

## INCLUSIVE ZAKAT GOVERNANCE: LEGAL-THEOLOGICAL PERSPECTIVES AND POLICY INSIGHTS FROM INDONESIA AND MALAYSIA

**Nur Fadhilah<sup>1</sup>, Muflihatul Bariroh<sup>2</sup>, Nina Indah Febriana<sup>2</sup>**

<sup>1</sup>Faculty of Sharia, Universitas Islam Negeri Maulana Malik Ibrahim Malang  
Jl. Gajayana No. 50 Malang, East Java, 65144, Indonesia

<sup>2</sup>Faculty of Sharia and Law, Universitas Islam Negeri Sayyid Ali Rahmatullah  
Tulungagung

Jl. Major Sujadi No.46 Tulungagung, East Java, 66221, Indonesia

[nurfadhilah@uin-malang.ac.id](mailto:nurfadhilah@uin-malang.ac.id)

### ABSTRACT

This study examines inclusive zakat governance in plural societies, focusing on Indonesia and Malaysia, to explore how governance frameworks address the inclusion or exclusion of non-Muslims, the theological and legal arguments that support or resist such inclusivity, and the influence of governance structures on policy outcomes. It specifically addresses three research questions: (1) How do Indonesia and Malaysia's zakat governance frameworks address the inclusion or exclusion of non-Muslims? (2) What theological and legal arguments support or resist inclusive zakat practices? and (3) How do governance structures influence inclusivity outcomes and policy implementation? Employing a qualitative comparative approach, the study analyzes legal documents, fatwas, policy reports, and scholarly literature through inductive thematic analysis to identify governance patterns, theological debates, and practical challenges. Findings indicate that Indonesia's hybrid model, combining government oversight with private sector and community participation, shows greater adaptability but faces coordination and trust challenges, while Malaysia's centralized system ensures procedural consistency yet limits localized innovation and non-Muslim inclusion. Theological and legal interpretations remain divided, with reformist perspectives advocating broader eligibility and traditionalist views emphasizing classical restrictions. Governance mechanisms, including transparency, accountability, and stakeholder engagement, significantly shape inclusivity outcomes. This research contributes to Islamic social finance scholarship by offering a conceptual framework for inclusive and adaptive zakat governance and suggests further exploration of technological integration and interfaith zakat distribution.

**Keywords:** Zakat Governance, Inclusivity, Theological Arguments, Governance Structures, Plural Societies

### INTRODUCTION

Zakat, one of the pillars of Islam, is a central instrument for promoting social justice, alleviating poverty, and strengthening community solidarity. In the context of public welfare, zakat serves as a means of balancing wealth distribution. Although the amount appears to be reduced, zakat actually brings broader benefits and blessings to many parties (Purnamasari & Shahab, 2022). In Muslim-majority countries, zakat governance has evolved to address the challenges of religious diversity and compliance, with recent scholarship underscoring the importance of good governance mechanisms in enhancing compliance. Key factors such as board attributes, transparency, stakeholder management, and procedural justice have been shown to influence trust and participation (Sawmar & Mohammed, 2021). Nonetheless, complex zakat laws can hinder compliance, even when socio-economic motivations are present (Bin-Nashwan, 2025). Empirical research on Indonesian zakat institutions reveals that specific aspects of Sharia governance, including board size and supervisory structures, positively impact organisational performance (Zakiy et al., 2023). While many organisations have implemented good *amil* governance principles—transparency, accountability, independence—some components remain undisclosed (Wijayati, 2021). It has been proven that the realization of national zakat in 2021 is far from the expected projection, which is only 4.28%. Vice President KH. Ma'ruf Amin highlighted this gap and assessed that the Zakat Management Organization (OPZ) has not been able to encourage the community to distribute zakat through BAZNAS and LAZ, and has not been able to invite those who have not paid zakat (Faruq et al., 2024). In

this case, simpler regulations, better governance structures, and greater transparency are needed to build public trust in a diverse religious context.

The implementation of Islamic philanthropic principles in plural societies faces distinct challenges. Western-centric definitions of philanthropy often exclude many Muslim acts of generosity, thereby limiting understanding of Muslim philanthropy (Siddiqui, 2022). This narrow framing fails to capture the diversity of cultural and religious giving traditions in Islamic contexts (Hughes & Siddiqui, 2024). In Indonesia, the complex relationship between state and religion complicates the legislative process for Islamic law, including zakat norms (Mufid & Adamu Abubakar Muhammad, 2023). Waqf, another key Islamic philanthropic instrument, faces its own challenges in contemporary contexts and requires reform aligned with maqasid shariah to address modern needs (Laluddin et al., 2021). Scholars thus recommend the development of more inclusive frameworks that move beyond Western-centric definitions, integrating diverse cultural and faith-based perspectives (Hughes & Siddiqui, 2024; Siddiqui, 2022).

The central research problem in this study is the tension between maintaining doctrinal integrity in zakat distribution and responding to welfare needs in religiously diverse societies. This tension manifests in the difficulty of upholding Sharia-based restrictions on beneficiaries while addressing constitutional principles of equality and social cohesion. General solutions discussed in the literature include maintaining Muslim-only zakat distribution while using alternative Islamic charitable instruments, such as infāq and sadaqah, to serve non-Muslims. Another approach is to broaden interpretations of the *mu'allafah qulū-buhum* category to include non-Muslims whose inclusion would strengthen social harmony.

Specific solutions from previous studies emphasise governance reform and technological integration. Good governance mechanisms have been linked to higher zakat compliance, with trust acting as a moderator (Sawmar & Mohammed, 2021). Technology and governance improvements significantly influence distribution effectiveness, as seen in programmes targeting university students (Syed Yusuf et al., 2024). Principles of good amil governance—transparency, accountability, responsibility—align with Sharia norms and enhance performance, public trust, and professionalism (Wijayati, 2021). While most zakat organisations have implemented such practices, gaps remain in disclosure and fairness (Wahyuni-TD et al., 2021).

The constitutional and policy frameworks in Indonesia and Malaysia shape the governance of zakat and waqf. Malaysia operates a centralised, technologically integrated zakat management system, while Indonesia uses a hybrid model combining state oversight with private sector involvement (Mukhlisin et al., 2024). Both systems aim to balance religious principles with modern governance to achieve equity, transparency, and efficiency (Rodiyah et al., 2023). Public perceptions of zakat institutions are also critical; trust is shaped by transparency, administrative efficiency, and mission fulfilment (Jamaludin et al., 2025). Social media adoption can further improve communication and address negative perceptions (Abdullah et al., 2023).

A review of existing literature reveals a gap in comparative studies of zakat governance between Indonesia and Malaysia. While each has been studied independently, there is limited comparative analysis of how governance models affect inclusivity, compliance, and trust in plural societies. This study addresses this gap by examining how governance structures influence the ability of zakat institutions to balance doctrinal integrity with inclusive welfare delivery.

The objective of this study is to compare zakat governance in Indonesia and Malaysia, focusing on inclusivity in plural societies. Its novelty lies in combining doctrinal analysis, governance theory, and comparative institutional study to identify pathways for reconciling religious fidelity with equitable welfare provision. The scope includes legal frameworks,

governance practices, and public perceptions. The study is guided by three research questions: (1) How do Indonesia and Malaysia's zakat governance frameworks address the inclusion or exclusion of non-Muslims? (2) What theological and legal arguments support or resist inclusive zakat practices? (3) How do governance structures influence inclusivity outcomes and policy implementation?

## LITERATURE REVIEW

### Classical Fiqh Interpretations and Contemporary Practices

Classical fiqh provides the foundational framework for zakat distribution, including the eight categories of recipients (*asnaf*), yet its explicit treatment of non-Muslims' eligibility remains limited. While traditional interpretations often confine the *mu'allafah qulūbuhum* category to converts to Islam, contemporary practices show adaptive reinterpretations. For example, LAZNAS Nurul Hayat Surabaya limits *mu'allaf* support to new Muslims, excluding non-Muslims altogether (Mubin & Siddiq, 2022). In North America, some Muslim organizations diverge from classical rules by extending zakat to charitable institutions (Wahb, 2023). In Indonesia, zakat collection has expanded to include corporate entities, a concept absent from classical jurisprudence (Khamim et al., 2025). Historically, the relevance of Islamic law to non-Muslims in *uṣūl al-fiqh* emerged from practical cases before becoming a more abstract doctrinal debate (Osman, 2021). These developments highlight a growing space for contextual interpretations while maintaining adherence to Sharia principles.

### Maqāṣid al-Sharī'ah-Based Reinterpretations

Recent scholarship advances innovative approaches to zakat distribution aligned with maqāṣid al-sharī'ah. In Indonesia, BAZNAS Kendal has applied *maqāṣidī ijtihād* to expand collection from corporate donors and allocate funds for community development and microfinance (Bashori et al., 2024). Jamaluddin Athiyah's theory of *maqāṣid al-ummah* extends the objectives of Sharia to encompass individual, familial, societal, and humanitarian dimensions (Athiyyah, 2002; Wardi et al., 2023). Governance reform also plays a key role; studies link good governance and fraud prevention to improved institutional performance (Wahyuni-TD et al., 2021). Optimizing zakat governance further requires technological adoption, enhancing amil capacity, and meeting mustahik needs (Widiastuti et al., 2021). These studies collectively indicate a shift toward dynamic, context-sensitive interpretations of zakat while upholding its foundational objectives.

### Governance Models in Islamic Philanthropy

Governance structures significantly influence the inclusivity and effectiveness of Islamic philanthropic institutions. A comprehensive framework for enhancing zakat compliance includes board attributes, transparency, stakeholder management, and procedural justice (Sawmar & Mohammed, 2021). In Malaysia, corporatization has positively impacted waqf governance, though overall practices remain moderate (Kamaruddin & Hanefah, 2021). Cash waqf in Islamic financial institutions faces governance challenges, but technological integration can improve transparency and accountability (Nofianti et al., 2024). In the healthcare sector, a corporate waqf model has been proposed to blend historical waqf hospital practices with modern public-private partnerships, aiming to improve governance and sustainability (Raja Adnan et al., 2022). These examples demonstrate how governance innovation can enhance inclusivity and long-term impact.

### Inclusive Welfare Practices in Indonesia and Malaysia

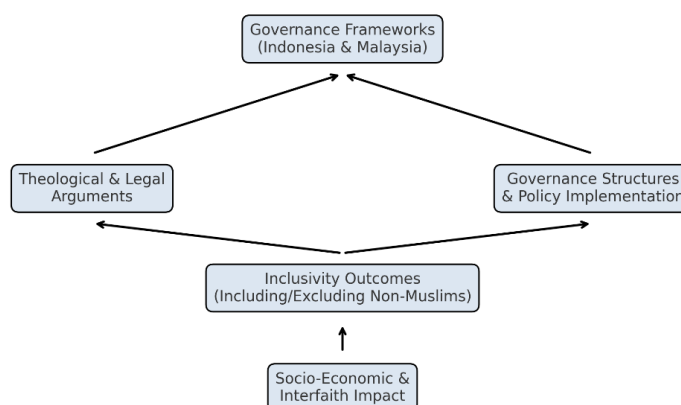
Comparative studies reveal varied approaches to welfare provision through Islamic financial instruments. Malaysia's centralized zakat system contrasts with Indonesia's hybrid model, while Turkey adopts a decentralized structure (Mukhlisin et al., 2024). Research on SME owners' participation in waqf across Indonesia and Malaysia shows that knowledge and attitude strongly influence engagement (Laila et al., 2023). In rural development, forest community empowerment initiatives integrate local wisdom into sustainable management, underscoring socio-economic and cultural considerations (Ida Afidah, 2025). During the COVID-19 pandemic, cooperatives in both countries displayed

resilience through state support and social solidarity, including Indonesia's *gotong royong* tradition (Yuhertiana et al., 2022). These practices reflect the interplay of traditional values and modern instruments in promoting inclusive welfare.

### Theoretical and Conceptual Frameworks

The literature reveals that inclusive zakat governance rests on two intersecting dimensions: doctrinal interpretation and institutional design. Doctrinally, *maqāṣid al-sharī'ah* provides a flexible yet principled basis for adapting zakat rules to contemporary plural contexts, balancing fidelity to Sharia with societal welfare objectives. Institutionally, governance frameworks emphasizing transparency, accountability, and stakeholder engagement are essential for enhancing trust and compliance. This study positions itself at the nexus of these dimensions, using a comparative approach to examine how Indonesia's hybrid and Malaysia's centralized governance models mediate the relationship between doctrinal commitments and inclusive welfare outcomes.

Figure 1 presents the theoretical and conceptual framework underpinning this study on inclusive zakat governance in plural societies. It synthesizes theological, legal, and governance perspectives to illustrate how these interrelated dimensions shape the inclusion or exclusion of non-Muslims in zakat distribution. The framework integrates insights from Islamic jurisprudence, governance theory, and policy implementation studies, thereby offering a holistic analytical lens for examining the interplay between normative principles, institutional arrangements, and practical outcomes in diverse socio-religious contexts.



**Figure 1. Theoretical and conceptual frameworks for inclusive zakat governance**  
**Source: Author Analysis (2025)**

By mapping these relationships, Figure 1 highlights the complex and multi-layered factors influencing inclusive zakat governance, providing a structured foundation for the subsequent analysis. This framework not only guides the empirical investigation but also contributes to broader scholarly discourse on Islamic social finance and governance in plural societies.

### METHODS

This research adopts a normative juridical approach, combined with a library-based research strategy, to examine inclusive zakat governance in Indonesia and Malaysia within the broader context of plural societies. The normative juridical method focuses on the critical analysis of statutory instruments, Sharia regulations, and doctrinal interpretations, allowing for an in-depth evaluation of how legal frameworks and religious principles

intersect in zakat governance. Primary sources include national zakat laws, regulatory guidelines, and official institutional reports, while secondary sources comprise scholarly works on Islamic governance, zakat management, and socio-legal comparative studies. The study employs the "most similar systems" design to compare two Muslim-majority countries with shared religious traditions but differing governance models. This approach follows the rationale outlined by Masood & Bowie, (2023), Friedl, (2023), and Ozer & Jacoby (2024), demonstrating how comparative analysis between structurally similar systems can reveal the role of institutional differences in shaping governance outcomes. Contextual nuances are carefully considered to avoid overgeneralisation.

Data analysis integrates Islamic legal theory with governance assessment frameworks, as proposed by AlQassar & Ahmed (2022) and Hirsanuddin & Martini (2023). This enables a multidimensional evaluation, balancing doctrinal fidelity with principles of Good Corporate Governance, such as transparency, accountability, and stakeholder orientation (Pahlevi, 2023). The governance of Islamic philanthropic institutions, including zakat and cash waqf, is also examined in light of technological integration challenges and opportunities identified by Nofianti et al. (2024).

In terms of methodological rigor, the study adheres to best practices in Qualitative Comparative Analysis (QCA), ensuring alignment between analytic choices and theoretical frameworks, as recommended by Thomann et al. (2022). The integration of Shari'ah-based norms with modern governance analysis also draws from empirical studies on sustainability and resilience in Muslim-majority contexts (Alibašić, 2024) and the diffusion of governance principles through cross-disciplinary engagement (Malik et al., 2021). This methodological design provides a coherent foundation for evaluating inclusive zakat governance models across two comparable yet distinct national contexts.

## RESULTS

### Governance Frameworks and Inclusivity

The governance structures of zakat in Indonesia and Malaysia exhibit significant differences that directly influence inclusivity and institutional performance. Malaysia utilizes a centralized, technologically integrated system for zakat collection and distribution, managed primarily by state religious councils. This centralized approach promotes standardization, facilitates the use of digital platforms, and ensures stronger institutional oversight (Mukhlishin et al., 2024). Digital innovations, including online payment gateways and automated allocation mechanisms, have enhanced efficiency and broadened access, especially in urban areas (A. Alam et al., 2023). Despite these advancements, rural outreach and equitable regional distribution remain ongoing challenges.

Indonesia, by contrast, employs a hybrid model, combining government oversight through the National Zakat Agency (BAZNAS) with substantial contributions from private zakat organizations (LAZ). This structure allows for localized engagement and institutional diversity but often results in inconsistent governance standards and fragmented service delivery (Mukhlishin et al., 2024). Efficiency remains a concern in both countries, with the average institutional performance at approximately 78%, hindered by suboptimal fund allocation and distribution (Riani et al., 2024). Regulatory measures and institutional roles in Indonesia have yet to substantially enhance distribution outcomes, indicating a need for more effective policy alignment and enforcement (Kamaludin Yusup et al., 2021).

Both systems prioritize disbursements to the poor (*fuqara'*), needy (*masakin*), and wayfarers (*ibn sabil*), aligning with Sharia provisions (Azhar et al., 2023). In Indonesia, productive zakat is distributed through direct business capital assistance and proposal-based funding to support disaster recovery and small enterprise development (Arifin & Anwar, 2021). While these programs contribute to economic resilience, their long-term impact on poverty alleviation remains inconclusive.

Zakat's function as an Islamic social finance tool extends to emergency responses. During the COVID-19 pandemic, zakat contributions rose in multiple Muslim countries, complementing state social safety nets (Gallien et al., 2023). However, enduring obstacles—such as insufficient funding, limited human resources, and donor-recipient attitudinal barriers—continue to impede its full potential (Shuaib & Sohail, 2022).

Regional variations further influence inclusivity. In Indonesia, disparities exist in community engagement and access to inclusive education, with certain regions exhibiting high inclusive values and others facing systemic constraints (Andriana et al., 2025; Yasin et al., 2023). Similar disparities are found in Malaysia regarding access to sports facilities for persons with disabilities, affecting participation and representation (Fitri et al., 2022). Additionally, research shows that religiosity is not a significant predictor of SME owners' involvement in waqf, whereas knowledge and attitudes are critical determinants (Laila et al., 2023). While centralized and hybrid governance models each present distinct strengths, both face structural inefficiencies and inclusivity gaps. The literature advocates for reinforced regulatory systems, enhanced coordination between institutions, greater technological integration, and context-specific outreach strategies to bridge the governance-performance divide. To provide a clear comparative overview of these governance arrangements, Table 1 summarizes the key structural features, institutional actors, and inclusivity implications of Indonesia's hybrid model and Malaysia's centralized framework. As shown in Table 1, the governance architecture in each country embeds distinct opportunities and constraints for non-Muslim inclusion, reflecting broader institutional philosophies and the balance between doctrinal adherence and adaptive welfare-oriented reforms.

### Legal and Ethical Dimensions of Zakat Distribution

The legal and ethical dimensions of zakat distribution in Indonesia and Malaysia are shaped by theological interpretations, state policies, and evolving social norms. Traditional jurisprudence confines zakat recipients to eight categories (*asnaf*), primarily within the Muslim community. However, contemporary scholarship is divided over expanding this scope. Some argue for the inclusion of non-Muslims and charitable institutions, especially in plural or non-Muslim-majority contexts, to address broader social needs (Hughes & Siddiqui, 2024; Wahb, 2023). In contrast, a prevailing scholarly consensus maintains that possession-based eligibility remains a prerequisite for the first four categories (Mohd Roslan Mohd Nor et al., 2023).

In Malaysia, state religious councils function as the sole authority for zakat management, with decisions on eligibility and allocation guided by local fatwas and Sharia advisory bodies. This centralization fosters consistency but can limit flexibility in responding to emerging social realities. Despite a strong legal framework, certain areas—such as zakat on mineral resources like oil and gas—lack comprehensive regulation, creating legal ambiguity and missed revenue opportunities (Ag Omar et al., 2021).

Indonesia's hybrid governance model allows the National Zakat Agency (BAZNAS) and private zakat institutions (LAZ) to interpret and implement zakat allocation within national guidelines. Fatwas issued by the Indonesian Ulama Council (MUI) significantly influence these practices. During the COVID-19 pandemic, MUI fatwas demonstrated adaptive inclusivity, permitting zakat to be allocated for pandemic-related needs in alignment with state welfare policies (Hakim et al., 2023). This adaptability illustrates the dynamic interplay between religious rulings and public policy (Mufid & Adamu Abubakar Muhammad, 2023).

Ethically, the debates extend beyond legal eligibility to encompass questions of distributive justice, social equity, and interfaith solidarity. Reformist Islamic scholars, such as Soroush, Shabestari, and Vasmaghi, advocate for interpretations of zakat that uphold universal human rights, freedom of religion, and gender equality (Akbar, 2021, 2022, 2023). These perspectives challenge rigid interpretations, urging a balance between immutable religious principles and the mutable demands of contemporary society. Compliance and governance

quality are central to ensuring that legal and ethical standards are met. The more insight a person has about an object, the more aware they will be, and vice versa (Setiyowati et al., 2023). Studies indicate that board diversity, transparency, and stakeholder engagement enhance compliance in zakat institutions (Sawmar & Mohammed, 2021). Productive zakat programs, when aligned with ethical governance, can improve livelihoods and foster long-term welfare (Mawardi et al., 2023). However, persistent challenges such as inconsistent policy enforcement, limited donor trust, and inadequate public awareness continue to constrain both legal effectiveness and ethical inclusivity.

The legal and ethical dimensions of zakat distribution in Indonesia and Malaysia reveal a tension between tradition and reform, centralization and flexibility, and religious exclusivity and inclusive welfare provision. Addressing these tensions requires integrated policy reforms, capacity-building for zakat administrators, and sustained scholarly engagement to harmonize Sharia compliance with evolving societal needs. To clarify the interplay between legal frameworks and ethical principles in shaping zakat distribution policies, Table 2 presents a comparative summary of Indonesia and Malaysia's approaches.

**Table 1. Comparative Analysis of Zakat Governance Frameworks and Inclusivity in Indonesia and Malaysia**

Dimension	Indonesia – Hybrid Governance Model	Malaysia – Centralized Governance Model
<b>Structural Framework</b>	Hybrid model integrating government oversight (BAZNAS) with private sector and community-based zakat institutions (LAZ).	Centralized model under state Islamic Religious Councils with uniform regulations and direct administrative control.
<b>Regulatory Basis</b>	National Zakat Law (Law No. 23/2011) allows operational roles for both public and private institutions; provincial variations in implementation.	State-level zakat enactments under the authority of each Sultan's religious council; standardized procedural rules within states.
<b>Inclusion of Non-Muslims</b>	No explicit legal prohibition; space for reformist interpretations supporting conditional inclusion, but limited in practice due to theological contestation and institutional caution.	Predominantly excludes non-Muslims in line with traditional fiqh; few pilot initiatives targeting non-Muslim welfare via general charitable funds, not zakat funds.
<b>Decision-Making Process</b>	Participatory in some regions, involving community leaders and NGOs, allowing context-sensitive adaptations.	Top-down decision-making, ensuring consistency but limiting local-level flexibility.
<b>Operational Flexibility</b>	High potential for innovation in inclusivity, disaster relief, and interfaith social programs; hindered by coordination and trust deficits.	Stable procedural control and efficient resource management; less adaptable to local socio-religious dynamics.
<b>Key Challenges</b>	Power imbalances between government and civil society actors; limited public trust in private zakat entities; inconsistent monitoring standards.	Lack of mechanisms for zakat on certain resources (e.g., oil, gas); low flexibility to accommodate diverse community needs; theological rigidity.
<b>Implications for Inclusivity</b>	Greater theoretical potential for inclusive zakat practices if governance coherence and trust can be strengthened.	Procedural stability ensures compliance but maintains narrow scope of inclusivity.

**Source: Author Analysis (2025)**



**Table 2. Comparative Legal and Ethical Dimensions of Zakat Distribution in Indonesia and Malaysia**

Dimension	Indonesia	Malaysia	Implications for Inclusivity
<b>Primary Legal Basis</b>	Law No. 23/2011 on Zakat Management; supported by Ministry of Religious Affairs regulations; fatwas from the Indonesian Ulama Council (MUI) as interpretive guidance.	State Islamic Religious Council Enactments under respective State laws; centralized authority with National Fatwa Committee guidance.	Different legal anchoring affects flexibility: Indonesia's statutory-fatwa hybrid allows more interpretive variance, while Malaysia's uniform state-based statutes promote legal stability but limit adaptive change.
<b>Theological Orientation</b>	Plurality of views among scholars; reformist interpretations increasingly discussed in academic and policy circles, enabling debates on non-Muslim eligibility.	Predominantly traditionalist interpretations aligning with Shafi'i jurisprudence, maintaining classical restriction on non-Muslim recipients.	Theological diversity in Indonesia allows potential expansion of beneficiary categories, whereas Malaysia's theological uniformity reinforces exclusivity.
<b>Role of Fatwas</b>	MUI fatwas have significant influence on public policy and serve as social engineering tools; more openness to contextual reinterpretation in crises (e.g., COVID-19).	Fatwas from National and State Fatwa Committees are binding within state jurisdiction; generally conservative in expanding zakat categories.	Binding nature of Malaysian fatwas ensures doctrinal consistency but reduces inclusivity flexibility compared to Indonesia's advisory yet influential model.
<b>Ethical Principles Emphasized</b>	Justice, social welfare, and community solidarity; some discourse on maqāṣid al-sharī'ah as a basis for broader inclusion.	Fairness, equity within Muslim community, and doctrinal integrity; less emphasis on cross-faith welfare distribution.	Ethical framing influences inclusivity narratives: welfare-oriented ethics can justify broader inclusion, while doctrinal-protection ethics maintain exclusivity.
<b>Policy-Theology Interaction</b>	Policy debates often involve balancing classical interpretations with socio-economic needs; openness to pilot programs targeting broader recipients.	Strong alignment between policy and theology; low tolerance for divergence from established jurisprudence.	Interaction model shapes adaptability: Indonesia exhibits pragmatic negotiation between theology and welfare needs, Malaysia sustains alignment for predictability.

**Source: Author Analysis (2025)**

As illustrated, the interaction between legal authority, theological interpretation, and ethical priorities creates divergent pathways for addressing inclusivity, with Indonesia's pluralist tendencies offering more scope for reinterpretation compared to Malaysia's doctrinally cohesive system.



**Governance, Public Trust, and the Balance Between Stability and Flexibility**

The governance of zakat institutions in Indonesia and Malaysia illustrates the intricate relationship between structural stability, operational flexibility, and public trust. In both countries, governance frameworks are pivotal in shaping institutional performance and societal perceptions. Indonesia employs a hybrid zakat governance model that integrates state oversight through BAZNAS with private sector participation via LAZ, providing adaptability to regional socio-economic contexts (Mukhlisin et al., 2024). Malaysia, by contrast, maintains a centralized system under state religious councils, ensuring uniformity in policy but limiting local innovation.

Public trust is recognized as a decisive factor influencing zakat compliance and participation. Good governance mechanisms—including transparent financial reporting, accountable leadership, and inclusive stakeholder engagement—significantly enhance public confidence in zakat institutions (Sawmar & Mohammed, 2021; Wijayati, 2021). Trust functions both as an indicator of institutional legitimacy and as a driver of donor behavior (Jamaludin et al., 2025). However, the persistent gap between potential and actual zakat collection is partly attributed to low public awareness and skepticism about institutional efficiency (Azwari et al., 2023).

Hybrid governance models present opportunities and challenges in managing the trade-off between stability and flexibility. Stability, provided by regulatory oversight and established administrative processes, ensures compliance with Sharia principles and fosters donor confidence. Flexibility, meanwhile, allows institutions to tailor programs to emergent needs, such as disaster relief or pandemic-related assistance. Multi-partner governance in Indonesia facilitates resource mobilization from diverse actors, yet coordination difficulties, resource disparities, and power imbalances can undermine efficiency (Mustari et al., 2024). In Malaysia, centralized structures offer procedural consistency but may delay adaptive responses to localized challenges. To synthesize the comparative analysis of governance structures in Indonesia and Malaysia, Table 4.3 summarizes the main findings, their policy implications, and academic contributions. The table distills the complex interactions between governance models, institutional coordination, transparency mechanisms, and technological integration in shaping inclusivity outcomes in zakat management.

As illustrated in Table 3, governance structures exert a decisive influence on policy implementation by determining the balance between procedural uniformity and local adaptability, the clarity of institutional mandates, and the integration of technology into zakat administration. These structural dynamics not only affect operational efficiency and inclusivity but also contribute to the broader discourse on faith-based welfare governance in plural societies.

Empirical studies across governance contexts demonstrate that aligning organizational culture with Islamic work ethics and Maqasid-oriented objectives enhances performance outcomes. Such alignment reduces work-family conflict, increases job satisfaction, and improves overall commitment among zakat administrators (Abdul Rahman et al., 2021; Zia et al., 2022). Because in Islam, responsibility is a form of worship, as every deed done with sincere intentions for the sake of goodness and in accordance with Islamic law will be rewarded by Allah (Hidayatussaliki et al., 2024). Moreover, Sharia governance elements, such as active supervisory boards and well-defined oversight roles, positively influence institutional productivity (Zakiy et al., 2023).

Balancing stability and flexibility is not unique to zakat governance; it is a well-documented phenomenon in organizational and policy studies. Dynamical systems theory suggests an inherent trade-off between these properties, where excessive rigidity stifles innovation and excessive flexibility risks undermining procedural integrity (Musslick & Bizyaeva, 2024). In the zakat sector, heterogeneous matching of stability-oriented structures with flexibility-enhancing practices can yield complementary benefits (Li et al., 2023).

Enhancing public trust in zakat institutions in plural societies like Indonesia and Malaysia requires a governance approach that harmonizes Sharia compliance with responsive, context-sensitive strategies. This involves strengthening transparency, reinforcing stakeholder participation, and fostering adaptive capacities within institutional frameworks. By strategically balancing stability with flexibility, zakat governance can achieve both operational resilience and sustained donor confidence.

**Tabel 3. Governance Structures and Policy Implementation in Inclusive Zakat Management**

Governance Dimension	Key Findings	Policy Implications	Academic Contribution
<b>Centralized vs. Hybrid Models</b>	Malaysia's centralized, technologically integrated zakat governance ensures procedural uniformity and transparency but reduces local adaptability; Indonesia's hybrid model blends state oversight with private/community participation, offering flexibility but facing coordination and trust deficits.	Policymakers should explore hybrid-centralized synergy by adopting centralized transparency mechanisms while maintaining local adaptive capacity.	Expands comparative governance literature by illustrating trade-offs between centralization and hybridity in Islamic social finance.
<b>Institutional Coordination</b>	Overlapping mandates between government agencies, zakat boards, and religious authorities in Indonesia create administrative redundancies; Malaysia benefits from clearer institutional hierarchy.	Establish inter-agency coordination frameworks and clarify roles to improve efficiency and policy coherence.	Provides empirical evidence linking institutional clarity to effective zakat policy execution.
<b>Transparency and Accountability Mechanisms</b>	Transparent reporting, stakeholder consultation, and public disclosure correlate with higher public trust and compliance rates; absence of such mechanisms hinders inclusivity goals.	Strengthen governance codes with enforceable transparency and accountability standards across all zakat institutions.	Connects governance mechanisms to public trust outcomes in zakat administration.
<b>Technological Integration</b>	Malaysia leverages centralized fintech platforms to improve compliance and monitoring; Indonesia's fragmented adoption limits scalability but encourages innovation through multiple providers.	Encourage digital interoperability and unified data management to enhance monitoring and inclusivity tracking.	Contributes to literature on digital governance in faith-based welfare systems.

Source: Author Analysis (2025)

The findings underscore the multifaceted nature of zakat governance in Indonesia and Malaysia, where religious principles, state policies, and societal needs intersect. In both contexts, governance frameworks are pivotal in ensuring Sharia compliance, fostering operational efficiency, and building public trust. Indonesia's hybrid model, integrating state oversight through BAZNAS with private sector engagement via LAZ, offers flexibility to address diverse regional socio-economic realities (Mukhlishin et al., 2024). Malaysia's

centralized approach, administered by state religious councils, promotes procedural uniformity but may constrain local adaptability.

The role of public trust emerges as a decisive factor in zakat compliance and donor engagement. Good governance practices—including transparency, accountability, and inclusive stakeholder participation—have been shown to enhance institutional credibility and public confidence (Sawmar & Mohammed, 2021; Wijayati, 2021). Trust not only reflects institutional legitimacy but also shapes donor behavior (Jamaludin et al., 2025). However, the gap between potential and actual zakat collection persists, largely due to limited public awareness and perceptions of inefficiency (Azwari et al., 2023).

The balance between stability and flexibility represents a recurring theme in zakat governance. Stability, derived from established regulatory oversight and standardized procedures, reinforces compliance with Sharia principles and safeguards institutional integrity. Flexibility, by contrast, enables responsiveness to emergent needs, such as pandemic relief or disaster recovery. Indonesia's multi-partner governance facilitates broad resource mobilization but encounters coordination and power imbalance challenges (Mustari et al., 2024). Malaysia's centralized system ensures consistency but can slow localized responses.

Integrating Islamic governance principles and maqāṣid-oriented objectives offers pathways to enhance zakat institution performance. Studies indicate that aligning organizational culture with Islamic work ethics reduces workplace stress, fosters job satisfaction, and strengthens commitment among zakat administrators (Abdul Rahman et al., 2021; Zia et al., 2022). Similarly, active supervisory boards and clear Sharia governance frameworks positively impact institutional productivity (Zakiy et al., 2023). These insights align with broader research highlighting the operational benefits of embedding Islamic principles into governance structures (Md. K. Alam, 2021; Widiastuti et al., 2022).

Theoretical perspectives from dynamical systems and organizational studies further illuminate the governance challenges in balancing stability with adaptability. Excessive rigidity risks stifling innovation, while unchecked flexibility may erode procedural integrity (Musslick & Bizyaeva, 2024). Optimal governance emerges from heterogeneous matchings of stability-oriented structures with flexibility-enhancing practices, which can generate complementary benefits (Li et al., 2023).

In the context of plural societies, enhancing zakat governance requires harmonizing doctrinal fidelity with inclusivity. Reformist interpretations of zakat, advocating broader eligibility to include non-Muslims and interfaith solidarity, highlight the evolving ethical discourse (Akbar, 2021; Hughes & Siddiqui, 2024; Wahb, 2023). Policy innovations, such as adaptive fatwas by the Indonesian Ulama Council during COVID-19, demonstrate the potential for religious rulings to align with welfare objectives (Hakim et al., 2023; Mufid & Adamu Abubakar Muhammad, 2023). Achieving this balance entails strengthening transparency, reinforcing stakeholder engagement, and fostering adaptive capacities, thereby ensuring that zakat governance remains both Sharia-compliant and socially responsive.

## CONCLUSION

This study examined inclusive zakat governance in plural societies through a comparative analysis of Indonesia and Malaysia. In response to the first research question, findings reveal that Indonesia's hybrid governance framework allows room for broader interpretations and the potential inclusion of non-Muslims, though implementation is hampered by coordination gaps and trust deficits. Malaysia's centralized framework ensures procedural consistency but offers limited flexibility for localized inclusivity. Regarding the second question, theological and legal arguments in favor of inclusivity draw on reformist interpretations of maqāṣid al-sharī'ah and socio-economic justice, while

resistance stems from traditional fiqh positions prioritizing Muslim beneficiaries within the first four zakat recipient categories. For the third question, results indicate that governance structures characterized by transparency, accountable leadership, and participatory stakeholder engagement foster public trust and enable adaptive, Sharia-compliant innovations. Embedding Islamic work ethics and maqāṣid-oriented objectives into institutional culture enhances responsiveness to diverse socio-economic needs. Nonetheless, persistent barriers—such as power imbalances, low public awareness, and theological disputes—constrain zakat's transformative potential. This research contributes to Islamic social finance literature by framing zakat governance as a dynamic balance between doctrinal fidelity and operational adaptability, and it calls for further study on technology integration, interfaith engagement, and community-driven innovations to advance inclusivity in multi-religious and multi-ethnic contexts.

## REFERENCES

- Abdul Rahman, H., Abdul Aziz, A., Ibrahim, M. A., Suhaili, N.-A., Daud, A. Z., & Naing, L. (2021). Implications of Islamic Governance towards Psychosocial Work Stressors and Work Productivity. *Journal of Religion and Health*, 60(2), 804–815. <https://doi.org/10.1007/s10943-020-01134-0>
- Abdullah, Z., Mohd Sharif, M. H., Saad, R. A. J., Mohd Ariff, A. H., Md Hussain, M. H., & Mohd Nasir, M. H. (2023). Zakat institutions' adoption of social media. *Journal of Islamic Accounting and Business Research*, 14(8), 1261–1280. <https://doi.org/10.1108/JIABR-01-2022-0013>
- Ag Omar, P. M. F. F., Muchlis Gazali, H., Samsulbahri, Mohd. N., Abd Razak, N. I., & Ishak, N. (2021). Establishing zakat on oil and gas in Malaysia: A new insight. *ISRA International Journal of Islamic Finance*, 13(3), 318–332. <https://doi.org/10.1108/IJIF-04-2020-0089>
- Akbar, A. (2021). Freedom of Religion: The Contribution of Contemporary Iranian Reformist Scholars. *Religions*, 12(6), 384. <https://doi.org/10.3390/rel12060384>
- Akbar, A. (2022). Sedigheh Vasmaghi: A new voice of Iranian religious reformism. *Iranian Studies*, 55(4), 1045–1064. <https://doi.org/10.1017/irm.2022.10>
- Akbar, A. (2023). Change from within: Shia Seminarians' Responses to Contemporary Religious and Social Challenges. *Journal of Religious History*, 47(2), 222–242. <https://doi.org/10.1111/1467-9809.12940>
- Alam, A., Ratnasari, R. T., Ryandono, M. N. H., Prasetyo, A., Santosa, I. W. M., & Bafana, F. A. (2023). Systematic literature review on Malaysia Zakat studies (2011-2023). *Multidisciplinary Reviews*, 6(4), 2023044. <https://doi.org/10.31893/multirev.2023044>
- Alam, Md. K. (2021). Rationality of fourth party in legitimacy theory: Shariah governance of Islamic financial institutions. *Journal of Islamic Accounting and Business Research*, 12(3), 418–438. <https://doi.org/10.1108/JIABR-08-2019-0154>
- Alibašić, H. (2024). Exploring the influence of Islamic governance and religious regimes on sustainability and resilience planning: A study of public administration in Muslim-majority countries. *Public Policy and Administration*, 39(4), 556–587. <https://doi.org/10.1177/09520767231223282>
- AlQassar, A. B., & Ahmed, H. (2022). Regulatory regimes for Shari'ah governance: A framework of assessment and analysis. *Journal of Banking Regulation*, 23(2), 139–154. <https://doi.org/10.1057/s41261-021-00153-5>
- Andriana, E., Kiling, I., & Evans, D. (2025). Inclusive education for indigenous students in the Indonesian context. *International Journal of Inclusive Education*, 29(3), 413–427. <https://doi.org/10.1080/13603116.2022.2127494>
- Arifin, N., & Anwar, A. Z. (2021). The improvement model of microenterprises of post-disaster through empowerment of productive zakat. *Journal of Governance and Regulation*, 10(4), 156–163. <https://doi.org/10.22495/jgrv10i4art14>
- Athiyyah, J. (2002). *Nahwa Taf'iil Maqashid Al-Syari'ah*. Daar Al-Fikr.

- Azhar, Z., Mydin, M. K. K., & Pitchay, A. A. (2023). Zakat Distribution Priorities in Malaysia: An Analytic Hierarchy Process Analysis. *Asian Journal of Business and Accounting*, 16(1), 69–87. <https://doi.org/10.22452/ajba.vol16no1.3>
- Azwari, P. C., Naz'aina, N., Barkah, Q., Nuraliati, A., Taufik, A., Rizki, M., & Mulyani, N. (2023). Organizational culture, financial reporting quality, and good governance: Evidence from Islamic financial institutions. *Corporate Governance and Organizational Behavior Review*, 7(3), 131–143. <https://doi.org/10.22495/cgobrv7i3p11>
- Bashori, A., Mutho'am, M., Arianti, F., Kumala, I. N., Nurviani, E., & Mukarromah, F. L. (2024). THE TRANSFORMATION OF ZAKAT LAW: An Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia. *Jurisdictie: Jurnal Hukum Dan Syariah*, 15(1), 34–72. <https://doi.org/10.18860/j.v15i1.26733>
- Bin-Nashwan, S. A. (2025). Beyond complexity: Do alms tax (zakat) law intricacies justify non-compliance behaviour? *Journal of Financial Regulation and Compliance*, 33(3), 307–325. <https://doi.org/10.1108/JFRC-08-2024-0165>
- Faruq, M. A., Yuliana, I., & Ekowati, V. M. (2024). Decision Paying Zakah Based on Religiosity and Income: Mediating Role of Awareness. *Jurnal Aplikasi Manajemen*, 22(4), 998–1014. <https://doi.org/10.21776/ub.jam.2024.022.04.06>
- Fitri, M., Zainal Abidin, N. E., Novan, N. A., Kumalasari, I., Haris, F., Mulyana, B., Khoo, S., & Yaacob, N. (2022). Accessibility of Inclusive Sports Facilities for Training and Competition in Indonesia and Malaysia. *Sustainability*, 14(21), 14083. <https://doi.org/10.3390/su142114083>
- Friedl, P. (2023). Dis/similarities in the design and development of legal and algorithmic normative systems: The case of *Perspective API*. *Law, Innovation and Technology*, 15(1), 25–59. <https://doi.org/10.1080/17579961.2023.2184134>
- Gallien, M., Javed, U., & Van Den Boogaard, V. (2023). *Zakat, Non-State Welfare Provision and Redistribution in Times of Crisis: Evidence from the Covid-19 Pandemic*. Institute of Development Studies. <https://doi.org/10.19088/ICTD.2023.021>
- Hakim, M. L., Prasajo, Z. H., Masri, M. S. B. H., Faiz, M. F., Mustafid, F., & Busro, B. (2023). Between Exclusivity and Inclusivity of Institutions: Examining the Role of the Indonesian Ulema Council and Its Political Fatwa in Handling the Spread of Covid-19. *Khazanah Hukum*, 5(3), 230–244. <https://doi.org/10.15575/kh.v5i3.30089>
- Hidayatussaliki, Sugeng Listyo Prabowo, Slamet, Mappanyompa, & Shabibah Binti Shauffit Affandi. (2024). Islamic Educators Development Strategy in Improving Professional Competence Towards Sustainable Development Goals (SDGs). *Profetika: Jurnal Studi Islam*, 25(03), 645–658. <https://doi.org/10.23917/profetika.v25i03.9910>
- Hirsanuddin, H., & Martini, D. (2023). Good Corporate Governance Principles in Islamic Banking: A Legal Perspective on the Integration of TARIF Values. *Journal of Indonesian Legal Studies*, 8(2). <https://doi.org/10.15294/jils.v8i2.70784>
- Hughes, M. A., & Siddiqui, S. A. (2024). From Islamic Charity to Muslim Philanthropy: Definitions Across Disciplines. *Religion Compass*, 18(10), e70002. <https://doi.org/10.1111/rec3.70002>
- Ida Afidah. (2025). Integrating Local Wisdom for Sustainable Forest Community Empowerment: Lessons From Indonesia and Malaysia. *Journal of Information Systems Engineering and Management*, 10(48s), 437–451. <https://doi.org/10.52783/jisem.v10i48s.9553>
- Jamaludin, H., Zhang, H., Syed Salleh, S. N., & Lacheheb, Z. (2025). Trust as the engine of change: A conceptual model for trust building in zakat institutions. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-03-2024-0099>
- Kamaludin Yusup, D., Sobana, D. H., & Fachrurazy, F. (2021). The Effectiveness of Zakat Distribution at the National Zakat Agency. *AL-'ADALAH*, 18(1), 55–76. <https://doi.org/10.24042/adalah.v18i1.9912>
- Kamaruddin, M. I. H., & Hanefah, M. M. (2021). An empirical investigation on *waqf* governance practices in *waqf* institutions in Malaysia. *Journal of Financial*

- Reporting and Accounting*, 19(3), 455–473. <https://doi.org/10.1108/JFRA-03-2020-0055>
- Khamim, K., Adithya, R., Waldan, R., Adzkiya', U., & M. Nur, U. (2025). Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia. *Journal of Islamic Law*, 6(1), 112–134. <https://doi.org/10.24260/jil.v6i1.3679>
- Laila, N., Ratnasari, R. T., Ismail, S., Mohd Hidzir, P. A., & Mahphoth, M. H. (2023). The intention of small and medium enterprises' owners to participate in waqf: The case of Malaysia and Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 16(3), 429–447. <https://doi.org/10.1108/IMEFM-01-2022-0014>
- Laluddin, H., Haneef, S. S. S., Haji Mohammad, M. T. S., & Rahman, M. P. (2021). Revisiting the Concept of Waqf: Its Maintenance, Issues and Challenges. *International Journal of Islamic Thought*, 20. <https://doi.org/10.24035/ijit.20.2021.210>
- Li, Y., Wang, X., Gong, T., & Wang, H. (2023). Breaking out of the pandemic: How can firms match internal competence with external resources to shape operational resilience? *Journal of Operations Management*, 69(3), 384–403. <https://doi.org/10.1002/joom.1176>
- Malik, A., Ullah, K., Jan, S., Atiq, M., & Abdullah, A. (2021). The role of knowledge diffusion in evolving governance principles for Islamic banking. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(4), 835–850. <https://doi.org/10.1108/IMEFM-07-2020-0325>
- Masood, A. S., & Bowie, J. (2023). Hierarchical Interactions and Compliance in Comparative Courts. *Political Research Quarterly*, 76(4), 1906–1919. <https://doi.org/10.1177/10659129231183915>
- Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analyzing the impact of productive zakat on the welfare of zakat recipients. *Journal of Islamic Accounting and Business Research*, 14(1), 118–140. <https://doi.org/10.1108/JIABR-05-2021-0145>
- Mohd Roslan Mohd Nor, Hafiz Atif Iqbal, & Hureri, M. A. (2023). Possession of Zakāt and Contemporary Outlook: A Review. *Journal of Islamic Thought and Civilization*, 13(1). <https://doi.org/10.32350/jitc.131.20>
- Mubin, M. U., & Siddiq, A. (2022). Contextualization of Mustahiq Zakat at LAZNAS Nurul Hayat Surabaya. *Al-Manahij: Jurnal Kajian Hukum Islam*, 193–208. <https://doi.org/10.24090/mnh.v16i2.6915>
- Mufid, Moh. & Adamu Abubakar Muhammad. (2023). Islamic Philanthropy and Public Policy: A Study of Zakat Fatwas from the New Order Era to the Post-Reform Era. *Jurnal Hukum Islam*, 21(2), 201–230. [https://doi.org/10.28918/jhi\\_v21i2\\_01](https://doi.org/10.28918/jhi_v21i2_01)
- Mukhlisin, M., Wahab, A., Setiaji, B., & Tazhdinov, M. (2024). Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki and Indonesia. *Journal of Human Rights, Culture and Legal System*, 4(2), 569–592. <https://doi.org/10.53955/jhcls.v4i2.204>
- Musslick, S., & Bizyaeva, A. (2024). Examining cognitive flexibility and stability through the lens of dynamical systems. *Current Opinion in Behavioral Sciences*, 57, 101375. <https://doi.org/10.1016/j.cobeha.2024.101375>
- Mustari, N., Razak, R., Junaedi, J., Fatmawati, F., Hawing, H., & Baharuddin, T. (2024). Multipartner governance and the urgency of poverty alleviation policy: Zakat fundraising management. *Cogent Social Sciences*, 10(1), 2361529. <https://doi.org/10.1080/23311886.2024.2361529>
- Nofianti, L., Mukhlisin, M., & Irfan, A. (2024). Cash waqf innovation in Islamic financial institutions and its governance issues, case studies: Indonesia, Malaysia, Türkiye. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-12-2023-0420>
- Osman, A. (2021). The Relevance of Islamic Law to Non-Muslims in Muslim Juridical Sources. *ISLAMIC STUDIES*, 60(1), 9–30. <https://doi.org/10.52541/isiri.v60i1.905>

- Ozer, S., & Jacoby, S. (2024). The design of subsidized housing: Towards an interdisciplinary and cross-national research agenda. *Housing Studies*, 39(1), 297–322. <https://doi.org/10.1080/02673037.2022.2045005>
- Pahlevi, R. W. (2023). Mapping of Islamic corporate governance research: A bibliometric analysis. *Journal of Islamic Accounting and Business Research*, 14(4), 538–553. <https://doi.org/10.1108/JIABR-12-2021-0314>
- Purnamasari, P. E., & Shahab, Z. A. (2022). Pengelolaan Dana ZIS Upaya Memperdayakan Ekonomi Masyarakat Dhuafa Pada LAZIS Sabillillah Malang. *Jurnal Manajemen (Edisi Elektronik)*, 13(2), 193–207. <https://doi.org/10.32832/jm-uika.v13i2.4827>
- Raja Adnan, R. A. B., Abdul Mutalib, M., & Ab Aziz, M. R. (2022). Factors necessary for effective corporate waqf management for Malaysian public healthcare. *ISRA International Journal of Islamic Finance*, 14(1), 73–88. <https://doi.org/10.1108/IJIF-11-2019-0178>
- Riani, D., Meutia, M., Taqi, M., & Ismawati, I. (2024). Efficiency and Stability of Zakat Institutions in Malaysia and Indonesia: DEA Window Analysis. *TEM Journal*, 303–314. <https://doi.org/10.18421/TEM131-32>
- Rodiyah, R., Idris, S. H., & Smith, R. B. (2023). Mainstreaming Justice in the Establishment of Laws and Regulations Process: Comparing Case in Indonesia, Malaysia, and Australia. *Journal of Indonesian Legal Studies*, 8(1), 333–378. <https://doi.org/10.15294/jils.v7i2.60096>
- Sawmar, A. A., & Mohammed, M. O. (2021). Enhancing zakat compliance through good governance: A conceptual framework. *ISRA International Journal of Islamic Finance*, 13(1), 136–154. <https://doi.org/10.1108/IJIF-10-2018-0116>
- Setiyowati, S. W., Slamet, S., & Rofiq, A. (2023). Determinan wakaf tunai di kalangan milenial. *Jurnal Ekonomi Modernisasi*, 19(3), 206–217. <https://doi.org/10.21067/jem.v19i3.9138>
- Shuaib, A. A., & Sohail, M. (2022). The role of Islamic social finance in societal welfare: A case study of selected IFBOs in southwest Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(1), 83–99. <https://doi.org/10.1108/IMEFM-06-2019-0229>
- Siddiqui, S. (2022). Muslim philanthropy: Living beyond a Western definition. *Voluntary Sector Review*, 13(3), 338–354. <https://doi.org/10.1332/204080521X16366613535698>
- Syed Yusuf, S. N., Sanawi, N. H., Ghani, E. K., Muhammad, R., Daud, D., & Kasim, E. S. (2024). Examining technology improvement, procedural application and governance on the effectiveness zakat distribution. *International Journal of Ethics and Systems*, 40(1), 103–126. <https://doi.org/10.1108/IJOES-02-2022-0031>
- Thomann, E., Ege, J., & Paustyan, E. (2022). Approaches to Qualitative Comparative Analysis and good practices: A systematic review. *Swiss Political Science Review*, 28(3), 557–580. <https://doi.org/10.1111/spsr.12503>
- Wahb, Y. A. (2023). The Use and Misuse of Zakāh Funds by Religious Institutions in North America. *Religions*, 14(2), 164. <https://doi.org/10.3390/rel14020164>
- Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effects of good governance and fraud prevention on performance of the zakat institutions in Indonesia: A Shari'ah forensic accounting perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(4), 692–712. <https://doi.org/10.1108/IMEFM-03-2019-0089>
- Wardi, Moch. C., A'la, Abd., & Nurhayati, S. (2023). CONTEXTUALIZATION OF AL-MAQASID AL-KULLIYAT TO THE INDIVIDUAL, FAMILY, SOCIETY AND HUMANITY'S ASPECTS: AN ANALYSIS ON JAMALUDDIN ATHIYAH'S PERSPECTIVES. *Malaysian Journal of Syariah and Law*, 11(1). <https://doi.org/10.33102/mjssl.vol11no1.389>
- Widiastuti, T., Cahyono, E. F., Zulaikha, S., Mawardi, I., & Al Mustofa, M. U. (2021). Optimizing zakat governance in East Java using analytical network process (ANP): The role of zakat technology (ZakaTech). *Journal of Islamic Accounting and Business Research*, 12(3), 301–319. <https://doi.org/10.1108/JIABR-09-2020-0307>



- Widiastuti, T., Ningsih, S., Prasetyo, A., Mawardi, I., Herianingrum, S., Robani, A., Al Mustofa, M. U., & Hady, A. F. (2022). Developing an integrated model of Islamic social finance: Toward an effective governance framework. *Heliyon*, 8(9), e10383. <https://doi.org/10.1016/j.heliyon.2022.e10383>
- Wijayati, F. L. (2021). Conceptualization Good Amil Governance In Zakat Institution. *Journal of Business Management Review*, 2(2), 107–135. <https://doi.org/10.47153/jbmr22.1032021>
- Yasin, M. H. M., Susilawati, S. Y., Tahar, M. M., & Jamaludin, K. A. (2023). An analysis of inclusive education practices in East Java Indonesian preschools. *Frontiers in Psychology*, 14, 1064870. <https://doi.org/10.3389/fpsyg.2023.1064870>
- Yuhertiana, I., Zakaria, M., Suhartini, D., & Sukiswo, H. W. (2022). Cooperative Resilience during the Pandemic: Indonesia and Malaysia Evidence. *Sustainability*, 14(10), 5839. <https://doi.org/10.3390/su14105839>
- Zakiy, F. S., Falikhatun, F., & Fauziah, N. N. (2023). Sharia governance and organizational performance in zakat management organization: Evidence from Indonesia. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-06-2023-0188>
- Zia, M. Q., Naveed, M., Fasih, S. T., Aleem, M. U., & Ramish, M. S. (2022). The interactive effect of Islamic work ethics and leader-member exchange on workplace deviance behaviour and adaptive performance. *International Journal of Ethics and Systems*, 38(3), 530–548. <https://doi.org/10.1108/IJOES-06-2021-0123>