Journal Homapage : https://journal.manarulilmi.org/index.php/jse

BAITUL MAAL
Journal of Sharia Economics

Vol. 3 No. 1 (2026) pp. 31- eISSN : 3064-2825

ACCOUNTING INFORMATION SYSTEM QUALITY AND ISLAMIC WORK ETHIC AS DETERMINANTS OF FINANCIAL EMPLOYEE PERFORMANCE: EVIDENCE FROM SAKTI IMPLEMENTATION AT A STATE ISLAMIC UNIVERSITY

Novri Rahmat[1], Sandra Ayu[2], Rahmatika[3], Novia Citra Dewi[4]

***Korespondensi:**
Email :
novrirahmat12@gmail.com.

Afiliasi Penulis :
[1234]Universitas Islam Negeri Imam Bonjol Padang

Riwayat Artikel :
Penyerahan : 22 Februari 2026
Revisi : 30 Maret 2026
Diterima : 16 April 2026
Diterbitkan : 30 April 2026

Keyword :
Quality of Accounting Information Systems, the Islamic Work Ethos, and Employee Performance.

Abstract

The digital transformation of government financial management makes the quality of information systems a critical prerequisite for the accuracy, speed, and accountability of employees' work. However, in religious-based public institutions, performance is determined not only by technological capacity but also by ethical orientations that shape discipline, trustworthiness, and work responsibility. This study analyzes the influence of the quality of the accounting information system and the Islamic work ethic on the performance of financial staff at Imam Bonjol State Islamic University, Padang. The study employs an explanatory quantitative design using a census approach involving all 35 financial staff members. Data were collected via a questionnaire and analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 3.0. The results show that the quality of the accounting information system has a positive and significant effect on employee performance ($\beta = 0.309$; $t = 2.167$; $p = 0.031$), while the Islamic work ethic also has a positive and significant effect ($\beta = 0.482$; $t = 4.153$; $p < 0.001$). These two constructs explain 38.5% of the variation in employee performance. These findings indicate that improving performance in financial units requires a dual intervention: strengthening the reliability and usefulness of the SAKTI system and institutionalizing the values of trustworthiness, discipline, professionalism, and service orientation. The contribution of this study lies in integrating the perspectives of information system success and the Islamic work ethic to explain employee performance in the context of financial management at state-run religious universities.

INTRODUCTION

The digitization of public administration has transformed how government organizations generate, process, and account for financial information. In the Indonesian context, the Institutional-Level Financial Application System (SAKTI) was designed to integrate budgeting, implementation, and reporting processes at the work unit level. This integration means that system quality is not merely a technical issue but part of the institutional capacity to ensure transaction accuracy, data consistency, accountability, and the smooth operation of administrative services. In the finance units of state universities, system disruptions, slow access, or low usability can immediately affect the timeliness of task completion and the quality of internal services.

Preliminary observations at the finance unit of Imam Bonjol State Islamic University in Padang indicate delays in task completion that are intertwined with obstacles in using SAKTI, particularly when multiple users access the system simultaneously. These conditions suggest that employee performance is inextricably linked to the quality of the digital infrastructure used in daily work. Nevertheless, a technology-based explanation alone is insufficient. As a state religious university, the organization also operates within a value-based environment that prioritizes trust, discipline, responsibility, hard work, and professionalism as moral principles in the workplace.

DeLone and McLean's Information Systems Success Model explains that system quality influences usage, user satisfaction, and the net benefits generated by the system (DeLone & McLean, 2003). Within the framework of the Technology Acceptance Model, systems perceived as beneficial and easy to use tend to be accepted and utilized more effectively (Davis, 1989). In financial work, a system that is stable, accurate, secure, and responsive can reduce repetitive data entry, speed up task completion, and minimize administrative errors. Studies on SAKTI and accounting information systems also indicate that system acceptance and quality are related to users' work effectiveness (Prabowo, 2017; Budiawan & Suaryana, 2023; Kautsar & Muslichah, 2022).

On the other hand, the Islamic work ethic views work as a productive activity that possesses both economic and moral dimensions. This orientation emphasizes diligence, fairness, responsibility, collaboration, and the avoidance of behavior that harms the organization (Ali, 1988; Ali & Al-Owaihan, 2008). Employees who internalize the Islamic work ethic tend to have an intrinsic motivation to complete their work in a disciplined and trustworthy manner, even when external supervision is limited. Several studies have found a positive relationship between the Islamic work ethic and performance, both directly and through other organizational behavioral mechanisms (Halizah et al., 2023; Kaironi & Fitriyani, 2023; Setiabudi et al., 2024).

Although the relationship between the quality of information systems and the Islamic work ethic and performance has been extensively studied, most studies treat these two factors as separate research tracks. The information systems literature tends to emphasize technological attributes, while the Islamic work ethic literature focuses more on individual value dispositions. Research integrating both factors into a single model for financial management at state religious universities remains limited, particularly in the context of SAKTI usage. This gap is significant because the effectiveness of digitalization depends not only on system capabilities but also on user behavior, which determines whether technology is utilized accurately, diligently, and responsibly.

This study aims to analyze the influence of accounting information system quality and the Islamic work ethic on the performance of financial staff at UIN Imam Bonjol Padang. The contextual novelty of this research lies in the simultaneous testing of technological and ethical factors within the financial management environment of a state religious university. Theoretically, this study links the perspective of information system success with the Islamic work ethic; practically, the results provide a foundation for strengthening the quality of the SAKTI system, developing user competencies, and fostering a work culture oriented toward trustworthiness and service.

The quality of an accounting information system refers to the system's ability to produce work processes that are reliable, user-friendly, responsive, secure, and consistent in supporting user needs. In the DeLone and McLean model, system quality is one of the determinants of information system success because it influences usage intensity, user satisfaction, and both individual and organizational benefits (DeLone & McLean, 2003). For financial work, these individual benefits can be reflected in the speed of task completion, the accuracy of reports, a reduction in input errors, and increased productivity.

The Technology Acceptance Model reinforces this argument through two main mechanisms: perceived usefulness and perceived ease of use (Davis, 1989). When employees perceive that a system aids their work and can be used without excessive effort, the probability of consistent system utilization increases. In the context of SAKTI, system reliability and ease of access are critical because financial transactions are conducted through interconnected workflows. Previous empirical evidence indicates that the quality of accounting information systems is positively associated with user and organizational performance (Kautsar & Muslichah, 2022; Budiawan & Suaryana, 2023; Shelayanti & Kurniawati, 2024). Based on this argument, the first hypothesis is formulated as follows.

H1: The quality of the accounting information system has a positive effect on the performance of finance employees.

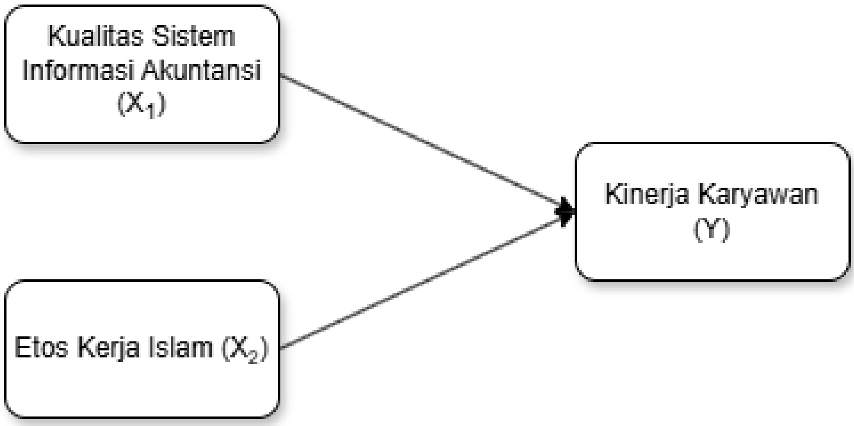
The Islamic work ethic is a normative orientation that views work as a form of moral responsibility, social contribution, and devotion. This concept extends beyond work intensity to encompass honesty, justice, cooperation, perseverance, and the responsible use of resources (Ali, 1988; Ali & Al-Owaihan, 2008). Within an organization, these values form an internal control mechanism rooted in individual consciousness, rather than solely in formal supervision.

Employees with a strong Islamic work ethic are likely to demonstrate greater discipline, maintain the quality of their work, fulfill the responsibilities of their positions, and avoid counterproductive behavior. This orientation is particularly relevant for finance units, as the work demands precision, procedural compliance, and accountability. Previous research indicates that an Islamic work ethic is associated with performance, job satisfaction, discipline, and knowledge-sharing behavior (Halizah et al., 2023; Kaironi & Fitriyani, 2023; Setiabudi et al., 2024). Thus, the second hypothesis is formulated as follows.

H2: Islamic work ethic has a positive effect on the performance of finance employees.

The research model positions the quality of the accounting information system and the Islamic work ethic as two exogenous constructs that directly explain variations in employee performance. This model assumes that technological capabilities and ethical orientation function as complementary resources: the system provides the means of work, while the work ethic shapes the quality of its utilization.

Figure 1. Conceptual framework of the study



METHOD

This study employed an explanatory quantitative design with a cross-sectional approach. The unit of analysis was employees performing financial management functions at UIN Imam Bonjol Padang. The study population consisted of 35 individuals, and all members of the population were included through exhaustive sampling, or a census. This strategy ensures full coverage of the target population at the institution under study but does not eliminate limitations on external validity, as the research was conducted at only one organization.

Primary data were obtained through questionnaires completed by financial staff, while secondary data were used to strengthen the understanding of organizational characteristics, the SAKTI application, and findings from previous studies. Since the study relied on respondents' perceptions at a single measurement point in time, the results were analyzed as associative relationships and were not interpreted as definitive evidence of causality.

All constructs were treated as reflective constructs. The quality of the accounting information system was measured using 10 items, the Islamic work ethic using 12 items, and employee performance using 5 items. The instruments were adapted from the literature on information systems, the Islamic work ethic, and employee performance, and then tailored to the context of financial work. Details of the construct operationalization are presented in Table 1.

Table 1. Operationalization of Research Constructs

Concept	Operational Definition	Number of Items	Indicator Code	Main Basis
Quality of the accounting information system	Employees' perceptions of the system's reliability, ease of use, speed, security, and ability to support financial work.	10	X1.1–X1.10	DeLone and McLean (2003); Davis (1989); Budiawan and Suaryana (2023)
Islamic work ethic	A work orientation that emphasizes trustworthiness, honesty, discipline, hard work, responsibility, and social benefit.	12	X2.1–X2.12	Ali (1988); Ali and Al-Owaihan (2008); Setiabudi et al. (2024)
Employee Performance	Perceptions of quality, quantity, timeliness, effectiveness, and responsibility in completing work.	5	Y1–Y5	Literature on employee performance and previous research instruments

Source: compiled from research instruments and related literature.

Data Analysis Techniques

Data were analyzed using PLS-SEM with SmartPLS 3.0. The choice of PLS-SEM was based on the model's predictive orientation, the use of latent constructs with multiple indicators, and the limited size of the target population. However, the small sample size requires that the interpretation of coefficients be conducted with caution and be limited to the context of the institution under study (Hair et al., 2019, 2022).

The evaluation was conducted in two stages. First, the measurement model was assessed using outer loadings, composite reliability, Cronbach's alpha, and average variance extracted (AVE). Outer loadings above 0.70 were considered to indicate adequate indicator reliability, while composite reliability and Cronbach's alpha above 0.70 indicated internal consistency. An AVE above 0.50 was used to assess convergent validity. Discriminant validity is ideally confirmed using the heterotrait-monotrait ratio (HTMT), as AVE cannot stand alone as evidence of discriminant validity (Henseler et al., 2015).

Second, the structural model was evaluated using path coefficients, t-values, p-values, and the coefficient of determination. Significance was tested via bootstrapping at the 5% level. A relationship was considered significant if the t-statistic exceeded the critical value of 1.96 for a two-tailed test and the p-value was less than 0.05. The R^2 value is used to assess the model's explanatory power. For more comprehensive reporting, PLS-SEM studies should also present VIF, f^2, Q^2, and PLSpredict (Hair et al., 2019; Shmueli et al., 2019).

RESULT AND DISCUSSION

Evaluation of the Measurement Model

All indicators had outer loadings above 0.70. The loadings for accounting information system quality ranged from 0.719 to 0.900; for Islamic work ethic, from 0.721 to 0.798; and for employee performance, from 0.741 to 0.878. These results indicate that each indicator makes an adequate contribution to reflecting its respective construct.

Table 2. Summary of indicator outer loadings

Construct	Number of Indicators	Outer loading range	Decision
Quality of the accounting information system	10	0.719–0.900	Adequate
Islamic work ethic	12	0.721–0.798	Adequate
Employee performance	5	0.741–0.878	Adequate

Source: research data analyzed using SmartPLS 3.0.

Internal consistency also meets the recommended criteria. Composite reliability ranges from 0.917 to 0.955, and Cronbach's alpha ranges from 0.887 to 0.947. The AVE values for all constructs exceed 0.50, so convergent validity is acceptable. The very high reliability values for the constructs of accounting information system quality and Islamic work ethic still need to be examined to ensure that the items are not redundant or too semantically similar.

Table 3. Reliability and Convergent Validity

Construct	Cronbach's alpha	Composite Reliability	AVE	Decision
Accounting Information System Quality	0.947	0.955	0.679	Reliable; convergent validity is met
Islamic work ethic	0.934	0.943	0.578	Reliable; convergent validity is met
Employee performance	0.887	0.917	0.690	Reliable; convergent validity is met

Source: research data analyzed using SmartPLS 3.0.

Structural Model Evaluation

The R^2 value for employee performance was 0.385, and the adjusted R^2 was 0.346. Thus, the quality of the accounting information system and the Islamic work ethic together explain 38.5% of the variation in employee performance, while the remaining 61.5% is related to other factors not included in the model, such as competence, leadership, workload, organizational support, job satisfaction, and work environment conditions. In organizational behavior research, these values indicate meaningful explanatory power, although they are not yet comprehensive.

Table 4. Coefficient of Determination for the Model

Endogenous Constructs	R^2	Adjusted R^2
Employee performance	0.385	0.346

Source: Research data analyzed using SmartPLS 3.0.

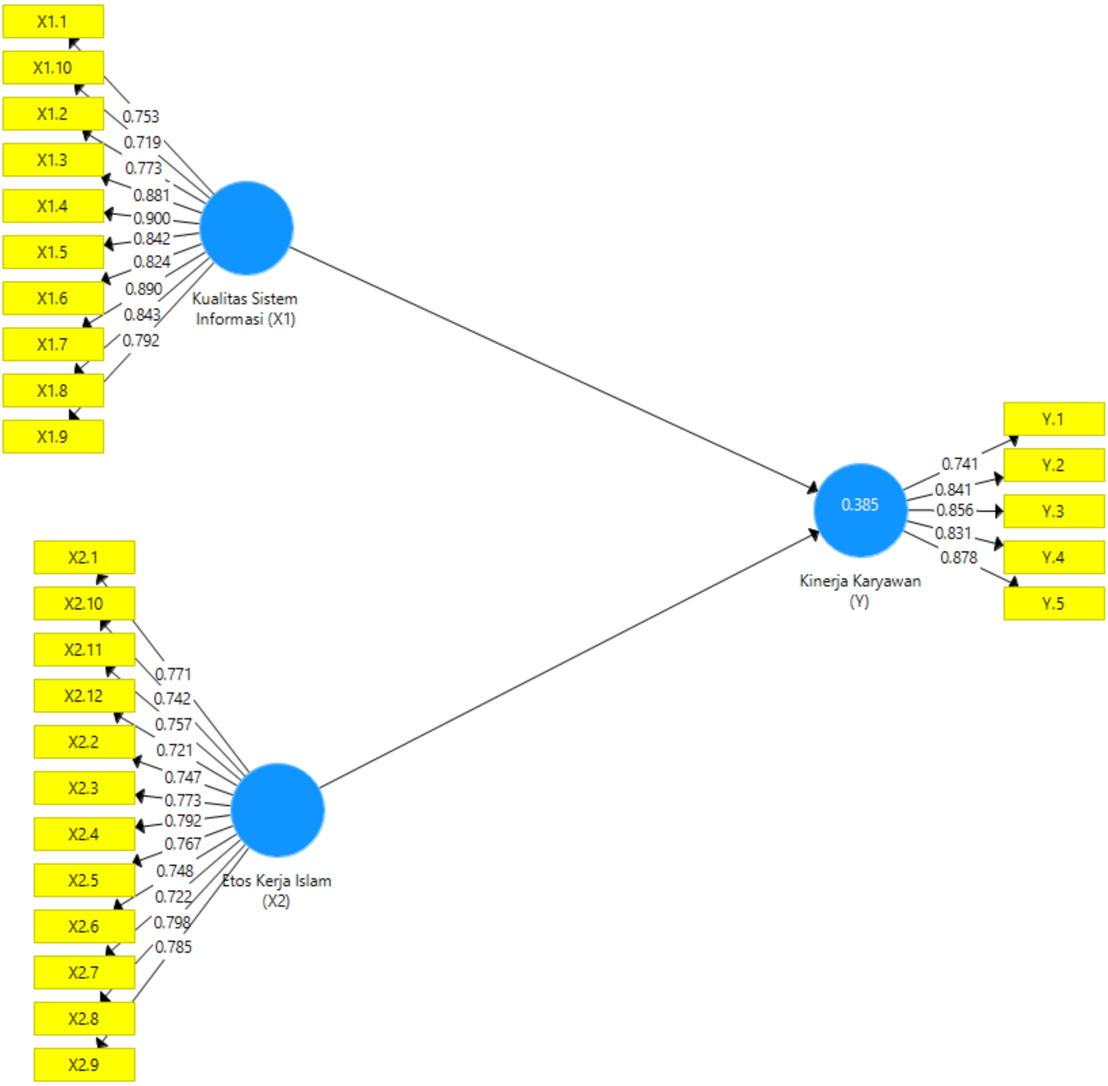


Figure 2. Structural model and outer loading values

Hypothesis Testing

The bootstrapping results show that both structural paths are positive and significant. Accounting information system quality has a path coefficient of 0.309 with a t-statistic of 2.167 and a p-value of 0.031. Islamic work ethic has a path coefficient of 0.482 with a t-statistic of 4.153 and a p-value below 0.001. Therefore, H1 and H2 are supported by the data.

Table 5. Hypothesis Test Results

Relationship		Sample Mean	SD	t-statistic	p-value	Decision
SIA Quality → Performance	0.309	0.356	0.142	2.167	0.031	H1 is supported
Islamic work ethic → Performance	0.482	0.485	0.116	4.153	< 0.001	H2 is supported

Source: research data analyzed using SmartPLS 3.0.

Discussion

Accounting Information System Quality and Employee Performance

The first finding indicates that the quality of the accounting information system is positively related to the performance of finance employees. This result implies that improvements in the system's reliability, usability, speed, security, and ability to support tasks are followed by an improvement in the quality of work completion. In integrated financial work, system quality reduces coordination costs, redundant data entry, processing delays, and the risk of administrative errors. When the system operates stably, employees can allocate more time to verification, analysis, and the completion of substantive tasks.

These findings are consistent with DeLone and McLean's (2003) information system success model, which identifies system quality as one of the sources of individual benefits. These results also reinforce the Technology Acceptance Model (TAM), particularly the assumption that beneficial and user-friendly technology will more effectively support user performance (Davis, 1989). Empirically, the research results align with those of Kautsar and Muslichah (2022), Budiawan and Suaryana (2023), and Shelayanti and Kurniawati (2024). However, the coefficient of 0.309 indicates that technology is not the sole determinant of performance. A good system still requires user competence, clear work procedures, technical support, and consistent organizational governance.

In the context of UIN Imam Bonjol Padang, the main implication of these findings is the need for operational—not merely administrative—management of the SAKTI system's quality. The organization needs to map out disruptions during peak hours, strengthen help desk mechanisms, develop contingency procedures for when the system is inaccessible, and conduct training based on real-world problems. System quality evaluations should also periodically measure user experience so that technical obstacles can be identified before they develop into service delays.

Islamic Work Ethos and Employee Performance

The second finding indicates that the Islamic work ethic has a positive and stronger relationship with employee performance than the quality of the accounting information system. A path coefficient of 0.482 suggests that the dimensions of trustworthiness, discipline, hard work, responsibility, and benefit orientation are important sources of work behavior. In financial work, these values serve as a consciousness-based internal control that encourages employees to maintain accuracy and complete tasks without relying solely on formal supervision.

These results support the ideas of Ali (1988) and Ali and Al-Owaihan (2008) that the Islamic work ethic fosters a productive orientation that unites individual, organizational, and social interests. The findings are also consistent with studies by Halizah et al. (2023), Kaironi and Fitriyani (2023), and Setiabudi et al. (2024). The strength of the influence of the Islamic work ethic can be explained by the nature of financial work, which demands high integrity, compliance, and accountability. Technology can accelerate processes, but work values determine whether technology is used meticulously, responsibly, and in a service-oriented manner.

Consequently, strengthening the Islamic work ethic cannot be achieved through normative slogans alone. The values of trustworthiness and professionalism must be translated into behavioral standards, performance indicators, leadership by example, service-based evaluations, and a consistent reward system. The internalization of these values will be more effective if supported by fair job design, proportional workload distribution, and clear procedures. Thus, the Islamic work ethic functions as a living organizational culture, not merely a symbolic attribute of the institution.

Theoretical and Practical Contributions

Theoretically, this study demonstrates that an explanation of employee performance in religious-based public institutions becomes more comprehensive when technological and ethical factors are analyzed simultaneously. The system success perspective explains the quality of work tools, while the Islamic work ethic explains the behavioral orientation of users. The finding that the Islamic work ethic has a higher coefficient indicates that digitization does not diminish the importance of individual values and organizational culture; rather, the benefits of technology depend on the quality of the people operating it.

In practical terms, performance improvement must be directed toward two integrated agendas. The first agenda is strengthening system quality through stable access, technical support, training, and operational risk management. The second agenda is strengthening work culture through exemplary leadership, accountability, disciplinary evaluations, recognition of work accuracy, and the internalization of trust. Interventions that focus solely on technology risk failing to yield optimal benefits, while reinforcing values without the support of a reliable system can burden employees and slow down work.

Limitations and Agenda for Further Research

This study has several limitations. First, the number of respondents was limited to 35 employees at a single institution, so generalizations to other universities must be made with caution. Second, the cross-sectional design and perception-based measurements do not allow for strong causal conclusions. Third, all constructs were measured from the same source, so the potential for common method bias needs to be examined more explicitly. Fourth, the available outputs do not yet include HTMT, VIF, f^2, Q^2, and PLSpredict, even though these measures are important for strengthening the evaluation of the PLS-SEM model.

Future research could involve several state-run religious universities, employ a longitudinal design, and combine perceptual data with objective performance measures such as timeliness of reporting, number of transaction corrections, or process completion time. Models could also be developed by including digital competence, user satisfaction, actual usage, organizational support, and work discipline as mediators or moderators. Testing for intergroup invariance is also relevant to determine whether the model's relationships differ by work unit, experience, or level of SAKTI usage intensity.

CONCLUSION

This study shows that the quality of the accounting information system and the Islamic work ethic are two important determinants of the performance of financial staff at UIN Imam Bonjol Padang. The quality of the accounting information system is positively related to performance because a reliable, user-friendly, fast, and secure system helps employees complete their work more effectively. The Islamic work ethic is also positively related to performance and exhibits a stronger influence, underscoring the importance of trustworthiness, discipline, responsibility, and professionalism in financial management.

These findings confirm that digital transformation cannot be separated from the development of a work culture. Improvements in the quality of SAKTI must be accompanied by strengthening user competencies, providing technical support, managing disruptions, and internalizing Islamic work values into managerial practices. Since the study was conducted at a single institution with a limited sample size, the results should be understood as contextual evidence. A multisite replication using objective performance indicators and a more comprehensive PLS-SEM evaluation is needed to strengthen the validity and generalizability of the findings.

DAFTAR PUSTAKA

Adrian, M. (2025). Peran Dinas Peindustrian dan Perdangangan dalam meningkatkan usaha industri kecil menengah Kota Bukittinggi. *BAITUL MAAL: Journal of Sharia Economics, 2*(2), 192–204. https://doi.org/10.65128/jse.v2i2.147

Algifahri, L. O. M. F., Menne, F., & Said, M. (2025). Pengaruh sistem informasi akuntansi, gaya kepemimpinan, dan etos kerja Islami terhadap kinerja karyawan: Studi kasus pada Bank BTN KCS Makassar. *ACCESS: Journal of Accounting, Finance and Sharia Accounting, 3*(2), 87–93. https://doi.org/10.56326/access.v3i2.3124

Ali, A. (1988). Scaling an Islamic work ethic. *The Journal of Social Psychology, 128*(5), 575–583. https://doi.org/10.1080/00224545.1988.9922911

Budiawan, I. M. D. D., & Agung Suaryana, I. G. N. (2023). Pengaruh kualitas, kemudahan penggunaan, kecepatan akses, dan keamanan SIA terhadap kinerja karyawan PT Booking Indonesia. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana, 12*(5), 874–882. https://doi.org/10.24843/EEB.2023.v12.i05.p08

Ginting, D. B. (2009). Structural equation model (SEM). *Media Informatika, 8*(3), 121–134.

Halizah, N., Wisudaningsih, E. T., & Aqidah, W. (2023). Pengaruh etos kerja Islami, motivasi kerja, kompensasi, dan lingkungan kerja terhadap kinerja karyawan dengan kepuasan kerja sebagai variabel intervening. *Jurnal Ilmiah Ekonomi Islam, 9*(1), 387–394. https://doi.org/10.29040/jiei.v9i1.7624

Handayani, S. (2025). Analisis efektifitas manajemen keuangan pada institusi pendidikan di tingkat TK. *Economics Learning Experience & Social Thinking Education Journal, 5*(1), 1–7. https://doi.org/10.58890/eleste.v5i1.367

Haspramudilla, D. (2025, August 5). *Perkembangan ekonomi syariah di Indonesia: Menuju pusat ekonomi syariah global*. Media Keuangan. https://mediakeuangan.kemenkeu.go.id/article/show/perkembangan-ekonomi-syariah-di-indonesia-menuju-pusat-ekonomi-syariah-global

Ilahi, F. A., & Lisda, R. (2022). Pengaruh kualitas sistem informasi akuntansi, pengendalian internal, dan motivasi kerja terhadap kinerja pegawai. *Jurnal Riset Ekonomi dan Bisnis Mahasiswa: Brainy, 3*(1), 20–26. https://doi.org/10.23969/brainy.v3i1.59

Kaironi, & Fitriyani, E. N. (2023). Motivasi kerja dan etos kerja Islam terhadap kinerja karyawan dengan mediasi disiplin kerja: Studi pada PT Astra International Tbk Cabang Ungaran. *Journal of Management and Digital Business, 3*(1), 59–68. https://doi.org/10.53088/jmdb.v3i1.475

Kautsar, F. A., & Muslichah, M. (2022). The influence of accounting information system quality on employee performance with good corporate governance as a moderating variable. *International Journal of Science and Management Studies, 5*(4), 262–269. https://doi.org/10.51386/25815946/ijsms-v5i4p128

Kurniati, S. (2025). Rekonstruksi tata kelola fiskal berbasis syariah: Analisis peran strategis Sekretariat DPRK Aceh Selatan dalam mewujudkan pembangunan ekonomi daerah. *BAITUL MAAL: Journal of Sharia Economics, 2*(3), 230–240. https://doi.org/10.65128/jse.v2i3.162

Mardhiyah, M., Dinilhaq, N. A., Amelia, Y., Arini, A., Hidayatullah, R., & Harmonedi, H. (2025). Populasi dan sampel dalam penelitian pendidikan: Memahami perbedaan, implikasi, dan strategi pemilihan yang tepat. *Katalis Pendidikan: Jurnal Ilmu Pendidikan dan Matematika, 2*(2), 208–218. https://doi.org/10.62383/katalis.v2i2.1670

Mulyani, H., Mardiah, A., Arkan, F., & Alfin, A. (2026). Digitalisasi akad sharf dalam perbankan syariah: Telaah atas kepatuhan syariah, taqabudh hukmi, dan risiko transaksi elektronik. *BAITUL MAAL: Journal of Sharia Economics, 3*(1), 1–18. https://doi.org/10.65128/jse.v3i1.235

Nasution, L. M. (2017). Statistik deskriptif. *Hikmah, 14*(1), 49–55. https://e-jurnal.staisumatera-medan.ac.id/index.php/hikmah/article/view/16

Nisak, S., & Adityawarman, A. (2021). Analisis pengaruh etos kerja Islami, disiplin kerja, dan gaya kepemimpinan terhadap kinerja pegawai pada Kantor

Wilayah Kementerian Agama Provinsi Jawa Tengah. *Diponegoro Journal of Islamic Economics and Business, 1*(1), 28–42. https://doi.org/10.14710/djieb.11869

Qatimah, H., & Widianita, R. (2025). Integrasi keuangan mikro syariah dalam pemberdayaan UMKM melalui Tabungan Utsman di Kota Bukittinggi. *BAITUL MAAL: Journal of Sharia Economics, 2*(3), 263–272. https://doi.org/10.65128/jse.v2i3.141

Rahmawati, H., Purwantini, A. H., & Maharani, B. (2022). Pengaruh penerapan sistem informasi akuntansi, kualitas sistem informasi akuntansi, dan kesesuaian tugas teknologi terhadap kinerja pegawai. *ACE: Accounting Research Journal, 2*(1), 102–119. https://journal.feb.unipa.ac.id/index.php/ace/article/view/214

Safiah, S. (2025). Mekanisme tata kelola lembaga zakat dan graduasi kemiskinan dalam keuangan sosial Islam terdesentralisasi. *BAITUL MAAL: Journal of Sharia Economics, 2*(3), 273–282. https://doi.org/10.65128/jse.v2i3.159

Setiabudi, A., Sukmawati, A., & Jahroh, S. (2024). The impact of Islamic work ethic on employee performance: The role of knowledge-sharing behavior in Indonesia's fast-food companies. *Business Review and Case Studies, 5*(2), 178–188. https://doi.org/10.17358/brcs.5.2.178

Tifani, N. (2025). Optimalisasi kerja sama lintas dinas dalam penyelenggaraan pemerintahan daerah Kota Bukittinggi. *BAITUL MAAL: Journal of Sharia Economics, 2*(3), 241–252. https://doi.org/10.65128/jse.v2i3.148

Timotius, K. H. (2017). *Pengantar metodologi penelitian: Pendekatan manajemen pengetahuan untuk perkembangan pengetahuan*. Andi.

Wahjusaputri, S., & Purwanto, A. (2022). *Statistika pendidikan: Teori dan aplikasi*. Bintang Semesta Media.

Yarsasi, S., Tahyudin, I., & Hariguna, T. (2025). Analisis validitas dan reliabilitas kuesioner dengan metode partial least squares structural equation modeling pada aplikasi SmartPLS. *Jurnal Pendidikan dan Teknologi Indonesia, 5*(7), 1905–1913. https://doi.org/10.52436/1.jpti.885

Yusril, & Sati, I. L. (2025). Pengaruh penggunaan teknologi informasi dan kompetensi pengguna terhadap kualitas sistem informasi akuntansi pada perusahaan manufaktur di Kabupaten Bekasi. *Jurnal Ekonomi dan Bisnis, 5*(2), 247–280.