

Islamic Philanthropy and SDGs: Evidence from Zakat Institutions in North Sumatra, Indonesia

ABSTRACT - Islamic philanthropy has increasingly been recognized as a strategic instrument for advancing inclusive and sustainable development, particularly through zakat management aligned with the Sustainable Development Goals (SDGs). This study examines the integration of zakat institutions with SDG implementation in North Sumatra, Indonesia, with a focus on SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 3 (Good Health and Well-being). The research aims to formulate a strategic model of Islamic philanthropy that strengthens the contribution of zakat institutions to sustainable development. A qualitative research design was employed using the Analytic Network Process (ANP) to identify and prioritize strategic elements within zakat governance and implementation. Data were collected through in-depth interviews, observations, documentation, and ANP-based pairwise comparisons involving regulators, practitioners, and academics. The findings indicate that zakat possesses significant potential to support sustainable development; however, its effectiveness remains constrained by weak institutional governance, limited human resource capacity, inadequate digital infrastructure, fragmented coordination, and low public trust in formal zakat institutions. The study identifies five strategic domains requiring improvement: governance, program relevance, inter-institutional coordination, economic sustainability, and public awareness. The ANP results further reveal three major priorities for institutional strengthening, namely enhancing supervisory functions, expanding public education regarding institutional zakat, and empowering mustahik through vocational and spiritual development programs. These findings highlight the importance of institutional reform, digital transformation, and empowerment-oriented zakat management in positioning Islamic philanthropy as a sustainable socio-economic development mechanism.

ABSTRAK - Filantropi Islam dan SDGs: Bukti dari Lembaga Zakat di Sumatera Utara, Indonesia. *Filantropi Islam semakin diakui sebagai instrumen strategis dalam mendorong pembangunan yang inklusif dan berkelanjutan, khususnya melalui pengelolaan zakat yang terintegrasi dengan Tujuan Pembangunan Berkelanjutan (Sustainable Development Goals/SDGs). Penelitian ini menganalisis integrasi lembaga zakat dengan implementasi SDGs di Sumatera Utara, Indonesia, dengan fokus pada SDG 1 (Tanpa Kemiskinan), SDG 2 (Tanpa Kelaparan), dan SDG 3 (Kehidupan Sehat dan Sejahtera). Tujuan utamanya adalah merumuskan model strategis filantropi Islam yang mampu memperkuat kontribusi lembaga zakat terhadap pencapaian pembangunan berkelanjutan. Penelitian ini menggunakan pendekatan kualitatif dengan metode Analytic Network Process (ANP) untuk mengidentifikasi serta memprioritaskan elemen-elemen strategis dalam tata kelola dan implementasi zakat. Data dikumpulkan melalui wawancara mendalam, observasi, dokumentasi, serta perbandingan berpasangan berbasis ANP yang melibatkan regulator, praktisi, dan akademisi. Hasil penelitian menunjukkan bahwa zakat memiliki potensi signifikan dalam mendukung pembangunan berkelanjutan, namun efektivitasnya masih dihadapkan pada sejumlah tantangan, antara lain lemahnya tata kelola kelembagaan, keterbatasan kapasitas sumber daya manusia, infrastruktur digital yang belum optimal, kurangnya koordinasi antar lembaga, serta rendahnya tingkat kepercayaan publik terhadap lembaga zakat formal. Penelitian ini mengidentifikasi lima area strategis yang perlu diperkuat, yaitu tata kelola, relevansi program, koordinasi kelembagaan, keberlanjutan ekonomi, dan peningkatan kesadaran publik. Temuan ANP juga menegaskan tiga prioritas utama dalam penguatan kelembagaan, yakni peningkatan fungsi pengawasan, perluasan edukasi publik terkait zakat kelembagaan, serta pemberdayaan mustahik melalui pengembangan keterampilan dan pembinaan spiritual. Secara keseluruhan, temuan ini menegaskan pentingnya reformasi kelembagaan, transformasi digital, dan penguatan pendekatan pemberdayaan agar filantropi Islam dapat berperan optimal sebagai instrumen pembangunan sosial-ekonomi yang berkelanjutan.*

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INTRODUCTION

Philanthropy has long been an integral part of societal and institutional practices, manifesting in various forms such as almsgiving, donations, zakat, waqf, voluntary contributions, mutual cooperation, and volunteerism (Humaidi et al., 2024). Etymologically derived from the Greek words *philein* (to love) and *anthropos* (human), philanthropy reflects a fundamental ethos of compassion and humanism, whereby individuals voluntarily contribute time, wealth, and effort to improve the welfare of others (Shofiyyah et al., 2023). In a broader sense, philanthropy embodies a collective awareness of social responsibility, aiming not only to alleviate immediate hardship but also to foster long-term societal well-being and sustainable development (Adinugraha et al., 2025). In many developing countries, philanthropic institutions increasingly contribute to addressing poverty, inequality, education, healthcare, and community empowerment through more organized and sustainable approaches.

Within the Islamic tradition, philanthropy constitutes an integral component of religious and socio-economic life. Islamic philanthropic practices are closely connected to the principles of social justice, mutual assistance, and collective welfare rooted in *maqasid al-shariah* (Adeoye & Pristiwiyanto, 2025). Al-Ghazali conceptualized *maqasid al-shariah* through the preservation of five essential dimensions: religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*) (Subekti, 2024). Instruments such as zakat, *infaq*, *sadaqah*, and *waqf* serve not only as mechanisms for redistributing wealth but also as instruments for strengthening social protection and promoting sustainable human development (Ishak et al., 2025; Ibrahim et al., 2024). Consequently, Islamic philanthropy extends beyond short-term charitable assistance and functions as a strategic framework for socio-economic transformation.

The growing institutionalization of Islamic philanthropy in Indonesia demonstrates the increasing importance of zakat management within national development efforts. Organizations such as Badan Amil Zakat Nasional (BAZNAS) and various Lembaga Amil Zakat (LAZ) have become central actors in organizing the collection, management, and distribution of zakat funds across sectors including humanitarian relief, education, healthcare, economic empowerment, and religious advocacy (Mutmainah & Yulistiyani, 2023; Santoso & Nugroho, 2024). This transformation from informal charitable practices toward structured institutional management reflects broader efforts to improve accountability, efficiency, and the long-term impact of philanthropic activities.

Recent developments indicate significant growth in zakat collection in Indonesia. Data from the Ministry of Religious Affairs (2024) reported that national ZIS-DSKL (Zakat, Infak, Sedekah, and Other Religious Social Funds) collection reached Rp 26.13 trillion in the second quarter of 2024 (Qutaiba et al., 2024). Nevertheless, a substantial disparity remains between zakat potential and realized collection. BAZNAS (2024) estimated that potential zakat from income and corporate sectors could reach Rp 37.9 trillion, while actual on-balance-sheet collection amounted to only Rp 9 trillion (unaudited) in 2024 (Choiriyah et al., 2020). This condition points to continuing challenges related to institutional credibility, public trust, donor participation, technological adaptation, and collaboration among stakeholders in the zakat ecosystem (Mukhlisin et al., 2024).

In addition to collection challenges, questions surrounding the effectiveness of zakat distribution remain highly relevant. Existing distribution patterns continue to prioritize poverty alleviation, with approximately 94.1% of zakat funds allocated to the *fakir* and *miskin* categories in 2024 (Muttaqin & Nasir, 2024). Although such allocation aligns with the normative objectives of zakat, it also raises concerns regarding the balance between immediate social assistance and long-term empowerment strategies. Empowerment theory offers an important perspective in this context because it emphasizes capacity building, self-reliance, and sustainable livelihoods rather than prolonged dependency. In Islamic philanthropy, empowerment-oriented zakat programs create opportunities for *mustahik* to improve their socio-economic conditions and eventually transition into *muzakki* (Rohim & Yetty, 2025). This perspective positions zakat not only as a welfare instrument but also as a mechanism for sustainable economic development.

At the global level, discussions concerning zakat increasingly intersect with the Sustainable Development Goals (SDGs). Introduced by the United Nations in 2015, the SDGs consist of 17 goals and 169 targets designed to eradicate poverty, protect the environment, and promote inclusive prosperity by 2030 (Rohim & Yetty, 2025). Several studies have highlighted the compatibility between zakat objectives and SDG priorities, particularly in relation to poverty reduction, food security, healthcare, education, and inclusive economic growth (Arwani et al., 2024). The principles of *maqasid al-shariah* and *fiqh al-awlawiyat* further reinforce this alignment by encouraging prioritization in resource allocation according to social needs and welfare objectives (Karimullah, 2023; Kholish et al., 2020). As a result, zakat institutions increasingly occupy a strategic position in supporting sustainable development agendas.

Despite this conceptual alignment, empirical implementation remains uneven across regions in Indonesia. In North Sumatra, poverty levels have gradually declined, yet structural problems related to educational attainment and healthcare access continue to persist, particularly in rural and peripheral areas. These conditions indicate that zakat distribution strategies require greater contextual adaptation to regional development priorities and SDG targets. Existing studies on zakat optimization have generally concentrated on national-level analyses or institutional performance evaluations, while limited attention has been directed toward region-specific integration between zakat governance, empowerment strategies, and SDG-oriented development.

Previous research employing the Analytic Network Process (ANP) has contributed to understanding zakat management and institutional priorities; however, the integration of *maqasid al-shariah*, empowerment theory, and SDG priorities within a localized analytical framework remains insufficiently explored. Furthermore, studies focusing specifically on North Sumatra are still limited, despite the province's distinct socio-economic characteristics and active zakat institutional ecosystem. Therefore, further investigation is necessary to develop a context-sensitive prioritization model capable of identifying strategic directions for zakat institutions in supporting sustainable development outcomes.

This study responds to that gap by examining the role of Islamic philanthropy, particularly zakat, as a strategic instrument for sustainable development within the SDG framework in North Sumatra. The study focuses on zakat management institutions and seeks to construct a prioritization model aligned with SDG Goals 1 (No Poverty), 2 (Zero Hunger), and 3 (Good

Health and Well-being). Through the integration of *maqasid al-shariah*, empowerment theory, and the Analytic Network Process (ANP), this research aims to contribute to the development of a more comprehensive understanding of Islamic philanthropy as a sustainable development mechanism. The study is expected to provide both theoretical contributions to the literature on Islamic social finance and practical insights for policymakers and zakat institutions in designing more effective development-oriented philanthropic strategies.

LITERATURE REVIEW

The Foundations and Institutionalization of Islamic Philanthropy

Islamic philanthropy, which includes zakat, infaq, sadaqah, and waqf, is firmly grounded in Islamic teachings that emphasize social justice, compassion, solidarity, and collective responsibility (Shofiyyah et al., 2023). These philanthropic practices have historically functioned not only as religious obligations but also as socio-economic instruments intended to strengthen community welfare and reduce inequality. Scholars such as Husaeni and Siallagan highlight the strong historical and cultural roots of Islamic philanthropy in Indonesian society, where charitable practices continue to shape social relations and community development initiatives (Husaeni, 2023; Siallagan & Syuhada, 2023). Within the Islamic intellectual tradition, Al-Ghazali's concept of *maslahah* (public welfare) further provides a normative framework for the allocation and management of philanthropic resources through the principles of *maqasid al-shariah*, which emphasize the preservation of religion, life, lineage, wealth, and intellect (Karimullah, 2023).

The development of Islamic philanthropy in Indonesia has gradually shifted from informal charitable practices toward more structured and institutionalized systems. Organizations such as Badan Amil Zakat Nasional (Baznas) and Lembaga Amil Zakat (LAZ) have become central actors in managing zakat collection and distribution on a broader scale. Their presence has strengthened the organizational capacity of Islamic philanthropy and expanded its role in addressing social and economic issues. By 2024, Baznas had established operational coverage across all provinces and nearly every district and municipality in Indonesia, while more than 140 LAZ institutions had received official registration. Despite these institutional advancements, zakat collection remains significantly below its estimated potential, indicating continuing challenges related to public trust, awareness, institutional performance, and managerial efficiency.

Zakat, Technology, and the Path to Sustainable Development Goals (SDGs)

The relationship between zakat and the Sustainable Development Goals (SDGs) has attracted increasing scholarly attention in recent years. Zakat is widely recognized as a faith-based financial instrument with substantial potential to support inclusive and sustainable development, particularly in achieving SDG Goals 1 (No Poverty), 2 (Zero Hunger), and 3 (Good Health and Well-being) (Safitri & Juliana, 2025). Studies conducted in various Muslim-majority countries also demonstrate that zakat contributes to broader development agendas, including education, healthcare, gender equality, and economic empowerment (Muhammad et al., 2024; Elbanna, 2024). These findings position Islamic philanthropy as an important component of contemporary social finance frameworks.

In Indonesia, the Center for Strategic Studies of Baznas (Puskas Baznas) has attempted to align SDG indicators with the principles of *maqasid al-shariah*, encouraging zakat distribution models that integrate religious obligations with sustainable development priorities. This approach is closely associated with the concept of *fiqh al-awlawiyah* (jurisprudence of prioritization), which emphasizes the allocation of resources toward areas with the greatest social impact (Isman et al., 2023). Alongside these normative considerations, several studies underline the growing importance of technological innovation, institutional branding, and public trust in strengthening zakat management systems. Scholars such as Gugat and Wahyudi argue that digital transformation and improved institutional credibility play essential roles in expanding zakat participation and enhancing the effectiveness of philanthropic programs (Mulyo et al., 2023; Wahyudi et al., 2024).

Challenges and Strategic Opportunities in North Sumatra

Although zakat governance in Indonesia has shown considerable progress, regional disparities continue to shape the effectiveness of philanthropic programs. In North Sumatra, socio-economic challenges such as low secondary education completion rates and unequal access to healthcare remain significant concerns (Khairrani et al., 2022). These conditions indicate substantial opportunities for zakat institutions to strengthen their contribution through more targeted and context-sensitive interventions (Awalurramadhana et al., 2024). While poverty indicators in the province have shown gradual improvement, the integration of zakat allocation strategies with reliable socio-economic data and SDG priorities is still relatively limited.

Addressing these challenges requires a stronger orientation toward empowerment-based philanthropy. Zakat programs need to move beyond short-term charitable assistance and focus more extensively on sustainable empowerment initiatives, including vocational training, entrepreneurship development, and spiritual capacity building (Agustina et al., 2023). Such an approach enables *mustahik* (zakat recipients) to improve their socio-economic conditions and potentially transition into *muzaki* (zakat contributors), thereby creating a more sustainable cycle of welfare and economic participation. Achieving this transformation also depends on the availability of institutional models capable of integrating Islamic legal principles, modern governance practices, and development planning frameworks. Through this integration, zakat institutions may strengthen their strategic role in supporting SDG implementation at the local level and responding more effectively to regional development challenges (Khairrani et al., 2022).

METHODOLOGY

Research Design

This study employed a qualitative research design to examine the integration of Islamic philanthropy, particularly zakat management, within the framework of the Sustainable Development Goals (SDGs). A qualitative approach was considered appropriate because the study sought to explore complex social processes, institutional dynamics, and stakeholder perspectives related to zakat governance and sustainable development practices. Qualitative inquiry enables researchers to understand social phenomena through the lived experiences, interpretations, and interactions of individuals directly involved in the field (Sibbald et al., 2022).

To strengthen the analytical dimension of the study, the qualitative approach was integrated with the Analytic Network Process (ANP). This method supports decision-making in situations characterized by interdependent relationships among multiple elements and criteria. The integration of qualitative inquiry and ANP facilitated not only contextual interpretation but also the development of a structured prioritization model grounded in expert judgment and empirical evidence (Gonzalez-Urango et al., 2024).

The research was conducted in Medan, North Sumatra, a region selected due to its active ecosystem of zakat institutions and its relevance to the objectives of the study. Fieldwork took place over a ten-month period, from August 2024 to May 2025, covering both data collection and analysis activities.

Data Collection Method

The study utilized both primary and secondary data sources. Primary data were obtained through in-depth interviews with purposively selected informants representing three stakeholder groups: regulators, practitioners, and academics. Regulatory perspectives were represented by institutions such as BAZNAS RI, while practitioners included representatives from LAZ Ulil Albab and Dompot Dhuafa Sumatera Utara. Academic informants came from institutions including Universitas Ibn Khaldun Bogor and the SDGs Center of Universitas Sumatera Utara. Informants were selected based on their expertise, professional experience, and active involvement in Islamic philanthropy and sustainable development initiatives. Secondary data were gathered from institutional reports, government regulations, academic publications, and other relevant documents concerning zakat governance and SDG implementation.

Data collection involved observation, in-depth interviews, documentation, and ANP questionnaires. Observation focused on understanding the operational dynamics of zakat institutions, including organizational infrastructure, program implementation, and alignment with SDG-related objectives (Khan, 2022). In-depth interviews were conducted in two stages. The first stage explored the conceptual structure of the ANP model through exploratory discussions and literature examination aimed at identifying relevant clusters, elements, and interrelationships. The second stage concentrated on validating the model through structured interviews and pairwise comparison assessments.

The ANP questionnaires employed a pairwise comparison scale ranging from 1 to 9 to evaluate the relative importance of elements both within and across clusters. These assessments were later processed using Super Decisions software. Documentation complemented the primary data through the examination of strategic plans, zakat distribution records, institutional reports, and scholarly publications related to Islamic philanthropy and sustainable development (Sott et al., 2021).

To ensure the trustworthiness of the findings, the study adopted several validation strategies based on the principles of credibility, transferability, dependability, and confirmability. Credibility was strengthened through prolonged engagement in the field, persistent observation, and triangulation techniques (Busetto et al., 2020). Triangulation was conducted in three forms: source triangulation through comparisons among informants, method triangulation through the use of interviews, observations, and documentation, and time triangulation through data

collection at different periods (Cheong et al., 2023). Informants also reviewed interview transcripts to confirm the accuracy of interpretations and provide corrections where necessary. Any revisions were documented and verified through signatures and timestamps.

Data Analysis Method

Data analysis followed the interactive model developed by Miles and Huberman, which consists of data reduction, data display, and conclusion drawing or verification. During the data reduction stage, information obtained from interviews, observations, and documents was organized, categorized, and coded to identify recurring themes and patterns relevant to zakat governance and SDG integration (Rustamana et al., 2024). Data display involved presenting findings in the form of matrices, tables, and narrative descriptions to facilitate interpretation and analytical comparison (Khan, 2022). The verification stage focused on examining consistency across data sources and validating interpretations through continuous engagement with informants.

The Analytic Network Process (ANP) constituted the primary analytical framework for prioritizing strategic elements within the zakat ecosystem. ANP was selected because the study involved complex interdependencies among governance quality, stakeholder engagement, program implementation, technological adaptation, and SDG outcomes. Unlike linear decision-making approaches, zakat management involves reciprocal relationships in which one element simultaneously influences and is influenced by others. For example, governance quality affects program effectiveness, while successful programs contribute to institutional credibility and public trust.

The selection of ANP was also based on methodological considerations in comparison with other analytical approaches. Although the Analytic Hierarchy Process (AHP) is commonly used for prioritization studies, AHP assumes a hierarchical and independent relationship among criteria and subcriteria. Such assumptions were considered insufficient for the present study because zakat governance and SDG integration involve interconnected and mutually influential elements. Improvements in technological systems, for instance, may increase transparency, which subsequently strengthens public trust and enhances zakat collection performance. These reciprocal relationships are more appropriately represented through a network structure than a linear hierarchy.

Structural Equation Modeling (SEM) was also considered less suitable for this study. SEM primarily focuses on testing causal relationships through large-scale quantitative datasets and assumes relatively linear interactions among variables. In contrast, this research relied on expert judgment, stakeholder perspectives, and qualitative contextual understanding rather than statistical estimation based on large samples. Furthermore, ANP provides greater flexibility in modeling cyclical influences and mutual dependency among decision elements.

The implementation of ANP consisted of three stages. The first stage involved model construction through literature review and exploratory interviews. At this stage, clusters and strategic elements such as zakat governance, stakeholder engagement, program implementation, and SDG alignment were identified and organized into a network structure. The second stage focused on data quantification through pairwise comparisons. Informants assessed the relative importance of elements using a 1–9 comparison scale, and the results were processed using Super

Decisions software to generate unweighted and weighted supermatrices as well as local and global priority values. The third stage involved aggregation and reliability assessment. ANP outputs were exported into Microsoft Excel for further analysis. The geometric mean method was employed to aggregate responses from multiple informants and obtain a consensus across stakeholder groups.

Table 1. ANP Implementation Stages

Stage	Key Activities	Tools / Methods	Outputs
Stage 1: Model Construction	Literature review and exploratory interviews to identify clusters and strategic elements (e.g., zakat governance, stakeholder engagement, program implementation, SDG alignment) and structure them into a network model	Literature analysis, interviews	ANP network model with defined clusters and elements
Stage 2: Data Quantification	Pairwise comparisons using a 1–9 scale to assess relative importance of elements	Expert judgment, Super Decisions software	Unweighted and weighted supermatrices; local and global priority values
Stage 3: Aggregation & Reliability	Aggregation of informant responses and reliability assessment across stakeholder groups	Geometric mean, Microsoft Excel	Consolidated priority weights and validated ANP results

To evaluate the degree of agreement among respondents, Kendall's Coefficient of Concordance (W) was utilized. A coefficient value approaching 1 indicates a high level of consensus and reliability in the prioritization results. The final outputs of the analysis consisted of prioritized strategic elements and policy-oriented recommendations related to strengthening the contribution of zakat institutions toward SDG achievement in North Sumatra.

RESULTS AND DISCUSSION

Zakat Institutions and Their Roles in North Sumatra

The findings reveal a diverse landscape of zakat management institutions (*Lembaga Pengelola Zakat* or LPZ) operating in North Sumatra, consisting of both government-affiliated and community-based organizations. At the governmental level, Badan Amil Zakat Nasional (BAZNAS) functions through provincial and district structures, with Baznas Sumatera Utara serving as the primary coordinating institution under the legal framework of Undang-Undang No. 23 Tahun 2011. Alongside BAZNAS, several prominent Lembaga Amil Zakat (LAZ) actively contribute to zakat management and social empowerment initiatives in the region, including Ulil Albab, Dompot Dhuafa, Inisiatif Zakat Indonesia (IZI), and Rumah Zakat.

Each institution demonstrates distinct organizational characteristics and programmatic orientations. BAZNAS Sumatera Utara places strong emphasis on institutional modernization, digitalization, and stakeholder collaboration to strengthen zakat collection and distribution systems. LAZ Ulil Albab focuses primarily on empowering *dhuafa* communities through educational support, healthcare assistance, economic empowerment, and social welfare programs. Dompot Dhuafa operates across multiple philanthropic sectors, including education, health, economic development, and social services, while utilizing digital donation platforms to broaden public participation. Inisiatif Zakat Indonesia (IZI) prioritizes professionalism, sharia compliance, and accessibility in zakat payment services to encourage inclusive empowerment of

mustahik. Rumah Zakat, meanwhile, emphasizes sustainable community empowerment through collaborative partnerships involving multiple stakeholders.

Interviews conducted with regulators, practitioners, and academics indicate that these institutions contribute significantly to achieving several Sustainable Development Goals (SDGs), particularly those related to poverty alleviation, education, healthcare access, economic empowerment, and social equity. Despite differences in operational approaches, all institutions share a common orientation toward strengthening the social and economic welfare of beneficiaries through Islamic philanthropic instruments.

Table 2. Profile and Program Orientation of Zakat Institutions in North Sumatra

Institution	Institutional Type	Main Focus Areas	Strategic Orientation
Baznas Sumatera Utara	Government-affiliated zakat institution	Zakat collection and distribution	Modernization, digitalization, and stakeholder collaboration
LAZ Ulil Albab	Community-based zakat institution	Education, health, social welfare, economic support	Empowerment of <i>dhuafa</i> communities
Dompot Dhuafa	National philanthropic institution	Education, health, economy, social programs	Digital philanthropy and integrated empowerment
Inisiatif Zakat Indonesia (IZI)	Community-based zakat institution	Zakat services and empowerment	Professionalism and sharia compliance
Rumah Zakat	National philanthropic institution	Community development and empowerment	Multi-stakeholder collaboration and sustainability

Strategic Priorities and SDG Alignment Based on ANP Analysis

The Analytic Network Process (ANP) analysis identified four major strategic domains shaping the effectiveness of zakat institutions in supporting sustainable development: governance, program implementation, stakeholder engagement, and SDG integration. Across these domains, respondents consistently highlighted transparency, accountability, and regulatory compliance as central elements in strengthening zakat governance. Effective governance was perceived as essential for maintaining institutional legitimacy, increasing public trust, and improving the overall performance of zakat institutions.

Within the program implementation domain, respondents prioritized poverty reduction and empowerment-oriented initiatives capable of generating measurable and sustainable social impacts. Programs emphasizing economic independence, capacity building, and long-term welfare improvement received greater attention than short-term consumptive assistance. Stakeholder engagement also emerged as a critical factor, particularly through collaboration among government institutions, private sector actors, civil society organizations, and zakat institutions themselves. Such partnerships were viewed as necessary for expanding the reach and effectiveness of zakat-based development programs.

Regarding SDG integration, the analysis identified SDG 1 (*No Poverty*), SDG 4 (*Quality Education*), and SDG 8 (*Decent Work and Economic Growth*) as the primary priorities for zakat-driven development initiatives in North Sumatra. These findings indicate that zakat institutions are increasingly positioning their programs within broader sustainable development agendas while maintaining their religious and social functions.

Table 3. Strategic Priorities of Zakat Institutions Based on ANP Analysis

Strategic Domain	Priority Focus	Main Objective
Governance	Transparency, accountability, regulatory compliance	Strengthening institutional legitimacy and trust
Program Implementation	Poverty alleviation and empowerment	Generating sustainable social impact
Stakeholder Engagement	Cross-sector collaboration	Expanding institutional effectiveness
SDG Integration	SDG 1, SDG 4, and SDG 8	Aligning zakat programs with sustainable development agendas

Islamic Philanthropy Model and ANP-Based Prioritization

This study employed the Analytic Network Process (ANP) to formulate an Islamic philanthropy model aligned with the Sustainable Development Goals (SDGs) in the context of zakat management institutions in North Sumatra. The ANP approach facilitated the identification of interrelated variables and strategic priorities within the zakat ecosystem. Variables were initially identified through literature review and exploratory interviews with academics, regulators, and practitioners possessing expertise in zakat governance and SDG implementation.

The identified variables were subsequently organized into several interconnected clusters representing key problems, alternative solutions, and implementation strategies. Data processing using Super Decisions software generated a supermatrix that mapped the relative priority of each element according to respondent assessments.

The problem cluster analysis identified five principal dimensions influencing zakat management effectiveness in North Sumatra:

1. Governance of zakat institutions (LPZ);
2. Relevance of programs to beneficiary (*mustahik*) needs;
3. Coordination among zakat institutions;
4. Economic sustainability; and
5. Public awareness of Islamic philanthropic programs.

Table 4. ANP Priority Weights of Main Problem Clusters

Problem Cluster	Weight
Governance of LPZ	0.25181
Economic Sustainability	0.25181
Public Awareness	0.22257
Relevance to Mustahik Needs	0.14790
Coordination among LPZ	0.12591

As illustrated in Table 4, the analysis demonstrated that governance quality and economic sustainability occupied the highest priority positions, each receiving a weight value of 0.25181. These findings indicate that institutional capacity and sustainable economic impact are considered the most critical determinants in strengthening Islamic philanthropy as a development instrument. Public awareness ranked third with a weight of 0.22257, emphasizing the importance of education, communication, and community engagement in supporting zakat effectiveness.

Meanwhile, program relevance to beneficiary needs and inter-institutional coordination received lower weights of 0.1479 and 0.12591 respectively, although respondents still considered them important for institutional improvement and long-term development planning.

The synthesis of respondent perspectives also revealed differences in priority assessments among stakeholder groups. Academic informants emphasized governance quality and inter-institutional coordination, while simultaneously highlighting the importance of public awareness in strengthening institutional systems. Regulators distributed their assessments relatively evenly across all dimensions, although public awareness received particular emphasis due to its perceived influence on program participation and institutional legitimacy. Practitioners, on the other hand, tended to assign lower priority to coordination and program relevance issues while emphasizing operational challenges related to public awareness and implementation effectiveness.

These variations reflect the multidimensional nature of zakat governance and illustrate how institutional position influences perceptions regarding strategic priorities. Nevertheless, respondents generally agreed that strengthening institutional governance, improving economic sustainability, and enhancing public awareness constitute central components in developing an SDG-oriented Islamic philanthropy framework in North Sumatra.

Analysis of Governance Issues in Zakat Institutions

The ANP analysis identified governance-related challenges as one of the most critical dimensions affecting the performance of zakat management institutions. The synthesis generated through Super Decisions software indicates that two governance issues emerged as dominant priorities: insufficient professional human resources and limitations in technological and data infrastructure. Each issue received a priority weight of 0.40, demonstrating strong consensus among respondents regarding their strategic importance.

Table 5. Priority Weights of Governance Issues

Governance Issue	Weight
Human resource professionalism	0.40
Technology and data infrastructure	0.40
Transparency and accountability	0.20

The findings indicate that many zakat institutions continue to face constraints in developing professional competencies, particularly in areas related to empowerment programs, beneficiary mentoring, digital administration, and institutional management. At the same time, technological limitations and inadequate data systems hinder the effectiveness of beneficiary mapping, monitoring, reporting, and program evaluation processes. These weaknesses affect the ability of zakat institutions to deliver more targeted, transparent, and sustainable programs.

Transparency and accountability received a comparatively lower weight of 0.20. Although respondents recognized their importance within institutional governance, these aspects were considered less urgent than strengthening human resource capacity and technological readiness. Nevertheless, transparency and accountability remain essential for maintaining institutional legitimacy and public trust.

Differences in respondent perspectives also emerged across stakeholder groups. Academic respondents emphasized improvements in technology, data systems, and institutional transparency. Regulatory informants highlighted transparency, accountability, and professional human resource development as interconnected governance priorities. Practitioners demonstrated more varied perspectives, with some viewing operational challenges as more immediate than broader governance concerns. Overall, the findings suggest that governance reform within zakat institutions requires a balanced approach combining professional capacity development, digital transformation, and institutional transparency.

Analysis of Program Relevance to Beneficiary Needs

The relevance of zakat programs to beneficiary needs represents another important issue identified in the ANP analysis. The synthesis results indicate that the lack of sustained mentoring programs emerged as the highest priority problem, with a weight value of 0.50002. Respondents considered continuous mentoring and empowerment assistance essential for ensuring long-term program effectiveness and reducing dependency among beneficiaries.

Two additional issues received equal weights of approximately 0.25: the dominance of consumptive assistance programs and the limited accuracy of beneficiary mapping. These findings indicate that many zakat programs remain oriented toward short-term relief rather than sustainable empowerment. Inaccurate beneficiary data also reduces the effectiveness of program targeting and resource allocation.

Table 6. Priority Weights of Program Relevance Issues

Program Issue	Weight
Lack of mentoring programs	0.50002
Consumptive-oriented assistance	0.25
Inaccurate beneficiary mapping	0.25

The respondent analysis demonstrates a relatively strong consensus regarding the importance of mentoring and empowerment programs. Academics emphasized mentoring and accurate beneficiary data as foundational elements for improving program relevance and sustainability. Regulators focused on beneficiary mapping as an important mechanism for ensuring fairness and program appropriateness. Practitioners generally viewed these issues as less urgent, likely reflecting operational realities and immediate implementation challenges in the field.

These findings indicate the importance of strengthening empowerment-oriented zakat programs supported by more accurate beneficiary databases and sustained mentoring systems.

Analysis of Coordination Challenges within Zakat Institutions

Coordination among zakat institutions and related stakeholders emerged as another significant challenge within the zakat ecosystem in North Sumatra. The ANP results show that insufficient collaboration among institutions constituted the dominant coordination problem, receiving a weight value of 0.56954. Respondents identified communication barriers and weak institutional synergy as major obstacles affecting the effectiveness of zakat governance.

The second priority issue concerned the limited synchronization between zakat programs and government initiatives, with a weight value of 0.33307. This finding reflects existing gaps between philanthropic activities and broader public development agendas. In contrast, competition among zakat institutions received the lowest weight value of 0.09739, indicating that respondents did not perceive institutional rivalry as a major concern.

Table 7. Priority Weights of Coordination Challenges

Coordination Issue	Weight
Lack of inter-institutional collaboration	0.56954
Weak synchronization with government programs	0.33307
Competition among LPZ	0.09739

Analysis of Economic Sustainability Challenges

Economic sustainability emerged as one of the most critical dimensions within the Islamic philanthropy model. The ANP analysis identified two dominant challenges: beneficiary dependency on assistance programs and the lack of sustainable program impacts. Both issues received equal priority weights of 0.40.

These findings suggest that many zakat programs have not yet succeeded in generating long-term economic independence among beneficiaries. Respondents emphasized the importance of designing empowerment-oriented programs capable of creating sustainable livelihoods and reducing dependency on recurring aid. The issue of programs failing to address the structural causes of poverty received a lower weight value of 0.20.

Table 8. Priority Weights of Economic Sustainability Issues

Sustainability Issue	Weight
Beneficiary dependency	0.40
Lack of sustainable impacts	0.40
Failure to address structural poverty	0.20

Analysis of Public Awareness Issues

Public awareness was identified as a fundamental issue influencing the effectiveness of zakat collection and distribution. The ANP analysis revealed that the strongest challenge relates to the cultural preference for direct charitable giving (*sedekah langsung*), which received a weight value of 0.54694. Respondents indicated that this practice reduces public engagement with formal zakat institutions and limits the potential for structured and coordinated resource mobilization.

Table 9. Priority Weights of Public Awareness Issues

Public Awareness Issue	Weight
Preference for direct giving (<i>sedekah langsung</i>)	0.54694
Low institutional zakat collection	0.34455
Intergenerational communication gaps	0.10851

Low institutional zakat collection levels also emerged as a significant concern, with a weight value of 0.34455. This issue reflects limited public trust and insufficient awareness regarding the

strategic role of zakat institutions in supporting social development. In contrast, communication gaps between generations received the lowest weight value of 0.10851. The findings indicate that strengthening public awareness requires more comprehensive communication strategies capable of transforming charitable behavior, increasing institutional credibility, and encouraging broader participation in organized zakat management systems.

Discussion

Islamic Philanthropy as a Strategic Instrument for Sustainable Development

The findings reinforce the growing scholarly argument that Islamic philanthropy, particularly zakat, should be positioned not merely as a religious obligation or charitable mechanism, but as a strategic instrument for sustainable socioeconomic transformation. The results demonstrate that zakat institutions in North Sumatra possess substantial potential to contribute to the achievement of Sustainable Development Goals (SDGs), especially SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 3 (Good Health and Well-being). This finding aligns with previous studies emphasizing that zakat can function as a redistributive fiscal instrument capable of reducing poverty, enhancing welfare, and strengthening social resilience (Ibrahim, 2011; Muttaqin & Nasir, 2024; Safitri & Juliana, 2025).

The integration of zakat with the SDGs also reflects the broader philosophical compatibility between Islamic economic principles and sustainable development values. Within the framework of *maqasid al-shariah*, the objectives of preserving wealth (*hifz al-mal*), life (*hifz al-nafs*), and intellect (*hifz al-'aql*) closely correspond to global development priorities concerning economic welfare, healthcare, and education (Karimullah, 2023). This compatibility suggests that Islamic philanthropy offers not only theological legitimacy but also a normative foundation for development-oriented social finance. Previous literature has similarly highlighted the convergence between zakat distribution objectives and SDG indicators, particularly in addressing multidimensional poverty and inequality (Isman et al., 2023; Rohim & Yetty, 2025).

The findings further indicate that the effectiveness of zakat institutions depends not solely on the amount of funds collected, but also on institutional capacity, governance quality, and strategic program orientation. This observation supports the institutional approach in Islamic social finance, which emphasizes that philanthropic outcomes are shaped by organizational structures, managerial competence, and accountability mechanisms. In practice, zakat institutions in North Sumatra have gradually shifted from traditional charity-oriented practices toward more structured and development-based approaches, particularly through education, economic empowerment, and healthcare programs. Such transformation reflects a broader evolution of Islamic philanthropy in Indonesia, where formal zakat institutions increasingly function as social development actors rather than merely charitable intermediaries (Mutmainah & Yulistiyani, 2023).

At the same time, the study reveals that this transformation remains uneven and constrained by several institutional weaknesses. Despite the growing institutionalization of zakat management, challenges related to governance, public trust, and coordination continue to limit the broader developmental impact of zakat. This finding confirms earlier research arguing that the sustainability of zakat-based development depends heavily on institutional credibility,

transparency, and adaptive governance systems (Razak et al., 2024; Wahyudi et al., 2024). Consequently, the discussion of Islamic philanthropy can no longer be separated from questions of institutional reform, strategic management, and development governance.

Governance Challenges and Institutional Capacity in Zakat Management

One of the central findings of this study concerns the importance of governance quality in strengthening the role of zakat institutions. The ANP analysis identified governance-related issues particularly professional human resources and technological infrastructure as the most critical challenges within zakat management institutions (LPZ). These findings suggest that institutional effectiveness is strongly influenced by managerial competence, organizational professionalism, and the ability to adapt to digital transformation.

The issue of limited professional capacity among zakat managers reflects broader concerns regarding institutional modernization within Islamic philanthropic organizations. Many zakat institutions still rely on conventional administrative practices and short-term distribution mechanisms, which reduce their ability to design sustainable empowerment programs. This finding is consistent with Core Competency Theory, which emphasizes that institutional competitiveness and effectiveness depend on specialized knowledge, organizational learning, and professional expertise (Timiras et al., 2024). In the context of zakat governance, insufficient expertise in data management, impact evaluation, and community empowerment weakens the institutional ability to address structural poverty in a sustainable manner.

The findings also demonstrate the strategic importance of digital infrastructure and integrated data systems. Respondents consistently emphasized that weak technological capacity limits transparency, beneficiary targeting, program monitoring, and institutional coordination. This result supports previous studies highlighting digitalization as a key factor in improving zakat governance, operational efficiency, and donor trust (Mulyo et al., 2023; Wahyudi et al., 2024). Digital transformation within zakat institutions is therefore not merely a technical issue, but part of a broader institutional adaptation process responding to changing societal expectations and governance demands.

From the perspective of New Institutional Economics, these governance weaknesses can be understood as manifestations of institutional inefficiency and organizational rigidity. Institutions that fail to adapt to technological and managerial developments tend to experience declining legitimacy and reduced public participation. In this study, such conditions are reflected in the persistent preference among some communities for direct charitable giving rather than institutional zakat contributions. Weak governance structures, limited transparency, and fragmented reporting systems contribute to lower levels of public trust in formal zakat institutions.

Although transparency and accountability received lower ANP priority scores than human resource and technological issues, their conceptual significance remains substantial. Institutional Trust Theory explains that public confidence in social institutions depends largely on perceptions of integrity, fairness, and accountability. In the context of zakat management, transparent financial reporting and accountable program implementation become essential for strengthening donor confidence and sustaining institutional legitimacy. Previous studies similarly found that

transparency significantly influences zakat compliance and institutional trust among Muslim communities (Razak et al., 2024).

The findings also highlight the importance of strengthening the supervisory role of Baznas as the central zakat authority. Effective supervision is necessary to ensure regulatory compliance, institutional standardization, and coordination among zakat organizations. This issue becomes increasingly important in Indonesia's decentralized zakat ecosystem, where differences in managerial quality and institutional capacity remain highly visible across regions. Stronger oversight mechanisms, combined with digital monitoring systems and standardized reporting frameworks, may help improve institutional consistency and governance quality across zakat institutions.

Program Relevance, Empowerment, and Sustainable Welfare

Another important finding concerns the relevance of zakat programs to the actual needs of mustahik (zakat beneficiaries). The study found that insufficient mentoring and empowerment programs represent one of the major weaknesses in current zakat practices. Many zakat initiatives still prioritize consumptive assistance over long-term capacity building, limiting their ability to generate sustainable socioeconomic transformation.

This finding reinforces previous critiques of conventional zakat distribution models that focus primarily on short-term relief rather than structural empowerment (Agustina et al., 2023). While consumptive assistance remains important for emergency needs and immediate welfare support, long-term poverty alleviation requires more comprehensive interventions involving skills development, entrepreneurship support, financial inclusion, and social mentoring. Within Empowerment Theory, sustainable welfare can only be achieved when beneficiaries gain the capacity, autonomy, and resources necessary to improve their socioeconomic conditions independently (Perkins & Zimmerman, 1995).

The study demonstrates that empowerment-oriented zakat programs are increasingly recognized as strategic mechanisms for transforming mustahik into economically independent individuals and, eventually, potential muzakki (zakat contributors). This cyclical model reflects the broader philosophy of Islamic social justice, where zakat serves not only as redistribution but also as social transformation. Previous studies similarly argue that empowerment-based zakat programs contribute more effectively to sustainable poverty reduction than purely consumptive distribution models (Muhammad et al., 2024).

The findings further reveal that accurate beneficiary mapping remains an important challenge in zakat distribution. Weak data integration and limited needs assessment mechanisms often reduce program precision and targeting effectiveness. This issue is particularly relevant in regions characterized by socioeconomic diversity and uneven access to public services, such as North Sumatra. Better integration of social data, poverty indicators, and local development priorities would improve the ability of zakat institutions to design context-sensitive programs aligned with SDG targets.

Theoretically, these findings strengthen the relevance of *maqasid al-shariah* as a conceptual framework for empowerment-oriented zakat management. The preservation of wealth, life, and

intellect cannot be achieved solely through temporary assistance, but requires sustained investment in education, healthcare, and economic capacity building. Therefore, zakat management oriented toward empowerment and sustainable welfare reflects a more substantive realization of Islamic economic objectives.

Coordination, Public Awareness, and Institutional Legitimacy

The study also highlights the strategic importance of inter-institutional coordination and public awareness in strengthening Islamic philanthropy. Respondents identified limited collaboration among zakat institutions, government agencies, and other stakeholders as one of the major barriers to effective SDG-oriented zakat management. Fragmented coordination often results in overlapping programs, uneven distribution, and inefficient resource utilization.

This finding supports collaborative governance theory, which emphasizes that complex social problems such as poverty and inequality require cross-sector partnerships and integrated institutional responses. Sustainable development cannot be achieved through isolated institutional efforts alone. Instead, effective zakat governance requires synergy among regulators, philanthropic institutions, educational organizations, civil society, and local governments. Previous studies similarly argue that collaborative partnerships enhance the effectiveness and sustainability of Islamic social finance initiatives (Santoso & Nugroho, 2024).

The issue of public awareness also emerged as a central concern. The ANP results identified the cultural preference for direct charitable giving (*sedekah langsung*) as a major obstacle to institutional zakat optimization. This finding reflects a broader sociocultural challenge in Islamic philanthropy, where personal trust and immediate social relations often influence giving behavior more strongly than formal institutional mechanisms.

From a sociological perspective, this phenomenon reflects the tension between traditional religious practices and modern institutional governance. Many communities perceive direct giving as more spiritually meaningful and socially immediate than contributing through formal institutions. However, fragmented charitable practices often reduce program sustainability, limit strategic targeting, and weaken collective development impact. Public education and institutional communication therefore become crucial in reshaping public perceptions regarding the role of zakat institutions.

The findings suggest that increasing institutional trust requires more than administrative transparency alone. Zakat institutions must also strengthen public engagement, demonstrate measurable social impact, and communicate their developmental contributions effectively. Public awareness campaigns, digital outreach, and community-based education programs may help reposition institutional zakat as both a religious obligation and a collective social investment.

This study ultimately demonstrates that the sustainability of Islamic philanthropy depends on the interaction between governance quality, empowerment orientation, institutional collaboration, and societal trust. The proposed ANP-based model contributes to the growing discourse on Islamic social finance by offering a strategic framework that integrates religious values, institutional governance, and sustainable development priorities within a localized context.

CONCLUSION

This study demonstrates that Islamic philanthropy, particularly zakat, possesses significant potential to function not only as a religious obligation but also as a strategic instrument for sustainable social and economic development. Within the context of North Sumatra, the findings reveal that zakat institutions increasingly align their programs with the Sustainable Development Goals (SDGs), especially SDG 1 (*No Poverty*), SDG 2 (*Zero Hunger*), and SDG 3 (*Good Health and Well-being*). The ANP analysis identified five major challenges influencing the effectiveness of zakat management, namely governance quality, program relevance to beneficiary needs, inter-institutional coordination, economic sustainability, and public awareness. Among these dimensions, governance and economic sustainability emerged as the highest priorities, emphasizing the importance of professional institutional management, technological readiness, and sustainable empowerment programs. The study also highlights several strategic priorities, including strengthening the supervisory role of Baznas, improving institutional collaboration, developing integrated beneficiary databases, expanding empowerment-oriented programs, and increasing public education regarding institutional zakat management.

The findings carry important theoretical and practical implications for the development of Islamic philanthropy within contemporary development discourse. Theoretically, this study reinforces the relevance of *maqasid al-shariah* and empowerment-oriented approaches in positioning zakat as a mechanism for long-term welfare transformation rather than short-term charitable assistance. The integration of Islamic philanthropic principles with the SDG framework further demonstrates that faith-based social finance can contribute meaningfully to inclusive and sustainable development agendas. Practically, the findings indicate that strengthening zakat institutions requires systemic improvements in governance, human resource professionalism, technological infrastructure, and public trust. The persistence of direct charitable giving (*sedekah langsung*) also suggests the need for broader cultural transformation in how zakat is understood and practiced, shifting from fragmented individual charity toward coordinated and impact-oriented social investment. In this regard, zakat institutions are expected to function not only as collection and distribution agencies but also as development-oriented organizations capable of generating measurable social and economic outcomes.

Despite these contributions, this study has several limitations. The research focuses primarily on zakat institutions in North Sumatra, which may limit the generalizability of findings to other regional contexts with different institutional capacities, socio-economic conditions, and governance structures. In addition, the study relies heavily on expert judgment and qualitative assessments within the ANP framework, which may reflect subjective perspectives from specific stakeholder groups. Future research could expand the geographical scope of analysis by comparing zakat governance models across provinces or countries to identify broader institutional patterns and contextual differences. Further studies may also examine the long-term effectiveness of empowerment-based zakat programs, particularly regarding the transformation of *mustahik* into economically independent *muzakki*. Quantitative assessments of program impact, digital governance systems, and public trust dynamics would also contribute to a more comprehensive understanding of how Islamic philanthropy can strengthen its role within sustainable development policy and practice.

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