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Dahayi Moputu Dila and Zakat Accounting Practices: An Islamic Ethnomethodology Study at BAZNAS Gorontalo Regency

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Abstract

Purpose: This study aims to reflect on the values of Gorontalo local wisdom that underlie the accounting practices of zakat, infaq, and sedekah at the National Zakat Agency (BAZNAS) in Gorontalo Regency. This research was conducted because zakat accounting studies have focused primarily on technical aspects, while the local cultural values that shape accounting practices have been relatively limited.
Methodology: The study employed a spirituality paradigm with an Islamic ethnomethodology approach. Data were collected through structured interviews with three BAZNAS administrators responsible for collection, distribution, finance, and reporting, complemented by participant observation of zakat management activities. Data were analyzed through the stages of charity, knowledge, faith, revelation, and courtesy.
Findings: The study identified four accounting practices: building the trust of zakat payers through sharia education and zakat regulations, distributing funds based on the provisions of *asnaf* (the designated recipients), adjusting zakat collection to the economic conditions of zakat payers, and verifying and reporting fund receipts through bank statements. These four practices reflect the value of trust as the primary foundation for managing zakat, infaq, and sedekah.
Novelty: This study reveals that the four accounting practices of zakat management practiced by BAZNAS are rooted in the Gorontalo local wisdom of *lumadu: dahayi moputu dila*, demonstrating that zakat accounting is shaped not only by sharia regulations but also by local cultural values.

Keywords: zakat accounting, Islamic ethnomethodology, local wisdom, trust, Gorontalo

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Introduction

Zakat is an Islamic economic instrument that plays a crucial role in realizing social welfare and reducing social inequality. In addition to being an obligatory religious duty for eligible Muslims, zakat also serves as a wealth distribution mechanism aimed at assisting needy groups (Suhartono et al., 2024). In the context of modern zakat management, the success of zakat fund collection and distribution is determined not only by community compliance in fulfilling zakat obligations, but also by the ability of zakat management institutions to build and maintain the trust of zakat payers (Rozi et al., 2026).

Trust is a crucial aspect in managing zakat funds, as the funds collected come from the public and must be managed in a trustworthy, transparent manner, and in accordance with sharia principles. Low levels of public trust in zakat management institutions can lead to decreased public participation in distributing zakat through official institutions. Conversely, the higher the level of public trust, the greater the potential for zakat funds to be collected and utilized to improve the welfare of the community (Bastomi, 2018). Therefore, accounting practices implemented by zakat management institutions serve

not only as a tool for financial recording and reporting, but also as a means of building and maintaining public trust.

Various studies on zakat accounting have generally focused on aspects of accountability (Endahwati, 2014), transparency (Septiarini, 2011), compliance with accounting standards (Rokib et al., 2021), and the effectiveness of zakat fund collection and distribution (Yudhira, 2020). However, studies examining zakat accounting practices from the perspective of local cultural values are still relatively limited. In practice, zakat management cannot be separated from the social and cultural context of the community in which the institution operates. Local cultural values often serve as a moral foundation that influences how individuals and organizations manage zakat funds (Purwatiningsih, 2024).

Although previous studies have established that trust, accountability, transparency, and compliance with sharia standards are important determinants of effective zakat governance, these studies generally conceptualize trust as an outcome of sound governance or institutional performance. They provide limited explanation of how trust is socially and culturally constructed through the everyday accounting practices of zakat institutions. Likewise, studies on cultural accounting have demonstrated that local wisdom influences accounting practices in various contexts, yet they have not explained how a specific local cultural value shapes accounting practices within zakat management institutions. Consequently, the theoretical mechanism through which local cultural values become embedded in zakat accounting practices remains underexplored. This study addresses this gap by demonstrating that the Gorontalo philosophy of *lumadu: dahayi moputu dila* functions as the cultural foundation underlying four accounting practices of zakat management. In doing so, this study advances the theoretical understanding of zakat accounting by explaining trust not merely as an organizational outcome, but as a culturally embedded value that shapes accounting practices in everyday organizational life.

The Gorontalo people possess various local wisdom values that are still alive and passed down from generation to generation. One of the values known in Gorontalo culture is lumadu*: dahayi moputu dila*, which means "keep your tongue from breaking" This expression contains the importance of maintaining words, commitments, and promises that have been made to avoid losing the trust of others. For the Gorontalo people, breaking a promise is an act that can damage honor and eliminate the trust that has been given (Daulima, 2009). Therefore, this value not only serves as a guideline in the social life of the community, but also has the potential to influence organizational management practices, including the management of zakat funds. The value of *lumadu: dahayi moputu dila* is interesting to study in the context of zakat accounting because it is closely related to efforts to maintain public trust.

Based on the description, the research question is how do BAZNAS administrators practice zakat, infaq, and alms accounting based on Gorontalo local wisdom values? Based on this question, the purpose of this research is to reflect on the local wisdom values that underlie zakat, infaq, and alms accounting practices at BAZNAS Gorontalo Regency. Theoretically, this research is expected to contribute to the development of sharia accounting literature, particularly in broadening the understanding of zakat accounting practices that are not only influenced by technical and regulatory aspects, but also by local wisdom values that exist within the community. Practically, this research can be a reflection material for BAZNAS administrators and other zakat collection institutions regarding the importance of local wisdom values in supporting zakat management practices that are trusted by the community. In addition, the results of this research can be input for stakeholders in formulating strategies for collecting, managing, and distributing zakat, infaq, and alms funds that are not only oriented towards administrative aspects, but also pay attention to cultural values and religiosity that develop within the community.

Literature Review

Accounting for Zakat, Infaq, and Sadaqah

Zakat accounting plays a crucial role in the sharia accounting system, particularly in standardizing the cycle of recognition, measurement, and reporting of zakat, infaq, and sedekah (ZIS) transactions. Referring to Islamic Financial Accounting Standards FAS No. 409 issued by the Indonesian Institute

of Accountants (IAI), this standardization aims to ensure consistency and transparency in reporting by the National Zakat Agency (BAZNAS) and Zakat Collection Institutions (LAZ) (Utami et al., 2023). The main principles of this standard require the recognition of assets upon receipt, the separation of zakat and infaq/alms funds, and comprehensive disclosure of information. Through this framework, zakat accounting not only achieves financial accountability but also integrates sharia values such as honesty and fairness in the management of community funds.

The implementation of FAS 409 in various Zakat Collection Institutions (LAZ) shows fluctuating levels of compliance. For example, the Depok City BAZNAS has adopted the majority of the standard's provisions, although gaps remain in the disclosure of the relationship between amil and mustahik (Rizkiansyah et al., 2020). A similar situation was found in the Sukabumi Regency BAZNAS, which has aligned its reports with FAS 409, but its effectiveness is still hampered by the lack of competent accounting practitioners within the institution (Kartini, 2020). This phenomenon confirms that the effectiveness of FAS 409 is not only determined by the existence of regulations but is also greatly influenced by the capabilities of human resources.

The role of implementing zakat accounting is not limited to government institutions but also extends to non-governmental entities such as mosques and Islamic Zakat Institutions (LAZ). A case study at the Al-Mu'min Karang Mosque in Sumbawa shows that the recognition and measurement aspects of funds are aligned with FAS 409, although technically the recording still uses a simple single-entry method (Khotimah & Wahyudi, 2022). A similar phenomenon was found at the Wahdah Islamic Zakat Institution in Bontang City, where financial reporting is still limited to cash inflows and outflows, thus not meeting the standard financial statement components mandated by FAS 409 (Utami et al., 2023). Collectively, these facts confirm that technical obstacles and limited human resources still plague zakat governance in Indonesia, yet FAS 409 remains a fundamental instrument in realizing transparency and sharia accountability.

Local Cultural Accounting

Cultural accounting represents a manifestation of recording and reporting practices deeply rooted in social value systems, customs, and local philosophies. In Indonesia, accounting transcends its function as a technical economic instrument and transforms into a cultural representation that integrates spiritual and social dimensions (Budianto et al., 2023). This practice is divided into three levels: the family level, which focuses on domestic stability, and the community and business level, which embraces the values of mutual cooperation and justice. Consequently, cultural accounting in Indonesia does not solely pursue profitability but rather emphasizes achieving social and spiritual harmony (Budianto et al., 2023).

Culturally based accounting practices are also evident in local traditions, such as the kokocoran tradition in the Kangean Islands, Madura. In this tradition, people record gifts of money at weddings and then return them on similar occasions. This practice demonstrates a social recording system based on trust, mutual cooperation, and reciprocity that has been passed down through generations (Nur & Syahril, 2022). Although the recording is still rudimentary, this tradition represents a form of accounting that combines social and economic values, where relationships between community members are prioritized over material gain. This confirms that cultural accounting grew out of the community's need to maintain a balance between economic aspects and social solidarity.

Furthermore, research by Khadijah Ath Thahirah & Dedi Fernanda (2021), presents a form of culture-based accounting in the context of Minangkabau agriculture through the philosophy of rangkiang. Rangkiang is not simply a place to store rice, but a symbol of the people's economy and mutual cooperation that instills values of social and spiritual responsibility. Accounting in rangkiang practice is not aimed at profit, but at achieving shared prosperity by balancing individual needs, societal needs, and obligations to God. Thus, the philosophy of rangkiang demonstrates that accounting can be

interpreted as a cultural activity imbued with moral, ethical, and religious meaning that binds society within a social order.The existence of cultural dimensions in accounting is reflected through the implementation of social responsibility rooted in local Indonesian wisdom. As noted by (Rosyidiana et al., 2023), the integration of values such as Tri Hita Karana in Bali or Hamemayu Hayuning Bawana in Java into CSR practices can create synergy between humanitarian, environmental, and spiritual aspects. This phenomenon emphasizes that accounting is an entity inseparable from the social and cultural constellation. As a result, cultural accounting serves as an instrument to balance economic ambition with moral commitment, while also serving as a medium for internalizing the nation's noble values into modern economic structures.

Methodology

This research uses a spirituality paradigm. The spirituality paradigm views reality beyond material and rational aspects, but also encompasses the spiritual dimension that underlies human behavior in carrying out social and organizational activities. This paradigm is used to uncover the non-material values that underlie social practices carried out by individuals and groups (Triyuwono, 2015). The researcher chose the spirituality paradigm because it aligns with the research objective, namely to uncover the values of Gorontalo local wisdom that underlie zakat accounting practices carried out by the BAZNAS management of Gorontalo Regency.

This research uses an Islamic ethnomethodology approach. Islamic ethnomethodology is an approach used to understand how individuals create, maintain, and interpret social realities in everyday life based on Islamic values. This approach seeks not only to uncover the practices carried out by social actors but also the rational meaning, spiritual values, and divine foundations behind these practices (Thalib, 2022). The researcher chose an Islamic ethnomethodology approach because it aligns with the research objective of uncovering how the BAZNAS administrators in Gorontalo Regency practice zakat accounting, which is imbued with Gorontalo's local wisdom.

This research uses qualitative methods. Qualitative methods were chosen because the research aims to understand the meaning, experiences, and values embedded in zakat accounting practices from the perspective of those directly involved. By using qualitative methods, researchers can gain a deeper understanding of zakat accounting practices and the cultural values underlying them.

The data collection techniques used in this study included structured interviews and participant observation. Interviews were conducted with informants directly involved in zakat management at the BAZNAS Gorontalo Regency to obtain information on the collection, distribution, recording, and reporting of zakat funds. Participatory observation was conducted by observing zakat management activities within the BAZNAS in Gorontalo Regency. Each interview lasted approximately 45–90 minutes. Data collection continued until no substantially new information emerged from subsequent interviews and observations, indicating that sufficient depth had been achieved for the research objectives. Method triangulation was employed by comparing findings obtained from structured interviews and participant observation. Documentary evidence, such as bank statements and internal reports, was also used to corroborate participants' explanations whenever relevant. The trustworthiness of the findings was enhanced through prolonged engagement in the research setting, triangulation of data sources

The informants were selected using purposive sampling, which is the deliberate selection of informants based on the consideration that they possess knowledge, experience, and direct involvement in zakat accounting practices at the BAZNAS of Gorontalo Regency. Three key informants participated in this study. They consisted of the Head of Collection, the Head of Distribution, and the Finance Officer of BAZNAS Gorontalo Regency. These participants were selected purposively because they possessed direct responsibilities and extensive experience in collecting, distributing, recording, and reporting zakat, infaq, and sadaqah funds.

Ethical consideration. Prior to data collection, participants were informed about the objectives of the study. Their participation was voluntary, informed consent was obtained, and confidentiality was maintained by reporting findings without disclosing unnecessary personal information.

This research was conducted at the BAZNAS in Gorontalo Regency. The location was chosen based on the consideration that BAZNAS is the official institution responsible for managing zakat, infaq, and alms in Gorontalo Regency. Furthermore, this institution possesses characteristics that align with the research focus, as its zakat management practices are inextricably linked to the influence of Gorontalo's local cultural values, which are still alive and practiced in the community.

The data analysis in this study uses Islamic ethnomethodology. This analysis consists of five stages: charity, knowledge, faith, revelation, and courtesy (Thalib, 2022). The charity stage is used to identify zakat accounting practices carried out by informants. The knowledge stage aims to uncover the rational meaning underlying these practices. The faith stage is used to discover the non-material values contained behind zakat accounting practices. Next, the revelation information is carried out by linking the discovered values to the Qur'an, hadith, and other Islamic teachings. The final stage, courtesy, is used to formulate a deeper meaning regarding the relationship between zakat accounting practices, Islamic values, and Gorontalo local wisdom.

Results And Discussion

Portrait of Zakat, Infaq, and Sedekah Accounting Practices at the in Gorontalo Regency

Mr. Fadli explained that the success of zakat fund collection is determined not only by the collection strategy, but also by the level of public trust in the zakat management institution. Therefore, the BAZNAS in Gorontalo Regency actively educates the public about the sharia principles and regulations that underpin the management of zakat, infaq, and sedekah. Regarding this, Mr. Fadli explained:

> Yes, we often educate the public about our terms, namely, 'safe in Sharia' (Islamic law), safe in regulations, and safe in the Unitary State of the Republic of Indonesia' (NKRI). Safe in Sharia means we are guided by the Hadith and the Quran, safe in regulations, we adhere to Law No. 23 of 2011 on the National Zakat Agency (Perbaznas). We also educate the public about zakat regulations." However, there was once a rumor that zakat funds would be used for the Free Nutritious Meals program. This damaged the image of zakat collection, as the collection sector was most affected, meaning public trust declined. Regarding the collection aspect, I communicated with colleagues at the central BAZNAS. After communicating with the central BAZNAS, the statement was confirmed to be untrue because it was not in accordance with the intended use of zakat, infaq, and alms.

Based on Mr. Fadli's previous explanation, the researcher understands that BAZNAS Gorontalo Regency strives to build and maintain public trust through education that emphasizes that zakat management is carried out based on sharia principles and applicable laws and regulations. This education is carried out by explaining that zakat fund management is guided by the Quran and Hadith, and is regulated in the zakat regulations that serve as the basis for BAZNAS's operations.

Furthermore, Mr. Fadli's explanation indicates that public trust in zakat management institutions can be influenced by information or issues circulating in the community. The emergence of issues regarding the use of zakat funds for programs outside their intended use has the potential to reduce public trust and directly impact zakat fund collection. Therefore, the Gorontalo Regency BAZNAS conducted clarification and coordination with the central BAZNAS to ensure the accuracy of circulating information and provide public understanding regarding the allocation of zakat, infaq, and alms funds in accordance with sharia provisions and applicable regulations. These findings indicate that maintaining

public trust is a crucial aspect in the practice of zakat fund collection at the Gorontalo Regency BAZNAS.

In Mr. Fadli's previous statement, researchers found that accounting practices for zakat fund collection involve building the trust of zakat payers through sharia education and zakat regulations. This practice is evident in the charity “we often educate the public about our terms, namely, safe in Sharia (Islamic law), safe in regulations, and safe in the Unitary State of the Republic of Indonesia' (NKRI)” The knowledge behind this expression is that the process of collecting zakat funds is not only carried out through socialization activities, but also through efforts to convince the public that the funds they entrust are managed safely, in accordance with sharia provisions, laws and regulations, and do not conflict with state interests. Thus, public trust is seen as the main capital in the success of zakat fund collection. This finding is in line with research (Jannah & Purwanti, 2025) which found that the level of trust of zakat payers is a key factor in the success of zakat collection. This trust can be strengthened through transparency and effectiveness of zakat management, including through the use of digital platforms as stated by (Sarifudin et al., 2025). The importance of trust is also emphasized by (Fudaili & Azis, 2022), who show that the level of trust among zakat payers influences the amount of zakat collected. Furthermore, (Putra & Irawan, 2023) found that transparency, accountability, and good communication contribute to high public trust in zakat management institutions. Similarly, (Munir & Muhammad, 2022) explain that transparency of information regarding the management and distribution of zakat funds is a crucial effort to increase zakat payers' trust in zakat institutions.

Furthermore, Mr. Rahmat explained, in line with what Mr. Fadli had previously stated, that the management of zakat, infaq, and alms funds is intended for the Asnaf. His explanation follows:

> First, the distribution of zakat funds is guided by Surah At-Taubah, verse 60, concerning the eight categories of zakat recipients (asnaf). Therefore, in distributing zakat funds, BAZNAS adheres to the provisions of asnaf as stipulated in Islamic law. Furthermore, BAZNAS also has five main programs that apply nationally: humanitarian programs, productive economy, health, education, and da'wah and advocacy. These programs are then tailored to the needs and conditions of each region. For example, within the humanitarian program, assistance can be provided to fire victims, the poor, or orphanages. There are also cases that can be administratively categorized as health programs, but in practice are more appropriately classified as humanitarian programs. For example, assistance is provided to patients suffering from chronic or advanced diseases who must be referred to hospitals in Manado.

Based on Mr. Rahmat's previous explanation, the researcher understands that the distribution of zakat funds at the BAZNAS of Gorontalo Regency is carried out while still adhering to sharia provisions, specifically the eight groups of zakat recipients (asnaf) as stated in Q.S. At-Taubah verse 60. These provisions serve as the basis for determining the parties entitled to receive benefits from the collected zakat funds. Thus, the management and distribution of zakat funds are not carried out freely, but rather follow the established sharia rules.

In addition to adhering to the provisions of the asnaf system, BAZNAS also implements fund distribution through five main nationally established programs: humanitarian programs, productive economy, health, education, and da'wah and advocacy. Although these programs are determined by the central BAZNAS, their implementation is tailored to the needs and conditions of local communities. This demonstrates that BAZNAS Gorontalo Regency applies flexibility in categorizing assistance provided to mustahik, as long as it remains within the framework of sharia law and the primary purpose of zakat distribution.

These findings also indicate that the distribution of zakat funds at the BAZNAS in Gorontalo Regency is not solely focused on meeting the economic needs of those entitled to receive the zakat

(mustahik), but also encompasses humanitarian, health, educational, and religious empowerment aspects of the community. Thus, zakat, infaq, and alms are utilized as instruments to improve broader community welfare, in accordance with the needs of the beneficiaries.

In Mr. Rahmat's previous statement, the researcher found accounting practices for the distribution of zakat funds in the form of distribution of zakat funds based on the provisions of asnaf. This practice is found in the charity "the distribution of zakat funds is guided by Surah At-Taubah, verse 60, concerning the eight categories of zakat recipients (asnaf)" The knowledge of this expression is that the process of distributing zakat funds is carried out based on the rules established in Islamic law so that the beneficiaries of zakat funds are those who are truly entitled to receive them. The provisions of asnaf serve as a guideline for BAZNAS in determining the targets for fund distribution to align with the objectives of zakat and the principles of justice in Islam. This finding is in line with research (Ramdhani et al., 2025) which shows that the distribution of zakat funds is carried out to eight groups of mustahik in accordance with sharia provisions. In practice, this distribution needs to be supported by programs that have clear targets so that assistance can be received by the entitled parties, as found by (Fitriani & Rohman, 2024). In addition, (Maula, 2025) emphasized that the distribution of zakat must still refer to the mustahik criteria stipulated in sharia in order to realize the objectives of zakat and ensure fairness in the distribution of funds.

Mr. Fadli further explained that the dynamics of zakat fund collection are influenced not only by the level of public awareness of zakat, but also by various government policies that impact the economic conditions of zakat payers. These policy changes indirectly affect the amount of zakat collected by the Gorontalo Regency BAZNAS. Regarding this, Mr. Fadli explained:

> Yes, then the decline is due to budget efficiency. The impact on us is the budget cuts to the regions. The initial TPP was 100%, then it was cut by 30%, leaving only 70% received. This policy impacted collection. One agency used to deposit Rp 1,000,000, but now it's down to Rp 900,000, and some even as little as Rp 600,000. For example, the Agriculture Agency, which used to receive Rp 9,000,000 per month, has now reduced to only Rp 3,000,000. This is likely due to the TPP cuts, and subsequent transfers of PPPK employees to the central government, which is vertical, so if it's vertical, their zakat automatically goes directly to the central government.

Based on Mr. Fadli's previous explanation, the researcher understands that the decline in zakat receipts at the Gorontalo Regency BAZNAS was influenced by external factors related to government policies. One factor influencing zakat collection is the budget efficiency policy, which has resulted in a reduction in the Additional Income for Civil Servants (ASN). This decrease in income received by civil servants has resulted in a reduction in the amount of professional zakat paid to BAZNAS.

Furthermore, the transfer of some employees, particularly Government Employees with Work Agreements (PPPK), to vertical agencies also impacted the amount of zakat collected. This situation resulted in zakat payments previously channeled through the Gorontalo Regency BAZNAS being transferred to zakat management institutions at the central level. These findings indicate that zakat collection practices are inextricably linked to the influence of government administrative and fiscal policies, which can directly or indirectly influence the amount of zakat collected by the Gorontalo Regency BAZNAS.

In Mr. Fadli's previous statement, researchers found accounting practices for zakat collection in the form of adjusting zakat collection to changes in the economic conditions of the payers of zakat. This practice is evident in the expressions (charity) "This policy impacted collection" and "has now reduced to only Rp 3,000,000" The knowledge behind this expression is that the amount of zakat collected by BAZNAS is greatly influenced by the economic capacity of the payers of zakat. When budget efficiency

policies lead to reduced civil servant income, the amount of professional zakat paid also decreases. Thus, zakat collection depends not only on zakat awareness but is also influenced by economic conditions and government policies that impact the payers' income. This finding aligns with research (Oktaviani, 2022) which shows that income has a positive and significant influence on the payers' decision to pay zakat through zakat management institutions. Furthermore, research (Candra, 2020) shows that religiosity, attitudes, and subjective norms influence the decision of zakat payers to pay professional zakat. Furthermore, (Wirawan et al., 2022) shows that macroeconomic variables such as inflation, exchange rates, and the money supply significantly influence zakat receipts in Indonesia. Furthermore, (Hamidah, 2020) shows that income has a positive and significant effect on the decision of zakat payers to pay zakat through amil zakat institutions.

In carrying out its zakat fund collection duties, the collection division does not operate in isolation from other divisions within the Gorontalo Regency BAZNAS. Fund collection activities are closely linked to the finance and reporting divisions, particularly in providing data necessary for administration and accountability. Regarding the working relationship between these divisions, Mr. Fadli explained:

> Yes, for the finance division, the collection division is closely linked to the finance division, for example in terms of reporting. The collection division focuses solely on fundraising; we focus on promoting zakat and collecting zakat funds. However, if collection data is requested, we will coordinate with the finance and reporting division, specifically the accounting division. Our reporting involves requesting data on zakat payments from school civil servants (ASN) to be reported to the Regent. I request data from the finance division via bank statements.

Based on Mr. Fadli's previous explanation, the researcher understands that the implementation of the zakat fund collection function at the Gorontalo Regency BAZNAS is carried out through close coordination with the finance and reporting division. Although the collection sector has the main task of conducting socialization and collecting zakat funds, the need for collection data for reporting purposes requires cooperation with the finance sector which is responsible for recording and managing transactions.

These findings indicate that zakat management practices at the BAZNAS in Gorontalo Regency are implemented based on a clear division of tasks between departments. The collection department focuses on fundraising activities, while the finance and accounting department plays a role in providing transaction data that forms the basis for reporting. Through this coordination, information on zakat payments from civil servants and schools can be well documented and used as accountability material to relevant parties, including the local government.

In Mr. Fadli's previous statement, researchers found zakat accounting practices in the form of verification and reporting of zakat receipts. This practice is found in the charity “Our reporting involves requesting data on zakat payments from school civil servants (ASN) to be reported to the Regent. I request data from the finance division via bank statements” The knowledge of this expression is that the process of collecting zakat funds at the BAZNAS Gorontalo Regency does not only focus on fundraising activities, but is also supported by verification and reporting mechanisms carried out based on financial transaction data recorded in bank statements. Bank statements are used as a source of information to ensure the conformity between the zakat funds received and the data to be reported to the relevant parties. Through the use of bank statements, zakat receipt data can be traced and verified, resulting in more accurate and accountable information.

Mr. Fadli further explained that coordination between the collection and finance divisions is not only carried out in the preparation of reports, but also in the verification and synchronization of zakat, infaq, and sadaqah receipt data. This synchronization is carried out to ensure that all funds received are recorded accurately and correspond to the transactions received in the BAZNAS account. Mr. Fadli explained as follows:

> Yes, if we synchronize data, for example, for Ramadan alms, in the Ramadan alms group, when someone deposits Ramadan alms through the WhatsApp group, I record it and then match it with the finance division, based on the bank statement. So, the bank statement must be synchronized with the data sent to us by the collection division. The collection division is inseparable from finance and reporting, as the data must be synchronized.

Based on Mr. Fadli's previous explanation, the researcher understands that BAZNAS Gorontalo Regency implements a data synchronization mechanism between the collection and finance divisions as a form of control in the management of zakat, infaq, and sadaqah funds. All information regarding funds deposited by muzakki or munfik is first recorded by the collection division, then matched with transaction data listed in the bank statement managed by the finance division.

Furthermore, Mr. Rahmat echoed this sentiment by stating that the process of checking collected zakat, infaq, and alms funds uses data from bank statements. The following is an excerpt from Mr. Rahmat's statement:

> We simply check our bank statements because we have partnered with banks, so every month, the data is available and we simply request it from the bank. For example, at BRI, the source is clear, and then from Bank SULUTGO, BSI, Muamalat, and Mandiri.

Based on Mr. Rahmat's previous explanation, researchers understand that bank statements are one of the primary data sources used by the Gorontalo Regency BAZNAS (National Agency for the Assessment and Application of Zakat) to verify and check the receipt of zakat, infaq, and alms. The collaboration between BAZNAS and various banking institutions allows BAZNAS to obtain transaction data periodically, allowing for clear traceability of the source and amount of each incoming fund.

These findings indicate that the recording and control of zakat, infaq, and alms receipts at the BAZNAS in Gorontalo Regency is supported by the use of bank statements as valid and accountable proof of transactions. Through data obtained from various partner banks, such as BRI, Bank SulutGo, BSI, Muamalat, and Mandiri, BAZNAS can ensure the correspondence between funds recorded in the financial system and the funds actually received in the institution's accounts. Thus, bank statements serve as an important instrument in maintaining the accuracy, transparency, and accountability of zakat, infaq, and alms management.

Similarly, Mrs. Fatma explained that financial reports are prepared by integrating various data sources, including bank statements, receipt reports, and expenditure recaps. All of this data is then compiled and compiled into a monthly report as a form of accountability for the management of zakat, infaq, and alms funds. Her explanation follows:

> I compile monthly reports based on the bank statements I receive and the fund receipt reports. For expenditure data, I receive a recapitulation from Mrs. Fenti. I then combine all receipt and expenditure data into a monthly report as a form of accountability for fund management.

Based on Mrs. Fatma's previous explanation, the researcher understands that the preparation of financial reports at the BAZNAS in Gorontalo Regency is carried out through a process of collecting and integrating data from various divisions involved in the management of zakat, infaq, and alms funds. Bank statements are used as the primary data source to verify fund receipts, while expenditure data is obtained through recapitulations compiled by the relevant divisions. All of this data is then compiled into a monthly report as a form of accountability for the management of funds received and distributed.

These findings indicate that financial reporting practices at the Gorontalo Regency BAZNAS are implemented through inter-sectoral coordination that supports each other in providing financial data. This process not only aims to produce comprehensive financial reports but also ensures that the

information presented is derived from verified and accountable data. Thus, monthly reports serve as an accountability instrument, transparently and systematically describing the receipt and expenditure of zakat, infaq, and sadaqah funds.

Reflection of the *"Dahayi Moputu Dila"* Value Behind Zakat Accounting Practices

In the previous discussion, researchers identified four zakat accounting practices: building trust among zakat payers through sharia education and zakat regulations, distributing zakat funds based on the provisions of asnaf, adjusting zakat collection to changes in the economic conditions of zakat payers, and verifying and reporting zakat receipts. These zakat accounting practices are imbued with the value of trust (faith). This value is reflected in the efforts of the Gorontalo Regency BAZNAS to maintain the trust of zakat payers that their zakat funds are managed in accordance with sharia provisions and applicable regulations, distributed to the rightful recipients, and recorded and reported transparently and accountably. Trust is also reflected in the use of verification and reporting mechanisms aimed at ensuring the accuracy of financial information, so that the public can be assured that zakat, infaq, and sadaqah funds are managed professionally and in accordance with their stated objectives. Thus, trust becomes an important foundation that supports the sustainability of the practice of collecting, managing, and distributing zakat funds at BAZNAS Gorontalo Regency.

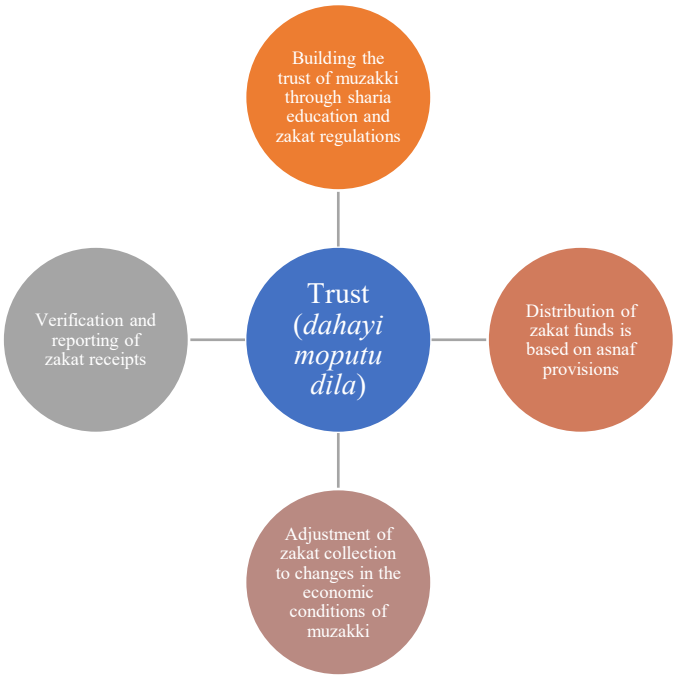


Figure 1. Reflection of the *"Dahayi Moputu Dila"* Value Behind Zakat, Infaq, and Alms Accounting Practices
Source: Researcher data processing, 2026

In Gorontalo culture, there is a phrase *(lumadu) dahayi moputu dila,* meaning be careful not to break your tongue. This phrase is an expression of doubt about breaking a promise. Breaking your tongue here does not mean literally breaking a promise, but rather breaking off a conversation due to a broken promise. The elders of the past taught that breaking a promise is a very shameful act. Just like lying, breaking a promise is the same as cutting off one's own tongue. For the rest of one's life, people will not trust you again. Therefore, in Gorontalo history, every promise made is accompanied by an

oath, such as the sworn agreement between the Gorontalo and Limboti kingdoms. And this cultural heritage still applies to this day. Leaders who make many promises but never keep them, live in old age sickly because they are consumed by oaths. That is why the elders often advise with *lumadu: dahayi moputu dila* (Daulima, 2009).

The actions of BAZNAS administrators in practicing zakat accounting are in line with these values, namely through efforts to maintain the trust of muzakki by ensuring that the collected zakat funds are managed in accordance with the promises and commitments made to the community. This commitment is realized through education on zakat management based on sharia and regulations, distribution of funds to asnaf who are entitled to receive them, adjustments to the collection according to the economic conditions of muzakki, and verification and reporting of zakat funds in a transparent and accountable manner. These practices demonstrate that BAZNAS strives to maintain alignment between what is communicated to the community and what is done in managing zakat funds.

From a Gorontalo cultural perspective, this action reflects the value *of lumadu: dahayi moputu dila* (be careful not to slip your tongue). This value teaches the importance of keeping your words, commitments, and promises made to avoid losing the trust of others. For the Gorontalo people, breaking a promise is a shameful act because it can damage honor and lose the trust that has been given. Therefore, BAZNAS's efforts to maintain the trust of muzakki through sharia-compliant, targeted, transparent, and accountable fund management is a concrete manifestation of the implementation of the value of *lumadu: dahayi moputu dila* in zakat accounting practices.

Furthermore, the value of trust is also in line with the word of Allah SWT in Q.S. Al-Mu'minun verse 8: "And they who are to their trusts and their promises attentive" (Q.S. Al-Mu'minun [23]: 8) (revelation information). This verse emphasizes that maintaining trust and keeping promises are characters that every Muslim must have. This value is in harmony with the accounting practices of zakat, infaq, and sedekah carried out by the management of BAZNAS Gorontalo Regency, especially in maintaining the trust of muzakki through fund management that is in accordance with sharia provisions, transparent, and accountable.

Thus, it is understandable that the accounting practices for zakat, infaq, and sedekah implemented by the BAZNAS management in Gorontalo Regency are not only oriented towards fulfilling the administrative and technical aspects of financial management, but are also imbued with local wisdom and religiosity. These practices reflect a fusion of the Gorontalo cultural values of *lumadu*: *dahayi moputu dila* with Islamic values that emphasize the importance of maintaining trust, keeping promises, and maintaining trust in every activity of managing community funds. In other words, zakat accounting functions not merely as a recording and reporting tool but also as a medium for realizing moral, spiritual, and cultural values in community life (courtesy). This aligns with several previous accounting findings that indicate that local cultural values and religiosity play a significant role in shaping accounting practices (Asiam, 2024; Izmuddin et al., 2021; Niswatin & Yusuf, 2023).

Conclusions

This study aims to reflect the local wisdom values underlying zakat, infaq, and sedekah accounting practices at the National Zakat Agency (BAZNAS) in Gorontalo Regency. The results indicate that zakat, infaq, and sedekah accounting practices are realized through four main activities: building trust among zakat payers through sharia education and zakat regulations, distributing funds based on the provisions of asnaf, adjusting zakat collection to the economic conditions of zakat payers, and verifying and reporting fund receipts through bank statements. These practices reflect the value of trust that underpins the management of zakat, infaq, and sedekah funds.

The value of trust found is in line with the local wisdom of Gorontalo *lumadu: dahayi moputu* dila, which means maintaining one's words, commitments, and trustworthiness to avoid losing the trust

of others. In the context of managing zakat, infaq, and sedekah, this value is reflected in the efforts of BAZNAS administrators to ensure that collected funds are managed in accordance with sharia, distributed to the rightful parties, and reported transparently and accountably. Thus, the practice of accounting for zakat, infaq, and sedekah serves not only as an administrative instrument, but also as a medium to realize cultural and religious values in managing community funds.

Practically, the findings suggest that BAZNAS and other zakat institutions should strengthen organizational trust not only through compliance with accounting standards and sharia regulations but also by integrating local cultural values into their governance, communication, and accountability practices. Such an approach may enhance public trust and encourage greater participation in zakat collection. Theoretically, this study extends the literature on sharia accounting by demonstrating that trust should not be understood solely as an outcome of accountability, transparency, or regulatory compliance. Instead, trust is shown to be a culturally embedded value that shapes everyday accounting practices. By revealing that the Gorontalo philosophy of *lumadu: dahayi moputu dila* underlies four accounting practices of zakat management, this study advances a culturally grounded perspective on zakat accounting that complements existing governance-oriented explanations. Future studies may examine how different local cultural values influence zakat accounting practices across various regions in Indonesia. Comparative studies involving multiple BAZNAS offices, LAZ institutions, muzakki, and mustahik would provide a broader understanding of how local wisdom interacts with accountability, trust, and sharia governance in zakat management.

This study has several limitations. First, it was conducted in a single BAZNAS office in Gorontalo Regency, limiting the transferability of the findings to other regions with different cultural contexts. Second, the study focused primarily on the perspectives of BAZNAS administrators and did not include the perspectives of muzakki or mustahik. Therefore, the findings represent the institutional perspective of zakat management.

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