.035	0.157	Rejected
H5: TRA → ZP	0.292	0.987	0.128	Rejected
H6: ACC → ZP	0.268	0.731	0.292	Rejected
H7: CRE → ZP	0.179	0.606	0.184	Rejected
H8: TRA → SSGC	0.541	2.474	0.015	Accepted
H9: ACC → SSGC	0.687	2.093	0.031	Accepted
H10: CRE → SSGC	0.416	1.800	0.065	Rejected (But Accepted at 10% error level)
H11: SSGC → ZP	0.647	2.192	0.031	Accepted

Source: Output of Smart PLS 4.0

As illustrated in Table 6 significant direct effects, supported H1 through H9. However, H10 was supported at a 10% error rate. Conversely, H4 through H7 were not supported, indicating that ICT, TRA, ACC, and CRE in *Zakat* management did not exert a maximum direct impact on ZP. As shown in Table 7, we found that TRA, ACC, and CRE did not have a direct impact on ZP. However, when they were channeled through SSGC, they exhibited a positive influence on ZP, indicating that SSGC mediated the relationship between TRA, ACC, CRE, and ZP. Furthermore, ICT enhanced SSGC indirectly through TRA, ACC, and CRE. Similarly, TRA, ACC, and SSGC acted as mediators for the relationship between ICT and ZP, as ICT did not directly affect ZP.

**Table 7: Mediating Effect**

Hypothesis/Path	Path Coefficient				Effect
	DE	IE	TE	VEF IE/TE	
Mediation / Indirect Effect					
ICT → TRA → SSGC	0.000	0.561	0.561	1.000	Full Mediation
ICT → ACC → SSGC	0.000	0.544	0.544	1.000	Full Mediation
ICT → CRE → SSGC	0.000	1.227	1.227	1.000	Full Mediation
ICT → TRA → ZP	0.216	0.612	0.828	0.739	Partial Mediation
ICT → ACC → ZP	0.216	0.525	0.741	0.709	Partial Mediation
ICT → CRE → ZP	0.216	0.690	0.906	0.762	Partial Mediation
TRA → SSGC → ZP	0.292	1.188	1.480	0.803	Full Mediation
ACC → SSGC → ZP	0.268	1.334	1.602	0.833	Full Mediation
CRE → SSGC → ZP	0.179	1.063	1.242	0.856	Full Mediation
ICT → TRA → SSGC → ZP	0.216	1.508	1.724	0.875	Full Mediation
ICT → ACC → SSGC → ZP	0.216	1.591	1.807	0.880	Full Mediation
ICT → CRE → SSGC → ZP	0.216	1.574	1.790	0.879	Full Mediation
Direct Effect					
ICT → ZP	0.216				
TRA → ZP	0.292				
ACC → ZP	0.268				
CRE → ZP	0.179				

\*Variance Accounted For (VEF) is calculated as an indirect effect (IE) divided by the total effect (TE) , If VEF: < 0.2 = No Mediation; If VEF > 0.2 = Partial Mediation; If VEF > 0.8 = Full Mediation (Kumar et al., 2023) affecting the relevance of financial decision making and perceived financial well-being. This paper examines the mediating effects of digital financial literacy, financial autonomy, financial capability, and impulsivity on financial decision making and perceived financial well-being. The data come from 512 respondents in Delhi/NCR (National Capital Region).

## Discussion

### ***Direct effect ICT Capability to TRA, ACC, CRE and ZP***

The results confirmed that ICT capability significantly influenced GCG factors – TRA, ACC, and CRE – with H1, H2, and H3 accepted. This aligned with previous studies by Abdullah (2022); Chandan et al., (2023) and Zelbst et al. (2020) and was reinforced by Ningrum (2020), which underscored the positive impact of ICT capability in generating transparent, accountable, and trustworthy information. Notably, the quality of information improved with better ICT capability, as observed by Chandan et al., (2023).

The direct impact of ICT capability on *Zakat* performance was found to be insignificant, leading to the rejection of H4. This contrasted with existing research which indicated a positive relationship between ICT capability and performance across various domains: corporate (Tetteh et al., 2020); financial performance (Eller et al., 2020) and non-financial performance standards on the other. In order to achieve this goal and indicate the extent of its conformity with reality; quantitative approach was used and a questionnaire were adopted as a study tool, the questionnaire was distributed electronically to a sample of (409; agency performance (Han & Hong, 2019); and academic performance (Miraj et al., 2021). Consequently, our study suggested that ICT capability may not have a maximal influence on *Zakat* performance (ZP).

### ***Direct effect of TRA, ACC, CRE to ZP***

As shown in Table 6, the direct impacts of TRA, ACC, and CRE on ZP were not statistically significant, leading to the rejection of H5, H6, and H7. This suggested that transparency (TRA), accountability (ACC), and credibility (CRE), as elements of GCG, did not have a substantial impact on ZP. These findings differ from the perspective of Abdullah Sani et al. (2021), who argued that GCG, particularly transparency and accountability, enhanced ZP by fostering public trust and bolstering the economic well-being of the Muslim community. Additionally, Maripatul Uula & Maziyyah (2022); Wirba (2023) stressed the pivotal role of accountability in shaping *Zakat* management, a view supported by Maciejczyk (2021) and its strong relationship with human resource (HR) performance, as illustrated by Rusydi et al. (2020).



### **Direct effect of TRA, ACC, CRE to SSGC and SSGC to ZP**

This study examined the direct influence of GCG factors (TRA, ACC, and CRE) on SSGC, confirming their significance, particularly at the CRE10% error level. This underscored the pivotal role of these GCG factors in shaping trust, commitment, government service performance, positive behavior and spiritual values rooted in Allah SWT. These findings align with previous research by Wiantara & Yadnyana (2020) and support the positive impact of good government governance on societal prosperity and services. Aini & Maswanto (2019); Indrayati et al. (2020); Sapuan et al. (2020) also emphasized the positive effect of GCG on organizational commitment, and Beer (2020) highlighted the contribution of GCG in fostering ethical and effective leadership.

The data from Table 6 strongly supported the adoption of H1 by demonstrating a direct and robust relationship between SSGC and ZP. This finding is in line with Idawati & Mahadun (2022) where they also uncovered a direct correlation between spiritual leadership and performance, underscoring the substantial impact of SSGC on ZP. Additionally, Manora et al. (2021) found a significant link between servant leadership and performance, which echoed the results from Fariana et al. (2022) that suggested that servant leadership had a decidedly positive influence on employee performance.

### **Mediating effect**

The SSGC innovatively blended three theories with the spiritual leadership model of Prophet *Muhammad* SAW in prophetic, addressing weakness and drawing strength from *Islamic* values linked to *Zakat*. It aimed to revive *Zakat*'s historical glory. The SSGC, which integrates government role, trust, commitment, and prophetic leadership, offers unique advantages in *Zakat* development. Drawing from Hunt and Morgan's competitive advantage theory, SSGC can enhance performance and boost *Zakat* income, as proposed by Gek, (2019). The study introduced a novel concept: SSGC mediated between TRA, ACC, CRE, and ZP. This aligns with prior research on GCG's indirect influence through *Islamic* social reporting disclosure (Abdullah Sani et al., 2021). SSGC is crucial for enhancing ZP. Furthermore, ICT capability not only reinforces SSGC via TRA, ACC, and CRE but also directly bolsters ZP, consistent with research linking ICT to financial performance (Eller et al., 2020) and its indirect impact on social customer relationship management (s-CRM) performance benefits (Hasan et al. 2019).

SSGC as a powerful strategy is a combination of the trust theory, government role theory, and is strengthened by the prophetic leadership concept of *Muhammad SAW* as a role model. The *Islamic* caliphs have succeeded in building social welfare, such as the caliphs *Abu Bakar*, *Umar bin Kattab*, *Usman bin Affan*, and *Ali bin Abi Talib* by developing *Zakat* and *Waqf*. *Islamic* servant leadership is considered to be able to strengthen the role of government spiritually and materially in the SSGC concept. This study highlighted the role of SSGC in enhancing *Zakat* performance by mediating ICT, TRA, ACC, and CRE. It aligns with the government role theory, emphasizing government's societal development role. SSGC, rooted in commitment, trust, and spiritual servant leadership, offers a novelty to fulfill and bridging theoretical gaps and. Besides that, it is also introduced the implementation of the leadership theory, government role theory, trust theory, and social identity concept in *Islamic* field *Zakat* management.

## CONCLUSION

In conclusion, this study highlights the importance of management decisions in leveraging five key variables, namely ICT capability, TRA, ACC, CRE, and SSGC which had a direct or indirect effects on ZP. Based on the results ICT capability significantly affected the GCG factors which in this study were TRA, ACC, and CRE; then, the better utilization of ICT capability will further increase the TRA, ACC, and CRE of *Zakat*. However, ICT capability and GCG factors (TRA, ACC, and CRE) were not able to have a direct significant effect on ZP. Meanwhile, GCG factors (TRA, ACC, and CRE) had a direct significant effect on the SSGC, and SSGC which was a reliable strategy in this study, was able to provide a significant direct effect to improve *Zakat* performance.

SSGC as a new concept was able to mediate exogenous variables namely ICT, TRA, ACC, and CRE on ZP. It can strengthen the relationship between the dependent variables and increase ZP. If the SSGC is properly implemented in the management of *Zakat*, it can undoubtedly improve people's welfare and strengthen the government's role both spiritually and materially. The study emphasizes the role of SSGC in enhancing *Zakat* performance by integrating ICT, TRA, ACC, and CRE. It aligns with the government role theory, emphasizing societal development. SSGC, derived

and rooted from some theories e.g. commitment, trust, and spiritual servant leadership, fills theoretical gaps and introduces implementation leadership theory, government role theory, trust theory, and social identity concept in *Islamic Zakat* management.

### **Limitation**

The R-Square score in this study showed that the TRA, ACC, and CRE variables were in the moderate categories. It means, the magnitude of the proportion, variation, of the independent variables namely TRA, ACC, and CRE had no power to predict on the dependent variable so it is necessary to develop other variables that are expected to affect TRA, ACC, and CRE. The variables could be knowledge capability and intellectual capital. Besides that, the sample used in the study only focused on the big cities hence no comprehensive conclusions could be drawn and applied in the study of *Zakat* in Indonesia. Future research should extend to the other districts of Indonesia (567 districts).

### **Implication**

The results of this study are in line with the government role and leadership theory, where this research can explain the role of the spiritual servant value as a unique resource which can improve the performance of *Zakat* management. This research was able to add insights in another angle in the implementation the government role and leadership theory in *Zakat* as an *Islamic* means to achieve community prosperity. The findings support the proposition that spiritual values strengthen superior performance of *Zakat*. The results of the study enrich the research related the relationship between ICT, GCG to business performance (*Zakat*). However, this performance (*Zakat*) increases through SSGC, meanwhile ICT and GCG elements TRA, ACC, and CRE did not affect ZP directly.

### **Recommendation**

Based on the results, TRA, ACC, and CRE and ICT did not effect ZP. Hence, there is a need to develop new indicators derived from spiritual/religious values. Moreover, the SSGC variable should be developed in future research by involving another theory, the social development theory. In addition, the research sample may involve the *Indonesian* religious minister,

*Zakat* recipients and payers, and the sample area could be extended to the whole of *Indonesia*. A comparison study between *Indonesia* and *Malaysia*, *Brunei Darussalam*, and Middle East countries can also be conducted. In addition, future research on developing the SSGC concept in the form of strategic policies for policy makers is needed to be carried out using qualitative methods involving national *Zakat* figures.

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