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Competency-Based Human Resource Governance in Islamic Social Finance: Evidence from *Laznas Dewan Dakwah* Indonesia

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ABSTRACT

Islamic social finance institutions are increasingly expected to transform religious philanthropy into accountable, professional, and socially impactful governance. However, many *zakāh* institutions continue to face challenges related to human resource competence, professional standardization, institutional accountability, and measurable performance outcomes. This study examines competency-based human resource governance in LAZNAS Dewan Dakwah Indonesia by analyzing how internal training, competency certification, organizational learning, and KPI-based accountability interact within *zakāh* management. Employing a qualitative single-case study design, the research draws on semi-structured interviews, non-participant observation, and institutional documentation covering internal training programs, SKKNI-based certification, amil professionalization, and performance governance practices between 2021 and 2024. The findings show that internal training functions as a mechanism of human capital formation by strengthening amil technical competence, digital fundraising capacity, financial reporting literacy, ethical awareness, and service orientation. Competency certification provides external validation that standardizes professional capacity and enhances institutional credibility. The integration of training and certification generates a broader governance effect through peer learning, mentoring, and the circulation of professional norms. Nevertheless, the incomplete implementation of Key Performance Indicators reveals an unfinished accountability agenda, as competence and certification have not yet been fully translated into measurable institutional outcomes. The study contributes to Islamic social finance scholarship by reconceptualizing amil training and certification as components of competency-based HR governance rather than isolated human resource development activities. It argues that effective *zakāh* governance requires the integration of competence formation, professional legitimacy, organizational learning, and accountability-based performance measurement.

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INTRODUCTION

Islamic social finance has moved from being treated primarily as a religious redistributive mechanism to being examined as a strategic institutional instrument for poverty reduction, social protection, and sustainable development. *Zakāh*, *waqf*, *ṣadaqah*, and other forms of Islamic philanthropy are now expected to contribute not only to ritual compliance but also to measurable socio-economic outcomes, including poverty alleviation, social inclusion, and community empowerment (Ismail et al., 2023; Mustaffha & Johari, 2025; Velmurugan et al., 2025; Widiastuti et al., 2022). This shift has intensified scholarly concern with the institutional capacity of Islamic social finance organizations. Although the global potential of *zakāh* has been estimated at hundreds of billions of US dollars annually, actual collection and distribution remain far below potential, revealing persistent weaknesses in governance, accountability, professional management, and institutional trust. The central issue, therefore, is no longer whether Islamic social finance has normative relevance, but whether its institutions possess the governance capacity to transform religiously mandated resources into sustainable and accountable social impact.

Indonesia provides a particularly significant context for examining this problem because it combines a large Muslim population, a rapidly expanding Islamic social finance ecosystem, and a plural landscape of *zakāh* management institutions. National *zakāh* collection has increased over the past decade, yet the gap between potential and actual realization remains substantial, suggesting that institutional effectiveness has not fully matched the scale of religious and socio-economic opportunity (Nasional, 2024). Within this setting, *zakāh* institutions are required to operate under regulatory supervision while simultaneously maintaining public trust among *muzakkī*, *mustaḥiq*, state authorities, and civil society. The Ministry of Religious Affairs recorded 170 officially licensed *zakāh* institutions in 2024, comprising national, provincial, and municipal-level organizations (Dahuri, 2024). This institutional expansion has created a more competitive and publicly scrutinized *zakāh* sector in which professionalism, transparency, and accountability are no longer supplementary values but core conditions for organizational legitimacy.

The professionalization of amil, or *zakāh* officers, has become one of the most urgent governance issues in contemporary *zakāh* management. Modern *zakāh* institutions must manage digital fundraising, donor relations, sharia compliance, financial reporting, program evaluation, impact measurement, and public accountability at the same time. Such complexity cannot be adequately addressed by informal religious commitment alone; however important it remains for sustaining ethical orientation. Amil are now expected to possess technical competence, managerial literacy, ethical discipline, religious accountability, and the ability to communicate institutional credibility to diverse stakeholders. Studies on *zakāh* governance have repeatedly shown that inefficiency, weak transparency, regulatory fragmentation, and uneven managerial capacity continue to limit the effectiveness of *zakāh* institutions (Lubis et al., 2019; A. Maulana & Fanani, 2020; Wahab & Rahman, 2013). Recent discussions also suggest that financial technology and blockchain may improve *zakāh* fund management and accountability, yet technological innovation alone cannot substitute for competent human resources capable of operating, interpreting, and governing these systems (Mustaffha & Johari, 2025; Sukmana et al., 2019).

Against this background, competency-based human resource governance offers an important analytical lens for rethinking institutional capacity in Islamic social finance. Competency-based human resource management emphasizes the alignment of staffing, training, certification, performance evaluation, and career development with clearly defined competency profiles and organizational goals (Armstrong & Taylor, 2023; Bonder et al., 2011; Fejfarová & Urbancová, 2015; Nisio & Carapella, 2023; Noe, 2023; Truong & Le-Anh, 2025). Rather than treating human resource management as an administrative function, this approach understands competence as a strategic governance asset. It enables organizations to identify the capabilities required for effective performance, assess whether personnel meet those standards, and institutionalize learning and accountability within organizational routines. In this respect, competency-based governance is particularly relevant for *zakāh* institutions because their legitimacy depends on the integration of technical reliability, ethical conduct, sharia compliance, and public accountability.

Previous scholarship on human resource development and organizational performance has made important contributions, but it remains analytically fragmented for the purposes of Islamic social finance. One body of literature examines employee training and development, showing that systematic training can improve knowledge acquisition, skill transfer, motivation, and performance outcomes (Aboramadan et al., 2023; Bahl et al., 2024). A second body of scholarship focuses on competency-based HRM, arguing that organizational effectiveness improves when HR practices are structured around competency profiles, workforce readiness, and performance alignment (Malik et al., 2023; Rejas-Muslera et al., 2012). A third strand examines certification as a means of professional standardization, particularly in sectors where technical competence and public safety are critical, such as civil engineering and electricity (Malik et al., 2023; Mandalika & Minghat, 2018). Although these studies do not directly address amil certification, they provide a useful comparative basis for understanding why formal competency recognition may also be necessary in *zakāh* management, where officers handle public religious funds and are expected to uphold both technical and moral accountability.

A related stream of research has examined human capital development and professionalization in *zakāh* institutions. Studies in this area show that *zakāh* organizations require stronger managerial capacity, professional competence, and institutional governance to improve fund collection, distribution effectiveness, and stakeholder trust (Kamaruddin et al., 2024; Rusydiana et al., 2023; Widiastuti et al., 2023). This literature has been valuable in shifting the discussion of *zakāh* from purely normative obligations to institutional performance and governance quality. However, much of it still treats human resource development as a supporting variable rather than as a central governance mechanism. Training and certification are often discussed as instruments for improving individual performance, while their role in shaping organizational accountability, legitimacy, and institutional learning remains under-theorized.

This unresolved issue is visible in the case of LAZNAS Dewan Dakwah Indonesia. As a nationally recognized *zakāh* institution, LAZNAS Dewan Dakwah has invested in internal training and professional certification as part of its human resource development strategy. Internal institutional records show that the organization conducted 17 internal training programs during 2023–2024 and facilitated competency certification for 49 amil between 2021 and 2024 through nationally accredited certification bodies. These data indicate that the institution has moved beyond ad hoc capacity building toward more structured competency development. Yet the critical analytical question remains: do these initiatives merely enhance individual amil skills, or do they constitute a broader form of competency-based HR governance capable of strengthening institutional accountability, professional legitimacy, and organizational performance?

This article addresses four interrelated gaps in the existing literature. Conceptually, previous studies have rarely connected training, certification, and performance evaluation into an integrated model of competency-based human resource governance within Islamic social finance. Empirically, research on competency governance in *zakāh* institutions remains limited, especially in developing-country contexts where institutional legitimacy, regulatory compliance, and public trust are deeply intertwined. Methodologically, much of the available scholarship relies on quantitative performance models, leaving insufficient attention to the organizational processes through which competence is constructed, validated, and embedded into governance routines. Contextually, dakwah-based *zakāh* institutions remain understudied, even though they offer a distinctive setting in which professional management intersects with religious mission, ethical accountability, and community-based legitimacy.

Recent studies have examined Islamic financial literacy among Muslim entrepreneurs and state governance in zakat management, yet these studies have not specifically connected financial-ethical competence, professional certification, human resource governance, and KPI-based accountability within zakāh institutions. Karina emphasize the moral dimension of Islamic financial literacy in Muslim economic practice (Karina et al., 2025), while Zaari et al. highlight the importance of institutional accountability and participatory governance in Indonesia's zakat ecosystem (Zaari et al., 2025).

Based on these gaps, this study asks three research questions. First, how is competency-based human resource governance implemented within LAZNAS Dewan Dakwah Indonesia? Second, how do internal training and competency certification contribute to institutional accountability and amil professionalization? Third, how does competency-based HR governance shape organizational performance and stakeholder trust within an Islamic social finance institution? Accordingly, the objectives of this study are to analyze the implementation of competency-based HR governance in a

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zakāh institution, examine the role of training and certification as mechanisms of professionalization and accountability, and explain how competency governance contributes to institutional effectiveness in Islamic social finance.

The study is theoretically anchored in Competency-Based Human Resource Management, which argues that organizational effectiveness depends on the systematic alignment between employee competencies and institutional objectives (Armstrong & Taylor, 2023; Bonder et al., 2011; Fejfarová & Urbancová, 2015; Truong & Le-Anh, 2025)). This framework is complemented by Human Capital Theory, which views training and certification as investments that enhance individual capability and generate organizational value (Becker, 1993), and Institutional Theory, which explains how formal standards, certification, and professional norms contribute to organizational legitimacy and stakeholder confidence (Scott, 2014). Taken together, these perspectives allow the study to examine competence not only as an individual attribute but also as an institutionalized governance resource. This theoretical combination is appropriate because *zakāh* institutions require both capable personnel and legitimate systems through which competence can be recognized, monitored, and translated into accountable performance.

The article contributes to international scholarship by reconceptualizing amil training and certification as components of competency-based human resource governance rather than as isolated human resource development activities. Its novelty lies in integrating competency-based HRM, human capital development, institutional accountability, and Islamic social finance governance within a single analytical framework. By providing empirical evidence from LAZNAS Dewan Dakwah Indonesia, the study extends debates on *zakāh* professionalization beyond questions of individual performance toward broader issues of governance, legitimacy, and organizational accountability. In doing so, it offers a more precise account of how Islamic social finance institutions can strengthen public trust and institutional effectiveness through the governance of competence.

METHOD

This study employed a qualitative single-case study design to examine competency-based human resource governance within LAZNAS Dewan Dakwah Indonesia. A qualitative approach was selected because the study aims to understand institutional practices, governance processes, and the organizational meaning of training, certification, professionalization, and accountability rather than to measure statistical relationships among variables. As Creswell and Poth argue, qualitative inquiry is appropriate for exploring complex social and organizational phenomena in which actors, context, and institutional processes are closely interconnected (Creswell & Poth, 2018). The case-study strategy was used because LAZNAS Dewan Dakwah represents an information-rich case of a national *zakāh* institution that has implemented structured internal training and SKKNI-based competency certification for amil. Following Yin (2018), a case study is suitable for investigating a contemporary phenomenon within its real-life institutional context.

The research was conducted at LAZNAS Dewan Dakwah Indonesia. The main unit of analysis was the institution's competency-based HR governance system, while the embedded analytical units consisted of internal training, competency certification, amil professionalization, organizational learning, and KPI (Key Performance Indicator)-based accountability. The case was bounded by institutional HR (Human Resources) development practices conducted between 2021 and 2024, particularly the implementation of amil certification during 2021–2024 and internal training programs during 2023–2024. This boundary was established to ensure that the analysis remained focused on documented competency-development practices relevant to the research questions.

The study used primary and secondary data. Primary data were obtained through semi-structured interviews, non-participant observation, and institutional documentation. Interviews were conducted with informants who had direct knowledge of HR governance, training coordination, certification participation, and *zakāh* management operations. Non-participant observation was used to examine how competency-based practices were reflected in organizational routines, work coordination, mentoring, and professional standards. Institutional documents included training records, certification data, internal reports, KPI-related notes, and *zakāh* collection data. Secondary data were drawn from books, journal articles, regulatory documents, and scholarly literature on Islamic social finance, *zakāh* governance, competency-based HRM, human capital theory, institutional theory, and performance

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management.

Informants were selected using purposive sampling because the study required participants who were directly involved in or knowledgeable about the institution's HR development practices. Creswell and Poth emphasize that purposive sampling is appropriate in qualitative research when participants are selected for their capacity to provide rich and relevant information (Creswell & Poth, 2018). The informants included institutional leaders, HR-related staff, training coordinators, certified amil, and operational personnel involved in *zakāh* collection, distribution, and institutional administration.

Data were analyzed using the interactive model of Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing/verification. Interview notes, observation findings, and institutional documents were coded both deductively and inductively (Miles et al., 2014). Deductive codes were derived from the article's theoretical framework, including competence, human capital, legitimacy, accountability, certification, and performance measurement. Inductive codes emerged from the field data, including digital fundraising capacity, confidence after certification, peer mentoring, divisional training relevance, organizational learning, and KPI implementation gaps. These codes were then organized into four major analytical themes: competency-based internal training, certification as professional standardization, integration of training and certification as HR governance, and KPI weakness as the unfinished agenda of accountability-based governance.

Research trustworthiness was strengthened through triangulation of interviews, observation, and documentation. Credibility was supported by comparing informants' accounts with institutional records and observed practices. Transferability was enhanced through contextual description of the *zakāh* institution and its HR governance practices. Dependability was maintained by documenting the stages of data collection, coding, and interpretation. Confirmability was ensured by grounding the analysis in empirical materials rather than unsupported assumptions, following the qualitative trustworthiness criteria proposed by Lincoln and Guba (Lincoln & Guba, 1985). Ethical considerations were observed by treating informants' participation as voluntary and by using institutional data solely for academic purposes. This methodological design enables the study to explain how internal training, competency certification, organizational learning, and KPI-based accountability interact within a *zakāh* institution. By combining a qualitative case-study approach with triangulated data and thematic analysis, the study provides a context-sensitive understanding of competency-based human resource governance in Islamic social finance.

RESULTS AND DISCUSSION

Competency-Based Internal Training as a Mechanism of Human Capital Formation

Internal training at LAZNAS Dewan Dakwah functions as a formative governance mechanism through which amil are gradually transformed from operational religious workers into competency-oriented professionals within the Islamic social finance sector. Primary institutional data show that LAZNAS Dewan Dakwah conducted 11 internal training programs involving 69 amil in 2023 and 6 internal training programs involving 33 amil in 2024 (Dakwah, 2024). The shift from a higher number of activities in 2023 to fewer activities in 2024 should not be read simply as a decline in institutional commitment. Rather, the data suggest a movement toward a more selective and functionally aligned training model, in which learning activities were increasingly connected to specific organizational needs, including fundraising, finance, program implementation, internal audit, digital communication, and marketing communication (Dakwah, 2024). This pattern indicates that internal training was not designed as a ceremonial or incidental activity, but as a structured attempt to align amil capabilities with the operational demands of *zakāh* governance.

The documented training agenda confirms this competency orientation. LAZNAS Dewan Dakwah organized training programs such as Corporate Collaboration Strategy Training, Digital Fundraising Bootcamp, Leadership Training for Da'wah Activists, PSAK 109 implementation training, and Internal Audit Training (Dakwah, 2024). These programs reveal a multidimensional model of competence formation. Corporate collaboration and digital fundraising training strengthened donor engagement and resource mobilization capacity; PSAK 109 training developed financial reporting literacy in accordance with *zakāh* accounting standards; internal audit training reinforced institutional control and accountability; while leadership training connected professional capacity with the organization's dakwah-based mission. The evidence therefore shows that training was not limited to improving narrow technical skills. It also sought to produce amil who could operate across managerial, communicative, financial, ethical, and religious domains.

Interview and field data further demonstrate that the effects of training were experienced at the level of work confidence, task execution, and professional awareness. The Training Program Coordinator reported that internal training improved amil confidence and technical capability, especially in digital *zakāh* management and communication strategies with *muzakkī* (Coordinator, 2024). Field observation also indicated that trained amil showed stronger task alignment, greater familiarity with institutional work standards, and better responsiveness to organizational expectations (Observation, 2024). These findings are important because they show that training outcomes were not merely cognitive. They were also behavioral and organizational: amil became more capable of translating knowledge into work practices that support institutional performance.

From the perspective of Human Capital Theory, these findings support the argument that investment in employee knowledge, skills, and work capacity generates institutional value. Training in this case should not be understood as a routine expenditure, but as an asset-forming process that increases the productive and adaptive capacity of amil. However, the LAZNAS Dewan Dakwah case also refines conventional human capital theory. In Islamic social finance institutions, human capital cannot be reduced to technical efficiency or economic productivity. Amil competence includes the ability to manage public religious funds with professionalism, sharia awareness, service ethics, and accountability. This finding is consistent with Kamaluddin's argument that human capital in Islamic organizations includes moral qualities such as siddiq and amanah, which are central to institutional trust and organizational success (Kamaluddin et al., 2018). It also aligns with Fairuzzabadi's view that training in Islamic finance requires the integration of technical knowledge, sharia understanding, fiqh muamalat, and operational competence.

The evidence also contributes to the broader literature on training, productivity, and organizational commitment. Studies on internal training show that job-relevant training improves employee competence, job satisfaction, and organizational commitment when it is aligned with work roles and career development (Wu et al., 2025). Research on digital technology and artificial intelligence training similarly demonstrates that digital skill formation can enhance labor productivity and organizational adaptability (Mazurchenko & Zelenka, 2022; Vite et al., 2026). The LAZNAS Dewan Dakwah case supports these findings but places them in a more specific institutional setting. Digital fundraising and communication training did not merely improve technical literacy; they strengthened the capacity of amil to maintain relationships with *muzakkī*, communicate institutional credibility, and adapt *zakāh* services to the digital environment. In this sense, digital competence becomes part of Islamic social finance governance rather than a purely technological skill.

The findings also correspond with recent discussions on amil competence in Islamic social finance. Amil are not only administrative personnel; they are institutional actors responsible for collection, distribution, reporting, and public accountability in *zakāh*, *waqf*, and other Islamic social finance instruments (Yusof et al., 2025). Their competence therefore determines whether *zakāh* institutions can convert religious obligations into credible and socially effective programs. Capacity-building initiatives for amil need to integrate technical skills, mentoring, coaching, sharia compliance, digital literacy, and regulatory understanding (Amri et al., 2024). The LAZNAS Dewan Dakwah data reflect precisely this need: training was directed not only toward individual learning but also toward strengthening the institution's ability to govern *zakāh* funds in a more accountable and professional manner.

At the same time, the evidence reveals an important tension. While internal training strengthened individual and divisional capacity, the available data do not yet show a fully integrated evaluation system that links training outcomes to measurable Key Performance Indicators. This matters because training may improve perceived competence without necessarily guaranteeing sustained performance improvement. Bahl, Kiran, and Sharma, drawing on Kirkpatrick's training evaluation model, emphasize that effective training must move beyond participant satisfaction and learning toward behavioral change and measurable institutional results (Sharma & Jagatramka, 2024). LAZNAS Dewan Dakwah appears to have made progress in job relevance, knowledge transfer, and work responsiveness, but the absence of a fully developed KPI linkage limits the capacity to demonstrate how training translates into long-term performance accountability. This finding therefore challenges the assumption that training automatically produces organizational effectiveness.

The critical contribution of this finding lies in its reconceptualization of internal training as a governance mechanism. In Islamic social finance, training is not merely an HR development tool; it is part of the institutional infrastructure through which accountability, competence, and public trust are constructed. This interpretation is consistent with studies emphasizing that capacity building in Islamic finance must align workforce skills with institutional demands, innovation, and sustainability (Aziz & Ali, 2018; Hussein Kakembo et al., 2021). It also resonates with arguments that Islamic social finance instruments such as *zakāh*, *waqf*, and *ṣadaqah* can support poverty reduction and sustainable development only when supported by capable institutions and competent human resources (Bulut & Dembele, 2026; Singh & Babu, 2012; Yusof et al., 2025). Moreover, Mikami's emphasis on bilateral communication between trainees and organizations helps explain why training becomes more effective when knowledge transfer is connected to organizational reform rather than treated as individual learning alone (Mikami & Furukawa, 2018). In this case, the interaction between Islamic finance and human capital development becomes a pathway for institutional strengthening and, potentially, broader socio-economic contribution (Risyad et al., 2025). Thus, competency-based internal training at LAZNAS Dewan Dakwah represents the first layer of human resource governance in Islamic social finance: it forms the technical, ethical, religious, and organizational capacities through which amil become capable institutional actors. The finding supports Human Capital Theory by confirming that training creates organizational value, but it refines the theory by demonstrating that, in *zakāh* institutions, human capital is inseparable from trust, sharia accountability, and public service responsibility.

Competency Certification as External Validation and Professional Standardization

The central tension revealed by the certification data is whether competency certification functions merely as an administrative credential or as a substantive mechanism for producing professional legitimacy and institutional trust in *zakāh* governance. In the case of LAZNAS Dewan Dakwah, certification appears to operate beyond symbolic recognition because it converts internally developed amil competence into externally validated professional standards. Primary institutional data show that 49 amil were certified between 2021 and 2024 through several accredited pathways: 4 amil in 2021 through FOZ–LSP Keuangan Syariah, 5 amil in 2022 through POROZ–LSP BEKSYA, 36 amil in early 2024 through BAZNAS–LSP BAZNAS, and 4 amil in late 2024 through POROZ–LSP BEKSYA (Dakwah, 2024). The most striking pattern is the sharp acceleration in 2024, when 40 amil received certification in a single year. This shift indicates that certification had become an institutional priority rather than a marginal human resource activity.

This finding speaks directly to a broader debate in professional standardization literature. One scholarly position views certification as a technical instrument for verifying individual competence and improving workforce readiness, while another emphasizes its institutional function in producing public confidence, legal compliance, and organizational legitimacy. The LAZNAS Dewan Dakwah case supports the second position without dismissing the first. The certification process was based on the Indonesian National Work Competency Standards for the *zakāh* sector, or SKKNI (*Standar Kompetensi Kerja Nasional Indonesia*), and conducted through professional certification institutions licensed by the National Professional Certification Agency (Dakwah, 2024). In this sense, certification did not simply assess whether individual amil possessed certain skills; it placed their competence within a nationally recognized framework of professional accountability. This is consistent with studies that describe SKKNI as a formal mechanism for standardizing qualifications across professions, improving employability, and strengthening professional credibility (Gintings, 2019; H. Maulana et al., 2026)

The significance of SKKNI-based certification becomes clearer when compared with its use in other sectors. Research on inclusive education, halal slaughter certification, and sports personnel training shows that SKKNI functions as a national standard-setting framework that aligns professional practice with legal, ethical, and technical expectations (Ali & Pebriana, 2026; Gunadi & Wilujeng, 2026; Mulyana et al., 2025). These studies suggest that certification becomes meaningful when it establishes a shared language of competence across institutions, regulators, practitioners, and service users. The LAZNAS Dewan Dakwah case expands this discussion by applying the logic of professional standardization to amil, a role that has often been understood through religious obligation rather than

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formal occupational competence. The finding therefore suggests that *zakāh* administration is undergoing a process of professional reclassification: amil are not only religious functionaries but also accountable professionals whose duties require standardized knowledge, procedural discipline, and ethical compliance.

Interview evidence from certification participants strengthens this interpretation. Participants stated that certification deepened their understanding of professional standards, work ethics, *zakāh* governance, and sharia-based responsibility (Participants, 2024). They also reported increased confidence and stronger awareness of institutional duties after being formally declared competent (Participants, 2024). These responses indicate that certification affected not only external recognition but also professional self-understanding. It gave amil a clearer sense of what their role required, how their competence would be assessed, and why standardized practice matters in managing public religious funds. From the organizational perspective, certification was perceived to enhance institutional credibility, standardize work quality, strengthen motivation for continuous learning, and support consistency in applying accountability and transparency principles (Dakwah, 2024)

These findings refine existing scholarship on workforce certification. Studies on professional certification commonly emphasize the validation of technical competence, the strengthening of work ethics, and the development of merit-based professional cultures (Hidayat et al., 2024; Menda, 2024). The LAZNAS Dewan Dakwah case confirms these arguments but also adds a sector-specific dimension. In Islamic social finance, certification is not only about employability or career recognition; it concerns the credibility of those entrusted with *zakāh*, infaq, and *ṣadaqah*. The amil's competence carries institutional consequences because errors, opacity, or inconsistency in *zakāh* management may undermine public trust in the organization itself. Certification therefore validates both the technical and moral reliability of the actors responsible for religious fund governance.

This argument is further supported by literature on professional legitimacy and institutional trust. Professional legitimacy is generally linked to the perception that an individual or institution operates within appropriate, trustworthy, and socially accepted standards (Jackson, 2016; Lamertz & Bhave, 2017). Institutional trust depends on confidence that an organization acts competently, fairly, and ethically. In this framework, certification becomes a mechanism through which *zakāh* institutions communicate competence to external stakeholders. Legal recognition as a *zakāh* institution may establish formal authority, but it does not automatically produce trust. Trust must be continuously generated through visible accountability, standardized practice, and demonstrable professional conduct. Certification helps LAZNAS Dewan Dakwah make competence legible to *muzakkī*, *mustaḥiq*, regulators, and partner institutions.

At the same time, the study challenges a simplistic assumption that certification automatically produces legitimacy. Comparative scholarship on certification systems warns that inconsistent implementation, limited accessibility, weak quality assurance, and inadequate dispute resolution can erode trust rather than strengthen it (Cusack, 2021; Marx, 2013, 2014). Research on halal certification, for example, shows that certification can enhance professional legitimacy only when supported by credible governance, reliable assessment procedures, and ethical compliance (Ali & Pebriana, 2026). This caution is relevant for amil certification. If certification is treated as a one-time credential, it risks becoming an administrative marker rather than a mechanism of professional transformation. The LAZNAS Dewan Dakwah data suggest that certification becomes institutionally meaningful because it is connected to internal training, work ethics, mentoring, and accountability expectations (Dakwah, 2024)

The theoretical implication of this finding is that competency certification in Islamic social finance should be understood as a legitimacy-producing governance mechanism, not merely as an individual qualification. The case supports Institutional Theory by showing how formal standards and certification help organizations gain credibility in the eyes of stakeholders. However, it also refines Institutional Theory by demonstrating that legitimacy in *zakāh* governance is simultaneously regulatory, professional, ethical, and religious. A *zakāh* institution is not trusted only because it is licensed; it is trusted when its personnel are perceived as competent, morally responsible, and capable of applying standardized procedures in the management of public religious funds. Thus, competency certification at LAZNAS Dewan Dakwah represents the second layer of competency-based HR governance: the external validation of internal capability through professional standardization. This debate strengthens

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the originality of the study by showing that amil certification cannot be reduced to credentialism. In the context of Islamic social finance, certification becomes a bridge between individual competence, institutional accountability, and public trust, thereby expanding the scholarly discussion of *zakāh* professionalization from workforce development to governance legitimacy.

The Integration of Training and Certification as Competency-Based HR Governance

The qualitative case-study approach used in this research reveals that competency-based HR governance at LAZNAS Dewan Dakwah is not produced by training or certification separately, but by the organizational interaction between capability formation, formal validation, and everyday learning practices. This insight could not be adequately captured through a narrow input-output measurement of training participation or certification numbers alone. By examining institutional documents, interview narratives, and field observations together, the study shows how competence becomes embedded in organizational routines, work expectations, and peer-learning relations. The primary data indicate that internal training provided foundational learning through technical, managerial, ethical, and spiritual development, while certification supplied external recognition through nationally accredited standards (Dakwah, 2024). The analytical value of this method lies in showing not only that both instruments exist, but how they become mutually reinforcing elements of HR governance.

The triangulated data reveal a pattern that would remain largely invisible in studies limited to survey-based performance indicators. Institutional records show that training was linked to divisional needs, while certification standardized the recognition of competence through formal assessment mechanisms (Dakwah, 2024). Interview and observation data further show that this integration was associated with reported improvements in work efficiency, stronger adherence to Standard Operating Procedures, improved service quality for *muzakkī* and *mustaḥiq*, enhanced accountability, and higher motivation due to professional recognition (Dakwah, 2024). These findings demonstrate that competence was not only accumulated by individuals but translated into organizational expectations. In this sense, the method allows the study to move beyond the question of whether training and certification improve performance, toward the more precise question of how they become governance mechanisms.

Field observation provides one of the most important analytical insights: certified amil often acted as informal mentors for colleagues, creating a peer-learning culture within the organization (Observation, 2024). This finding is methodologically significant because mentoring dynamics are rarely captured in formal training records or certification documents. The observation shows that competency development did not stop now of training completion or certification recognition. Instead, certified amil helped circulate knowledge, reduce competency gaps, and strengthen shared professional norms across divisions. This supports the argument that competency-based HR governance depends not only on formal systems but also on informal organizational learning processes. In this respect, the findings align with studies showing that organizational learning improves performance, innovation, employee satisfaction, and knowledge-sharing capacity (Choi, 2020; Hadi & Basit, 2021; Jiménez-Jiménez & Sanz-Valle, 2011; Ni et al., 2018; Rebelo & Gomes, 2017).

The case also demonstrates the analytical relevance of competency-based HR governance as an interpretive approach. Competency-based HR governance emphasizes the alignment of employee skills, knowledge, and behavior with organizational objectives, performance expectations, and institutional accountability (Bonder et al., 2011; Coelho et al., 2017; Donzelli et al., 2006). The LAZNAS Dewan Dakwah data support this view because the institution did not treat training and certification as unrelated administrative programs. Training addressed role-specific needs, while certification provided standardized external validation; together, they connected individual capability with institutional credibility. This finding is consistent with research showing that competency-based systems are most effective when they integrate recruitment, training, and performance evaluation into a coherent organizational framework (Dutzi, 2026). It also supports studies that link competency-based approaches with employee engagement, managerial support, and organizational alignment (Amaya et al., 2014; Coelho et al., 2017; Hatala & Gumm, 2006).

At the same time, the case refines conventional competency-based HR models by showing that *zakāh* institutions require a broader competency architecture than many corporate or public-sector organizations. In LAZNAS Dewan Dakwah, competence includes technical proficiency, sharia literacy, financial accountability, donor communication, ethical responsibility, and social-service orientation. This broader structure is especially important because amil performance is evaluated not only by internal efficiency but also by public trust and religious accountability. The findings therefore resonate with studies arguing that professionalization in *zakāh* governance requires stronger HR policies, certification systems, ethical training, and formal recognition of amil as a profession (Amalia, 2019; Md Ramli et al., 2026; Widiastuti et al., 2026). The case contributes to this literature by showing that professionalization is not only a policy aspiration but a process that occurs through the integration of training, certification, mentoring, and organizational culture.

The methodological contribution of this study also lies in its ability to identify a multiplier effect that would be difficult to detect through single-source data. Training without certification may enhance skills but leave competence less visible to external stakeholders; certification without training may produce credentials without deep behavioral transformation. The LAZNAS Dewan Dakwah case shows that stronger institutional value emerges when the two are integrated (Dakwah, 2024). This finding challenges fragmented HR practices that treat training, certification, and performance evaluation as separate administrative domains. Instead, it suggests that *zakāh* institutions need an integrated competency governance model in which capability building, validation, learning, and accountability operate as connected processes.

The findings further engage with broader debates on *zakāh* governance and performance culture. Studies on *zakāh* institutions increasingly emphasize transparency, accountability, digital transformation, and standardized governance as conditions for institutional effectiveness (Fadhilah et al., 2025; Hadi et al., 2024; Nashirudin et al., 2025). Other studies link good *zakāh* governance with poverty alleviation, social justice, and economic empowerment (Daud et al., 2025; Sawmar & Mohammed, 2021). The LAZNAS Dewan Dakwah case supports this governance literature but adds a more grounded institutional explanation: performance culture does not arise only from regulation or digital systems, but from the micro-foundations of competence embedded in staff development, certification, mentoring, and work routines. This aligns with arguments that competency-based HR systems and organizational learning can improve governance practices, innovation, and public trust in *zakāh* institutions (Amalia, 2019; Choi, 2020; Indriana & Rohim, 2025; Md Ramli et al., 2026).

The approach used in this study also has limits. As a single-case qualitative study, the findings cannot be generalized statistically to all *zakāh* institutions in Indonesia or beyond. The data show an institutional pattern within LAZNAS Dewan Dakwah, not a universal model applicable without contextual adaptation. However, the strength of the approach lies in analytical depth rather than numerical representativeness. It reveals how competency governance is constructed through interaction between formal programs and informal learning practices, and how professionalization becomes embedded in organizational culture. This makes the case analytically transferable to other Islamic social finance institutions facing similar challenges of amil professionalization, accountability, and public trust. Thus, the integration of training and certification at LAZNAS Dewan Dakwah demonstrates that competency-based HR governance is best understood as an institutional process rather than a set of isolated HR interventions. Methodologically, the case-study approach advances the article's contribution by uncovering the relational, cultural, and organizational mechanisms through which competence becomes governance.

KPI Weakness and the Unfinished Agenda of Accountability-Based Governance

The principal theoretical implication of this study is that competency-based HR governance in Islamic social finance remains incomplete unless competence is translated into measurable, accountable, and socially meaningful performance outcomes. The LAZNAS Dewan Dakwah case shows that internal training and certification can strengthen professional capability, motivation, work ethics, and institutional credibility, but these improvements do not automatically constitute mature governance unless they are supported by a consistently applied Key Performance Indicator system (Dakwah, 2024). Primary data explicitly indicate that KPI implementation has not yet met institutional expectations, creating a gap between enhanced amil competence and verifiable performance accountability (Dakwah, 2024). This finding shifts the discussion from capacity building to accountability-based governance: the critical issue is not only whether amil become more competent, but whether institutional systems can measure, evaluate, and sustain the consequences of that competence.

This finding contributes to broader debates on performance governance by complicating the assumption that training and certification are sufficient indicators of institutional improvement. In performance management literature, KPIs are understood as strategic metrics used to evaluate whether organizations achieve operational and strategic objectives, including financial performance, process efficiency, service quality, and social impact (Barrett, 2024; Helmold & Terry, 2017; Hollender et al., 2016). Applied to *zakāh* governance, however, KPIs cannot be reduced to conventional managerial indicators. *Zakāh* institutions require performance measures that capture fund collection, distribution effectiveness, sharia compliance, transparency, social impact, and public trust (Hudaefi et al., 2025). The LAZNAS Dewan Dakwah case therefore shows that competency-based governance must move beyond input-based measurements, such as the number of training programs or certified personnel, toward outcome-based indicators that demonstrate whether competence produces better service, stronger accountability, and more effective *zakāh* management.

The weakness of KPI implementation also revises the application of Performance Management Theory in faith-based nonprofit institutions. Armstrong and Baron argue that performance improves when competence, motivation, and opportunity are connected to clear expectations, evaluation systems, and feedback mechanisms. The findings support this logic because training and certification at LAZNAS Dewan Dakwah generated important capability and motivational gains (Dakwah, 2024). Yet the case also shows that these gains remain institutionally fragile when not anchored in measurable performance standards. For *zakāh* institutions, performance governance must assess not only productivity but also ethical service quality, fiduciary responsibility, *mustaḥiq* empowerment, donor trust, and sharia-based accountability. This expands performance management theory by demonstrating that faith-based public-benefit organizations require hybrid KPIs that combine managerial efficiency with religious, ethical, and social accountability.

The broader accountability literature reinforces this interpretation. Accountability refers to the obligation of institutions to report, explain, justify, and take responsibility for their decisions and outcomes (Clarke, 2025; Ippolito, 2023). In *zakāh* management, accountability is particularly sensitive because institutions manage religiously mandated funds entrusted by the public. Transparent financial reporting, compliance with PSAK 109, and adherence to sharia governance principles are essential for sustaining credibility and encouraging *muzakkī* participation (Luthfi et al., 2026; Nashirudin et al., 2025; Nasution et al., 2024). The LAZNAS Dewan Dakwah case confirms that accountability cannot rest solely on legal licensing, staff training, or certification status. These mechanisms create necessary foundations, but they must be operationalized through evaluative systems capable of showing how institutional inputs become accountable outcomes.

This finding also contributes to the literature on *zakāh* governance by identifying the missing link between professionalization and institutional effectiveness. Existing studies emphasize that good governance in *zakāh* institutions depends on transparency, accountability, responsibility, independence, and fairness (Amalia, 2019; Indriana & Rohim, 2025). Other studies highlight persistent challenges such as institutional fragmentation, regulatory complexity, limited public trust, and the need for digital transformation to improve oversight and efficiency (Nashirudin et al., 2025). The present study supports these arguments but adds a more specific theoretical point: professionalization does not become governance until it is connected to performance accountability. Training and certification may improve the professional profile of amil, but without KPI-based evaluation, the institution lacks a robust mechanism for determining whether professionalization improves fundraising effectiveness, distribution accuracy, operational compliance, service quality, and social impact.

The primary data illustrate this tension. LAZNAS Dewan Dakwah recorded *zakāh* collection growth from IDR 13.6 billion in 2022 to IDR 13.8 billion in 2023, representing a moderate increase of 1.47 percent (Dakwah, 2024). This indicator suggests a positive institutional trajectory, but it is insufficient to establish the full governance impact of training and certification. Collection growth does not by itself explain whether service delivery improved, whether reporting became more transparent, whether *mustaḥiq* empowerment became more sustainable, or whether certified amil consistently performed better than non-certified staff. The case therefore demonstrates the need for multidimensional KPIs that include financial indicators, sharia compliance indices, operational quality, beneficiary outcomes, stakeholder satisfaction, learning outcomes, and public trust. Such indicators are especially

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important because *zakāh* governance is evaluated not only by internal efficiency but also by its contribution to distributive justice and socio-economic welfare.

The theoretical contribution of this finding extends beyond LAZNAS Dewan Dakwah. It suggests that Islamic social finance institutions require accountability-based HR governance models capable of integrating competence, ethics, performance, and social impact. Strategic human resource development strengthens institutional resilience and improves *zakāh* distribution processes when it is linked to ethical and professional training (Md Ramli et al., 2026). Effective governance models, including dual oversight and participatory mechanisms, also contribute to distributive justice and sustainable *zakāh* management (Luthfi et al., 2026). Yet these models require reliable indicators to monitor implementation. Digital tools may assist monitoring, reporting, and fund distribution, thereby improving transparency and participation, but technology cannot replace the need for clear accountability frameworks (Fadhilah et al., 2025). The study therefore argues that digitalization, professionalization, and certification must converge within a measurable governance system.

This sub-section synthesizes the central contribution of the article: competency-based HR governance in Islamic social finance requires four interconnected layers—capacity formation through training, professional validation through certification, institutional learning through integration, and accountability through KPI-based performance governance. The LAZNAS Dewan Dakwah case shows that the first three layers have developed significantly, while the fourth remains an unfinished agenda. This finding strengthens the originality of the study by demonstrating that the future of *zakāh* professionalization depends not merely on producing competent amil, but on building governance systems that can convert competence into accountable institutional performance and demonstrable social impact.

CONCLUSION

This study concludes that competency-based human resource governance in Islamic social finance is not formed through isolated training programs or certification schemes, but through the institutional integration of capability formation, professional validation, organizational learning, and performance accountability. The case of LAZNAS Dewan Dakwah Indonesia shows that internal training contributes to the development of amil competence by strengthening technical skills, digital fundraising capacity, financial reporting literacy, ethical awareness, and service orientation. At the same time, competency certification provides external validation that standardizes professional capacity and reinforces institutional credibility. These two mechanisms answer the first and second research objectives by demonstrating how competency-based HR governance is implemented and how training and certification contribute to amil professionalization and institutional accountability.

The study further shows that the integration of training and certification generates a broader governance effect when certified amil participate in peer learning, mentoring, and the circulation of professional norms within the organization. This finding answers the third research objective by showing that competency-based governance influences organizational performance not merely through individual skill improvement, but through the institutionalization of competence into work routines, accountability expectations, and service practices. However, the study also identifies a critical limitation in the incomplete implementation of Key Performance Indicators. This weakness reveals that competence and credentials alone are insufficient to guarantee sustained institutional performance unless they are connected to measurable accountability systems.

The theoretical contribution of this article lies in its reconceptualization of amil training and certification as components of competency-based HR governance rather than as separate human resource development activities. The findings support human capital theory by showing that investment in amil competence produces institutional value, but they also refine this perspective by demonstrating that human capital in *zakāh* institutions includes ethical, religious, relational, and accountability dimensions. The study also extends institutional theory by showing that legitimacy in Islamic social finance is not produced solely through legal status or formal recognition, but through the continuous demonstration of professional competence, standardized practice, and public trust. Finally, the study contributes to performance management theory by arguing that *zakāh* institutions require hybrid KPIs that measure not only managerial efficiency but also sharia compliance, service quality, stakeholder trust, and social impact.

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Academically, this study contributes to international scholarship by shifting the discussion of *zakāh* professionalization from individual performance improvement toward the governance of competence. It demonstrates that Islamic social finance institutions require an integrated HR governance model that links training, certification, organizational learning, and accountability-based performance measurement. This contribution is relevant beyond the specific case of LAZNAS Dewan Dakwah because many *zakāh* institutions face similar challenges in professionalizing amil, maintaining public trust, and translating religious philanthropy into measurable socio-economic outcomes.

The broader implication of this study is that *zakāh* institutions should move beyond input-based indicators such as the number of training activities or certified personnel. They need to develop outcome-based accountability systems capable of assessing whether competency development improves fundraising effectiveness, distribution quality, operational compliance, donor confidence, *mustaḥiq* empowerment, and institutional learning. For regulators and *zakāh* management authorities, the findings indicate the importance of strengthening national competency standards, certification systems, and performance governance frameworks for amil as a recognized professional category within Islamic social finance.

Future research may extend this study by comparing competency-based HR governance across different types of *zakāh* institutions, including national, provincial, and municipal-level organizations. Quantitative or mixed-method studies could also examine the relationship between certification, KPI achievement, service quality, and institutional trust more systematically. Further research may also explore how digital HR systems, performance dashboards, and sharia governance indicators can be integrated into competency-based accountability models. Such directions would deepen scholarly understanding of how Islamic social finance institutions can transform professional competence into sustainable, transparent, and socially impactful governance.

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