

MAXIMIZING THE COLLECTION AND DISTRIBUTION OF ZAKAT AND INFAQ (A CASE STUDY ON LAZ ZAKAT SUKSES)

Muhammad Fathoni Yasin^a

Nur Aini^b

Ratna Yulika Go^c

^a Shariah Finance, Faculty of Economics and Business, Institute of Technology and Business Ahmad Dahlan Jakarta, Indonesia

^b Management Department, Faculty of Economics and Business, Institute of Technology and Business Ahmad Dahlan Jakarta, Indonesia

^c Department of Informatic Engineering, Faculty of Computer Science, Universitas Esa Unggul, Jakarta, Indonesia

Email: myfathony@gmail.com^a; aini.nur1969@gmail.com^b; ratna.yulika@esaunggul.ac.id^c;

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***Correspondence:**

Name: Ratna Yulika
Go

E-mail:

ratna.yulika@esaunggul.ac.id

ABSTRACT

Introduction: Indonesia possesses a significant potential for Zakah, yet the collected amount currently only reaches around 4.3%. This requires a diligent and dedicated effort to continuously enhance the growth of the collection, one of which is through the management strategy of Zakat Institutions. This research focuses on LAZ Zakat Sukses, the Best City-level LAZ at the National level with outstanding performance.

Methods: This study aims to ascertain the internal and external factors held by the institution and determine the most appropriate strategy to maximize its performance achievements. Employing a qualitative descriptive research method involving internal and external analysis, this research utilizes matrices such as IFE, EFE, SWOT, IE, BCG, and QSPM.

Results: The findings of this research indicate that the most suitable strategy for this Institution based on its current fundamental conditions is Market Development. Market development is a strategy aimed at expanding the organization's reach by entering new markets or segments with existing products or services.

Conclusion and suggestion: Particularly expanding into new territories, is a promising direction for Zakat Sukses. Key points and actions to consider when implementing this strategy are Geographical Expansion, Strategic Partnerships, Strengthen Volunteer Network, Synergy and Collaborative Programs, Digital Platform Expansion, Fundraising and Program Distribution, Monitoring and Evaluation, Communication and Outreach, Risk Management, Sustainability. Successful market development and expansion require careful planning, strong execution, and adaptability to changing circumstances.

INTRODUCTION

Indonesia has a significant potential in utilizing zakat as a primary means to improve the welfare of society (Fathoni et al., 2021; Yasin, 2021). Data from Baznas (National Board of Zakat) also states that the zakat potential in Indonesia is substantial, amounting to 327.6 trillion rupiah per year (Aristoni, 2021; Yunita, 2021). However, this substantial zakat potential has not been fully collected to its maximum extent. Out of this potential, the total amount successfully collected by all Zakat Institutions, including both Baznas and LAZ (Local Zakat Organizations), has only reached 14.1 trillion rupiah, which is approximately 4.3% of the existing potential (BAZNAS, 2023).

Indonesia boasts the world's largest Muslim population, underscoring the crucial role of zakat practices in the lives of its Muslim communities. Numerous zakat management institutions operate in the country, including the National Amil Zakat Agency (BAZNAS) and others like LAZ (Amil Zakat Institutions), organizing programs to collect and distribute zakat. The Indonesian government plays a regulatory and supportive role in zakat practices through various policies. The integration of technology, such as mobile applications and online platforms, has significantly streamlined the zakat collection and distribution processes in certain areas (Bash, 2018).

With the ongoing economic growth, there exists the potential for an increase in the amount of zakat collected and distributed to aid those in need. Some zakat institutions in Indonesia have pioneered productive zakat programs aimed at empowering mustahik (zakat recipients) through business capital assistance (Radzi, 2018). Zakat has demonstrated potential across various facets. Raising public awareness about the significance of zakat can be heightened, particularly through educational campaigns and socialization efforts. Leveraging improved technology has the potential to simplify zakat collection and distribution processes (M. Aldarabseh, 2019). Partnerships with the private sector and zakat institutions can enhance efficiency and effectiveness in managing zakat funds. Increasing transparency in zakat fund utilization can bolster public trust. The development of innovative zakat programs responsive to social and economic changes can amplify their positive impact (Sana & Malahim, 2018).

The minimal realization of zakat collection and utilization potential is attributed to several factors, including low awareness of zakat among the public, limited trust of *muzaki* (those obligated to give zakat) (Azzah et al., 2022) towards zakat institutions, and the habit of *muzaki* directly providing assistance to the nearest *mustahiq* (Chotib, 2021; Kashif et al., 2019). Certainly, this issue presents both an opportunity and a unique challenge for zakat-collecting authorities to put in hard work and smart effort, particularly in providing education and improving services to donors (Chotib, 2021; Islam & Salma, 2020). This is so that the substantial

zakat potential can be collected to the maximum extent from year to year. This is highlighted considering empirical findings empiris from a study indicating that zakat has a positive impact on economic growth, implying that funds from zakat contribute to the national income per capita, especially for the *mustahiq* (recipients of zakat) ([Adityawarman & Mu'alim, 2022](#); [Chotib, 2021](#); [Hasan et al., 2019](#)).

Zakat Sukses is one of the official institutions for zakat management operating in Depok City, West Java. This institution, which focuses more on community empowerment programs, has obtained official permission from the Ministry of Religious Affairs of West Java Province to operate as a Local Zakat Collection Institution (Lembaga Amil Zakat) at the city level, with Decree No. 1082 of the Year 2007 ([Ismail & Nasri bin Hussain, 2017](#); [Purwanto et al., 2021](#)). Zakat Sukses has also been granted permission as a Zakat institution eligible for tax deduction from taxable income for muzaki (those obligated to give zakat) ([Budiman et al., 2023](#)), in accordance with the Regulation of the Director General of Taxation No. PER-05/PJ/2019 dated March 26, 2019.

This institution is quite interesting as research subject due to its consistently excellent performance over the years ([Ahmad Hafidh et al., 2021](#)). The achievement in collecting Zakat, Infaq, and Sadaqah (ZIS) by this institution has reached an impressive value, amounting to 29.61 billion rupiah in 2021 ([Zakat Sukses 2023](#)). This accomplishment in collection places Zakat Sukses at the top rank nationally among Local Zakat Collection Institutions (Lembaga Amil Zakat) at the City/District level, followed by Rumah Amal Salman (22.42 million), Kotak Amal Indonesia (19.82 million), LAZ Ummul Quro' (18.28 million), and U Care Indonesia (17.03 million) in the fifth position in terms of ZIS collection ([Zakat Sukses, 2023](#)).

The collection of Zakat, Infaq, and Sadaqah (ZIS) by this institution has shown remarkable growth year after year. The collection in 2019 reached 16.29 billion, followed by 21.64 billion in 2020, and 29.80 billion in 2021. This indicates a growth rate in collection of approximately 33% to 38% per year ([Zakat Sukses, 2022](#)). In terms of distribution effectiveness, Zakat Sukses has been categorized as highly effective. This is indicated by an Allocation to Collection Ratio (ACR) of 96.6%, which adheres to the Baznas standard ([Puskas BAZNAS, 2019](#)). Distribution effectiveness is crucial, considering that zakat funds, according to Sharia principles, should be distributed promptly and not be held for an extended period ([Samad, 2019](#)). The faster the distribution, the better, as it will swiftly address the needs of the mustahik, who are genuinely in need of assistance for their daily lives ([Mustafida et al., 2020](#); [Nor Paizin, 2021](#)). The institution's performance is evident through the recognition that has received from various parties, including Best National City-Level Fundraising Laz (Indonesia Fundraising Award 2021 and 2022), Best Institution (Baznas Award 2021), and Best Distribution Impact Nationally (Baznas Award 2022) ([Zakat Sukses, 2022](#)).

The focus of this research is to determine the most suitable strategy to be implemented by this organization in order to achieve optimal performance. Therefore, it is hoped that this

research will have a better impact in terms of strategies to improve the performance of Laz Zakat Sukses. This study reviews the latest developments in technology and information systems that can be used to enhance the collection and distribution of zakat. Consequently, technological solutions can assist Laz Zakat Sukses in its tasks. Recent studies have identified strategies or programs that successfully enhance community engagement. Transparency can boost public trust and support better fundraising. Thus, the public can be more involved in the collection and distribution of zakat. Comparative studies are also conducted to provide a broader perspective on success or areas that may need improvement.

LITERATURE REVIEW

Organizational Strategy

The definition of organizational strategy has not yet been universally agreed upon by experts. However, at a fundamental level organizational strategy encompasses planning, policies, and actions used to achieve long-term goals ([Campbell et al., 2003](#)). In many organizations, strategy includes determining objectives and targets, as well as the steps to achieve them. This generally refers to the vision, mission, values, and strategic objectives outlined by the organization's stakeholders.

In the implementation of strategy, central management issues include setting annual goals, deriving policies, allocating resources, organizational restructuring, compensation, corporate culture, and adapting production and operational processes. The crucial implementation of strategy also includes appropriate marketing strategies, financial projections related to revenue and costs, Research & Development (R&D), and the implementation of effective Management Information Systems (MIS) ([David & David, 2016](#)).

Application of Organizational Strategy in Zakat Institutions

In general, discussions on organizational strategy typically refer to strategies within a company in the context of business strategy. However, how is this business strategy applied in nonprofit organizations like Zakat Institutions? Some previous research has presented interesting findings, one of which was conducted by [Ismail & Nasri bin Hussain \(2017\)](#), which analyzed the external and internal factors of the LAZNAS Baitul Maal Hidayatullah (BMH) institution in its fundraising programs using the TOWS matrix (Threats, Opportunities, Weaknesses, Strengths) and subsequently determined the most appropriate strategy using the QSPM matrix.

Another study was conducted by [Al-Ayubi et al. \(2018\)](#); [Islam & Salma, \(2020\)](#). In this research, a SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) was performed on the strengths, weaknesses, opportunities, and challenges that influence the development of LAZ (Zakat Collection Organizations) in Indonesia. This was done through in-depth interviews

with various stakeholders. From the SWOT analysis, conclusions were drawn regarding the most appropriate strategic choices for accelerating the development of Zakat and waqf in Indonesia.

[Meidijati, \(2020\)](#) also conducted a similar study aimed at identifying preferences and factors influencing the people of Ponorogo to pay zakat through zakat collection institutions, as well as the strategies employed by these institutions to collect zakat and infaq from the community. This research utilized a mixed-methods approach involving both quantitative and qualitative methods (triangulation method). The quantitative research method was used to identify factors influencing the community's decision to pay zakat through institutions, while the qualitative research method, using the SWOT analysis matrix, was employed to identify the institutions' strategies in collecting zakat and infaq.

Research conducted by [Widarwati et al. \(2016\)](#) takes a slightly different perspective, as their study delves into organizational strategy using Customer Relationship Management (CRM) in zakat institutions, focusing on the importance of 'muzakki' contributions as users of zakat institutions' services. This study aims to expand the understanding of how CRM, as one of the strategies for zakat institutions, can enhance their performance, with three main aspects of CRM to manage: consumer behavior, business processes, and technology utilization. Furthermore, the study attempts to describe how CRM can increase the collection of zakat funds from the Muslim community in Indonesia, especially the middle-class Muslims, through customer (muzakki) satisfaction and reduction of zakah institution costs.

Research from {Formatting Citation} found a positive relationship between strategic planning practices in zakat organizations and their performance achievements. Meanwhile, [Hasan et al. \(2019\)](#); [Islam & Salma \(2020\)](#) identified the dominant causes and barriers to the development of Sharia Microfinance Institutions (LKMS) in Indonesia using SWOT analysis and the IFAS-EFAS matrix approach. The analysis of internal factors indicated that the main strengths of LKMS lie in their segmentation of Micro, Small, and Medium Enterprises (MSMEs), followed by high local community initiatives. On the other hand, LKMS's greatest weaknesses are the costs of human resource training and entrepreneurship, followed by the costs of business legality management. The analysis of external factors showed that the biggest opportunities for LKMS lie in economic sector flexibility, with high willingness among the community to engage in Sharia-based transactions as the second factor. Meanwhile, the highest threat is intense competition among LKMS, with weak regulations and LKMS legality as the subsequent threats.

The previous research studies mentioned provide valuable insights into various aspects related to zakat institutions, including strategic planning, factors influencing zakat collection, organizational strategy using Customer Relationship Management (CRM), and identifying strengths, weaknesses, opportunities, and threats (SWOT) of zakat organizations in Indonesia.

However, there are several differences and potential shortcomings when comparing them to the case study on LAZ Zakat Sukses:

The previous research studies cover a range of topics related to zakat institutions, such as strategic planning, factors influencing zakat collection, and organizational strategies ([Ullah et al., 2020](#)). In contrast, the case study on LAZ Zakat Sukses likely has a more focused scope specifically addressing the collection and distribution of zakat and infaq within a particular zakat organization. This focused approach allows for a deeper dive into specific strategies, challenges, and successes within the organization, providing more detailed insights into its operations. While the previous research studies utilize various research methodologies, such as in-depth interviews, mixed-methods approaches, and SWOT analysis, the case study on LAZ Zakat Sukses might employ a different or more tailored methodology suited to its specific research objectives and context. It may involve extensive data collection within the organization, including financial records, operational processes, and stakeholder interviews, to provide a comprehensive understanding of its zakat collection and distribution practices ([Lubis & Latifah, 2019](#)).

Each research study focuses on different aspects of zakat institutions and may be conducted in different geographical locations or organizational settings within Indonesia. As a result, the findings and conclusions drawn from these studies may vary based on the specific contexts and characteristics of the zakat organizations involved ([Al et al., 2019](#)). The case study on LAZ Zakat Sukses likely offers insights specific to its operational context, which may not be directly comparable to findings from other studies. The case study on LAZ Zakat Sukses may provide more specific and actionable recommendations tailored to the organization's needs and challenges in maximizing zakat and infaq collection and distribution. While previous research studies offer valuable insights into general trends and factors affecting zakat institutions, they may lack the specificity required for implementing targeted strategies within a particular organization like LAZ Zakat Sukses ([Budiman et al., 2023](#); [Islam & Salma, 2020](#)).

Overall, while previous research studies contribute valuable knowledge to the field of zakat institutions, the case study on LAZ Zakat Sukses likely offers unique insights and recommendations specific to the organization's operations, which may not be fully captured by the broader scope of previous research.

RESEARCH METHODS

Conducted in LAZ Zakat Sukses which is situated in K.H.M Yusuf Raya Street, West Java, August 2023, this research employs a descriptive qualitative method through observation and in-depth interviews using the Focus Group Discussion (FGD) technique with key informants from the organization's top leaders. Descriptive Qualitative Research is a research method that focuses on in-depth understanding and explanation of a phenomenon or event ([Marshall &](#)

[Herianingrum, 2022](#)). This approach emphasizes the collection of descriptive data with the goal of detailing the characteristics, nature, and context of a research subject. The key informants in FGD can be seen in Table 1.

Table 1. Respondent Position

Respondent	Position
R1	Manager of LAZ Zakat Sukses
R2	Head of Marketing LAZ Zakat Sukses
R3	Head of Collect & Distribution LAZ Zakat Sukses
R4	Head of IT LAZ Zakat Sukses
R5	Head of Plan & Development LAZ Zakat Sukses

According to David, Fred R. as cited in [Marshall & Herianingrum \(2022\)](#), the analysis technique in strategy formulation can be carried out in three stages: the input stage, the matching stage, and the decision stage. The first stage, the input stage, is used by employing the Internal Factor Evaluation (IFE) matrix and the External Factor Evaluation (EFE) matrix. The second stage is the matching stage, which involves using the Internal-External (IE) matrix, the SWOT (Strengths, Weaknesses, Opportunities, Threats) matrix, and the BCG (Boston Consulting Group) matrix. Subsequently, in the final stage, the Quantitative Strategic Planning Matrix (QSPM) is employed to determine the best alternative strategies that can be applied to the organization. Details of questions are explained in Table 2.

Table 2. Indicator and List of Questions

No	Indicator	List of Questions	References
1	Strength	1.1 What are the key strengths of LAZ Zakat Sukses in their zakat and infaq collection and distribution efforts?	Kashif et al. (2019) ; Wahyudi et al. (2021)
		1.2 How does LAZ Zakat Sukses leverage technology to enhance its collection and distribution processes?	
		1.3 What unique strategies or programs has LAZ Zakat Sukses implemented that have proven effective in maximizing zakat and infaq collection?	
		1.4 How does LAZ Zakat Sukses ensure transparency and trust among its donors and beneficiaries?	
2	Weaknesses	2.1 What internal challenges does LAZ Zakat Sukses face in the collection and distribution of zakat and infaq?	Kashif et al. (2019) ; Wahyudi et al. (2021)
		2.2 Are there any areas where LAZ Zakat Sukses' operational efficiency could be improved?	
		2.3 What limitations does LAZ Zakat Sukses have in terms of reach and impact compared to other zakat organizations?	

		2.4 How does LAZ Zakat Sukses address any criticisms or negative feedback regarding its distribution practices?	
3	Opportunities	3.1 What opportunities exist for LAZ Zakat Sukses to expand its donor base and increase zakat and infaq collections?	Kashif et al. (2019) ; Nafi' (2020) ; Syafira et al. (2020) ; Wahyudi et al. (2021)
		3.2 How can LAZ Zakat Sukses leverage partnerships with other organizations to enhance its distribution network?	
		3.3 What new technologies or innovations could LAZ Zakat Sukses adopt to improve its collection and distribution efficiency?	
		3.4 Are there emerging social or economic trends that LAZ Zakat Sukses could capitalize on to better serve its beneficiaries?	
4	Threats	4.1 What external factors pose the greatest threats to LAZ Zakat Sukses' ability to collect and distribute zakat and infaq effectively?	Kashif et al. (2019) ; Nafi' (2020) ; Syafira et al. (2020) ; Wahyudi et al. (2021)
		4.2 How does competition from other zakat and charitable organizations impact LAZ Zakat Sukses?	
		4.3 What regulatory or policy changes could potentially affect LAZ Zakat Sukses' operations?	
		4.4 How does LAZ Zakat Sukses mitigate risks related to economic downturns or donor fatigue?	

RESULT AND ANALYSIS

IFE (Internal Factor Evaluation) Matrix

The IFE matrix is constructed from a list of internal factors possessed by the institution. Weighting is then carried out using the Analytical Hierarchy Process (AHP) method through Smart Choice ver.11, based on data obtained from questionnaires filled out by the respondents. This process is done to determine the relative importance level between one factor and another. Factors with higher weights indicate their greater importance compared to other factors. Conversely, factors with lower weights signify that they are not as important as other factors. The total weighting should sum up to 1.00, and the consistency level of respondents' weighting assessments should be below 0.1.

The weighting results reveal that Weakness Factor W2 - Still weak human resource management is considered the most crucial (0.177), demanding the most serious attention. This is followed by W1 - The absence of an integrated end-to-end organizational and database processing system (0.159), then Strength Factor S1 - Having an extensive network and partnerships with various entities, including institutions, communities, and government

(0.147), and S4 - Possessing a diverse and solid volunteer base (0.108). On the other hand, Strength Factor S3 - Having a crowdfunding application as a collection and distribution channel is considered the least important compared to other factors (0.045). The next step involves assigning rating scores to each factor according to the following criteria: for Weakness factors, the values range from 1 (very weak) to 2 (weak), while for Strength factors, the values range from 3 (strong) to 4 (very strong). The complete data is presented in Table 3. The calculation results from the IFE matrix indicate a total score of 2.50 (Average), falling within the "moderate" category. This suggests that the organization has performed adequately in optimizing its strengths and is sufficiently capable of addressing its weaknesses to achieve its performance goals.

Table 3. IFE Matrix of Zakat Sukses

Internal Factors	Weight	Rating Score	Total Score
Strength (S)			
S1 - Having a broad network and partnerships with various entities, including institutions, communities, and government bodies.	0.147	4	0.51
S2 - Having good accountability and transparency.	0.066	4	0.24
S3 - Having a crowdfunding application as a channel for fundraising and program distribution.	0.045	3	0.14
S4 - Having a large and cohesive group of volunteers with diverse backgrounds.	0.108	4	0.41
S5 - Providing excellent donor services.	0.099	4	0.35
Total			1.66
Weaknesses (W)			
W1 - Lack of an integrated end-to-end organizational and database management system (Enterprise Resource Planning System/ERP).	0.159	2	0.24
W2 - Weakness in human resource management.	0.177	1	0.24
W3 - High dependence on volunteers for fundraising.	0.061	2	0.10
W4 - Lack of effective Research and Development (R&D) processes and platforms to channel ideas, creativity, and innovations for successful implementation.	0.051	2	0.10
W5 - Corporate culture has not been fully internalized among all employees.	0.088	2	0.16
Total			0.84
Grand Total	1.00		2.50

Source: Processed Data

EFE (External Factor Evaluation) Matrix

The weighting results indicate that Opportunity Factor O5 - The increasing awareness of the general public and specifically the millennial generation towards zakat occupies the most important factor (0.172) compared to other factors. This is followed by O1 - The existence of a community network with the potential for innovative program synergies (0.141), and then O3 - The opportunity for broad partnerships with various mutually beneficial entities (0.135). On the other hand, Threat Factor T3 - Competition among zakat institutions (0.026) is considered the least important compared to other external factors. The complete data is illustrated in Table 4. The calculation results from the EFE matrix yield a total score of 3.01 (Strong). This indicates that the organization's current strategies have effectively responded to the Opportunities and Threats it faces, leading to the achievement of optimal performance.

Table 4 EFE Matrix of Zakat Sukses.

Table 4. EFE Matrix of Zakat Sukses				
External Factors	Weight	Rating	Score	Total Score
Opporties (O)				
O1 - Existence of community networks with potential for synergistic innovative programs.	0.141	3		0.42
O2 - Large number of potential untapped donor networks, significant uncollected zakat potential.	0.118	3		0.37
O3 - Wide-ranging partnership opportunities with various mutually beneficial parties	0.135	3		0.45
O4 - Rapid advancement of digital technology that facilitates information acquisition and dissemination.	0.120	3		0.40
O5 - Increasing awareness of the general public and specifically among millennials regarding zakat.	0.172	3		0.54
Total				2.19
Threats (T)				
T1 - The radicalism, terrorism, and other negative issues that could affect public trust in the organization	0.094	3		0.25
T2 - Negative public perception due to the existence of other problematic institutions.	0.092	3		0.26
T3 - Competition among zakat institutions.	0.026	2		0.06
T4 - Presence of external parties seeking personal or group interests.	0.048	2		0.11
T5 - Political and economic conditions affecting attention for donations.	0.056	2		0.13
Total				0.81

Grand Total

1.00

3.01

Source: Processed Data

SWOT Matrix

The SWOT analysis has been conducted by implementing the SO (Strengths-Opportunities), WO (Weaknesses-Opportunities), ST (Strengths-Threats), and WT (Weaknesses-Threats) strategies, as presented comprehensively in Figure 1.

<p>IFE</p> <p>EFE</p>	<p>Strengths (S)</p> <p>S1 - Having a broad network and partnerships with various entities, including institutions, communities, and government bodies.</p> <p>S2 - Having good accountability and transparency.</p> <p>S3 - Having a crowdfunding application as a channel for fundraising and program distribution.</p> <p>S4 - Having a large and cohesive group of volunteers with diverse backgrounds.</p> <p>S5 - Providing excellent donor services.</p>	<p>Weaknesses (W)</p> <p>W1 - Lack of an integrated end-to-end organizational and database management system (Enterprise Resource Planning System/ERP).</p> <p>W2 - Weakness in human resource management.</p> <p>W3 - High dependence on volunteers for fundraising.</p> <p>W4 - Lack of effective Research and Development (R&D) processes and platforms to channel ideas, creativity, and innovations for successful implementation.</p> <p>W5 - Corporate culture has not been fully internalized among all employees.</p>
	<p>Opportunities (O)</p> <p>O1 - Existence of community networks with potential for synergistic innovative programs.</p> <p>O2 - Large number of potential untapped donor networks, significant uncollected zakat potential.</p> <p>O3 - Wide-ranging partnership opportunities with various mutually beneficial parties</p> <p>O4 - Rapid advancement of digital technology that facilitates information acquisition and dissemination.</p> <p>O5 - Increasing awareness of the general public and specifically among millennials regarding zakat.</p>	<p>SO Strategy</p> <p>1. Establishing more intensive partnership collaborations with various communities, companies, and governments (S1, O1, O2, O3, O5).</p> <p>2. Maximizing digital technology for creative and targeted program campaigns (S2, O4).</p> <p>3. Maximizing the utility of crowdfunding application (S3, O2, O4, O5).</p> <p>4. Optimizing volunteer networks to execute programs (S4, S5, O1, O2, O3, O4, O5).</p>
<p>Threats (T)</p> <p>T1 - The presence of radicalism, terrorism, and other negative issues that could affect public trust in the organization</p> <p>T2 - Negative public perception due to the existence of other problematic institutions.</p> <p>T3 - Competition among zakat institutions.</p> <p>T4 - Presence of external parties seeking personal or group interests.</p> <p>T5 - Political and economic conditions affecting attention for donations.</p>	<p>ST Strategy</p> <p>1. Strengthening partnership collaborations with various communities, companies, and government entities for program intensification (S1, T1, T2).</p> <p>2. Ensuring accountability and transparency by complying with all regulatory requirements (S2, T1, T2, T4, T5).</p> <p>3. Improving donor services (S5, T1, T2, T3, T5).</p>	<p>WT Strategy</p> <p>1. Strengthening organizational culture to fortify the organization and mitigate external negatives (W5, T1, T2, T4).</p>

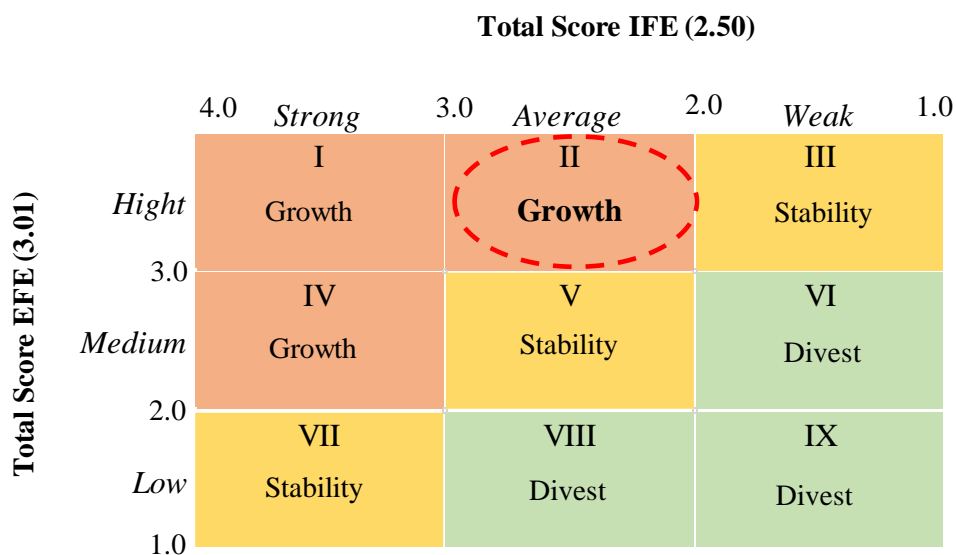
Source: Processed Data

Figure 1. SWOT Matrix

The analysis of the SWOT matrix has resulted in several alternative strategies that can be implemented by the organization, namely: Establishing more intensive partnership collaborations with various communities, companies, and local governments; Optimizing digital technology for creative and targeted campaign programs; Maximizing the use of crowdfunding applications; Enhancing the volunteer network to execute collection, distribution, and empowerment programs; Developing an Enterprise Resource Planning (ERP) System through collaboration with strategic partners to achieve more affordable costs; Establishing a robust human resource management system that adheres to professionalism principles and labor regulations; Creating an idea and innovation festival program for employees and volunteers to gather the best innovations that yield the most significant impact on beneficiaries; Ensuring accountability and transparency by complying with all regulations concerning Zakat Collection Institutions; Enhancing services to donors that are measurable and meet Customer Relationship Management (CRM) standards; Strengthening the organizational culture to foster productivity and mitigate negative external influences.

IE (Internal-External) Matrix

The Internal-External (IE) matrix is derived from the total score of 2.50 in the IFE matrix and the total score of 3.01 in the EFE matrix. The results from both matrices are incorporated into the IE matrix, as illustrated in Figure 2 below.



Source: Processed Data

Figure 2. IE Matrix

The data in the IE matrix shows Zakat Sukses falls into Quadrant II, which signifies that the organization is in a Growth and Build condition. Based on the theoretical discussion,

organizations situated in Quadrant II have alternative strategy options: Intensification and Integration.

The Intensification strategy includes Market Penetration, Market Development, and Product Development. For Zakat Sukses, the Integration strategy could involve Forward Integration. Here are the elaborations of each strategy option for Zakat Sukses. This involves more aggressive marketing in the current market to increase the institution's market share. Zakat Sukses can enhance its ZIS collection through more active collaborations with various communities, school networks, mosque networks, and companies for CSR programs. They could also be more assertive in digital marketing, especially through videos across various social media platforms while focusing on precise target segmentations.

Zakat Sukses could explore expanding its services to new markets. This might involve targeting new geographic areas or demographics that have not been extensively tapped yet. Market development is a strategy aimed at expanding the organization's reach by entering new markets or segments with existing products or services. It involves identifying and targeting new customer groups or geographic regions where the company's offerings have not been introduced or fully utilized yet.

If the institution's current market is saturated or experiencing slow growth, market development can involve expanding into international markets where there's more demand or less competition. By tapping into new regions or countries, the institution can potentially increase its customer base and revenue streams. If there's a shift in consumer preferences or emerging trends in the market, market development can involve adapting existing products or services to cater to these changing demands. For instance, if there's a growing interest in sustainable products, the institution could explore opportunities to introduce eco-friendly offerings to new markets. With advancements in technology, there might be opportunities to leverage digital platforms or tools to reach new customer segments.

Market development in this context could involve investing in digital marketing strategies, e-commerce platforms, or mobile apps to expand the institution's market presence and accessibility. Market development can involve diversifying into related or complementary markets. For example, if the institution offers financial services, it could explore opportunities to enter into insurance or investment sectors to broaden its offerings and appeal to a wider audience. Economic conditions such as economic growth or recession can influence market development strategies. During periods of economic downturn, the institution may focus on penetrating new markets to offset declining sales in existing markets. Conversely, during periods of economic prosperity, market development can be pursued to capitalize on increased consumer spending. When the strategy of market development going well it will be impact to organization such as increased revenue, reduces its reliance on a single market or customer segment, thereby mitigating risks associated with market fluctuations or downturns, competitive advantage, enhanced brand presence, opportunities for innovation.

BCG (Boston Consulting Group) Matrix

The BCG matrix is formulated by calculating the average growth rate of Zakat Sukses' zakat and infaq collections and assessing market share by comparing the total collections obtained by the institution with the total collections of similar institutions (Cahyani et al., 2022). In this context, "similar institutions" refer to all Local Zakat Institutions (LAZs) at the City/District level within the West Java province. The data in Table 5 indicates that Zakat Sukses has experienced substantial collection growth, averaging around 28% per year over the three-year period from 2018 to 2021.

Table 5. Collection Growth of Zakat Sukseses

Year	Collection (Rp.000)	Growth (%)
2018	14,528	-
2019	16,291	12%
2020	21,644	33%
2021	29,888	38%
Total	82,351	28%

Source: Processed Data

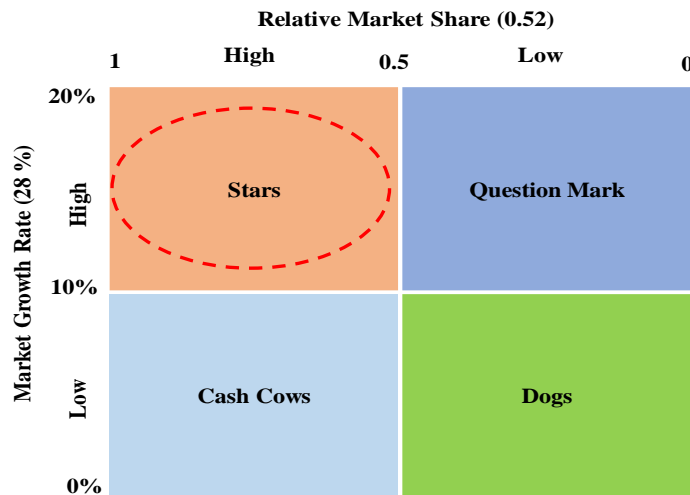
The market share data is derived from the total zakat and infaq collections of Local Zakat Institutions (LAZ) at the City/District level within West Java for the year 2021 (as shown in Table 6). From this data, the total collection of all LAZ in West Java is calculated to be 56.81 billion rupiah. Meanwhile, Zakat Sukses achieved a total collection of 29.88 billion rupiah, resulting in a market share value of 0.52.

Table 6. Market Share Zakat Sukses

No	Institution	Total Collection (Rp.000.000)	Market Share
1	LAZ Zakat Sukses	29,889	0.526
2	LAZ Ucare Indonesia	17,144	0.302
3	LAZ Baitul Maalku	3,989	0.070
4	LAZ Zakatku Bakti Persada	2,207	0.039
5	LAZ Rabbani	1,691	0.030
6	LAZ Al-Kahfi Peduli	1,216	0.021
7	Lazis Yashiruna Peduli	361	0.006
8	LAZ Ummul Qurro	274	0.005
9	LAZ Bina Muda	49	0.001
	Total	56,819	1.00

Source: Processed Data

Based on this data, the BCG Matrix can be formulated as depicted in Figure 3 below. Within this BCG Matrix, Zakat Sukses falls into Quadrant 2 (Stars), which represents a long-term opportunity for the organization in terms of growth and profitability. This quadrant signifies a relatively high market share along with a high growth rate in the industry.



Source: Processed Data
Figure 3. BCG Matrix

The appropriate strategy is to maintain and strengthen this dominant position by implementing Forward Integration, Market Penetration, Market Development, and Product Development strategies.

Decision Stage

QSPM (Quantitative Strategic Planning) Matrix

The QSPM matrix is constructed by multiplying the weight of each factor with the Attractive Score (AS), obtained from the questionnaire responses of the same respondents. The results of this calculation are presented in Table 7 below.

Table 7. QSPM Matrix of Zakat Sukses

Internal and External Factors	Weight (A)	Market Penetration		Market Development		Product Development		Forward Integration	
		AS (B)	TAS (AxB)	AS (C)	TAS (AxC)	AS (D)	TAS (AxD)	AS (E)	TAS (AxE)
		Strengths							
S1	0.147	3.8	0.56	4.0	0.59	3.3	0.49	3.3	0.49
S2	0.066	2.7	0.18	3.0	0.20	2.7	0.18	2.5	0.17
S3	0.045	3.7	0.17	3.5	0.16	3.3	0.15	3.5	0.16

S4	0.108	3.8	0.41	3.7	0.40	3.0	0.32	3.2	0.34
S5	0.099	3.5	0.35	3.5	0.35	3.5	0.35	2.8	0.28
Weaknesses									
W1	0.159	4.0	0.64	3.8	0.61	3.7	0.58	3.8	0.61
W2	0.177	3.3	0.59	3.3	0.59	3.5	0.62	3.7	0.65
W3	0.061	2.8	0.17	2.8	0.17	3.0	0.18	2.5	0.15
W4	0.051	3.3	0.17	3.8	0.20	3.7	0.19	3.7	0.19
W5	0.088	3.0	0.26	2.8	0.25	3.0	0.26	3.5	0.31
Opportunities									
O1	0.141	3.8	0.54	3.5	0.49	3.3	0.47	3.3	0.47
O2	0.118	3.3	0.39	3.8	0.45	3.2	0.37	3.3	0.39
O3	0.135	4.0	0.54	4.0	0.54	3.5	0.47	3.7	0.50
O4	0.120	3.8	0.46	4.0	0.48	3.7	0.44	3.7	0.44
O5	0.172	3.0	0.52	3.3	0.57	3.3	0.57	3.2	0.54
Threats									
T1	0.094	3.2	0.30	3.0	0.28	2.8	0.27	3.3	0.31
T2	0.092	3.0	0.28	3.3	0.31	3.2	0.29	3.0	0.28
T3	0.026	2.8	0.07	2.3	0.06	2.7	0.07	2.7	0.07
T4	0.048	2.3	0.11	2.3	0.11	2.2	0.10	2.0	0.10
T5	0.056	2.5	0.14	2.3	0.13	2.5	0.14	2.5	0.14
Total			6.85		6.93		6.52		6.58

Source: Processed Data

The matrix shows that the Market Development strategy has the highest Total Attractive Score (TAS), which is 6.93, followed by Market Penetration strategy with a score of 6.85, Forward Integration strategy with a score of 6.58, and finally Product Development strategy with a score of 6.52. Therefore, the Market Development strategy is the most appropriate one for Zakat Sukses to pursue based on the organization's fundamentals ([As-Salafiyah & Rusydiana, 2020](#)).

Market Development strategy involves expanding marketing efforts into new territories ([Rokhman, 2022](#)). It's time for Zakat Sukses to move beyond its comfort zone in the market as a City-Level Zakat Institution in Depok and to expand its operations to other areas throughout West Java as a Provincial-Level Zakat Institution. This expansion comes with the requirement for Zakat Sukses to meet legal standards as a Provincial-Level Zakat Institution by obtaining the necessary permits from BAZNAS and the Ministry of Religious Affairs of the Republic of Indonesia (Kemenag RI) ([Mustafida et al., 2020](#); [Zulkifli, 2022](#)). The minimum collection requirement to become a Provincial-Level Zakat Institution is 20 billion rupiah per year, and since Zakat Sukses has already achieved nearly 30 billion rupiah in collections annually, the basic requirements are already well met ([Ahmad et al., 2021](#)).

The network of Sahabat Zakat volunteers in other regions needs to be strengthened and developed (Hermanto, 2018). Collaboration with various strategic partners in new areas can be initiated and executed. Synergy and collaborative programs with communities and other Zakat Institutions (LAZ) in West Java can be strengthened ([Yasin, 2021](#)). One of the key success factors in expanding the operational area of a Zakat Institution in a new region is effective communication and coordination with key stakeholders in the new location ([Allawi & Wibowo, 2021](#)). This includes building relationships with Baznas and the Ministry of Religious Affairs in the respective City/District, and further establishing communication with the local government ([Chotib, 2021](#)). This is crucial for maintaining coordination and conducive relationships among institutions ([Syafira et al., 2020](#); [Yunita, 2021](#)).

For areas outside of West Java, Zakat Sukses can intensify market development through the digital platform [sahabatberbagi.org](#), which can reach all territories without geographical limitations while adhering to applicable regulatory frameworks ([Jaenudin & Herianingrum, 2022](#); [Kashif et al., 2019](#)). This is highly significant and strategic, given that digital crowdfunding platforms are highly effective for both fundraising and program distribution by the institution ([As-Salafiyah & Rusydiana, 2020](#); [Jaenudin & Herianingrum, 2022](#)). Looking ahead, the collections achieved through digital platforms are expected to far surpass those achieved through traditional and regular methods ([Al et al., 2019](#); [Dahlan, 2018](#)).

CONCLUSION

The analysis suggests that Zakat Sukses should prioritize Market Development as its primary strategy, involving expansion into new territories. It's recommended for Zakat Sukses to move beyond its current scope as a Local Zakat Institution (LAZ) in Depok and extend its operations to other regions within the West Java province, functioning as a Provincial-level LAZ. Strengthening the network of Sahabat Zakat volunteers in these regions is essential, along with establishing collaborations with strategic partners and enhancing synergistic programs with communities and other LAZs in West Java. For areas outside West Java, leveraging the digital platform [sahabatberbagi.org](#) for market development is crucial, given its ability to reach diverse territories while adhering to relevant regulations. Digital crowdfunding platforms have proven highly effective for fundraising and program distribution, making this strategy strategic and beneficial for Zakat Sukses.

The research outcomes are anticipated to impact practitioners and academics positively. For practitioners, benefits include improved zakat management efficiency, development of effective zakat programs, adoption of technological solutions, and enhanced transparency. Academically, the research contributes to literature, conceptual framework development, further research growth, methodological enhancements, and curriculum support. In terms of curriculum development, integrating zakat management courses into relevant academic programs offers opportunities to enrich Islamic finance, philanthropy, and

nonprofit management education, such as facilitate research projects or capstone experiences focused on zakat management, allowing students to contribute to zakat knowledge advancement while honing critical thinking and analytical skills. However, this paper only focuses on a single case study, necessitating further research on other zakat institutions.

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Muhammad Fathoni Yasin, research ideas, literature management, data management, analysis, writing process; Nur Aini, analysis, finding, research funding, editing, and supervisor; Ratna Yulika Go literature management, data management, editing.

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