



## Muzakki's Trust in Paying Zakat through BAZNAS South Solok Regency is Influenced by Principles of Good Corporate Governance

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### Abstract

This research is based on the low interest of muzakki in the South Solok area to pay zakat through zakat institutions, namely Baznas, and the important role of the principles of good corporate governance, such as transparency and accountability of zakat institutions in influencing the trust of muzakki to pay zakat through Baznas. This research aims to prove the influence of transparency and accountability of zakat institutions on muzakki's trust in paying zakat through Baznas, South Solok Regency, partially and simultaneously. The research population came from muzakki registered with Baznas, South Solok Regency. Sampling was carried out randomly and specific criteria for muzakki were not determined. The number of samples processed in this study was 98 people. Data analysis used the t-test and F-test with the help of the SPSS program. This research proves that institutional transparency and accountability significantly influence muzakki's trust in paying zakat through Baznas South Solok Regency, and the influence obtained is partial and simultaneous.

**Keywords:** Good Corporate Governance, Transparency, Accountability, Trust

### 1. Introduction

Law (UU) no. 23 of 2011 explains that the national institution responsible for supervising zakat is the Amil Zakat Agency. On the other hand, the community formed the Amil Institution, which is an institution with the main task of collecting, distributing, and utilising zakat (Nasional, 2022). Article 1 clause 1 explains that zakat management involves a series of activities, including planning, organising, implementing, and supervising the process of collecting, distributing, and utilising zakat. By establishing a zakat institution, it is hoped that it will be able to provide good service to muzakki, provide benefits in raising the level of mustahik welfare and social welfare, as well as increase the benefits and productivity of zakat (Nasim & Syahri Romdhon, 2014). Zakat collecting institutions that collect zakat collectively will make the reach of zakat distribution more comprehensive and equitable than distributed independently.

If the entire community actively pays zakat, then zakat can become a significant source of state revenue when viewed from a broader economic perspective. Most individuals in the country adhere to the Islamic religion and strongly understand and commit to fulfill their

zakat obligations. This is seen in the current population. With a Muslim population of 237.55 million, Indonesia has great potential to implement zakat (BAZNAS, 2020). With generous support from Muzakki, the projected potential for zakat is estimated to reach 327.6 trillion (Nasional, 2022) if supported by effective and efficient corporate governance.

However, the current realisation of zakat is far from its true potential, as can be seen from data published by the BAZNAS Center for Strategic Studies. In 2021, the amount of zakat collected will only reach 14.1 trillion Rupiah, while the potential that could be achieved reaches 239 trillion Rupiah annually. This condition means that most muzakki still choose to distribute zakat independently.

Information has been obtained through analysis by the National Zakat Amil Agency (BAZNAS) together with the Ministry of Religion (Kemenag), Bank Indonesia (BI), the National Committee for Sharia Economics and Finance (KNEKS), and also the Bogor Agricultural Institute (IPB), that the zakat funds collected from muzakki that is not included in the reports at zakat management institutions reaches IDR 61.25 trillion, even though the potential for zakat is very large by

looking realistically and objectively at the number of Muslims in Indonesia (Setiawan, 2020). This is caused by muzakki, who still distribute zakat independently or directly without going through a zakat institution. Even though, based on data from the number of muzakki, Indonesia has a large zakat potential, without proper management by zakat institutions, the realisation of zakat will be less than optimal (Putra & Lestari, 2022). Apart from that, independent distribution means that the eligibility standards for mustahik will not be properly standardised because there is no analysis of mustahik eligibility, so there is concern that the distribution will only focus on certain individuals. At the same time, some individuals need it more. Distribution of zakat carried out independently by muzakki also results in less than proportional distribution. Thus, distribution carried out by zakat institutions is the best effort to distribute zakat under sharia provisions.

The National Governance Policy Committee defined good corporate governance as good institutional governance that implements the principles of transparency, accountability, responsibility, independence, and justice (Timorita, 2016). Good Corporate Governance is a group of systematic rules that regulate and supervise companies to generate additional profits for interested parties (Kuncaraningsih & Ridla, 2015). Good Corporate Governance seeks to create a company that has effective and appropriate governance while protecting every company actor's rights in realising a healthy and good corporate culture. The Cadbury Committee in Kuncaraningsih explains corporate governance as a method that guides and regulates companies to achieve harmony between the powers needed to ensure the company's continued existence and fulfil its responsibilities to stakeholders (Kuncaraningsih & Ridla, 2015). Hamdani (Lagareta Iswanto et al., 2020) said that the principles of Good Corporate Governance are formed from 5 (five) principles: Transparency, Accountability, Responsibility, Independence, and Fairness/Justice.

Based on the results of Azzahra and Majid's study, it is stated that the low intention of muzakki to pay zakat to formal institutions is caused by various factors, namely: (1) faith, altruism, appreciation, self-satisfaction and zakat management; (2) culture and regulations; (3) income; (4) the role of ulama and government credibility; (5) religiosity and attitudes; (6) subjective norms; (7) self-efficacy; (8) knowledge; (9) reputation, transparency, accountability and trust; (10) service quality; (11) control of accepted behaviour and norms held as well as past behaviour (Azzahra & Majid, 2020).

The importance of zakat institutions in managing zakat well is emphasised in building muzakki trust. Even though zakat institutions show great zakat management, the lack of transparent data can lead to low trust in muzakki in distributing their zakat (IZDR, 2011). Thus, the core of the zakat problem is coordination between muzakki, zakat managers, and supervisors (community). When the zakat institution as manager is not transparent in its management and there is no adequate supervision, the muzakki will most likely lose trust in the institution. The Amil Zakat Institution can be strengthened by applying Good Corporate Governance (GCG) principles. This will allow the Amil Zakat Institution to carry out its duties appropriately per the expectations of the muzakki or donors. The trust and satisfaction of muzakki are the main factors driving optimising the use of zakat funds for broader welfare (Lagareta Iswanto et al., 2020).

Transparency is an important key in ensuring clear information in the decision-making process and in disclosing information about the organisation, in this context, zakat management institutions (Abu-Tapanjeh, 2009). Information disclosure is very important for muzakki as their right to know accurate data about zakat management organisations. When information relating to zakat institutions can be accessed easily, muzakki gain confidence that the zakat they entrust has no potential for misuse. Transparency in the management of zakat funds is the main key in maintaining and building public trust in the integrity and effectiveness of zakat institutions.

Apart from information, muzakki also expects accountability from zakat institutions as a form of responsibility for the management of zakat funds and concrete evidence of the programs that have been planned. This accountability is very important because it relates to integrity and ethics in managing institutions, especially zakat institutions. As zakat amil, zakat institutions are not only responsible to the muzakki for the zakat received, but also have a moral responsibility to Allah SWT.

Accountability is the responsibility of the recipient of a trust or service to provide accountability for resource management and to provide reports and explain all activities related to the use of resources to the trust giver (Ikhwandha & Hudayati, 2019). The NCG (National Committee on Governance) explains that the principle of accountability is the responsibility of managers to expand an effective accounting system to create reliable financial reports. This principle also includes clarity factors related to organisational functions and the accountability system implemented therein (Yuliafitri & Khoiriyah, 2016).

Accountability is reflected in financial reports submitted regularly and on time, including relevant information related to the entity's activities and finances within the specified period. This includes the obligation of zakat institutions to clearly and transparently report the collection, management and distribution of zakat funds to the community and related parties. By maintaining a high level of accountability, zakat institutions confirm their commitment to the principles of good governance and strengthen the trust of the community and muzakki in donating their zakat. Moreover, good accountability helps ensure that each zakat fund is used effectively and efficiently for appropriate and beneficial purposes to the intended beneficiaries.

South Solok Regency is one of the regencies in West Sumatra Province. Currently, the number of people classified as poor in South Solok, according to the Central Statistics Agency, is 11.81 thousand people out of a total of 182 thousand with people who adhere to Islam in South Solok reaching 99.17 percent. The potential for zakat by looking at the number of Muslim people in South Solok, according to the general chairman of BAZNAS, South Solok Regency, reaches IDR. 21.37 M. However, in reality, the recorded amount of zakat that has been realised until November 2022 is only Rp. 2 M. Based on the results of interviews with muzakki who handed over zakat directly to mustahiq without an intermediary through BAZNAS South Solok Regency, their main reason was because they considered it safer and would definitely be received by mustahiq directly. Apart from that, muzakki also felt that he could interact directly with mustahiq, so that muzakki could feel in a situation without distance. For this reason, some muzakki choose not to use BAZNAS as an intermediary in distributing their zakat, but rather directly to mustahiq who need it. This habit has been going on for a long time and is difficult to change quickly, especially because the level of public trust in BAZNAS South Solok Regency is still low in terms of zakat distribution. From the background and theory used, the hypotheses of this research are:

- H1: Partial transparency influences muzakki's trust in paying zakat through BAZNAS South Solok Regency*
- H2: Partial accountability influences muzakki's trust in paying zakat through BAZNAS South Solok Regency*
- H3: Transparency and Accountability have a joint influence on muzakki's trust in paying zakat through BAZNAS South Solok Regency*

## 2. Method

The research method used in this study is quantitative research, which focuses on testing theories by measuring research variables numerically and analyzing data using statistical procedures (Sugiyono, 2018). This research uses survey techniques by distributing questionnaires to collect data or information. After that, the collected data will be analyzed using statistical methods using the SPSS program Ver. 29.

The type of research used is field research, which involves the direct review of research material to collect relevant information. The study was carried out using quantitative techniques and descriptive research methods. Descriptive methods aim to describe phenomena, such as relevant group characteristics, provide estimates of the percentage of units in the population that exhibit certain behaviors, analyze perceptions of product characteristics, evaluate relationships between variables, and make specific predictions.

The selected population is muzakki, which is included in the BAZNAS data for the South Solok Regency in 2022. The sample to be chosen is muzakki in BAZNAS South Solok Regency. The sampling technique in this research uses a non-probability sampling method, where not all population members have the same opportunity to be selected as a sample, and the probability of certain members being selected cannot be identified.

The sampling method applied is incidental sampling, where the sample is selected based on chance or availability, namely members of the population who are unplanned to be met by the researcher and are willing to become respondents or respondents who are easily reached by the researcher (Sugiyono, 2018). The Slovin technique was used to determine the sample size. Based on the BAZNAS document regarding the number of muzakki in 2022, which amounts to 4,227 (BAZNAS, 2022), the number of research respondents was 98. Primary data in this research is information collected directly by researchers from primary sources or obtained from muzakki through distributing prepared questionnaires. The questionnaire method used is a Likert scale to collect Muzakki's opinions and responses to the analyzed topic. Secondary data used in the research was collected and analyzed from many sources such as books, brochures, websites, and previous research deemed relevant to the material studied. This secondary data is used to assist researchers in critically analyzing issues related to the research.

The research instrument used in this research was a questionnaire. Questionnaires must be tested for validity and reliability to ensure that the data produced is valid and reliable. Instrument validity indicates that the questionnaire can measure what it is supposed to measure. In contrast, reliability suggests that the results will be consistent if the questionnaire is used several times to measure the same thing. Thus, this research ensures that the questionnaire can provide valid and consistent data. The multiple regression test tests whether the independent variable influences the dependent variable (Ghozali, 2013). The multiple regression test uses a mathematical design to explain the relationship between variables following the objectives of this research. In this research, the independent variables are transparency and accountability, while the dependent variable is the level of trust in paying zakat. Therefore, the equation for testing multiple regression can be formulated as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information

Y = Trust

a = Constant

b<sub>1</sub>, b<sub>2</sub> = Regression coefficient

X<sub>1</sub> = Transparency

X<sub>2</sub> = Accountability

The decision of whether or not a variable influences other variables is guided by the following:

- If the significant value is greater than 0.05, then variable X affects variable Y
- If the significant value is smaller than 0.05, then variable X does not affect variable Y.

The hypothesis test used is:

- Analysis of the Coefficient of Determination R<sup>2</sup> to find out how much influence variable X has on variable Y. Conditions used to analyze the determinant coefficient R<sup>2</sup> are (Sugiyono, 2018):

- Kd is close to zero (0), meaning that the influence of the independent variable on the dependent variable is not strong.
- Kd is close to one (1), meaning that the influence of the independent variable on the dependent variable is strong.

## 2. T-test

The t-test is used to partially test the influence of variable X on variable Y with the hypothesis formulation:

Ho: P=0, there is no influence between variables X and Y

Ha: P ≠ 0, there is an influence between variables X and Y

According to the P value criterion:

- If P > 0.05, then Ho can be accepted and Ha is rejected, meaning there is no significant influence between the independent and dependent variables.
- If P < 0.05, Ho is rejected and Ha is accepted, meaning there is an influence between the independent and dependent variables (Ghozali, 2013).

## 3. F-test

The F test is used to test simultaneous or joint effects with the formula:

Ho: P=0, there is no simultaneous influence between variables X and Y

Ha: P ≠ 0, there is a simultaneous influence between variables X and Y

So, according to the P value criteria:

- If P > 0.05, then Ho can be accepted and Ha is rejected, meaning there is no simultaneous influence between the independent variables on the dependent variable
- If P < 0.05, Ho is rejected, and Ha is accepted, meaning there is a simultaneous influence between the independent and dependent variables.

## 3. Result and Discussion

Based on the results of the multiple regression test, the following regression equation is obtained:

**Table 1: Results of Multiple Regression Analysis**

Coefficients <sup>a</sup>						
Model	Unstandardised Coefficients			Standardised Coefficients	t	Sig.
	B	Std. Error		Beta		
1	(Constant)	11.662	2.226		5.239	.001
	Transparansi	.358	.076	.461	4.722	.001
	Akuntabilitas	.227	.079	.281	2.874	.005

a. Dependent Variable: Trust

Source: Data processed by author, 2024

Based on the multiple linear regression equation above, the equation is obtained:  $Y = 11.662 + 0.358X_1 + 0.227X_2$  we can interpret as follows:

- a. The value  $a = 11.662$  is a constant value in the regression equation. This indicates that when the two variables are independent, namely transparency ( $X_1$ ) and accountability ( $X_2$ ), is at a value of 0, the muzakki trust level is estimated at 11.662.
- b. Value  $b_1 X_1 = 0.358$  indicates that the transparency variable ( $X_1$ ) positively influences the trust variable ( $Y$ ). This means that every one unit increase in the transparency variable ( $X_1$ ), assuming an accountability variable ( $X_2$ ) remains constant, will increase the trust variable by 0.358.
- c. Value  $b_2 X_2 = 0.227$  indicates that the accountability variable ( $X_2$ ) also positively influences the trust variable ( $Y$ ). This means, every one unit increase in the accountability variable ( $X_2$ ), assuming a transparency variable ( $X_1$ ) remains constant, will increase the trust variable by 0.227.

This analysis explains that the influence of the transparency and accountability variables has a positive influence, meaning that the rise and fall of variable  $Y$  is in line with the rise or fall of variable  $X$ . Transparency and individual accountability make a positive contribution to muzakki's trust in paying zakat as an intermediary with BAZNAS, South Solok Regency. Research hypothesis test results: To answer whether the transparency and accountability variables partially influence the trust variable, it can be seen from table 1 which is explained by the calculated  $t$  value column and the significant results produced. So based on table 1, the research results are:

### 1. The Influence of Transparency on Muzakki's Confidence In Paying Zakat Through Baznas, South Solok Regency

Based on the results of the  $t$  test, it is proven that the calculated  $t$  value (4.277) is greater than the  $t$  table value (1.985), and the significance value (0.001) is smaller than the specified significance level (0.05). Therefore, the alternative hypothesis ( $H_a$ ) is accepted and the null hypothesis ( $H_0$ ) is rejected, with the conclusion that there is an influence between the transparency variable and the trust variable. This result is also supported by the regression coefficient test on the transparency variable, which shows that the better the institution's transparency, the more positive the influence on the level of trust. Consistently, the results

of this study confirm that the first hypothesis is accepted, namely that there is a positive and significant influence between transparency and trust.

Based on data analysis, researchers can conclude that the better BAZNAS South Solok Regency is at implementing transparency, the higher the level of trust of muzakki in distributing zakat to this institution. On the other hand, if transparency is not implemented, muzakki's trust in distributing zakat tends to be low because clear information about institutional conditions is not available, especially in zakat institutions that manage zakat funds from muzakki. With transparency, muzakki can know clearly who manages zakat funds, to whom zakat is distributed, in what form zakat is distributed, as well as other information that is important for muzakki and the wider community who need zakat assistance.

These results are in line with research (Ilyas Junjuran, 2020) which found that transparency had a positive effect on the level of trust in muzakki. According to Ilyas, institutions with all their hard work explain all zakat management activities to muzakki, disclose financial conditions, and publish comprehensive financial reports to interested parties. This is also in line with research (Nasim & Syahri Romdhon, 2014) which found that the transparency of financial reports in zakat institutions had a significant effect on muzakki's confidence in distributing zakat.

### 2. The influence of accountability on muzakki's trust in paying zakat through BAZNAS of South Solok Regency.

Based on the results of the research that has been carried out, the  $t$  value is  $2.872 > t$  table 1.985 and the significant value is  $0.005 < 0.05$  so that  $H_a$  is accepted and  $H_0$  is rejected with the conclusion that there is a positive and significant influence between the accountability variable and the trust variable. This is also proven through the results of the regression coefficient test on the accountability variable which states that better accountability will increase trust. The results of this research also prove that the first hypothesis of the accountability variable is accepted.

Based on data analysis, researchers concluded that the better BAZNAS South Solok Regency managed its accountability, the higher the level of trust of muzakki in distributing zakat through this institution. Accountability, which includes BAZNAS' responsibility for the funds entrusted to it, positively influences this trust. By showing performance results that are in accordance with field realities, implementing programs following provisions, and managing zakat under sharia principles, it will increase muzakki's sense

of relief and confidence in the ability of BAZNAS South Solok Regency as a zakat institution.

### 3. The Influence of Transparency and Accountability on Muzakki's Trust in Paying Zakat through BAZNAS South Solok Regency.

**Table 2. Results of F Test (Simultaneous)**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	254.027	2	127.013	39.492	.001 <sup>b</sup>
Residual	305.534	95	3.216		
Total	559.561	97			

a. Dependent Variable: Trust

b. Predictors: (Constant), Accountability, Transparency

Based on the data in the table, an F value of 39.492 is obtained with a large calculated F value compared to the F table (3.09) and an F test significance value of 0.001, which is lower than the significance value (0.05). This indicates that simultaneously the transparency variable ( $X_1$ ) and accountability variables ( $X_2$ ) have a positive and significant effect on the trust variable (Y).

**Table 3.  
Results of the Coefficient of Determination Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.674 <sup>a</sup>	.454	.442	1.793

a. Predictors: (Constant), Accountability, Transparency

Additionally, the Adjusted  $R^2$  of 0.442 indicates that transparency ( $X_1$ ) and accountability ( $X_2$ ) together contribute 44.2% to the trust variable (Y). The remaining 55.8% was influenced by other factors not examined in this study. Thus, the results of this research provide evidence that transparency and accountability significantly influence the level of trust in the context of BAZNAS South Solok Regency research.

The results of this research show that transparency and accountability simultaneously influence the level of trust. By properly implementing and increasing the transparency and accountability of BAZNAS South Solok Regency, it is hoped that there will be an increase in muzakki's trust in distributing zakat through this institution. These findings also confirm the proposed hypothesis that transparency and accountability together play an important role in determining muzakki trust..

### 4. Conclusion

The conclusion of this research are:

1. The principle of good corporate governance transparency has a positive influence on muzakki's trust in paying zakat through BAZNAS South Solok Regency.
2. The principle of good corporate governance, accountability, has a positive influence on muzakki's trust in paying zakat through BAZNAS, South Solok Regency.
3. The principles of good corporate governance, transparency and accountability, contribute to a collective positive influence on muzakki's trust in paying zakat through BAZNAS, South Solok Regency.

Increasing information transparency is not only limited to the vision, mission and organisational structure, but also includes providing open information regarding every important event that can affect the condition of BAZNAS of South Solok Regency. The public's easy access to various types of information media, especially through social media, will further encourage public trust in BAZNAS of South Solok Regency. Accountability is a form of responsibility of BAZNAS of South Solok Regency for managing zakat funds, which must always be conveyed widely to the public through all types of information media that are easily accessible to the public. This step aims to attract the interest of more prospective muzakki who have not yet chosen BAZNAS of South Solok Regency as the institution entrusted to pay their zakat. Accountability is also very important in maintaining the trust of muzakki, who has chosen to pay for zakat through BAZNAS of South Solok Regency.

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