

ANALYSIS OF ZAKAT LITERACY, ZAKAT TRANSPARENCY, AND SHARIA COMPLIANCE OPZ PERFORMANCE WITH PUSKASBAZNAS INDEX

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ABSTRACT

Zakat Management Organization is an organization that is authorized and obliged to implement the system and management of public funds. As a country with a Muslim population of 87%, the potential amount of zakat is very large, the latest measurement of zakat potential in Indonesia according to Puskas (2019) reached Rp 233.9 trillion. As the person in charge and management of public funds, of course, the management of the zakat management organization must have good performance in order to gain the trust of the muzaki. However, in its development, it turns out that there are still many people who lack trust in conducting zakat transactions in official government organizations. This study used quantitative data with secondary data from the Puskasbaznas index. The purpose of this study is to determine the performance of zakat managers. The results showed that there was a significant influence between zakat literacy and Sharia compliance on performance, while zakat transparency did not have a significant effect on performance. Meanwhile, simultaneously, zakat literacy, zakat transparency, and Sharia compliance have a significant effect on the performance of zakat managers.

Keywords: Zakat, Zakat Transparency, Zakat Literacy, Sharia Compliance, OPZ Performance

INTRODUCTION

The Zakat Management Organization is an organization that is authorized and obliged to implement the system and management of public funds in this case in the form of funds issued by Muslims to pursue the fourth pillar of Islam. Zakat is the fourth pillar of Islam. Zakat should be paid to those who have reached their nisab. As a country with a Muslim population of 87% (n = 264.9 million) (Danish et al., 2020), the potential amount of zakat is very large, the latest measurement of zakat potential in Indonesia according to (Stone et al., 2019) reaches Rp 233.9 trillion. The measurement is made using the zakat potential mapping indicator (IPPZ) approach, which includes five zakat objects.

As the person in charge and management of public funds, of course, the management of the zakat management organization must provide accountability in the form of reports related to the funds it is managing, this is intended as a form of effective management and transparency by the OPZ. It is undeniable that at present the fulfillment of demands and governance that object to the enforcement of good governance includes also providing reports on resources managed to the general public or the public. The largest zakat potential is zakat revenue of Rp 239.07 trillion. This is followed by cash zakat, agricultural zakat, livestock zakat, and company zakat.

According to (Fadilah, 2011), the potential of zakat cannot be managed properly because the zakat management body has not applied the principle of transparency. (Karim et al., 2019) and (Mutmainah, 2018) also stated that transparency is still quite low in zakat management bodies in Indonesia. This is in line with the previous results of Ascarya and Yumanita's (2018) research, which concluded that a low level of transparency is the cause of low zakat collection. Puskas (2019a) supports this finding. Meanwhile, the results of research by Sophisticated et al. (2017) identified one possibility that zakat is not recorded because the majority of Indonesian people prefer to distribute it directly. By not optimizing the collection of zakat, the utilization of zakat funds is also not optimal. The results of Ridlo and Sari's (2020) research show that zakat funds have not been able to help reduce unemployment. This is because the zakat funds collected by the zakat management agency are not as large as the existing potential.

In a recent study, Puskas (2021) measured a transparency index of 363 zakat management entities in Indonesia. The measurement results show that the transparency of the index with a value of 0.58 is categorized as quite transparent. Another study using the transparency index model was conducted by (Almanthari et al., 2020). The results of measurements conducted by (Maulina, 2020) measured the transparency index value of Baznas Kulon Progo with a value of 0.76, in the transparent category and Dompot Dhuafa Yogyakarta in the transparent category, with a value of 0.8. Therefore, it is important to measure transparency on an ongoing basis. Examination of the results of several researchers, such as (Athifah Fitriah Agus Haryanto, 2018), Nasim and (Romdhon et al., 2014), and (Septiarini, 2011), found that transparency has a positive effect on trust donors and zakat collection. In a recent article, Hasrina et al. (2019) argued that transparency is essential to increase muzaki confidence in paying zakat, which increases the realization of zakat fund receipts.

Based on the description above, this study aims to measure the transparency index of zakat management bodies in Indonesia by taking an analysis of zakat management conducted by OPZ through three zakat management bodies, namely BAZNAS, LAZ, UPZ.

Table 1. National ZIS Collection by OPZ Type

No	Tingkat OPZ	2019	%	2020	%
1	BAZNAS	296.234.308.349	2,9	385.126.583.224	3,1
2	BAZNAS Provinsi	583.919.722.674	5,7	489.538.808.289	3,9
3	BAZNAS Kabupaten/ Kota	3.539.980.546.674	34,6	1.735.824.169.041	14,0
4	LAZ	3.728.943.985.109	36,5	4.077.297.116.443	32,8
5	OPZ dalam pembinaan dan zakat fitrah yang tidak dilaporkan	2.078.865.243.749	20,3	5.741.459.770.472	46,2
Total		10.227.943.806.555	100	12.429.246.447.469	100

Source: BAZNAS (2021)

Indonesia itself has considerable potential in terms of zakat, through empirical studies conducted, the potential zakat data obtained from the Indonesian state reaches a nominal value above Rp. 200 trillion rupiah (Asfarina et al., 2019). Other data suggests that research conducted by Puskas BAZNAS states that the potential of zakat obtained from Indonesia in 2019 reaches a nominal value of up to Rp.233.8 trillion rupiah. However, the studies conducted have not been supported by the achievement of collecting zakat

funds in reality on the ground. What is meant is that there is a fairly high inequality in both the potential and reality of collecting zakat.

Based on Table 1 data, it can be stated that 46.2% of the population in 2020 more often paid their zakat to unofficial institutions, while in 2019 data was obtained as many as 20.3% of people who paid their zakat outside official zakat management providers in Indonesia. From the data found in the table above, it can be concluded that there is still a lack of trust in community groups in the management of official government zakat. Based on research conducted by Ascarya and Yumanita, the low level of transparency by OPZ is the main factor that causes low zakat payment activities by the public. It is undeniable that transparency is a vital element in becoming a benchmark for credibility and responsibility for the management of public or public funds. Transparency is one of the principles in Good Corporate Governance (GCG) (Khusnah et al., 2020).

GCG itself has four principles in its implementation, namely, transparency (transparency), equality and fairness (fairness), accountability (accountability) responsibility (responsibility). Trust by muzakis in fulfilling their zakat obligations to zakat management institutions is formed by their own perceptions based on management carried out by zakat fund governing bodies. Thus, the level of transparency and trust of the muzakis becomes a major key in every zakat stakeholder.

In addition, zakat literacy is an external factor that also influences the collection of zakat funds. Between explaining the basic concepts of literacy and its impact, he suggested that literacy is an ability, knowledge and understanding of something that will change one's behavior and decisions about it (Antara et al., 2016). This is also further corroborated by the finding that the level of literacy has a linear relationship with changes in people's behavior and also their socio-economic life (Pulungan, 2017). Ascarya and Yumanita have conducted a comprehensive study.

The study found that external problems related to the low collection of zakat in official amil institutions include the low level of literacy or public knowledge of zakat, both general zakat knowledge and knowledge about the importance of paying zakat through official amil institutions. Different from previous studies, this study will examine the effect of zakat transparency and literacy on zakat fund collection in Indonesia. This study also uses the transparency index and zakat literacy index published by the Baznas strategic study center (Ascarya & Yumanita, 2018).

This study continues the previous research, namely Fathoni Research (2022) by adding an independent variable in the form of a Sharia compliance index. So that the independent variables used are the transparency index, zakat literacy index, and Sharia compliance index. As well as variable control in the form of macro aspect index and micro aspect index.

METHOD

This research is a quantitative research using cross sectional data. Through the purposive sampling method, samples were taken from 32 provinces in Indonesia. The type of data used is secondary data, namely 2020 data. This data is obtained from the 2021 BAZNAS Puskas Report.

This study uses the National Zakat Index (IZN) as the dependent variable for measuring the performance of Zakat Managers. The institutional perspective includes the components listed in the Zakat Core Principles, while in measuring the impact of zakat is assessed using the CIBEST method and the Human Development Index. With the addition of variable control in the form of macro aspects and micro aspects. Where macro aspects are in the form of regulations, budget support, and institutional databases. Micro aspects in the form of institutional and zakat impacts.

Furthermore, this study uses the zakat literacy index referring to Fatoni & Fakhrudin's research, (2021) which measures the zakat transparency of amil zakat institutions in Banten province. The formula of the transparency index is as follows:

$$Total\ ITOPZ = \sum_{i=1}^n W_{di} \times D_i$$

Dimana:

Total ITOPZ : Nilai Indeks Transparansi Organisasi Pengelola Zakat

W_{di} : Nilai Pembobotan yang dibubuhkan pada dimensi *i*

D_i : Nilai indeks yang diperoleh pada dimensi *i*

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$$ILZ = (\bar{X} \sum_{i=1}^N (Score_{ibsc} \times Smp\ bsc\ W_i \times 100)) \times W_{vi}bsc \\ + (\bar{X} \sum_{i=1}^N (Score_{iadv} \times Smp\ Adv\ W_i \times 100)) \times W_{vi}Adv$$

Dimana:

ILZ : Total indeks literasi zakat

Score_{ibsc} : Skor yang didapat pada indikator *i* di dimensi dasar

Score_{bsc} W_i : Nilai pembobotan pada indikator *i* di dimensi pengetahuan dasar indeks literasi zakat

Score_{iadv} : Skor yang didapat pada indikator *i* di dimensi lanjutan

Smp_{ADV} W_i : Nilai pembobotan pada indikator *i* pada dimensi pengetahuan lanjutan indeks literasi zakat

W_{vi}bsc : Nilai pembobotan pada variabel *i* di dimensi pengetahuan dasar

W_{vi}Adv : Nilai pembobotan pada variabel *i* di dimensi pengetahuan lanjutan

As for the Sharia Compliance index used from the calculation results in the 2021 BAznas Report. Here is the formulation.

$$Indeks_{total} = \sum_n^i ((WD^i \times WV_n^i \times S_n^i) \div k)$$

Dimana:

Indeks_{total} : Total nilai Indeks

WDⁱ : Nilai pembobotan pada dimensi *i*

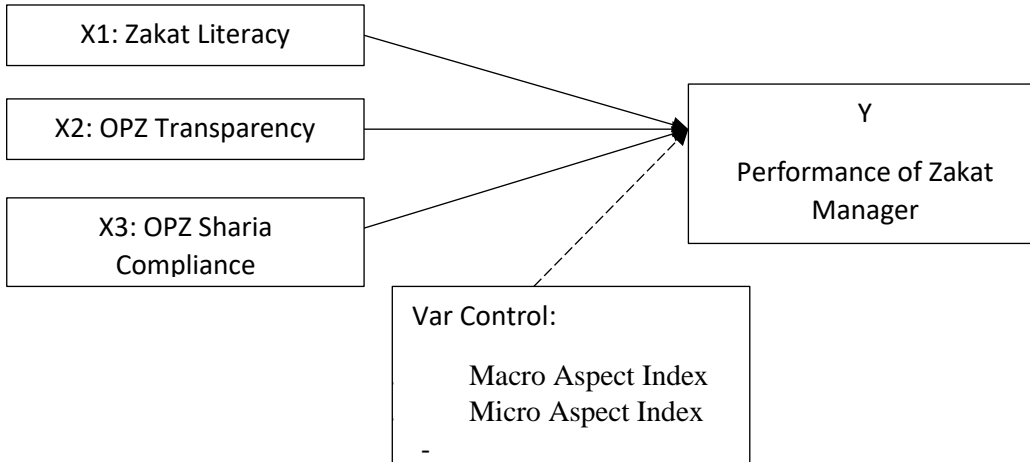
WV_nⁱ : Nilai pembobotan pada variabel *n* di dimensi *i*

S_nⁱ : Nilai skala likert rata-rata pada indikator di variabel *n* di dimensi *i*

k : Jumlah skala likert yang digunakan

Meanwhile, the research framework is as follows:

Figure 1. Research Framework



From the framework above, the following research hypothesis was obtained:

- H1: Zakat literacy has a positive effect on the performance of Zakat managers
- H2: OPZ transparency has a positive effect on the performance of Zakat managers
- H3: OPZ Sharia Compliance has a positive effect on the Performance of Zakat Managers
- H4: Control Variables have a positive effect on the Performance of Zakat Managers

Quantitative analysis is performed using data analysis techniques. The analysis focuses on the transparency index for quantitative analysis using the calculation of the estimation technique, namely the multi-stage weight index, carried out in stages. The first step is to determine the components of the transparency index adopted from Baznas (2019). In accordance with research conducted by (Fatoni & Fakhruddin, 2021) which states that transparency of financial statements, zakat management, and management attitudes affect muzakki trust.

RESULTS AND DISCUSSION

Descriptive Statistics

This study analyzes Zakat Literacy (X1), OPZ Transparency (X2), and Sharia Compliance (X3) on the Performance of Zakat Managers (Y) with variable control in the form of macro aspects and micro aspects. This study tested a number of 32 provinces in Indonesia, but there were outliers of 2 provinces because they did not pass the Boxplot test so that the final amount of data used was as many as 30 provinces.

The following are the results of the descriptive statistical test of the study.

Table 2. Descriptive Statistical Test

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
LITERASI ZAKAT	30	43,00	82,00	67,5667	7,92501
TRANSPARANSI OPZ	30	0,37	0,73	0,5593	0,10218
KEPATUHAN SYARIAH	30	0,37	0,70	0,5627	0,09523
ASPEK MAKRO	30	0,26	0,78	0,6450	0,12233
ASPEK MIKRO	30	0,35	0,59	0,4743	0,07356
KINERJA	30	0,22	0,64	0,4977	0,09641

From the table of descriptive statistical test results above, it can be explained:

Zakat literacy has a minimum score of 43; maximum value of 82; the mean value is 67.5667; and a standard deviation value of 7.92501. It can be seen that the standard deviation value is less than the average value. This shows that the data is homogeneous, that is, the distribution of data is narrow and less diverse. It can be seen in the highest value of 82 is the value of the Riau Islands province. While the lowest value of 43 is the value of the Maluku province. The average value is at 67.5667 which means that the zakat literacy of the Indonesian people is at a good level.

Transparency of Zakat Management Organization has a minimum value of 0.37; maximum value of 0.73; the mean value is 0.5593; and a standard deviation value of 0.10218. It can be seen that the standard deviation value is less than the average value. This shows that the data is homogeneous, that is, the distribution of data is narrow and less diverse. It can be seen in the highest value of 0.73 is the value of North Kalimantan province. While the lowest value of 0.37 is the value of North Maluku and Papua provinces. The average score is at 0.5593 which means that reporting from OPZ is quite transparent.

Sharia Compliance The Zakat Management Organization has a minimum value of 0.37; maximum value of 0.70; mean value of 0.5627; and a standard deviation value of 0.09523. It can be seen that the standard deviation value is less than the average value. This shows that the data is homogeneous, that is, the distribution of data is narrow and less diverse. It can be seen at the highest value of 0.70 is the value of West Kalimantan province. While the lowest value of 0.37 is the value of Maluku province. The average score is at 0.5627 which means that reporting from OPZ is quite Shariah compliant or compliant.

The performance of the Zakat Manager has a minimum value of 0.22; maximum value of 0.64; the mean value is 0.4977; and a standard deviation value of 0.09641. It can be seen that the standard deviation value is less than the average value. This shows that the data is homogeneous, that is, the distribution of data is narrow and less diverse. It can be seen in the highest value of 0.64 which is the value of Banten and Southeast Sulawesi provinces. While the lowest value of 0.22 is the value of Maluku province. The average value is at 0.4977 which means that the performance of the Zakat Manager is still not good, which is below 50%.

Classical Assumption Test Results

Normality Test using OS-Kolmogorov Smirnov Test, the results obtained are normally distributed data. Where the significance value > 0.05 which is 0.200.

Table 3. Normality Test

		Unstandardized Residual	
N		30	
Normal Parameters^{a,b}	Mean	.0000000	
	Std. Deviation	.05645880	
Most Extreme Differences	Absolute	.108	
	Positive	.089	
	Negative	-.108	
Test Statistic		.108	
Asymp. Sig. (2-tailed)^c		.200 ^d	
Monte Carlo Sig. (2-tailed)^e	Sig.	.493	
	99% Confidence Interval	Lower Bound	.480
		Upper Bound	.506

The Multicollinearity Test is used to determine whether a regression model finds a correlation between the dependent variable and the independent variable (Ghozali & Rusimamto, 2016). Here are the results.

Table 4. Multicollinearity Test

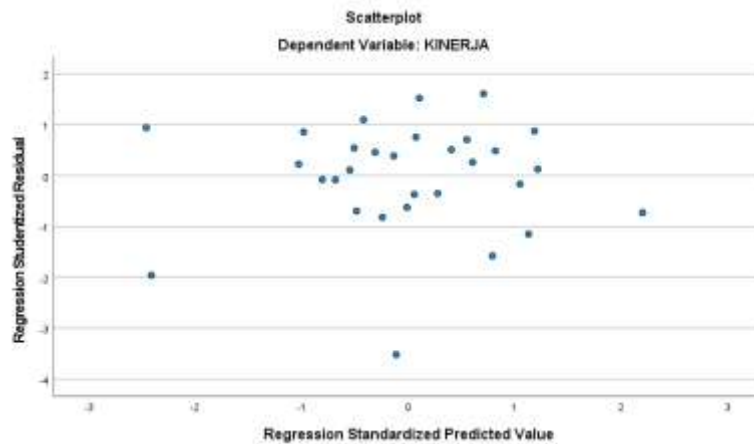
Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1 LITERASI ZAKAT	.846	1.182
TRANSPARANSI OPZ	.444	2.252
KEPATUHAN SYARIAH	.433	2.307

ASPEK MAKRO	.804	1.244
ASPEK MIKRO	.872	1.147

a. Dependent Variable: KINERJA

The VIF value is not more than 10 and the tolerance value is more than 0.1. So it can be concluded that multicollinearity does not occur.

The heteroscedasticity test in this study used the Scatterplot test. Here are the results. Figure 2. Heteroscedasticity Test



In this data it is found that the result is homoscedasticity. From the picture above, it can be seen that the distribution of points spreads without a significant pattern, so it can be concluded that there is no heteroscedasticity problem.

Partial Correlation Test is a method used to identify strong and weak relationships between independent variables and dependent variables, where other independent variables are controlled or considered influential (Irianto et al., 2006). Here are the results of the partial correlation test. Here is the table.

Table 5. Partial Correlation Test

Correlations			
Control Variables			KINERJA
-none ^a	LITERASI ZAKAT	Correlation	.394
		Significance (2-tailed)	.031
		df	28
	TRANSPARANSI OPZ	Correlation	.435
		Significance (2-tailed)	.016

		df	28
	KEPATUHAN SYARIAH	Correlation	.467
		Significance (2-tailed)	.009
		df	28
ASPEK MAKRO & ASPEK MIKRO	LITERASI ZAKAT	Correlation	.502
		Significance (2-tailed)	.007
		df	26
	TRANSPARANSI OPZ	Correlation	.340
		Significance (2-tailed)	.076
		df	26
KEPATUHAN SYARIAH	Correlation	.452	
	Significance (2-tailed)	.016	
		df	26

a. Cells contain zero-order (Pearson) correlations.

Before there was a variable control, it was found that zakat literacy, OPZ transparency, and Sharia compliance had a correlation with performance. However, zakat literacy has a weak correlation to performance.

After the control variables in the form of micro aspects and macro aspects, it was found that zakat literacy increased its correlation to performance, from previously having a weak correlation (0.394) to having a strong correlation (0.502). As for OPZ transparency, after the existence of variable control from the previous one had a strong correlation (0.435) to a weak correlation (0.34) to performance. Meanwhile, Sharia compliance still has a strong correlation with performance.

Test Results of Coefficient of Determination (R²)

Table 8. Coefficient of Determination Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Setelah ada variable control	.811 ^a	.657	.586	.06206

a. Predictors: (Constant), ASPEK MIKRO, KEPATUHAN SYARIAH, LITERASI ZAKAT, ASPEK MAKRO, TRANSPARANSI OPZ

Sebelum ada variable control	.566 ^a	.320	.241	.08396
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a. Predictors: (Constant), KEPATUHAN SYARIAH, LITERASI ZAKAT, TRANSPARANSI OPZ

b. Dependent Variable: KINERJA

The value of R square after there is a control variable is 0.657. Whereas before there was a variable control the value was 0.32 or smaller.

It can be concluded that simultaneously the independent variable has an influence on the performance variable by 65.7%. After the existence of variable control increased by 23%.

The Effect of Zakat Literacy on the Performance of Zakat Managers

Zakat literacy has a positive influence on the performance of Zakat managers. When the community has a good concern about zakat, it will make a positive contribution to zakat managers to continue to strive to improve their performance. This is in line with the results of Saraswati's research (2021) that zakat literacy has a significant positive influence on muzakki trust, which causes the behavior of zakat managers to continue to improve their performance.

According to Mauludin's research (2022), zakat management organizations can take the opportunity to enter so that they can easily provide literacy to collect zakat. Lembaga Amil Zakat is included in this segment in order to increase public trust. Ascarya and Yumanita (2018) also found that external problems related to the low collection of zakat in official amil institutions include the low level of literacy or public knowledge of zakat, both general zakat knowledge and knowledge of the importance of paying zakat through official amil institutions.

The Effect of OPZ Transparency on the Performance of Zakat Managers

OPZ transparency does not have a significant influence on the performance of Zakat managers. This can be caused by several factors, one of which is the lack of openness of OPZ in terms of budget performance needed by the community compared to the information needed, so that the public considers it unimportant. In addition, the size of the distribution of data tested in this study was 30 provinces out of a total of 34 provinces in Indonesia, while the data tested considered that transparency was less important to implement.

This is in accordance with the results of Laoli's research (2019) which states that transparency partially does not affect performance, so transparency must be improved and it needs to be more open to provide the information needed to improve the performance of the institution.

The Effect of OPZ Sharia Compliance on the Performance of Zakat Managers

OPZ Sharia compliance has a positive influence on the performance of Zakat Managers. If an OPZ carries out Sharia functions in its institution, it can improve the performance of zakat managers. OPZ Sharia compliance includes a form of accountability in zakat management: responsibility primarily to Allah (vertical) and responsibility (horizontal) to mankind and the environment. This is in accordance with Jannah's research (2020), that sharia compliance affects performance.

Sharia Enterprise Theory supports OPZ Sharia compliance because in this theory it is explained that Allah is the main source of accountability for all resources entrusted (Hermawan and Rini, 2018). That is, the institution of zakat is not only accountable to man but also accountable to Allah. If every zakat managing institution feels that all its activities will be accounted for by the Khaliq, then maximum responsibility must be created for each existing trust obtained. Thus, the implementation of zakat institutions needs to be guided by Sharia aspects and make them primary.

CONCLUSION

In Indonesia, zakat management is carried out by managing zakat entities consisting of the National Zakat Agency (Baznas), Provincial Baznas, District/City Baznas, and LAZ. Zakat management is carried out with sharia principles and regulations on zakat management. The results showed that there was a significant influence between zakat literacy and Sharia compliance on performance, while zakat transparency did not have a significant effect on performance. Meanwhile, simultaneously, zakat literacy, zakat transparency, and Sharia compliance have a significant effect on the performance of zakat managers.

This research has limitations because the focus of research is still limited to quantitative analysis of literature and literature studies because the data used is secondary data obtained from Puskasbaznas. Therefore, in the future it is necessary to expand the sample to stakeholder responses and population Baznas in an effort to improve the performance of zakat managers. Suggestions for further research are on the analysis of Sharia compliance criteria that can improve the performance of zakat managers, in order to create public trust in government or legal zakat institutions.

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