



THE ROLE OF A GRATIFICATION REPORTING SYSTEM AS AN INTERNAL CONTROL INSTRUMENT IN FRAUD-PREVENTION: A STUDY AT LAZNAS DT PEDULI

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ABSTRACT

Introduction: *This study aims to analyze the role of the gratification reporting system as an internal control instrument in fraud-prevention efforts at LAZNAS DT Peduli.*

Methods: *This study uses a qualitative case study approach. Data were collected through in-depth interviews with internal parties at LAZNAS DT Peduli, observation of the implementation of the Gratification Reporting System, and analysis of policy documents and internal control procedures. Data analysis was conducted using Miles and Huberman's interactive model, which includes reduction, presentation, and conclusion drawing, while data validity was tested through triangulation.*

Results: *The study found that the Gratification Reporting System implemented through the SIMPUL LAZ DT Peduli platform effectively functions as an internal control instrument by integrating COSO-based elements and fostering transparency through mandatory reporting, supervision, and ethical reinforcement within zakat management.*

Conclusion and suggestion: *The system significantly contributes to fraud prevention by reducing the opportunity and rationalization factors identified in the Fraud Diamond framework. Opportunity is constrained through mandatory reporting procedures, layered supervision, and verification by the Gratification Control Unit, which limit individuals' ability to misuse authority. Rationalization is weakened through continuous ethical reinforcement, religious values, and an organizational culture that promotes integrity and accountability in managing public trust. The system is recommended as a model for zakat and public institutions, provided that ongoing ethical training and cultural reinforcement are maintained to sustain its effectiveness.*

INTRODUCTION

Fraud is a serious problem that can threaten accountability, integrity, and public trust in institutions that manage public funds (Muhammad Irwan Ariffin et al., 2025), including ZMO or Zakat Management Institutions (in Indonesia namely *Lembaga Amil Zakat / LAZ*). As an Islamic philanthropic organization that collects and distributes *Zakat, Infaq, and Sadaqah (ZIS)* funds, LAZ has a responsibility to manage community funds transparently, accountably, and in accordance with the principles of Good Zakat Governance (GZG). However, the characteristics

of managing relatively large funds and the involvement of many parties make *LAZ* vulnerable to the risk of irregularities, both in the form of cash misuse and the receipt of gratuities that are not adequately reported (Mvunabandi & Nomlala, 2022; Setiawan & Alim, 2022).

The 2024 Occupational Fraud Report: A Report to the Nations published by the Association of Certified Fraud Examiners (ACFE) shows that non-profit organizations, including religious institutions, experience a median loss of USD 76,000 per fraud case, with an average duration of 12 months before detection. These findings indicate that fraud prevention and detection mechanisms in non-profit organizations still face various limitations. In the context of *zakat* institutions in Indonesia, the risk of fraud is exacerbated by large cash balances and the complexity of operational activities. If not balanced with an adequate internal control system, this condition has the potential to open up opportunities for fraud (Wardhani & Baridwan, 2023; Wahyuni-TD et al., 2021)

Therefore, strengthening internal control systems and gratification reporting mechanisms is a crucial need for *zakat* institutions. Internal control systems play a role in ensuring the separation of functions, compliance with procedures, and supervision of *ZIS* fund management, while gratification reporting systems serve as a means of early detection of potential violations and fraud (Andayani et al., 2025; Rashid, 2022). This separation of functions is one of the basic principles of effective internal control to close opportunities for fund misuse (Purnayuda & Tjakrawala, 2024). The integration of these two mechanisms is expected to close opportunities and reduce the rationalization of fraud perpetrators as described in the Fraud Diamond theory. With effective controls in place, the risk of errors and fraud can be minimized, so that the financial statements presented can meet reliable qualitative characteristics (Fauziah et al., 2025; Flarestiana et al., 2023).

In an effort to reduce the risk of fraud, the Indonesian government has implemented a Whistleblowing System (WBS) in various ministries and public agencies as a means of reporting alleged violations, irregularities, and acts of fraud, including those related to gratification. This system is designed to protect the identity of whistleblowers through the principles of anonymity and confidentiality in order to encourage reporting and prevent retaliation (*Kementerian Perdagangan Republik Indonesia, 2024*). The practice of implementing the WBS has been widely adopted and modified according to their needs by various non-governmental organizations and public fund management institutions as part of strengthening governance, transparency, and internal control, including philanthropic institutions and *zakat* institutions through the provision of a gratification reporting mechanism (Ratna Sari et al., 2023)

Within the framework of Fraud Diamond theory, the results of research by Yulianti et al. (2024) show that financial targets and external pressure can encourage financial statement manipulation when internal controls are weak, thus requiring an independent audit and reporting system. Research by Wahyuni, Haron, & Fernando (2021) then confirms that good governance and fraud prevention mechanisms have a positive effect on the performance of *zakat* institutions in Indonesia. This also emphasizes the importance of implementing sharia forensic accounting in *zakat* institutions. Meanwhile, Lestari (2024) study found that the implementation of COSO-based internal controls in *zakat* institutions can improve the transparency and reliability of financial reports.

Furthermore, research by Wega Setyawigasta et al. (2024) through a systematic literature review revealed that strengthening the reporting and internal audit systems is a key strategy in preventing fraud in *zakat* institutions. (Amir et al., 2022) added that *sharia* motivation strengthens the implementation of internal controls, particularly in the context of social accountability. However, previous studies still tend to place internal control as a general variable without specifically examining the mechanism of the gratification reporting system as part of a fraud prevention strategy.

This limitation in the literature is also highlighted by Andraeny et al. (2018), who found variations in the application of internal controls between national and regional *zakat* institutions. Meanwhile, Muhamed et al. (2024) emphasize the need for integration between sharia governance and gratification reporting systems to strengthen sharia governance in financial institutions and the halal sector.

Based on these findings, it can be concluded that there is still a gap between theory and practice in the implementation of gratification reporting systems and internal controls in *zakat* institutions. Theoretically, the principles of anonymity for whistleblowers and separation of functions are important elements in preventing fraud, but empirically, their implementation in *zakat* institutions still faces limitations. Therefore, this study attempts to

comprehensively analyze the effectiveness of the gratification reporting system as an internal control instrument in supporting fraud prevention at LAZNAS DT Peduli.

Although various studies have examined the role of internal control and whistleblowing systems in fraud prevention, most previous studies have focused on the context of companies and the non-zakat public sector. In addition, studies discussing the gratification reporting system as an instrument of fraud control are still relatively limited, especially in Islamic philanthropic institutions and zakat institutions. Research that integrates the analysis of gratification reporting systems and internal controls into a single framework for fraud prevention in national-scale *zakat* institutions is also rare. This gap indicates the need for research that specifically examines the effectiveness of these two mechanisms in the context of *zakat* institutions.

The management of *zakat*, *infaq*, *sadaqah*, and *waqf* funds requires a very high level of accountability and transparency because it involves public funds that are entrusted to the institution. In practice, various zakat institutions in Indonesia still face challenges in maintaining governance integrity, particularly in relation to the potential for fraud, conflicts of interest, and gratification practices that are difficult to detect through formal oversight mechanisms. One instrument recognized as effective in preventing fraud is the existence of a gratification reporting system and a whistleblowing system that guarantees the safety and anonymity of reporters. However, in its implementation, individuals' courage to report is often hampered by concerns about the confidentiality of their identity and the effectiveness of follow-up reports.

LAZNAS DT Peduli was chosen as the object of research because it is one of the national *zakat* institutions that has developed an integrated digital governance system through the SIMPUL LAZ DT Peduli (*Sistem Manajemen Pengaduan, Umpan Balik, dan Keluhan* or Complaint, Feedback, and Grievance Management System) platform. This system functions as a two-way communication tool between the institution and stakeholders in submitting complaints, aspirations, feedback, and reports of alleged violations. It includes various institutional governance management features, two of which are the Gratification Reporting System and the gratification complaint system in the Whistleblowing System menu. The existence of a structured gratification reporting system and whistleblowing system makes DT Peduli an example of an institution that normatively has adequate internal control mechanisms. Precisely because of the completeness of this system, DT Peduli is interesting to study further to see the extent of its effectiveness in practice, particularly in supporting fraud prevention through the gratification reporting mechanism.

Through the Gratification Reporting System and WBS features, internal and external Amil human resources can report suspected cases of gratification giving and receiving that occur within the institution. However, the reporting mechanism in the complaint menu still requires reporters to include personal identity information such as email addresses and telephone numbers. This requirement raises questions about the extent to which the system can guarantee the confidentiality of reporters and its effectiveness in encouraging individuals to report objectively. In addition, the existence of cooperation in the management of cash *waqf* and partnership funds with external parties adds to the complexity of implementing the principles of segregation of duties and supervision of cash flow. The gratification reporting procedure is also not fully integrated with the internal audit mechanism, so there are still potential loopholes in the control process. Thus, although normatively LAZNAS DT Peduli already has adequate internal control tools and a technology-based reporting system, empirically its effectiveness in supporting fraud prevention still needs to be comprehensively reviewed.

Considering these conditions, it appears that there is still a gap between theory and practice in the implementation of the gratification reporting and internal control systems at zakat institutions. Theoretically, the anonymity of reporters and strict separation of functions are recognized as important elements in fraud prevention, but empirically, their implementation still faces a number of limitations. Therefore, this study was conducted to analyze more comprehensively the effectiveness of the gratification reporting system as an internal control instrument in supporting fraud prevention at LAZNAS DT Peduli. Specifically, this study aims to (1) examine the role of the gratification reporting system in the internal control framework and (2) analyze the contribution of the gratification reporting system as an internal control instrument in efforts to reduce the potential for fraud. Thus, this study is expected to provide theoretical contributions to the development of fraud studies in *zakat* institutions and practical contributions to strengthening governance and internal control in *zakat* institutions in Indonesia.

LITERATURE REVIEW

Gratification

Gratification in the context of public and non-profit organizations is seen as a form of ethical misconduct that can lead to fraud if not controlled through a transparent reporting system. According to Anechiarico & Jacobs (2020), gratification includes any form of gift that has the potential to influence the objectivity of decision-making, thus requiring strong internal oversight. Research by Tummala & Schoenherr (2021) confirms that the implementation of a digital gratification reporting system improves early detection of ethical violations and strengthens organizational accountability. In the context of religious-based institutions, transparency and gratification reporting play an important role in maintaining institutional integrity and building public trust.

COSO Internal Control Theory

The COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework explains that internal control is a set of policies, procedures, and mechanisms designed to achieve operational effectiveness, reliable financial reporting, and regulatory compliance, consisting of five integrated components (2013). The control environment is the foundation of integrity, ethical values, and organizational commitment to building a trustworthy control culture. Risk assessment relates to the process of identifying and analyzing risks that could potentially hinder organizational goals, including the risk of fraud and conflicts of interest in fund management. Control activities are manifested through operational policies and procedures such as separation of duties, authorization, documentation, and a gratification reporting system and whistleblowing system as fraud prevention measures. Information and communication emphasizes the importance of an information system that is capable of delivering data in a timely and accurate manner, such as the use of digital platforms to accommodate complaints and feedback. Meanwhile, monitoring activities are a continuous evaluation process through internal audits and follow-up on violation reports to ensure that control effectiveness is maintained, which has been empirically proven to strengthen governance and the effectiveness of internal audits when applied consistently (Li & Ha, 2019).

Fraud Diamond Theory

The Fraud Diamond theory developed by Wolfe & Hermanson (2004) explains that fraud arises through the interaction of four main elements, namely pressure (financial pressure, targets, or certain demands that encourage individuals to commit fraud), opportunity (loopholes in the internal control system that allow abuse of authority), rationalization (the perpetrator's justification that their actions are acceptable or do not harm others), and capability (the ability, strategic position, and understanding of the system that allows individuals to execute fraud without being easily detected). These four elements provide a comprehensive understanding of the behavior of fraud perpetrators, making them relevant as a basis for developing prevention strategies based on a culture of integrity, reporting systems, and strengthening governance (Ambarwati et al., 2024). Its application in the context of non-profit organizations is also considered effective for identifying high-risk areas and strengthening organizational ethics policies and internal controls (Amin, 2018).

RESEARCH METHOD

This study uses a qualitative with case study approach to gain an in-depth understanding of how the implementation of a gratification reporting system functions as an internal control instrument in supporting fraud prevention within a *zakat* institution. A qualitative approach was chosen because it enables the researcher to explore the processes, context, and underlying meanings behind *zakat* fund management practices that cannot be measured quantitatively (Sugiyono, 2022). The object of this study is LAZNAS (National Zakat Agency) DT Peduli. The data sources consist of primary data obtained through semi-structured interviews with the General Manager of Corporate Secretary and Audit and Supervisory staff directly involved in designing the Gratification Reporting System, as well as the Operational Manager involved in financial management; non-participant observation; and secondary data in the form of policy documents and standard operating procedures (SOPs) relevant to the gratification reporting system.

Data were analyzed using the interactive analysis model of Miles and Huberman, which includes data reduction, data display, and conclusion drawing (Miles et al., 2020). To ensure data trustworthiness, this study applied source triangulation and technique triangulation by comparing findings from interviews, observations, and documentation, thereby enhancing the credibility and validity of the research results (Creswell & Poth, 2018).

RESULTS AND DISCUSSION

LAZNAS DT Peduli is one of the largest national zakat institutions in Indonesia under the auspices of the *Daarut Tauhiid (DT)* Foundation. This institution was established in 1999 and is based in the city of Bandung, with a network of branch offices spread across various regions in Indonesia and in several countries. As an Islamic philanthropic institution, LAZNAS DT Peduli is committed to managing *Zakat, Infaq, Sadaqah (ZIS)*, and *waqf* funds in a trustworthy, professional, and transparent manner, as well as striving to achieve good governance.

In addition to being a national philanthropic institution, LAZNAS DT Peduli has also grown and become widely known alongside the renowned Daarut Tauhiid Islamic Boarding School, an Islamic educational institution with a strong reputation in character building, *da'wah*, and community empowerment. This historical and cultural connection has made LAZNAS DT Peduli not only seen as an institution that manages *ZIS* and *waqf* funds, but also as a representation of Islamic values that are alive in society. Therefore, the image of Islam, trustworthiness, and integrity are aspects that are highly maintained, because any form of mismanagement has the potential to impact not only the institutional reputation, but also public trust in the Islamic *da'wah* and educational institutions that oversee it. In this context, various efforts to strengthen the internal control system, transparency in reporting, and the implementation of a gratification reporting system and Whistleblowing System are not only interpreted as administrative obligations, but also as part of moral and religious responsibilities. The implementation of the principles of Good Zakat Governance (GZG) at LAZNAS DT Peduli is a concrete manifestation of the effort to maintain the dignity of Islamic institutions in the public sphere, ensuring that the management of community funds is carried out professionally without neglecting sharia values, and building an organizational culture that upholds honesty, prudence (*wara'*), and accountability before mankind and *Allah SWT*.

Since March 2025, LAZNAS DT Peduli has launched an integrated digital platform called SIMPUL LAZ DT Peduli. This platform functions as an integrated management system that regulates the process of receiving and handling complaints, feedback, and grievances from both internal and external parties of the institution. SIMPUL consists of several main menus, namely the Whistleblowing System (WBS), Complaints, Feedback and Suggestions, and the Gratification Reporting System.

The Gratification Reporting System feature is specifically designed as a means for LAZNAS DT Peduli *amil* santri to report any form of gratification, whether accepted or rejected, as part of efforts to maintain integrity and transparency in the implementation of their mandate. Since its launch, the institution has conducted hybrid socialization of the gratification reporting mechanism to all branches, so that this system applies simultaneously in all LAZNAS DT Peduli units. Through this menu, every *amil* is required to report any form of receipt that falls under the category of gratification, namely any form of gift beyond reasonable hospitality that is not directly related to work and has the potential to cause a conflict of interest, via a Google Form linked to the institution's official website.

Reports submitted will be reviewed by the Gratification Control Unit team in collaboration with the audit and supervision team. The verification process is carried out to assess the status of the reported assets, including ensuring that they are *halal* to use and in accordance with the principle of prudence (*wara'*). This step is taken to maintain the clarity and *halal* status of funding sources and to foster a culture of integrity within the institution.

In addition to the gratification reporting system, the Whistleblowing System (WBS) feature on SIMPUL LAZ DT Peduli also serves as a means for internal and external parties to report alleged violations, including acts of gratification that are not reported by the perpetrator. Each report must be accompanied by supporting evidence such as photos or relevant documents. Unlike the WBS system in general, which allows reporters to remain anonymous, the WBS at LAZNAS DT Peduli requires reporters to include their identity in the form of their name, email address, and telephone number.

This policy is implemented based on the institution's experience with anonymous systems in other organizations, which often complicate the investigation process due to limited communication with the reporter when additional clarification is needed. Therefore, DT Peduli has designed a system where the reporter's identity remains known to the institution so that the confirmation process can be carried out efficiently. However, the confidentiality of the reporter's identity is fully guaranteed by the institution, as the reported party will not know who reported them. The investigation process is conducted confidentially and only involves the parties concerned, namely the reporter, the reported party, and a special investigation team. Thus, other employees who are not involved will not know about the report or the ongoing investigation process.

Every report received is processed within a maximum of seven working days. If any irregularities are found, the report will be forwarded to the head office to be handled by a special investigation team. In certain cases, the institution may involve the authorities to investigate the alleged violation. The results of the investigation are then submitted to the head of the institution for assessment and a decision on proportional sanctions, ranging from a request for resignation to dismissal.

Before this digital system was implemented, the gratification reporting process was carried out manually through branch or central offices. The implementation of an integrated reporting system through SIMPUL has improved the efficiency, standardization, and effectiveness of reporting governance, while strengthening the institution's internal control functions.

In addition, as part of the implementation of internal control principles based on the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework, LAZNAS DT Peduli also implements a number of supporting policies. The organization's structure is designed based on the principle of segregation of duties, including the separation of the waqf collection unit from the ZIS collection unit, as each is under the auspices of a different foundation. Furthermore, the institution also instills religious values through regular recitation activities for *amil* as an effort to build a work culture based on Islamic values and integrity.

The institution's audits are conducted in layers and on a regular basis, including internal audits conducted every quarter, external audits by a Public Accounting Firm, and sharia audits by the *Kementerian Agama* (Ministry of Religious Affairs) every accounting year. All of these efforts demonstrate LAZNAS DT Peduli's commitment to strengthening a transparent, accountable internal control system oriented towards the principles of Good Zakat Governance, in order to maintain public trust in the management of community funds.

Implementation of the Gratification Reporting System as an Internal Control Instrument

This research findings show that the gratification reporting system at LAZNAS DT Peduli through the SIMPUL LAZ DT Peduli platform functions not only as a reporting medium, but also as an internal control instrument that supports institutional transparency and accountability. Based on the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework, this system reflects the application of five main components of internal control, namely control environment, risk assessment, control activities, information and communication, and monitoring activities (Li & Ha, 2019; Moeller, 2016).

In terms of control environment, the existence of the Gratification Control Unit system and the mandatory reporting mechanism for all *amil* reflects a strong culture of integrity and compliance within the organization. The obligation to report through official forms and checks by the control team is a tangible form of control activities, where policies and operational procedures are established to prevent and detect potential violations. In addition, the closed investigation mechanism, which only involves the reporter, the reported party, and a special investigation team, demonstrates the application of the principle of prudence in maintaining the integrity of the process. This is in line with the principle of risk assessment, which emphasizes the need for risk evaluation and continuous monitoring of the reporting process.

In terms of information and communication, the use of the SIMPUL digital platform increases the effectiveness of information flow between units, so that reports can be submitted quickly and well documented. In addition, periodic checks by the audit team and the involvement of *sharia* audits by the *Kementerian Agama* (Ministry of Religious Affairs) reflect the implementation of continuous monitoring activities. Through this system, institutions are able to assess compliance and identify areas of risk that need improvement. The policy of including the reporter's

identity (name, email, and phone number) also demonstrates contextual adaptation to the weaknesses of anonymous systems in other institutions. With this approach, LAZNAS DT Peduli strengthens the follow-up and clarification mechanisms for reports without compromising the confidentiality of the reporter, as access to this identity is only available to interested parties. This strategy is in line with the findings of Lestari (2024), which emphasizes that the integration of information systems with administrative controls is an important part of COSO-based internal control in zakat institutions.

In general, the implementation of the gratification reporting system at LAZNAS DT Peduli is in line with the research results of Wega Setyawigasta et al. (2024), which emphasizes that fraud prevention strategies in zakat institutions require preventive and participatory control mechanisms. Furthermore, these results are also consistent with Wahyuni-TD et al. (2021), who state that good governance and a transparent reporting system have a positive effect on the accountability and performance of *zakat* institutions. Thus, the gratification reporting system at LAZNAS DT Peduli has proven to play an important role as an integral part of the institution's internal control system.

Effectiveness of the Gratification Reporting System as an Internal Control Instrument in Fraud-Prevention

The gratification reporting system at SIMPUL LAZ DT Peduli has a dual function. In addition to being an internal control mechanism, this system is also an effective fraud prevention tool. In the context of the Fraud Diamond theory developed by Wolfe & Hermanson (2004), fraudulent acts are usually triggered by four main factors: pressure, opportunity, rationalization, and capability. Through the implementation of a structured gratification reporting system and Whistleblowing System (WBS), LAZNAS DT Peduli seeks to simultaneously suppress these four factors through a systemic and cultural approach.

First, the gratification reporting system and routine internal audits serve as control mechanisms to narrow the opportunity for individuals to commit fraud. With mandatory reporting procedures, verification by the Gratification Control Unit, and *sharia* and internal audit supervision, the possibility of abuse of authority or acceptance of illegal gratuities can be minimized. Second, in terms of rationalization, the institution instills Islamic values through regular recitation activities, work ethic training, and a culture of *wara'* (prudence), which helps shape the moral awareness and spiritual responsibility of zakat administrators towards the funds of the ummah. This approach strengthens the ethical dimension in the internal control system as emphasized by Amir et al. (2022), that *sharia* motivation and religious awareness play a major role in controlling the behavior of zakat organizations.

In addition, this system also contributes to managing pressure and capability factors. In terms of pressure, periodic socialization related to gratuities and spiritual guidance help administrators deal with external pressures, such as relationships with donors or work partners that have the potential to lead to improper gifts. A work environment built on Islamic values also creates collective moral support, so that individuals do not feel alone when facing ethical dilemmas. Meanwhile, from the capability aspect, the existence of a documented reporting system, layered supervision, and the involvement of the UPG and audit team ensure that each individual's authority is within a clear control framework. This limits the room for maneuver for those in strategic positions or with technical capabilities to exploit loopholes in the system.

Overall, these findings show that the factors of opportunity and rationalization are the most apparent aspects that are suppressed through the existence of a gratification reporting system, as both are directly related to limiting opportunities and shaping ethical awareness. Meanwhile, the factors of pressure and capability are also managed through the strengthening of organizational culture and supervisory structures. Thus, the gratification reporting system at LAZNAS DT Peduli is not only an administrative tool, but also a strategic instrument in building a clean, transparent, and fraud-prevention-oriented organizational culture.

CONCLUSION

This study concludes that the Gratification Reporting System on the SIMPUL LAZ DT Peduli platform plays a significant role as an internal control instrument and a means of fraud prevention in the *zakat* institution. This system

has implemented five main components of internal control based on the COSO framework, namely control environment, control activities, risk assessment, information and communication, and monitoring activities. The obligation to report gratuities for all amil, the existence of a *Unit Pengendali Gratifikasi* (Gratification Control Unit), and multi-layered supervision through internal, external, and *sharia* audits show that the institution has integrated strong and sustainable control mechanisms.

From the perspective of the Fraud Diamond theory, the implementation of this gratification reporting system has also proven effective in reducing the factors that lead to fraud, especially opportunity and rationalization. Through mandatory reporting, closed investigations, and the cultivation of Islamic values, LAZNAS DT Peduli has succeeded in reducing the opportunities for irregularities while strengthening the moral awareness of administrators in safeguarding the funds entrusted to them.

In general, the system design developed by LAZNAS DT Peduli has fulfilled the principles of good zakat governance and can be used as a model of good practice for zakat institutions and other public institutions. The combination of a technological approach, administrative control, and ethical values makes this system an ideal example of the integration of managerial and spiritual innovation. However, the long-term effectiveness of this system is highly dependent on the awareness and commitment of human resources (HR). Therefore, the development of an organizational culture that instills the values of integrity, accountability, and compliance needs to be continuously strengthened through ethics training, regular coaching, and periodic evaluation mechanisms for the implementation of the reporting system.

With its adaptive and measurable characteristics, the SIMPUL LAZ DT Peduli gratification reporting system is worthy of recommendation as a national model for zakat institutions and public institutions in strengthening internal control, transparency, and fraud prevention based on *sharia* values and good governance.

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