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Transparency and Accountability Model for Infaq Funds at LAZISNU Kudus

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Abstract

This study aims to determine the transparency and accountability models of donation funds through WhatsApp (WA) notification feedback sent by INUK owners. Al-Quran infaq (alms) verses are studied in depth through tafsir maudhui (thematic exegesis) to ensure the accuracy of the implementation of alms habits of Kudus residents. In contrast, the study's results serve as a basis for implementing the alms program at LAZISNU Kudus. This type of research is field research with a qualitative descriptive approach. Research data were obtained from LAZISNU documents, the INUK application, and interviews with LAZISNU leaders and INUK tin owners. The results of this study indicate that alms verses in the Quran have various meanings. The number of residents who donate through INUK and the funds they raise continue to increase. The main factor is the trust residents have built through the transparent and accountable use of funds. INUK tin holders can provide feedback and interact with LAZISNU via WhatsApp. This effort is effective in building trust and accountability of the alms funds. The contribution of this research is in the form of information on the appropriate and trustworthy use of funds managed by LAZISNU Kudus, and it provides evidence that small change, if pursued and managed well, can have a positive impact on the organization and the community.

Keywords : Tafsir Maudhu'i on Infaq, INUK, LAZISNU Kudus, Transparency of Funds, Accountability of Funds.

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INTRODUCTION

Spending infaq (alms) from a portion of one's wealth is a religious commandment. The Quran makes alms a sign of one's faith, as mentioned in Surah Al-Baqarah: 3. Those who give alms receive rewards multiplied up to 700-fold or more, as stated in Surah Al-Baqarah: 261 (Faiziah, Mujahid et al. 2023). So noble is the practice of giving alms that Islam encourages its followers to give alms as much as they can, even in times of need, as stated in Surah Al-Baqarah: 270, Surah At-Thalaq: 7, and Surah Ali 'Imran: 134 (Ibn Katsir 2006).

The number of 'amil (zakat administrator) institutions in Indonesia is more than 800 (Aflah 2022). However, each institution has a different level of trust. There are high, medium, and low. This high or low level of trust underlies a person's ability to pay zakat (obligatory charity) and infaq (alms) through this institution. The higher the trust, the more people will pay zakat and infaq (Sawmar and Mohammed 2021). Likewise, the lower the trust, the fewer people pay zakat and infaq through that institution. Therefore, institutions need to build their image through good performance so that citizens will pay zakat and infaq to the institution, because managing citizens' funds is a trust that must be properly maintained (Aflah 2022).

One crucial aspect of trust in charitable institutions is transparency and accountability, both in terms of fundraising and distribution (Sawandi, Marina et al. 2019). This transparency and accountability can be demonstrated through digital publications and donor accessibility. The public can easily access collection information. This ensures data transparency, thereby enhancing public trust (Hisham, Kamaruddina et al. 2018).

Data from 2021 to 2004 indicate that accountability and transparency in zakat institutions show a positive trend but still face significant implementation challenges (Taha, AdamFadzli et al. 2017). Public trust has been empirically shown to be positively influenced by the accountability and transparency of the managing institution, although several studies have yielded mixed results in the field (Syaifuddin and Khalil 2024).

There are three fundamental issues related to accountability and transparency, first, regarding digitalization and accounting standardization. The digital information system used by zakat institutions has proven effective in increasing transparency in financial reporting (Indrarini and Nanda 2017). Presenting reports digitally, easily accessible to the public, has proven effective, with a fundraising cost ratio of only 2.49% (Yunanda, Shafii et al. 2016). The implementation of PSAK 409 is a significant milestone in standardizing zakat institutions' financial reporting. Research by Sutrisna and Yulianti revealed that the implementation of PSAK 409 significantly affects the effectiveness of zakat management, with high compliance contributing to greater transparency, accountability, and the regularity of financial reporting (Sutrisna 2021).

Second, the gap between potential and realization. The national zakat potential reaches IDR 327 trillion per year, but actual realization is only around 10%. Research by Iqbal (2021) revealed that one of the main factors contributing to this low realization is LAZ's low level of financial reporting, especially at the district/city level, which reaches only 12% (Iqbal, Nurfitri et al. 2022). Third, Nuraziza's (2025) findings revealed inconsistencies in the preparation of financial and program reports at district/city-level institutions (Nuraziza 2025).

The Nahdlatul Ulama (NU) community's practice of giving alms has been ingrained for a long time, from small to large amounts. Since the organization's founding, before the country became the Unitary State of the Republic of Indonesia (NKRI), the habit of giving alms has become a part of the culture. The habit of giving alms holds significant potential for both Nahdlatul Ulama (NU) members and the organization, and this habit was organized through the Koin NU (Nahdlatul Ulama Donation Box) program, launched in 2017 in Sragen, Central Java (Penyusun 2021).

Similar to Koin NU in Kudus Regency, Nahdlatul Ulama is known as INUK (Infaq Nahdlatul Ulama Kudus). The charismatic figure in Kudus, KH Ma'ruf Irsyad (deceased), coined the name INUK when he served as the Chairman of the NU Syuriah in Kudus Regency in 2010 (Ihdi Fahmi, 2023).

To date, there has been no research on almsgiving within the Nahdlatul Ulama (NU) community based on the application of almsgiving verses, examined from a tafsir maudhui (thematic exegesis) perspective. Previous research has focused more on aspects other than the application of tafsir maudhui.

Factors influencing a person's almsgiving include attitude, perceived behavioural control, subjective norms, and knowledge. Abdullah Asyik (2020) stated that the motivation of the Kendal community to donate through NU Coins stems from its programs, namely education, health, and disaster relief (Asyik 2020). The results of the NU Coin collection significantly influence these programs. Noor Ahmadi (2021) stated that NU Coins serve as a means to foster loyalty and strengthen togetherness between Nahdliyyin members and their organization (Ahmadi 2021). The existence of NU Coins can encourage the birth of social programs that the Nahdliyyin members much need (Fitriyati 2022).

Meanwhile, research on Generation Z's interest in donating by Sahrial E. Nasution (2021) on Generation Z's interest in donating found that this interest is influenced by religiosity and income (Nasution 2021). The low interest in donating is due to Generation Z's still low income, so they still think twice about donating. To be managed properly, Koin NU needs to be systematically organized, with planning, organization, implementation, and supervision mechanisms, as conveyed by Pipit Widya Putri et al. (2021) (Putri 2021). The method of collecting (fundraising) Koin NU varies by region. Some appoint separate collection officers from external institutions, while internal institutional administrators handle others (Fitriyati 2022, Suprihantosa, Maghfiroh et al. 2025).

This research systematically collected verses on almsgiving, evaluated their implementation in LAZISNU Kudus, and summarized them in a comprehensive study encompassing various aspects, including leadership, application management, alms collection officers, notification and feedback mechanisms, and alms collection reporting.

This research differs from previous studies. The gap lies in the contextualization of the maudhu'i (thematic) interpretation of the infaq (alms) verses within the program's reality at LAZISNU Kudus. This contextualization of the verses is further strengthened by its accurate transparency and accountability model, which includes sending WhatsApp notifications to donors.

LITERATUR REVIEW

Tafsir Maudhu'i on Infaq

The Quran mentions infaq (alms) with various words and their derivations. The various forms of the word mean that the meaning is also different. In terms of terminology, infaq means spending wealth on something useful and justified by religion. Sheikh al-Jurjani defines infaq as spending wealth (Al-Jurjani 1999). Sheikh Raghib al-Asfahani does not limit donations to assets, but other forms can also be categorized as donations (Al-Isfahani 1961).

The purpose of giving is to purify wealth and purify the soul, as well as for blessings in life. Sayyid Qutub (1998) interprets donations as intended to feed others. Another very basic purpose is to strengthen one's faith. People who do not want to donate are religious liars (Qutb 1988).

To motivate someone to give alms, Allah promises to multiply the donated wealth, but this must be limited and must not sacrifice personal and family needs (Ibn Katsir 2006). Jalaluddin As-Sayuti (1996) explains that spiritual motivation in the form of forgiveness, guidance, good fortune, the fulfilment of hopes, and protection from evil will be given to those who give alms (As-Suyuthi 2011).

INUK (Nahdlatul Ulama Kudus Donation Box) Tin

The Chairman of the Central Board of Nahdlatul Ulama (PBNU), Prof. Dr. KH. Said Aqil Siradj, MA, launched a program called the Koin NU (Nahdlatul Ulama Donation Box) movement on April 14, 2017. The goal is to make NU a pioneer in philanthropy. This involves setting aside a portion of one's wealth, even in the smallest denominations or coins (IDR 500/IDR 1,000), in small boxes or tins provided in the homes of Nahdlatul Ulama members, making donations and almsgiving easy and convenient.

This program offers numerous benefits, including education, health, and the economy. It also supports disaster response and organizational interests. As reported in research by Annisatry Lubis (2020), NU Care LAZISNU in Kudus Regency was deemed appropriate for managing the INUK program. The goal is to benefit the community, assist Nahdlatul Ulama members, and foster organizational independence.

To date, the number of INUK tins distributed to Nahdliyyin residents in Kudus has exceeded 30,000, with total acquisition exceeding 10 billion rupiah over the past three years. The distribution of tins across nine districts and 120 villages in Kudus Regency is almost even (Ahmadi 2021). In 2022, NU Care LAZISNU Kudus Regency aimed to distribute 500 tins per branch or village, with a target acquisition of 10 billion rupiah (Ihdi Fahmi, 2022).

Accountability and Transparency

Transparency and accountability in the management of zakat, infaq, and shodaqoh (ZIS) funds can be expressed through various media, such as annual reports, monthly zakat magazines, and periodic financial reports (Aisyah 2025). The level of public trust is a determining factor in the success of zakat management organizations in collecting and managing funds (Syaifuddin and Khalil 2024). Public trust in zakat management organizations (OPZ) will increase if ZIS funds are managed in an accountable and transparent manner (Al-Faruq, Ahmad Hafis et al. 2025).

Effective ZIS fund management requires not only internal control, but also transparency and accountability. Transparency and accountability are reflected in three main aspects: accountability for public funds, timely reporting, and audits by internal and external institutions (Sahroni 2022).

Accountability is the responsibility for all organizational activities, as outlined in financial reports by parties responsible for achieving organizational goals within a specific time period (Hj. Mohaiyadin, Aman et al. 2022).

Under Law Number 23 of 2013 concerning Zakat Management, accountability requires zakat management to be transparent and accessible to the public (Wahyudi, Huda et al. 2021). In managing ZIS funds, accountability requires amil (administrator), as the mandate holder, to be accountable to muzakki (zakat payer), as the mandate giver (Thahir, Tohari et al. 2021). Amil is obliged to distribute ZIS funds to the eight asnaf (obligatory recipients) and manage zakat in accordance with Islamic law as a form of accountability to Allah and muzakki (Sawmar and Mohammed 2021).

According to Indri Yuliafitri (2016), there are four indicators of transparency. First, the institution must provide all necessary information in a timely, accurate, clear, and easily accessible manner to the public. Second, information must be easily accessible and understood by the general public. Third, the institution must provide information related to zakat administration, from fundraising to distribution. Fourth, the institution must provide written guidelines for implementation and communicate them to the public (Yuliafitri and Khoiriyah 2016).

Indri Yuliafitri (2016) identified eight indicators for measuring accountability: first, the organization establishes clear functions, duties, and responsibilities for each division; Second, each division carries out its duties honestly; Third, the organization establishes clear key performance indicators; Fourth, a reward and sanction system has been implemented; Fifth, performance evaluations are conducted periodically; Sixth, there is a procedure for handling complaints; Seventh, accountability reports are submitted periodically in accordance with applicable regulations; and Eighth, an authorized body verifies or audits accountability reports related to sharia and finance (Yuliafitri and Khoiriyah 2016).

RESEARCH METHOD

This research is a field research or case study at LAZISNU Kudus Regency. It uses a qualitative approach with descriptive analysis to describe and report in detail the practice of almsgiving at LAZISNU Kudus. This research description is based on a thorough study of tafsir maudhu'i (thematic exegesis) of verses on almsgiving and the principles of accountability and transparency in zakat institutions.

As stated by Cresswell (2014), qualitative research is research conducted to understand a social problem or phenomenon by describing, analysing, and reporting in detail natural information without researcher intervention (Cresswell, 2014).

Data collection in this study used three methods: interviews, observation, and documentation (Imam Ghozali, 2021). Interviewees included 3 LAZISNU leaders, 3 INUK administrators, 1 application administrator, 6 INUK collection officers, and over 100 INUK users. The researchers conducted observations by observing the INUK workflow, WhatsApp notification delivery, and the donation collection process.

The documentation used in the data collection technique consisted of INUK funding reports for 2021-2023 from each sub-district in Kudus, screenshots of WhatsApp notifications, INUK standard operating procedures (SOPs), user data, and the institution's annual report.

According to Miles and Huberman, these three instruments were then reviewed and analysed in depth (Huberman and Miles 2002). Reports on donation collection, the number of tins and users, notification delivery, and feedback from INUK users were then studied and sorted. The results were then analysed in accordance with the research theme. Notifications sent via WhatsApp messages were also sorted and analysed. The contents of these WhatsApp notifications were then compiled and summarized as material for this research analysis.

RESULTS AND DISCUSSION

Profile of LAZISNU Kudus Regency

LAZISNU (Nahdlatul Ulama Zakat, Alms, and Charity Collection Institution) was established in 2004 to serve the community. The name LAZISNU was rebranded to NU Care-LAZISNU to reflect this changing trend. The new name was chosen on February 25, 2016. Simultaneously, on May 26, 2016, the Ministry of Religious Affairs of the Republic of Indonesia issued an operational permit for NU Care LAZISNU as LAZNAS (National Zakat Collection Institution) with number 255 of 2016. In Kudus, LAZISNU was established at the end of the leadership of the Kudus NU Central Executive Board (PC NU) under the KH Chusnan era. Later that year, a government regulation was issued requiring all institutions or agencies engaged in social work and collecting funds from the public in the form of ZISWAF (Islamic Zakat Funds) to have a legal basis.

The performance of NU Care LAZISNU was then promoted to the district level. To develop and maximize performance, NU Care-LAZISNU Kudus established a Zakat, Infaq (Alms), and Shodaqoh (Charity) Management Unit (UPZIS) in each sub-district by breaking down official decrees from the central government to the regional and district levels, and then continuing them down to the sub-district level.

INUK Tins

Before discussing in more detail the donations/alms given through INUK tins and their benefits, this is the detailed image of the INUK tins used as a donation or alms channel by LAZISNU Kudus.

Figure 1. INUK Tin Design

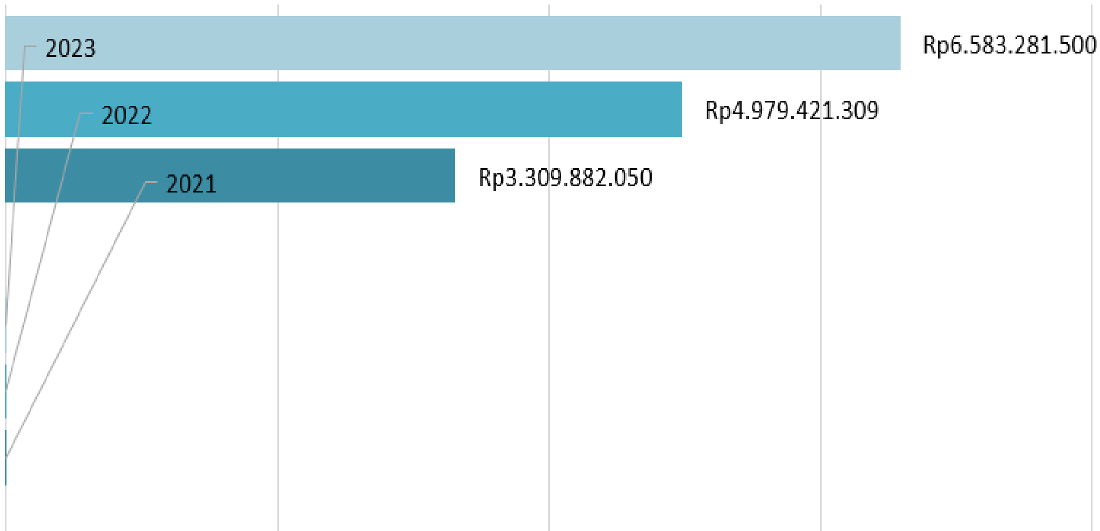
The image above shows that the "INUK Tin" is designed to be attractive, practical, informative, and persuasive. This is intended to encourage tin owners to diligently donate through the available tins. The tin's design has undergone several changes.

According to the INUK manager, Sugiono, the original design wasn't like this, but it was changed based on community needs and feedback. "The tin collector requested that the design incorporate educational elements and the intended use of INUK funds," Sugiono said.

Data on Revenue from INUK Tins 2021-2023

The data presented covers three years: 2021, 2022, and 2023, from nine districts: Jekulo, Mejobo, Bae, Dawe, Gebog, Kaliwungu, Kota, Jati, and Undaan. The processed data is presented in graphical form.

Figure 2. Data on Revenue from INUK Tins 2021-2023



Source: Financial Report LAZISNU Kudus 2021, 2022, 2023

Figure 1 shows that overall, alms collection through the INUK tins has increased. From 2021 to 2022, the increase was 50.44%. From 2022 to 2023, the increase was 32.21%. Although the percentage increase was higher from 2021 to 2022 than from 2022 to 2023, overall, the increase over the three years was significant.

Among the underlying factors behind the increase in INUK funding is the increasing frequency of outreach on the benefits of INUK funds. Furthermore, the regular collection of funds by officers is also a contributing factor, according to Ihdi Fahmi, head of LAZISNU Kudus. "Another factor is the improved team cohesion at the regency, sub-district, and village levels. Of course, there are many other factors," Ihdi Fahmi said.

Table 1. Details of Alms Acquisition from INUK Funds in 2021-2023 in Each District

INCOME FROM INUK CAN YEAR 2021, 2022 DAN 2023 FROM EACH DISTRICT												
NO	DISTRICT	2021		2022		2023		TOTAL		CAN	UP/DOWN	
1	JEKULO	Rp	97.800.400	Rp	340.721.400	Rp	521.092.900	**Rp**	**959.614.700**	2.612	248%	53%
2	MEJOBO	Rp	234.376.000	Rp	406.337.200	Rp	584.351.600	**Rp**	**1.225.064.800**	1.917	73%	44%
3	BAE	Rp	525.537.100	Rp	846.283.700	Rp	1.071.508.900	**Rp**	**2.443.329.700**	3.145	61%	27%
4	DAWE	Rp	219.484.300	Rp	779.829.050	Rp	1.037.608.700	**Rp**	**2.036.922.050**	5.140	255%	33%
5	GEBOG	Rp	169.202.650	Rp	302.204.409	Rp	729.484.500	**Rp**	**1.200.891.559**	2.630	79%	141%
6	KALIWUNGU	Rp	505.038.700	Rp	501.408.500	Rp	499.749.600	**Rp**	**1.506.196.800**	2.539	-1%	0%
7	KOTA	Rp	673.515.800	Rp	754.065.550	Rp	851.715.200	**Rp**	**2.279.296.550**	2.409	12%	13%
8	JATI	Rp	483.699.900	Rp	682.184.200	Rp	1.013.866.400	**Rp**	**2.179.750.500**	4.359	41%	49%
9	UNDAAN	Rp	401.227.200	Rp	366.387.300	Rp	273.903.700	**Rp**	**1.041.518.200**	2.104	-9%	-25%
	JUMLAH	**Rp**	**3.309.882.050**	**Rp**	**4.979.421.309**	**Rp**	**6.583.281.500**	**Rp**	**14.872.584.859**	**26.855**	84%	37%

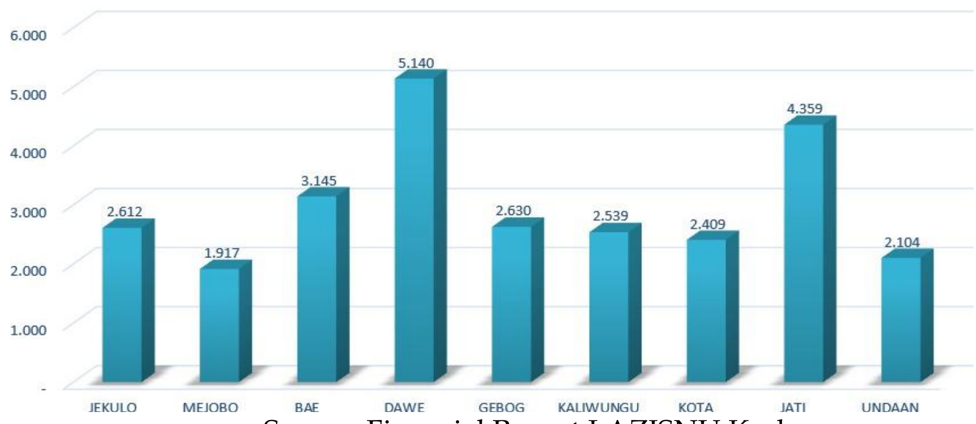
Source: Financial Report LAZISNU Kudus 2021, 2022, 2023

Table 1 above shows the total INUK funding received from nine sub-districts in Kudus Regency. The nine sub-districts show percentage increases and decreases from 2021 to 2022 and from 2022 to 2023. The largest increases from 2021 to 2022 were recorded in Dawe Sub-district (255%) and Jekulo Sub-district (248%). Meanwhile, the largest increase from 2022 to 2023 was recorded in Gebog Sub-district (141%). The lowest decreases from 2021 to 2022 occurred in Undaan Sub-district (-9%) and Kaliwungu Sub-district (-1%). The largest decrease from 2022 to 2023 occurred in Undaan Sub-district (8%), followed by Kaliwungu Sub-district (0%). Nevertheless, overall, each sub-district experienced an increase. From 2021 to 2022, it increased by 84%; from 2022 to 2023, by 37%.

Number of INUK Tins by District

During the INUK program, the number of INUK tins distributed by district is shown in Figure 2. The districts with the largest numbers of tins were Dawe and Jati, with over 5,000 tin each. Other districts received around 2,000 tins. The total number of tins reached 26,855. This figure represents the monthly collection. Some tins have been distributed, but not distributed to residents yet. Others have been distributed but were lost or never filled.

Figure 3: Total INUK Tins by District



Source: Financial Report LAZISNU Kudus

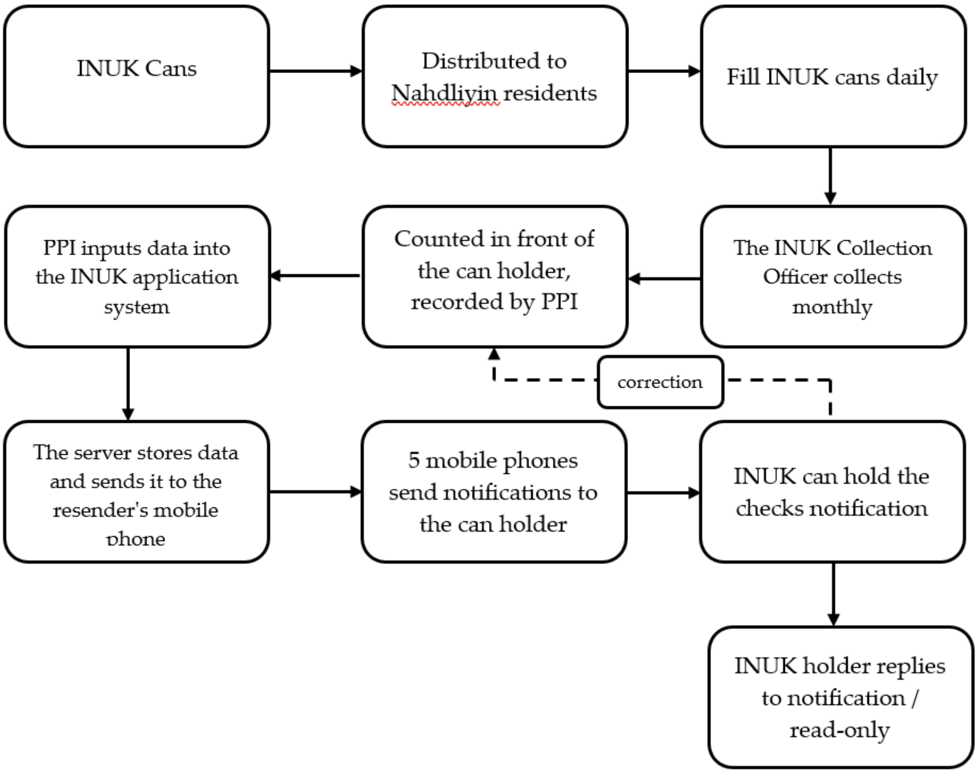
The image above shows the number of INUK tins in each sub-district in Kudus Regency. The number varies from district to district. This difference is due to the ability to distribute to residents and the willingness to accept the tin. In terms of quantity, Dawe Sub-district has the most tins, at 5,140, followed by Jati with 4,359. Mejobo Sub-district has the fewest tins.

However, the number of tins does not necessarily equate to the amount of alms received. It could be that the number of tins is small, but the amount of alms received is large, or that the number of tins is large but the amount of alms received is small. Overall, the number of INUK tins as of 2023 was over 26,000. This number is likely to increase in the coming years.

Notification Feedback as a Means of Accountability and Transparency
INUK Notification Process Flow

To ensure a system operates effectively and in a structured manner, a systematic flow is established for collecting alms through the INUK tin. This flow serves as a guideline that must be followed throughout the stages, as illustrated in Figure 3 below.

Figure 4: INUK Tin/Can Process Flow



Source: INUK's SOP

Noor Ahmadi compiled this flow as a guideline for operating the INUK information system and application at LAZISNU Kudus. As a web developer at INUK and Secretary General of LAZISNU Kudus, he deeply understands the need for an information system like the INUK application. Moreover, in the current digital era, an information system that also serves as a financial report for LAZISNU Kudus and supports transparency and accountability must be present in a public financial institution such as LAZISNU. "This information system in the form of an application is absolutely necessary, as part of the financial report, transparency and accountability of public funds in an institution like LAZISNU Kudus," said Ahmadi.

Implementing the Tafsir Maudhu'i on Donations through INUK Tins

INUK is a program initiated by LAZISNU Kudus. Initially, many residents were unfamiliar with it, but gradually, the Nahdliyyin (NU) community in Kudus became more familiar with it. The INUK program was introduced through outreach to the Branch Representative Council (MWC) administrators at the sub-district and village/sub-district levels.

A total of 26,000 tins have been distributed. The INUK tins were distributed to facilitate the collection of alms and charity funds from NU administrators and members. The INUK tins were intended to build organisational independence and support NU social programs (Penyusun 2021).

At LAZISNU Kudus, the INUK tins have been running since April 2015, but the results have not been optimal and have not yet reached the desired targets. Nevertheless, several programs have been successfully funded, such as assistance for orphans and assistance for mosque caretakers, which have been implemented in several villages.

If we refer to the concept of infaq (alms) in the Quran and its implementation in the INUK program at LAZISNU Kudus, we can see that LAZISNU Kudus has well implemented the interpretation of the verses on almsgiving. Funds obtained from INUK are used for good, which is the tafsir maudhu'i (thematic exegesis) of almsgiving in the Quran.

Etymologically, almsgiving means spending one's wealth, while terminologically it encompasses expenditures for oneself, family, jihad, and the public interest (Faiziah, Mujahid et al. 2023). The Quran contains the verse about almsgiving 73 times, with different meanings: charity, family support, business expenses, and providing sustenance. The spirit of the INUK program aligns with the Quranic concept of almsgiving mentioned above.

The goals of almsgiving, according to the Quran, include purifying one's wealth and life, and meeting the needs of the community, with faith being a crucial factor. Rewards for those who donate include multiple rewards from Allah, forgiveness of sins, and a prosperous life.

The INUK program aims to increase the independence of Nahdlatul Ulama (NU) organisations and support social programs. However, the unsatisfactory results indicate challenges in implementation. Etymologically, the meaning of infaq as a personal donation is intended to increase social solidarity and community welfare (Ibn Katsir 2006). This goal can be achieved if Nahdlatul Ulama (NU) members, especially their leadership, participate. However, the awareness and sincere intention of NU administrators and members in donating are crucial.

A study of tafsir maudhu'i found that the Quran emphasises the importance of moderate charity, striking a balance between helping others and meeting personal needs. The importance of moderation in charity and prioritising recipients in need must also be considered. The INUK program aligns with the principle of moderation. There is no pressure from the committee on how much money to donate. Therefore, participants do not feel intimidated by their ability to donate (Suhaimi Nahar and Yaacob 2011).

Almsgiving, including charity in the Quran, through the concept of qardhan hasanan (a gift of charity), encourages people to give their best assets with sincerity, without seeking favours or harming the recipient. There are ten elements of goodness in almsgiving, including prioritising those most in need. The Quran also reminds us to give alms with sincere intentions, avoid showing off, and use only lawful assets (Nathasa Mazna Ramli, Nurul Husna Mohd Salleha et al. 2015).

In line with the implementation of tafsir maudhu'i, the INUK program has met the criteria for providing the best assets in infaq. This is because the INUK program participants are evenly distributed across rich, upper-middle-class, and lower-middle-class people. They voluntarily received INUK tins and were willing to give charity and donate through INUK. The assets donated and donated by INUK program participants will certainly provide the best and most appropriate assets. This is a form of caring and sharing with others (Ar-Razi 2015).

In the Quran, infaq is categorised into two. First, obligatory infaq (i.e., support for the family, zakat, and jihad) and, second, sunnah infaq (alms habit) (Ar-Razi 2015). The wisdom of donated assets lies in strengthening social solidarity and maintaining the economic welfare of individuals and families. Donations are made by the giver with full awareness and responsibility, in accordance with the Koran's instructions to build a better society (Taha, AdamFadzli et al. 2017).

The INUK program is categorised as sunnah infaq. The INUK program is here to strengthen social solidarity for the residents of Kudus and its surroundings. Their donations can be used for orphanages, disaster relief programs, people experiencing poverty, and other socio-religious needs.

Although the concept and implementation of donations through INUK at LAZISNU Kudus have been successful, there are important considerations. If fundraising is not done sincerely and without showing off, it can diminish the blessings of the donated assets and render the program ineffective. Understanding recipient groups and appropriately allocating donations will also strengthen social impact. By considering these aspects, INUK can more effectively achieve its goals, especially in building stronger organisational independence.

"We are grateful that public awareness of almsgiving has increased, but this challenges us to be more careful and responsible in distributing funds. Therefore, we really need public oversight, criticism, and input," said Noor Ahmadi, Secretary General of LAZISNU Kudus.

Notification and Feedback Format for INUK Tin Donors

Among the messages sent to donors are:

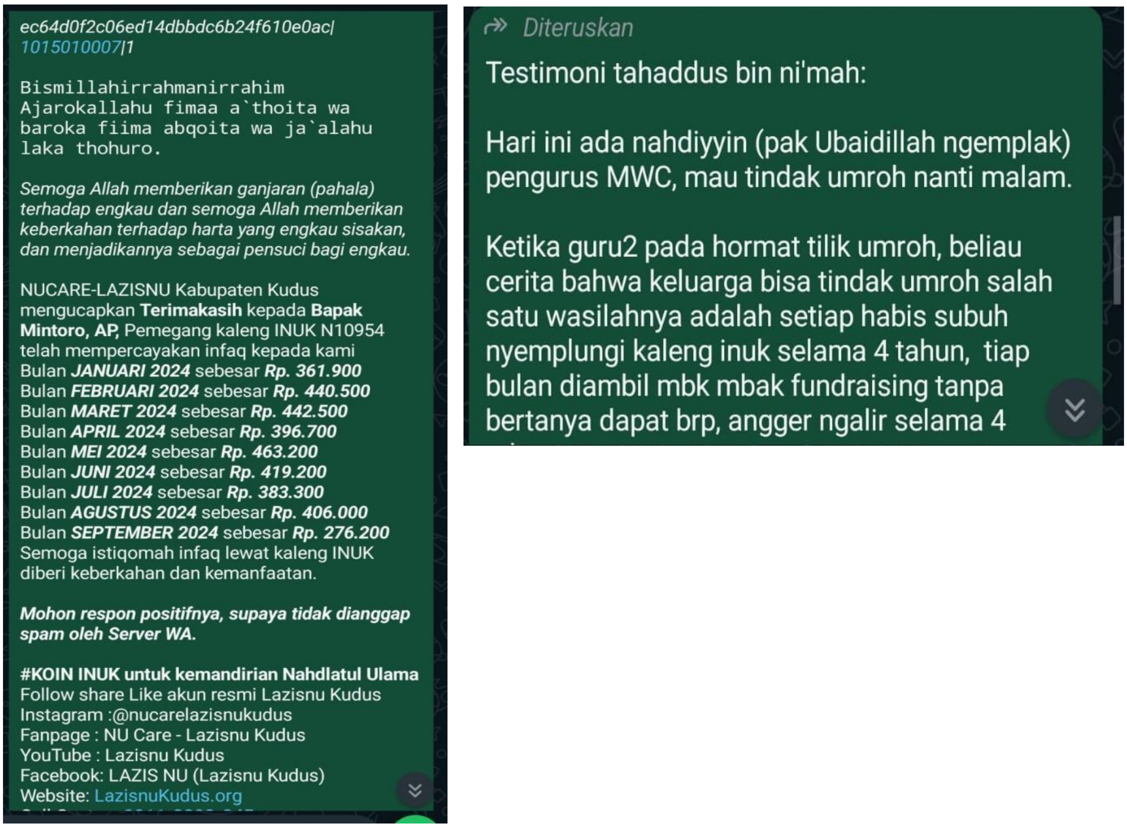
a. Message containing a prayer: "*Aajarakallahu fi ma a'thoita, wa baaraka fi ma abqoita, wal'alhu laka thohura*," which means "May Allah reward you (the INUK tin holder) for your donation, and bless whatever remains, and make your donation a purifier."
b. Thank you: "NU Care LAZISNU would like to thank Mr. (A), the holder of INUK tin number (..) for entrusting us with your donation in the month of (..) in the amount of IDR (..)."
c. Additional prayers as support
d. Feedback from the tin holders

The notification sent to the tin holder includes several types of WhatsApp responses. These include:

1) No responses or read only
2) Responding and sending a message back
3) Acknowledging
4) Correcting the name
5) Suggestions for LAZISNU
6) Feeling they should be thanked
7) Coins that motivate donations

8) Educating children on donations
9) Prayers answered, thanks to donations through INUK

Figure 5: Notification and Feedback Format for INUK Tin Donors



ec64d0f2c06ed14dbbdc6b24f610e0ac|
1015010007|1

Bismillahirrahmanirrahim
Ajarokallahu fimaa a`thoita wa baroka fiima abqoita wa ja`alahu laka thohuro.

Semoga Allah memberikan ganjaran (pahala) terhadap engkau dan semoga Allah memberikan keberkahan terhadap harta yang engkau sisakan, dan menjadikannya sebagai pensuci bagi engkau.

NUCARE-LAZISNU Kabupaten Kudus mengucapkan **Terimakasih** kepada **Bapak Mintoro, AP,** Pemegang kaleng INUK N10954 telah mempercayakan infaq kepada kami
Bulan ***JANUARI 2024*** sebesar ***Rp. 361.900***
Bulan ***FEBRUARI 2024*** sebesar ***Rp. 440.500***
Bulan ***MARET 2024*** sebesar ***Rp. 442.500***
Bulan ***APRIL 2024*** sebesar ***Rp. 396.700***
Bulan ***MEI 2024*** sebesar ***Rp. 463.200***
Bulan ***JUNI 2024*** sebesar ***Rp. 419.200***
Bulan ***JULI 2024*** sebesar ***Rp. 383.300***
Bulan ***AGUSTUS 2024*** sebesar ***Rp. 406.000***
Bulan ***SEPTEMBER 2024*** sebesar ***Rp. 276.200***
Semoga istiqomah infaq lewat kaleng INUK diberi keberkahan dan kemanfaatan.

Mohon respon positifnya, supaya tidak dianggap spam oleh Server WA.

#KOIN INUK untuk kemandirian Nahdlatul Ulama
Follow share Like akun resmi Lazisnu Kudus
Instagram :@nucarelazisnukudus
Fanpage : NU Care - Lazisnu Kudus
YouTube : Lazisnu Kudus
Facebook: LAZIS NU (Lazisnu Kudus)
Website: LazisnuKudus.org

Diteruskan

Testimoni tahaddus bin ni'mah:

Hari ini ada nahdiyyin (pak Ubaidillah ngemplak) pengurus MWC, mau tindak umroh nanti malam.

Ketika guru2 pada hormat tilik umroh, beliau cerita bahwa keluarga bisa tindak umroh salah satu wasilahnya adalah setiap habis subuh nyemplungi kaleng inuk selama 4 tahun, tiap bulan diambil mbk mbak fundraising tanpa bertanya dapat brp, angger ngalir selama 4

Source: LAZISNU Document

One of the wisdoms of giving alms is that it serves as wasilah (means) for prayers to be answered. Therefore, with the intention of practicing religious teachings, wishes, hopes, and prayers are granted as a means. INUK is one such means. As reported by INUK holder N 10954, Mr. Mintoro AP.The report revealed that Mr. Mintoro's monthly INUK donations were quite substantial, exceedingthe average for most other INUK holders. His alms/charity ranged from 250,000 to 450,000 per month. From this, he decided to go on the umrah (minor pilgrimage) with his family. Mr. Mintoro AP is one ofMr. Ubaidillah's children, who went onthe umrah with Mr. Mintoro.

Through the infaq channel through INUK over a period of four years, the family's intention to perform umrah was finally granted.

This testimony and tahaddus binnikmah (feeling grateful) were then conveyed verbally through the local UPZIS. Then, as a form of gratitude, write it via WA in a brief sentence as below.

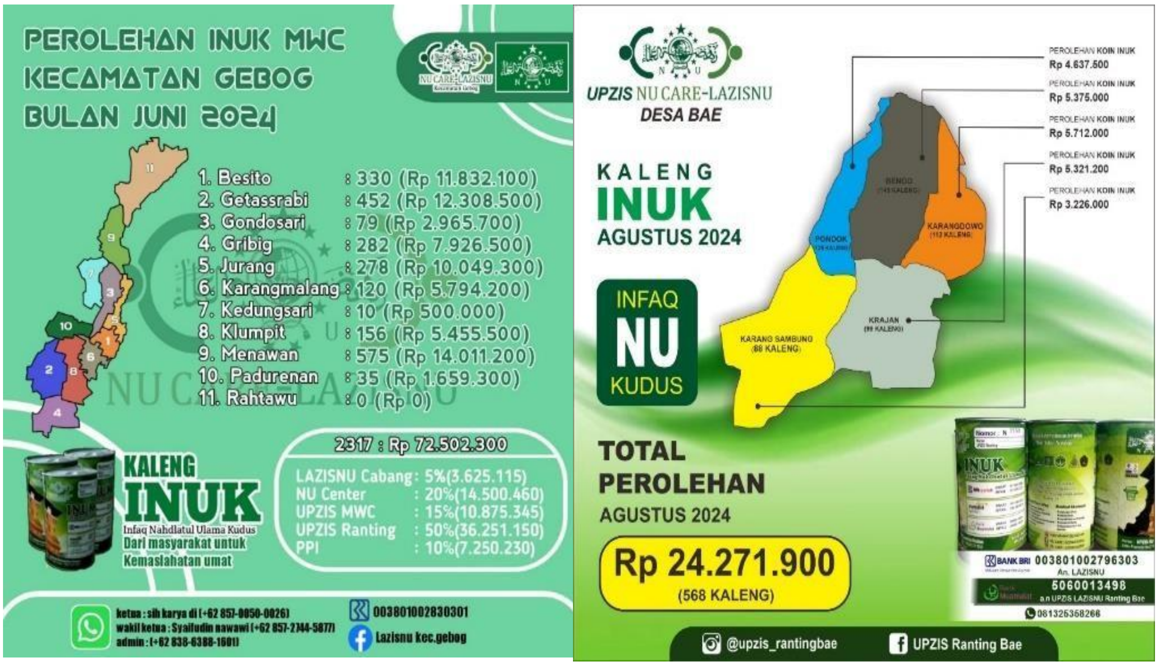
"Alhamdulillah, I am very grateful, sir. Through my regular donations at INUK, I intended to use it as a means to fulfill my intention to perform umrah. And indeed, my intention has finally come true," said Mintoro via WhatsApp message.

Transparency and Accountability of INUK

The provisions of PSAK 109, which have now been refined into PSAK 409, state that reporting of zakat, alms, and charity as public funds must be based on the principles of transparency, namely openness to information and data, and accountability, namely a form of organizational accountability for its activities.

Transparency is defined as the process of openness to information and data held by government agencies or public institutions in carrying out their duties. In this case, the zakat institutions' task is to collect zakat, alms, and charity funds so that the public can access this information and data openly.

Figure 6: Transparency and Accountability of INUK



Source: LAZISNU Document

Regarding accountability, funds managed by LAZISNU Kudus through INUK are also reported monthly. These reports are compiled in stages: starting at the branch level, then at the sub-district level, and finally summarized at the regency level.

Every month, LAZISNU Kudus reports on INUK fund receipts. Each LAZISNU level also summarizes its respective reports. Some are tables with village maps in a sub-district, while others are graphs. Examples include reports from Gebog Sub-district in June 2024 and Bae Sub-district in August 2024.

The description above, particularly the INUK funds managed through the system, demonstrates LAZISNU Kudus's accountability and transparency. LAZISNU Kudus Regency, as the recipient of the mandate from munfik (donors), is responsible for the funds entrusted to it. The alms or donation funds obtained from the INUK tin are reported periodically. Periodic reports are prepared. These reports take various forms. Some take the form of global financial reports, others of activity reports with photographs, and LAZISNU Kudus provides a semi-annual financial report.

Reports on the acquisition and use of INUK funds are submitted hierarchically. They are available at the district level, in every sub-district, and in almost every village. This is a form of transparency and accountability at LAZISNU Kudus," said Ihdi Fahmi, Chairman of LAZISNU Kudus.

In accordance with the provisions stipulated in the SOP (Standard Operating Procedure), the use, allocation, and distribution of funds are regulated in accordance with applicable regulations. These provisions include the percentage distribution and allocation: 5% for LAZISNU Branches, 20% for NU Centers, 15% for UPZIS MWCs, 50% for UPZIS Branches, and 10% for INUK Collection Officers (PPI).

Further details on the use and allocation of the 50% UPZIS Branch funds are as follows: 35% for institutions, and 15% for social activities. This provision applies at all levels and all branches. However, sometimes this provision is still negotiated and discussed at the branch level. When a branch has organizational activities, the percentage is greater. Or when a branch is undertaking physical construction, the allocation is directed to that work.

Regarding sending WhatsApp notifications to INUK tin holders, as a form of accountability, a small number still do not want WhatsApp messages sent for various reasons. This is then followed by deleting the related phone number from the notification-sending server.

CONCLUSION

Several conclusions were drawn from this research. First, the meaning of the alms verses in the Quran was well implemented and structured by LAZISNU Kudus through the INUK program from 2021 to 2023. INUK participants believe the meaning of the alms verses provides strong motivation to share their wealth. They believe that their alms contributions serve as a means for their prayers and wishes to be answered. Second, the trust placed in LAZISNU Kudus by INUK participants encourages the institution to manage funds transparently and accountably. The funds obtained from small change are diligently accounted for. This transparency is demonstrated through regular monthly reports from all sub-districts in Kudus Regency. Furthermore, this transparency is evident in the monthly WhatsApp messages sent to INUK participants. Through these WhatsApp messages, participants can monitor the funds provided and their use. Furthermore, through WhatsApp messages, INUK participants can provide feedback, such as expressions of gratitude, prayers, suggestions, and input to the management. INUK participants felt that the INUK program helped them. They realized that small change, which they had never imagined could be useful, was collected in large amounts, benefiting both the community and the institution. Third, the increase in funds collected from 2021 to 2023 demonstrates the acceptance and support of this initiative in the Kudus Regency community. The transparency and accountability maintained through the notification system guarantee donors' trust in their continued support and participation in this program.

This research on the implementation of the tafsir maudhu'i (thematic exegesis) on infaq (alms) through the INUK program offers novel value in its harmonious combination of thematic interpretation and practical realities. Religious values are not merely conceptually appealing; they also have a real, positive impact on the community.

A limitation of this research lies in the increasing number of INUK participants, while WhatsApp is often considered spam. This situation often hinders WhatsApp responses to participants. Using paid WhatsApp messaging services would burden administrators and be considered inefficient.

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