FINDING THE *MAQASHID AL-SYARIAH* PERFORMANCE MODEL ON SYARIAH MANAGEMENT ACCOUNTING INFORMATION SYSTEM VALUES

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Abstract: In Indonesia's Zakat Management Organisation (OPZ) context, managing zakat funds effectively and in line with maqasid al-syariah principles is crucial to maintaining public trust. This study investigates the impact of environmental uncertainty, human resource (HR) competence, internal control, and Islamic organizational culture on the values of the Sharia Management Accounting Information System (SIAMSy) and the performance of zakat management organizations (KOPZ), as well as examining the role of information technology as a moderating factor. Primary data were collected through questionnaires and interviews with zakat management organizations (OPZ) in Jambi Province and analyzed quantitatively. The data analysis technique used is Structural Equation Modeling (SEM) with a Partial Least Squares approach. (PLS). The direct testing results show that HR competency and Islamic organizational culture significantly influence SIAMSy values. On the contrary, environmental uncertainty and internal control do not substantially impact enhancing SIAMSy values. Meanwhile, KOPZ is directly influenced by ecological uncertainty and internal control, while human resource competence and Islamic organizational culture do not significantly affect KOPZ. The indirect testing results explain that human resource competence and Islamic organizational culture have a positive and significant impact on KOPZ through SIAMSy with complete mediation, indicating that the role of SIAMSy values is found in KOPZ from the maqashid al-syariah perspective. Meanwhile, environmental uncertainty and internal control do not positively and significantly impact KOPZ through SIAMSy values in OPZ in Jambi Province. Lastly, information technology cannot provide a moderating effect between variables.

Keywords: Contingency Determinants, Syariah Management, Accounting Information System, Organizational Performance.

Abstrak: Dalam konteks Organisasi Pengelola Zakat (OPZ) di Indonesia, mengelola dana zakat secara efektif dan selaras dengan prinsip-prinsip maqasid al-syariah merupakan hal yang sangat penting untuk menjaga kepercayaan masyarakat. Penelitian ini menginvestigasi dampak ketidakpastian lingkungan, kompetensi sumber daya manusia (SDM), pengendalian internal, dan budaya organisasi Islam terhadap nilai-nilai Sistem Informasi Akuntansi Manajemen Syariah (SIAMSy) dan kinerja organisasi pengelola zakat (KOPZ) serta menguji peran teknologi informasi sebagai faktor pemoderasi. Data primer dikumpulkan melalui kuesioner dan wawancara dengan OPZ di Provinsi Jambi, dan dianalisis dengan menggunakan pendekatan kuantitatif. Teknik analisis data yang digunakan adalah Structural Equation Modeling (SEM) dengan pendekatan Partial Least Squares (PLS). Hasil pengujian secara langsung menunjukkan bahwa kompetensi SDM dan budaya organisasi Islam secara signifikan memiliki pengaruh terhadap nilai-nilai SIAMSy. Sebaliknya, ketidakpastian lingkungan dan pengendalian internal tidak memiliki pengaruh yang signifikan dalam meningkatkan nilai-nilai SIAMSy. Sementara itu, KOPZ secara signifikan dipengaruhi secara langsunng oleh ketidakpastian lingkungan dan pengendalian internal, sedangkan kompetensi SDM dan budaya organisasi Islam memiliki pengaruh tidak signifikan terhadap KOPZ. Hasil pengujian secara tidak langsung menjelaskan bahwa kompetensi SDM dan budaya organisasi Islam memiliki pengaruh positif dan signifikan terhadap KOPZ melalui SIAMSy dengan mediasi penuh yang mengindikasikan bahwa peran nilai-nilai SIAMSy ditemukan pada KOPZ perspektif maqashid al-syariah. Sedangkan, ketidakpastian lingkungan dan pengendalian internal tidak memberikan pengaruh positif dan signifikan terhadap KOPZ melalui nilai-nilai SIAMSy pada OPZ di Provinsi Jambi. Terakhir, teknologi informasi tidak bisa memberikan efek moderasi antar variabel.

Kata Kunci: Determinan Kontijensi, Manajemen Syariah, Sistem Informasi Akuntansi, Kinerja Organisasi.

Introduction

Indonesia, the country with the largest Muslim population in the world, has almost 600 Zakat Management Organizations (OPZ) spread across various levels, from national to district/city. OPZ is a public sector institution that manages public funds based on Islamic Sharia principles, with the obligation to report all its activities both in financial and non-financial aspects.[1] Measuring OPZ performance is very important, especially from the perspective of *maqashid al-Syariah*, which is the foundation of Islamic

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[1] Santo Hartono, H. (2022). Indonesia's National Zakat Agency (BAZNAS): Digital Transformation in Managing Zakat, Infaq and Shadaqah (ZIS). *Muslim Business and Economics Review*, 1(2), 183–204.

economic studies and zakat management. [2]*Maqashid al-syariah,* which encompasses the objectives of Islamic law, is not only relevant in Islamic law but also in various aspects of life, including economics. According to Al Ghazali, maqashid al-shariah focuses on maintaining five main things: Religion, soul, mind, lineage, and property.[3] This concept is essential in zakat management; OPZ must ensure that zakat funds are managed according to the principles of maqashid al-syariah to maintain the community's trust and confidence.[4] However, fraud cases in Islamic financial institutions, including OPZ, often occur, such as in BAZNAS Dumai City, Riau. This fraud reduces public trust in OPZ, ultimately hurting the performance of Zakat collection and distribution. (detik.com, 2022). These cases of misappropriation show a lack of understanding and application of *maqashid al-syariah* by zakat managers, which should be the primary guide in managing zakat institutions.[5]

A good understanding of *maqashid al-syariah* is fundamental to prevent misappropriation and improve OPZ performance.[6] Zakat managers who understand and implement maqashid al-syariah correctly will be better able to maintain the mandate of zakat and increase the effectiveness of its distribution so that public trust in zakat institutions will increase.[7] The National Zakat Index (IZN), developed by the Center for Strategic Studies of BAZNAS RI, is a key tool for measuring zakat management performance in Indonesia. It evaluates zakat conditions at national, provincial, and aggregate levels, reflecting zakat distribution and institutional development progress. Since its inception in 2016, the IZN has evolved into IZN 2.0 and, in 2023, into IZN 3.0, addressing current challenges in zakat management. IZN helps assess the welfare impact on mustahik and the development of zakat institutions, serving as a standard for regulators, zakat organizations, and the public to evaluate zakat progress.[8] The IZN for Indonesia increased from 2020 to 2022 with scores of 0.52, 0.59, and 0.60, but in 2023, it declined with a score of 0.46 on a scale of 0 to 1, where the closer to 1, the better the management of zakat in a region. The IZN values in Indonesia can be seen in Figure 1.1.

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[2] Hudayati, A., & Tohirin, A. (2019). A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for Zakat Institution. *International Journal of Zakat*, 4(2), 101–110.

[3] Asmarani, M., & Kusumaningtias, R. (2019). Akuntabilitas Lembaga Amil Zakat dalam Perspektif Maqashid Syariah (Studi Pada Yayasan Dana Sosial Al Falah Surabaya). *Jurnal Akuntansi Unesa*, 8(1), 1–11.

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[5] Abidin, Z. (2020). Islamic Economics Development in Indonesia: Reflection on Contemporary Thoughts of Muslim Intellectuals. Shirkah: Journal of Economics and Business, 5(3), 411–435; Sunarya, S. L., & Al Qital, S. (2022). Digital Management on Zakat Institutions: Mapping using Biblioshiny R. *Review of Islamic Social Finance and Entrepreneurship*, 97–108.

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[7] Mufidah, Mufidah, Amri Amir, Achmad Hizazi, and Enggar Diah Puspa Arum. 2022. "Analysis Balanced Scorecard in Non-Profit Organizations To Accountability in the Covid Pandemic." *Dinasti International Journal of Education Management And Social Science* 3(5):710–18. doi: 10.31933/dijemss.v3i5.1279;.

[8] Fatmawatie, N., Fauza, N., & Rohmah, E. N. (2020). Analysis of Zakat Management Performance and Implications Achievements of Sustainable Development Goals. *Management and Economics Journal*, 4(3), 285–294;
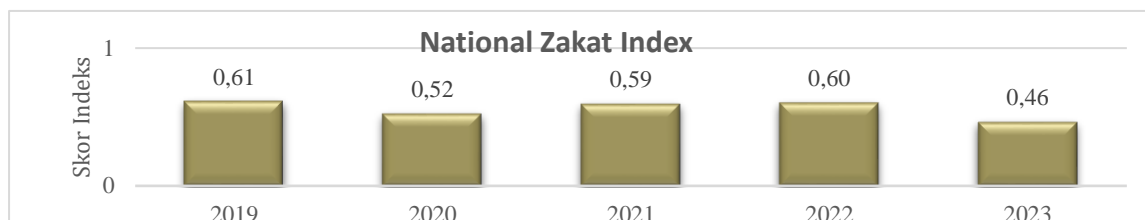
Figure 1.1 National Zakat Index of Indonesia
Source: Strategic Study Center – National Amil Zakat Agency (Puskas BAZNAS), 2024

Meanwhile, the IZN assessment for 2023 from 34 provinces in Indonesia shows that the IZN of Jambi Province, based on the initial observations made by the researcher, is ranked 20th out of 34 provinces in Indonesia with an index score of 0.45, below the national average index of 0.46 points. Therefore, it falls into the pretty good category for IZN 2.0 and the stable category range for IZN 3.0. In contrast, for the IZN assessment of the Sumatra region, Jambi Province is in the 3rd lowest position out of the eight provinces. The data shows that the performance of OPZ in Jambi Province is still relatively low, as evidenced by the decline in the index and its development over the past 3 years. The IZN value and OPZ development for Jambi Province can be illustrated in Figure 1.2 and Table 1.1 below.
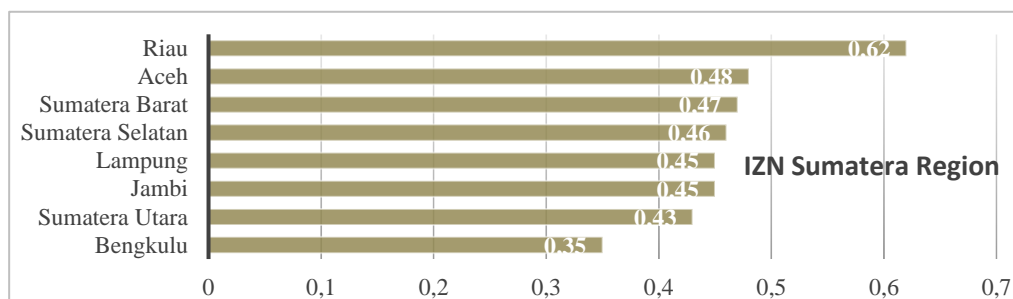

Figure 1.2 National Zakat Index for the Sumatera Region
Source: Strategic Study Center – National Zakat Amil Agency (Puskas BAZNAS), 2024

Table 1.1 IZN and Development in the Jambi Province Region 2019-2023

No	BAZNAS	IZN					Perkembangan			
		2019	2020	2021	2022	2023	2019/2020	2020/2021	2021/2022	2022/2023
1	Provinsi Jambi	0,67	0,51	0,61	0,72	N/A	-23,88	-16,39	-15,28	N/A
2	Kerinci	0,58	0,70	0,60	0,51	0,49	20,69	16,67	17,65	-3,92
3	Merangin	0,71	0,70	0,75	0,72	0,66	-1,41	-6,67	4,17	-8,33
4	Sarolangun	0,67	0,44	0,60	0,67	0,41	-34,33	-26,67	-10,45	-38,81
5	Batanghari	0,68	0,46	0,50	0,45	N/A	-32,35	-8,00	11,11	N/A
6	Muaro Jambi	0,75	0,50	0,64	0,75	0,45	-33,33	-21,88	-14,67	-40,00
7	Tanjab. Barat	0,76	0,66	0,74	N/A	N/A	-13,16	-10,81	N/A	N/A
8	Tanjab. Timur	0,56	0,56	0,70	0,65	N/A	0,00	-20,00	7,69	N/A
9	Bungo	N/A	0,62	0,64	0,72	0,33	N/A	-3,13	-11,11	-54,17
10	Tebo	0,76	0,58	0,60	0,55	0,51	-23,68	-3,33	9,09	-7,27
11	Kota Jambi	0,78	0,76	0,76	N/A	N/A	-2,56	0,00	N/A	N/A
12	Kota Sungai Penuh	0,55	0,59	0,50	0,33	0,33	7,27	18,00	51,52	0,00
	Wilayah Provinsi Jambi	**0,68**	**0,59**	**0,64**	**0,61**	**0,45**	**-12,43**	**-6,85**	**4,97**	**-21,79**

Source: National Zakat Amil Agency (Puskas BAZNAS), 2024

So far, performance measurement systems have been more widely used by commercial organizations such as private companies. In contrast, non-profit organizations like OPZ are still less aware of the importance of performance measurement for their organizations. For commercial organizations, performance measurement increases their profits. In contrast, for non-profit organizations, it will be very beneficial to develop work programs in the future, helping them become healthy organizations with good public trust.[9] Considering that a Sharia organization's operations must align with the values of Islamic teachings, it only fits that its objectives align with *maqashid al-syariah*.[10] The uniqueness of Sharia organizations compared to conventional organizations allows their performance to be measured by evaluating the *maqashid al-syariah*.[11] Thus, every operational activity Shariah organizations carry should contain values that align with *maqashid al-syariah*.[12]

The use of maqashid al-syariah as a performance measurement indicator is well-established. Mohammed, Razak, and Taib (2008) introduced the Maqasid Index for Islamic banking, based on Abu Zahrah's classification of maqashid al-syariah into tahdhib al-fard (individual education), iqamah al-adl (justice), and jabl al-maslahah (community welfare). This approach has been widely adopted and developed in studies by Antonio et al. (2012), HT and Rama (2016), and others. However, none have applied maqashid al-syariah to measure the performance of Organisasi Pengelola Zakat (OPZ), with most focusing on Islamic banking.

According to Al-Ghazali, the five elements of *maqashid al-syariah*—preservation of religion, life, intellect, lineage, and property—can serve as performance measures for OPZ. Understanding *maqashid al-syariah* is crucial for zakat management, enhancing organizational performance, and preventing fund misappropriation. Effective zakat management aligns with Islamic principles and improves OPZ outcomes. Implementing a Management Accounting Information System (MAIS) is essential for decision-making and control. In Jambi Province, the need for a Sharia-based MAIS referred to as SIAMSy, is evident. SIAMSy aligns with Islamic values and addresses the limitations of conventional MAIS, which reflects Western-modern values incompatible with OPZ. As Mulawarman (2011) and Triyuwono (2014) emphasize, SIAMSy integrates faith, knowledge, and deeds, ensuring that OPZ management adheres to its spiritual and organizational mandates. The BAZNAS Management Information System (SiMBA) is a digital platform designed to enhance efficiency, accountability, and transparency in zakat management in Indonesia, serving as a national zakat data center. While OPZs in Jambi Province have adopted SiMBA and other digital payment, reporting, and outreach tools, challenges persist. These include limited human resource capacity, low internet access for distribution, and insufficient digital reporting practices. Research indicates that many *amil* in Jambi struggle with SiMBA functions, such as reporting ZIS management,

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9   Bastiar, Y. (2019). Model Pengkuran Kinerja Lembaga Zakat di Indonesia. *Jurnal Zakat dan Wakaf, 6*(1), 43–64.

10 Kholid, M. N., & Bachtiar, A. (2015). Good Corporate Governance dan Kinerja Maqasid Syariah Bank Syariah di Indonesia. *Jurnal Akuntansi dan Auditing Indonesia*, 19(2), 126–136.

11 Wira, A., et al. (2018). Pengukuran Kinerja Perbankan Syariah dengan Menggunakan Pendekatan Indeks Maqashid Syariah." *Maqdis: Jurnal Kajian Ekonomi Islam*, 3(2).

12 Zulheldi, Zulheldi. "Government policies in economic empowerment of muslim communities in the digital economy era." El-Mashlahah 11.2 (2021).

preparing RKAT, tracking *muzaki* growth, and using new applications like SiMBAlite. In 2022, only 57% of OPZs in Jambi actively utilized SiMBA, placing the region in Quadrant 2 for activation, reflecting inadequate reporting and data usage.[13]

The Task Technology Fit (TTF) model, as supported by Isa Putra, can evaluate technology acceptance, emphasizing that technology is effective only when users efficiently integrate it into their tasks, thereby improving organizational performance; this states that the success of developing an information system is not solely due to the sophistication of the system but is also influenced by its suitability for the system's users. For an information system and information technology to be effectively utilized to contribute to performance, members within the organization must be able to use the technology properly and correctly. Task suitability relates to how individual capabilities in using information technology to perform tasks can enhance organizational performance. The problem often arises when employees do not fully utilize the provided technology to assist in task completion, resulting in the technology not providing the expected benefits.[14]

The utilization of SIAMSy and OPZ performance in Jambi Province is influenced by external factors like environmental uncertainty and internal factors such as human resource (HR) competency. Environmental uncertainty, including regulatory changes and limited government support, impacts SIAMSy's stability. Declining IZN values in Jambi reflect reduced participation in assessments and minimal APBD allocations, with only 7 of 12 BAZNAS participating in 2023 and most showing poor indices. Internally, HR competency is critical but remains low, with only 12.6% of Indonesia's 9,348 emails certified. This lack of certification hampers zakat governance and the effectiveness of SIAMSy, emphasizing the need for improved HR standards and training. These competencies cover various aspects, including technical skills in operating the system, a thorough understanding of relevant sharia principles, and managerial skills required to manage and implement the system effectively. [15]Zakat collectors and managers must have adequate expertise in these three areas to utilize SIAMSy optimally.[16] Low HR competency can decrease the IZN in Jambi Province because the inability to effectively manage and implement Sharia principles can reduce the quality of SIAMSy implementation in the region.[17] Thus, improving HR competency is crucial to ensure this information system can function adequately and significantly impact zakat management. Internal control is also an important component that affects SIAMSy's values. Effective

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[13] Lestari, Dini Maulana, and Hadri Kusuma. "To What Extent Collateral in PLS Financing Brings Maṣlaḥah? An Analytical Comparison from Islamic Law Outlook with Maqāṣid al-Sharī'ah Index." Al-Manahij: Jurnal Kajian Hukum Islam (2024): 109-124.

[14] Rasool, T., Warraich, N. F., & Sajid, M. (2022). Examining the Impact of Technology Overload at the Workplace: A Systematic Review. *SAGE Open*, *12*(3), 215824402211143. https://doi.org/10.1177/21582440221114320

[15] Arifah, Risma Nur, Siti Zulaichah, and M. Faiz Nashrullah. "Membuka rahasia bank dalam pembagian harta bersama perspektif maqashid syariah." De Jure: Jurnal Hukum dan Syari'ah 11.2 (2019): 113-127

[16] Parida, P., Putri, R. S., & Nisa, N. (2024). Optimalisasi Pengelolaan Zakat untuk Pembangunan Infrastruktur Ekonomi Berbasis Syariah. *Musytari: Neraca Manajemen, Akuntansi, dan Ekonomi*, 5(8), 64–74;

[17] Nopriansyah, Waldi, Makhrus Munajat, and Abdul Mujib. "Maintaining the Plurality and Sacred Value of Islamic Law through the Existence of the Sharia Banking Law." Al-Ahkam 32.1 (2022): 65-86.

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internal control will ensure that the Sharia accounting information system runs efficiently and prevent fraud or irregularities that can damage the integrity of the system and the organization.[18] In the context of Jambi Province, weak internal control can be one-factor causing low IZN values based on micro dimensions. The micro dimension of governance, encompassing control, legal compliance, internal audit units (SAI), risk management, and monitoring, plays a vital role in SIAMSy implementation. Fraud cases in several OPZs in Jambi Province highlight weak internal supervision, reflected in declining IZN values over three years (0.60, 0.56, and 0.39 on a 0-1 scale). Of 19 OPZs, 14 have SAI, while five lack this essential oversight by BAZNAS Annual Report 2023.[19]

Islamic organizational culture is another critical factor, serving as a pillar for Sharia compliance. A strong culture integrates sharia values into operational processes, enhancing transparency, accountability, and public trust. However, the average zakat reporting index in Jambi Province is only 0.50, with most OPZs failing to meet optimal reporting standards, such as audited financial statements and sharia audits. This study examines how environmental uncertainty, HR competence, internal control, and Islamic organizational culture influence SIAMSy values, with information technology as a moderating factor. Jambi Province was selected due to its low zakat potential ranking (second to last in Sumatra) and significant challenges in maximizing zakat collection and management. By leveraging information technology, strengthening HR competencies, and adopting best practices from successful zakat management systems, such as those in Saudi Arabia and Malaysia, OPZs in Jambi Province can align with maqashid al-syariah and improve performance. This research aims to provide practical and theoretical insights to enhance SIAMSy and OPZ effectiveness.

Method
Data Type and Source
This study employs cross-sectional data collected at a specific point in time based on defined measurement attributes. The primary data is sourced from respondents' questionnaire answers, supplemented by interviews for clarification when questionnaire responses are incomplete or require further confirmation.

Data Collecting Method
This research is a study in management accounting that uses a quantitative approach. Data was collected through interviews that can be conducted directly, via telephone, or using a questionnaire. This quantitative management accounting study collects data through interviews (direct, telephone) and questionnaires distributed directly or via electronic media like Google Forms. A 6-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (6), is used for measurement. The 6-point scale is chosen for its higher reliability, discrimination, and suitability for studies with multiple variables, as noted by Chomeya and Rungson.

Research Population and Sample

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[18] Ilham, M., & Ali, A. H. (2023). Analisis Sistem Pengendalian Internal Berbasis COSO dalam Upaya Pencegahan Fraud (Studi Kasus di Bank Syariah Indonesia Kantor Branch Financing Operasion (BFO) Banyuwangi). *Mazinda: Jurnal Akuntansi, Keuangan, dan Bisnis,* 1(2), 38–47;

[19] Sayuti, Sayuti, Ghina Nabilah Effendi, and Illy Yanti. "Freedom of Speech Without a Direction: Criticism of the Promotion of Freedom of Speech in Indonesia." Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan. Vol. 23. No. 1. 2023.

This study targets 19 OPZs in Jambi Province with 159 respondents, including managers, application operators, and leaders. Using Structural Equation Modeling (SEM) with 31 indicators, the minimum sample size required is 155, based on Hair et al.'s (2017) recommendation of 100-200 respondents. Purposive sampling focuses on individuals using OPZ applications for zakat collection, distribution, and reporting. The study examines the impact of contingency factors—environmental uncertainty, HR competence, internal control, Islamic organizational culture, and information technology—on KOPZ, with the SIAMSy value as a mediating variable.[20]

Data Analysis Methode

This study employs Structural Equation Modeling (SEM) using the second-order model, analyzed with Smart PLS 4.1. Partial Least Squares (PLS) is chosen for its flexibility, as it does not require multivariate normality, accommodates various measurement scales (categorical, ordinal, interval, ratio), and works with smaller sample sizes. As noted by Ghozali, PLS is effective for both theory confirmation and explaining relationships between latent variables.

SIAMSy (Y1) = β_1 KL + β_2 SD + β_3 PI + β_4 BO + β_5 (KL*TI) + β_6 (SD*TI) + β_7 (PI*TI) + β_8 (BO*TI) + β_9 + z1

KOPZ (Y2) = $\gamma_1 y_1$ + β_{10} KL + β_{11} SD + β_{12} PI + β_{13} BO + z2

Where:

|		
SIAMSy (Y1)	=	Sharia Management Accounting Information System
KOPZ (Y2)	=	Organizational Performance of Zakat Management
KL (X1)	=	Environmental Uncertainty
SD (X2)	=	Human Resource Competence
PI (X3)	=	Internal Control
BO (X4)	=	Islamic Organizational Culture
TI (M)	=	Information Technology
z1, z2	=	Error term

Based on the equation model above, the model structure can be arranged as follows:

Figure 1. Structural Model of Research

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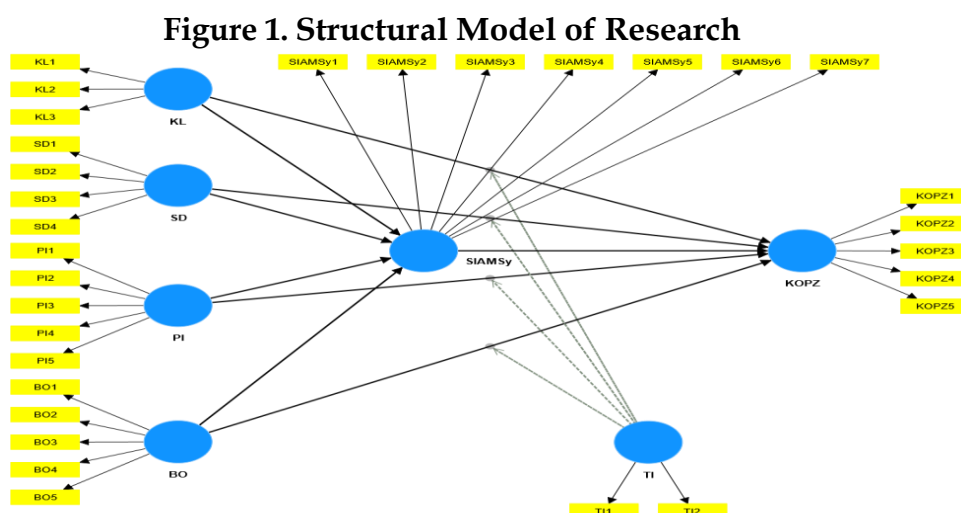
[20] Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). SAGE Publications; Ferdinand, A. (2014). *Structural Equation Modeling dalam Penelitian Manajemen* (3rd ed.). Badan Penerbit Universitas Diponegoro.

Source: Data processed, 2024

By using a measurement scale, namely a Likert scale with a range of 1-6, which shows values from Strongly Disagree (1) to Strongly Agree (6), the operationalization of the research variables can be explained as   follows:

Table 2. Variable Measurement

No.	Variable	Variable Measurement
1.	Environmental Uncertainty	This variable measures the extent to which unpredictable external factors influence organizational decisions. The assessed dimensions include (1) environmental capacity, (2) volatility, and (3) condition.
2.	Human Resources/HR Competence (SD)	This variable assesses the ability of individuals and organizations to carry out tasks effectively and efficiently. Dimensions measured include (1) technical competence, (2) managerial competence, (3) Islamic competence, and (4) attitude.
No.	Variable	Variable Measurement
3.	Internal Control	This variable measures policies and procedures that protect company assets and ensure accurate accounting information. The assessed dimensions include (1) control environment, (2) risk assessment, (3) control activities, (4) information and communication, and (5) monitoring/ supervision.
4.	Islamic Organisational Culture (BO)	This variable measures the application of Islamic values in the organization. The dimensions assessed include (1) compliance with laws and regulations, (2) justice and equality, (3) social responsibility, (4) respect and cooperation, and (5) balance of the world and the hereafter.
5.	Information Technology (TI)	This variable measures the fit between the technology used and the task. The dimensions assessed include (1) technology characteristics (quality, locality, access authorization, compatibility, system reliability) and (2) task characteristics (ease of use, timeliness, and relationship with users).
6.	Sharia Management Accounting Information System (SIAMSy)	This variable measures the application of accounting information system values by Sharia principles. The dimensions measured include (1) prayer (hope for Allah's pleasure), (2) dhikr (remembering Allah), (3) taarab (increasing awareness of God), (4) honesty (honesty in presenting information), (5) clean (correct information), (6) da'wah (following Allah's orders), and (7) tabayyun (self-reminder).
7.	Performance of Zakat Management Organization (KOPZ)	This variable measures the operationalization of *Maqasid al-Syariah* in zakat management organizations, (1) preserving religion (ensuring compliance with Islamic principles), (2) preserving the soul (employee welfare), (3) preserving the intellect (encouraging continuous learning), (4) preserving offspring (supporting family-friendly policies), and (5) preserving property (protecting financial assets), all of which aim to achieve overall human welfare (*maslahah*).

Source: Extracted from previous research, 2024

Result and Discussion
Data Analysis Result
Outer Model Analysis

The outer model analysis in research using Structural Equation Modeling (SEM) aims to evaluate the validity and reliability of the indicators that measure constructs or latent

variables.[21] This process involves evaluating two main aspects: convergent validity and discriminant validity. Convergent validity measures the extent to which indicators of a single construct are highly correlated with that construct. In contrast, discriminant validity assesses the extent to which different constructs do not overlap.[22] This analysis ensures that each indicator accurately reflects the measured construct, resulting in a more accurate and reliable model outcome. Here are the results of the outer model analysis.

Figure 2. *Outer Loading*
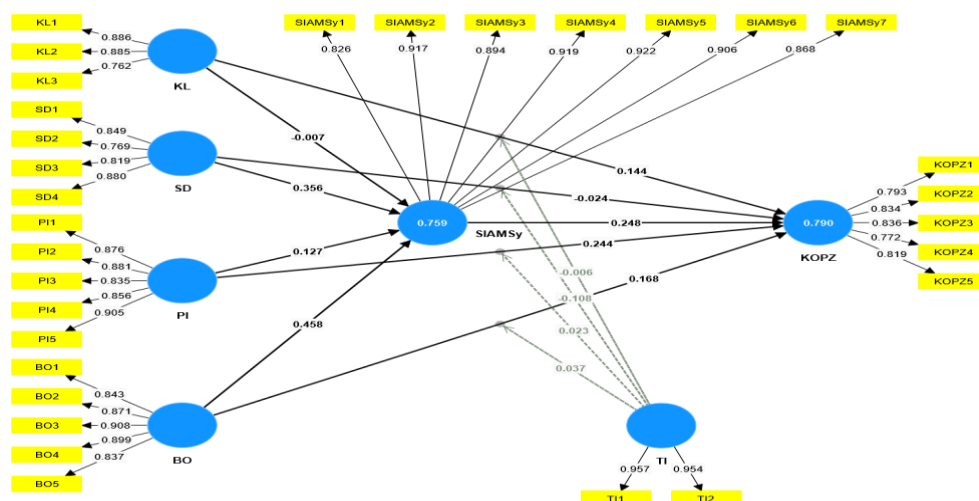
Source: Data processed, 2024

The research model demonstrates convergent validity, as all indicator loading factor values exceed 0.7 (e.g., KL1=0.886, SIAMSy=0.826). Additionally, each variable's Average Variance Extracted (AVE) values are above 0.5, confirming their validity. As required in outer model analysis, the model is also reliable, with Cronbach's alpha and composite reliability values greater than 0.6. These results indicate that the model is valid and reliable for further analysis.

Table 2. Convergent Validity and Reliability Test

Indicators	CA	CR	AVE
KL	0.806	0.883	0.716
SD	0.850	0.899	0.689
PI	0.921	0.940	0.759
BO	0.921	0.941	0.761
SIAMSy	0.958	0.965	0.799
KOPZ	0.870	0.906	0.658

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[21] Alfa, A. A. G., Rachmatin, D., & Agustina, F. (2017). Analisis Pengaruh Faktor Keputusan Konsumen dengan Structural Equation Modeling Partial Least Square. *Jurnal Eureka Matika*, 5(2), 59–71.

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TI	0.906	0.955	0.914

Source: Data processed, 2024

The validity test results using AVE in the table above show that the AVE values for all variables are > 0.5, indicating that all variables are valid. The composite reliability test for all variables also shows values > 0.6. Therefore, it can be concluded that all variables are considered reliable based on construct reliability.

1. Inner Model Analysis

The inner model, also known as the structural model, is a part of the SEM analysis that examines the relationships between latent variables or constructs in a study. The inner model can be evaluated through the R-square (R^2) value to determine how well the independent variables can explain the variability of the dependent variable. Here are the results of the inner model analysis:

Figure 3. *Inner Model*
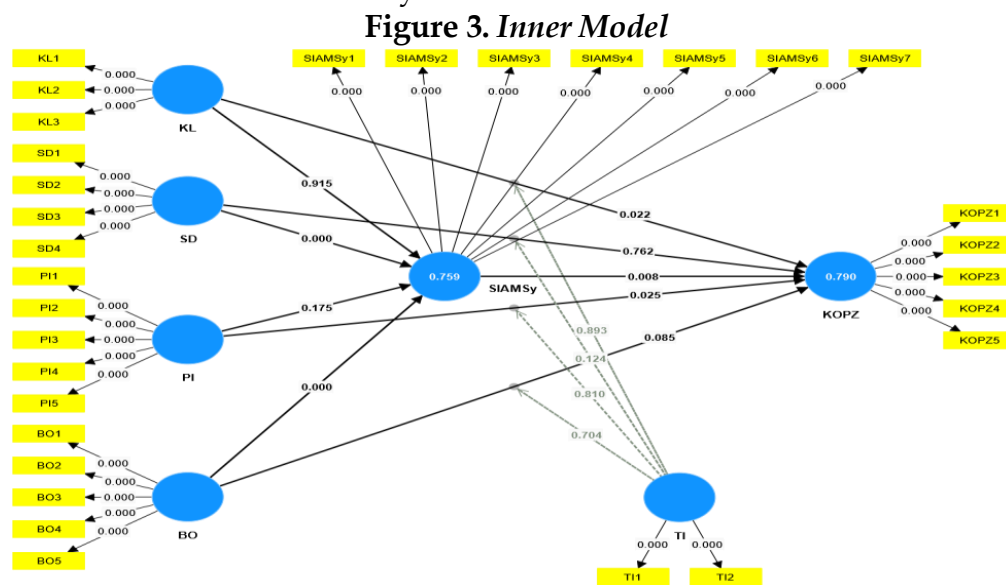
Source: Data processed, 2024

Here are the results of the analysis of the coefficient of determination or R-square:

Table 3. Coefficient of Determination

Variables	R-square	R-square Adjusted
SIAMSy	0,759	0,751
KOPZ	0,790	0,771

Source: Data processed, 2024

The results from the coefficient of determination in Table 3 show that the SIAMSy variable has an R-square of 0.759 and an adjusted R-square of 0.751, meaning that the variables of Environmental Uncertainty, Human Resource Competence, Internal Control, Islamic Organizational Culture can explain 75.9% of the variation in SIAMSy. Other variables outside the model influence the remaining 24.1%. For the KOPZ, an R-square of 0.790 and an adjusted R-square of 0.771 indicate that the variables of Environmental Uncertainty, Human Resource Competence, Internal Control, and Islamic Organizational Culture, SIAMSy, and Technology Information explain 79% of the variation in KOPZ. The remaining 21% may be influenced by other factors not examined in the model.

2. Hypothesis Testing

Hypothesis testing in the SEM-PLS model is conducted using path coefficients. A path coefficient is a value that describes the strength and direction of the direct relationship between latent variables in a structural model. In SEM analysis, the path coefficient indicates the extent of the influence of one latent variable on another latent variable. Below are the results of hypothesis testing in this study:

Table 4. *Path Coefficient*

Hypothesis	Original sample	T statistics	P values	Conclusion
KL -> SIAMSy	-0.007	0.107	0.915	Insignificant
SD -> SIAMSy	0.356	3.857	0.000	Significant
PI -> SIAMSy	0.127	1.355	0.175	Insignificant
BO -> SIAMSy	0.458	5.287	0.000	Significant
KL -> KOPZ	0.144	2.289	0.022	Significant
SD -> KOPZ	-0.024	0.303	0.762	Insignificant
PI -> KOPZ	0.244	2.237	0.025	Significant
BO -> KOPZ	0.168	1.722	0.085	Insignificant
SIAMSy -> KOPZ	0.248	2.655	0.008	Significant
TI x SD -> KOPZ	-0.108	1.539	0.124	Insignificant
TI x BO -> KOPZ	0.037	0.380	0.704	Insignificant
TI x KL -> KOPZ	-0.006	0.135	0.893	Insignificant
TI x PI -> KOPZ	0.023	0.240	0.810	Insignificant

Source: Data processed, 2024

The analysis of the path coefficients shows that certain variables significantly affect the SIAMSy and the KOPZ. For SIAMSy, HR Competence and Islamic Organizational Culture have significant positive effects, as indicated by their p-values of 0.000, both below the 0.05 significance level. This implies that improving human resource competence and fostering an Islamic organizational culture positively impact the effectiveness of SIAMSy. In contrast, Environmental Uncertainty and Internal Control show no significant effect on SIAMSy, with p- p-values of 0.915 and 0.175, respectively. When examining the impact on KOPZ, Environmental Uncertainty and Internal Control are substantial, with p-values of 0.022 and 0.025, respectively, indicating that both factors positively influence the performance of zakat management organizations. However, HR Competence and Islamic Organizational Culture do not significantly affect KOPZ, with p-values of 0.762 and 0.085. This suggests that while these variables are crucial for SIAMSy, their direct impact on KOPZ is less evident.

The relationship between SIAMSy and KOPZ is significant, with a p-value of 0.008, indicating that a well-implemented SIAMSy positively contributes to the performance of zakat management organizations. This also highlights SIAMSy's role as a mediating variable, where factors like human resource competence and organizational culture significantly influence SIAMSy, affecting KOPZ.

Finally, the moderating effect of information technology on the relationships between the independent variables and KOPZ is found to be insignificant across all interactions, with p-values well above the 0.05 threshold. This suggests that while TI is crucial, it does not significantly alter the direct relationships between the independent variables and KOPZ in this context. In addition to the path coefficients, the results of hypothesis testing can also be assessed through the specific indirect effect, which indicates the relationship of the mediation variable in the research model, as follows:

Table 5. Specific Indirect Effect

Hypothesis	Original sample	T statistics	P values	Conclusion
KL -> SIAMSy -> KOPZ	-0.002	0.098	0.922	Insignificant
SD -> SIAMSy -> KOPZ	0.088	1.981	0.048	Significant
PI -> SIAMSy -> KOPZ	0.031	1.187	0.235	Insignificant
BO -> SIAMSy -> KOPZ	0.114	2.336	0.020	Significant

Source: Data processed, 2024

The analysis of the specific indirect effects highlights the role of the SIAMSy as a moderating variable in the relationship between various independent variables and the KOPZ. The results show that HR competence and Islamic organizational culture significantly indirectly affect KOPZ through SIAMSy, with p-values of 0.048 and 0.020, respectively. This indicates that improvements in HR competence and a solid Islamic organizational culture positively influence the KOPZ, primarily through the effective implementation of SIAMSy. On the other hand, the indirect effects of environmental uncertainty and internal control on KOPZ through SIAMSy are insignificant, with p-values of 0.922 and 0.235, respectively. This suggests that SIAMSy does not significantly influence environmental uncertainty and internal control on the KOPZ. In other words, while these factors may directly impact KOPZ, their effect is not channeled through the SIAMSy.

The significant indirect effects of HR competence and Islamic organizational culture underscore the importance of focusing on HR development and maintaining a solid Islamic organizational. culture to enhance the effectiveness of SIAMSy, leading to better organizational performance. The lack of significant indirect effects for environmental uncertainty and internal control suggests that these variables require a different approach or additional factors to fully realize their potential impact on KOPZ.

Discussion

The hypothesis testing found that environmental uncertainty and internal control do not significantly influence the implementation of SIAMSy values in OPZs in Jambi Province. Environmental uncertainty, with a p-value of 0.915, indicates that changes in regulations, economic conditions, and technology do not drive SIAMSy adoption due to resistance to change and challenges in adapting to new systems. Similarly, internal control, with a p-value of 0.175, fails to impact SIAMSy implementation, as weak internal supervision, lack of an Internal Audit Unit (IAU), and inadequate control procedures hinder effective monitoring and compliance with Sharia values. HR competency significantly influences

the implementation of SIAMSy values, with a p-value of 0.000, indicating that higher HR competency leads to more significant application of SIAMSy values. Competent human resources with strong technical skills, leadership abilities, and an understanding of Islamic values are essential for optimal implementation. This aligns with the Resource-Based View (RBV) theory, which suggests that an organization's internal capabilities, such as HR competencies, are crucial for competitive advantage.

Additionally, Islamic organizational culture positively impacts the implementation of SIAMSy values. A strong culture based on Islamic principles, such as fairness, social responsibility, and professional relationships, supports the successful application of SIAMSy values at OPZ in Jambi Province. These findings align with previous research, emphasizing the role of organizational culture in the success of accounting information systems. Regarding performance, environmental uncertainty, and internal control significantly enhance OPZ performance improvement, with p-values of 0.022 and 0.025, respectively. Higher levels of environmental uncertainty and adequate internal controls contribute to better organizational performance. Predicting environmental changes, adapting to them, and implementing strong internal controls ensure transparency, compliance, and accountability, ultimately improving the performance of OPZs in Jambi Province.

These findings affirm that environmental uncertainty and internal control are complementary factors in enhancing the performance of zakat management organizations (OPZ). Environmental uncertainty, if predicted and managed well, can become an opportunity for zakat managers to improve the efficiency and effectiveness of the organization. On the other hand, effective internal control provides a strong foundation to face changes without compromising performance quality. OPZ in Jambi Province can leverage these two factors to create an organization that is more responsive, transparent, and in line with the principles of maqashid al-syariah. The research findings align with the results of studies by Yusrawati et al. (2023) and Fadilah et al. (2016), which state that internal control positively and significantly impacts the performance of zakat managers in OPZ. Meanwhile, the competence of human resources and the Islamic organizational culture do not affect the performance of OPZ. Observing the p-values of 0.762 and 0.085, which are positive and insignificant, it can be stated that the competence of human resources and the Islamic organizational culture cannot directly improve the performance of OPZ based on the indicators present in both variables. This indicates that if the competence of human resources and the Islamic organizational culture increase, it does not necessarily lead to an increase in the performance of OPZ in Jambi Province. Therefore, the competence of human resources and the Islamic organizational culture are not the main factors that directly improve the performance of OPZ.

The results of this study are in line with the findings conducted by Muhammad Yusuf (2024), Al-Sawai & Hussain (2020), Kristof et al. (2019), Wei & Lau (2021), Hofstede & Minkov (2019), Farndale & Paauwe (2020); Erna Wati (2018); Ndalinasokhi (2018). The eight research findings above indicate that HR competencies and organizational culture do not significantly affect employee/organizational performance. This research supports previous studies that found that HR competencies and organizational culture do not

influence the performance of organizations operating in various sectors, including the non-profit sector, as examined in this study.

One of the factors that causes the competence of human resources to be unable to improve the performance of OPZ in Jambi Province is the lack of continuous training that meets the organization's needs, the occurrence of task misalignment, and the lack of appreciation for performance. Whereas from the perspective of Islamic organizational culture, there are no tools to evaluate the extent to which Islamic organizational culture has been implemented due to the lack of measurement of organizational culture. However, there is a strong relationship between HR competency and organizational performance, as well as between Islamic organizational culture and organizational performance when mediated by variables such as SIAMSy values, as found in this study during indirect testing. Therefore, fundamentally, HR competency and Islamic organizational culture can influence organizational performance if there are mediating variables or if their influence is indirect.

In the subsequent test, where the values of SIAMSy have an influence on KOPZ with a p-value of 0.08, it can be stated that the application of SIAMSy values will improve the performance of OPZ in terms of indicators such as prayer, remembrance, closeness to God, honesty, cleanliness, preaching, and verification. The meaning of this finding can be explained by the fact that the higher the application of SIAMSy values by zakat managers in Jambi Province, the better the performance of OPZ will be. SIAMSy values will help OPZ managers face changes occurring in the OPZ environment. This research supports the findings presented by Hidayat (2020), Islami & Daud (2021), Ilmy et al. (2021), and Wahyuningsih et al. (2023), where the research results show that the utilization of SIAM positively affects managerial performance. Meanwhile, research findings that are not in line with this study are presented by Animah (2021), Jumaidi et al. (2021), and Putri & Indiana (2020), which explain that SIAM does not significantly affect managerial performance. The hypothesis testing of the indirect effect between HR competency and Islamic organizational culture on KOPZ through SIAMSy has a significant influence with p-values of 0.048 and 0.020. The theory of mediation influence states that if the direct influence is not necessary while the indirect influence is substantial, then complete mediation occurs. Conversely, if both the direct and indirect influences are significant, then partial mediation occurs. Looking at the direct relationship between HR competency, Islamic organizational culture, and OPZ performance, based on hypothesis testing, it is known that the relationship is not significant. Meanwhile, the indirect influence shows positive and substantial results. Thus, it can be explained that the mediating role of SIAMSy in this study is fully mediating. This is because the role of SIAMSy in improving the performance of OPZ in Jambi Province can only occur indirectly, namely through the mediation of SIAMSy.

The results of this study are in line with the research conducted by Hanif et al. (2021), Amilin et al. (2020), Putri & Mukhlis (2022), Rahayu et al. (2021), and Mustafa et al. (2023), which explain that human resource competencies, including technical skills, understanding of sharia values, and management, significantly affect the performance of OPZ through the implementation of SIAMSy. SIAMSy acts as a full mediator that helps integrate management processes with the goals of Sharia organizations. High human resource competencies enable better information system management, which ultimately improves performance based on the perspective of maqashid al-sharia. Meanwhile, the Islamic organizational culture is reinforced by the research conducted by Abdul-Baki &

Uthman (2020) and Al-Qutob & Al-Zu'bi. (2021). Similarly, hypothesis testing of the indirect effect of environmental uncertainty and internal control on KOPZ through SIAMSy has an insignificant impact with p-values of 0.922 and 0.235. Meanwhile, the direct testing results between ecological uncertainty and internal control on KOPZ show a significant relationship. The results of the indirect testing show that SIAMSy cannot mediate the relationship between environmental uncertainty, internal control, and KOPZ. This is because SIAMSy has not yet been optimized to process external data, such as regulatory changes related to ecological uncertainty conditions and the limitations of technological infrastructure. Meanwhile, internal control is caused by the low competence of SAI and the lack of independence of SAI in OPZ in the District/City.

The results show that the moderation of information technology does not significantly impact the relationship between contingency determinants and KOPZ. Because information technology has not yet been adapted to the tasks and needs of the organization, this relationship cannot be moderated by it. Facing environmental uncertainty or enhancing organizational culture are some processes that are not supported by the technology used. There is not much technology adaptation to HR characteristics, which hinders the use of information technology in supporting the performance of OPZ. One of the main reasons for the technology's inability to make a significant impact is the low level of information technology adoption in several OPZs.

Factors that hinder the implementation of information technology include a lack of user training, insufficient financial resources to update technology and inadequate infrastructure. The work culture of OPZ, which prioritizes Islamic values, is not compatible with contemporary technological approaches, significantly if Sharia does not develop the technology. The local context of Jambi Province, such as limited access to technological infrastructure in some areas, poses a significant obstacle. The alignment between technology, tasks, and users is necessary to optimize information technology. Often, this misalignment causes technology to fail to ensure the relationship between independent variables, namely environmental uncertainty, internal control, human resource competence, Islamic organizational culture, and the dependent variable KOPZ.

Conclusion

This study concludes that environmental uncertainty and internal control do not significantly affect the implementation of SIAMSy values due to resistance to change and weak control procedures at OPZ. However, HR competency significantly influences SIAMSy implementation, with competent HR improving the application of SIAMSy values. A strong Islamic organizational culture also positively impacts SIAMSy implementation. SIAMSy mediates the relationship between HR competency, Islamic culture, and OPZ performance but does not significantly mediate the impact of environmental uncertainty and internal control on performance. Information technology does not moderate this relationship due to low adaptation, user competence, and infrastructure limitations in Jambi Province. The study provides several key recommendations: First, Local Government and BAZNAS in Jambi should use the findings to improve OPZ performance, particularly in addressing regulatory and technological changes. Second, a comprehensive evaluation of technology utilization is needed, focusing on training and adapting technology to meet user needs better and increase SiMBA

activation. Third, leadership should ensure that training participants are well-selected and capable of disseminating knowledge to enhance organizational competency. Fourth, future research should expand beyond Jambi to other regions and explore the values of SIAMSy with KOPZ. Lastly, there should be increased investment in technology training, alignment of technology with the sharia organizations' needs, and infrastructure improvement to support information technology adoption.

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