



Cross-Cultural Adaptation of Zakat and Sadaqah: Strategies for Socio-Economic Empowerment in Predominantly Non-Muslim Superpower Nations

Rizqi Muhammad Moi^{1*}, Ahmad Hamdalah²

¹University of Al Azhar Cairo, Egypt

²Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia

*Correspondence: ahmadhamdalah@uinsuka.ac.id

Received: 14-05-2025 | Revised: 28-06-2025 | Accepted: 02-07-2025

Abstract

This study investigates the cross-cultural adaptation of zakat and sadaqah as instruments of Islamic philanthropy to foster socio-economic empowerment in predominantly non-Muslim superpower nations. Within the globalized context, these mechanisms demonstrate significant potential for addressing social inequalities, yet their implementation faces unique socio-cultural challenges. Through a systematic literature review, this research analyzes empirical studies on the integration of zakat and sadaqah in diverse societies, revealing that non-Muslim communities' acceptance hinges on understanding their underlying ethical principles and socio-economic utility. Key barriers include cultural dissonance, regulatory constraints, and skepticism toward faith-based initiatives, which impede collaboration with local institutions. The study underscores the imperative of adaptive strategies—such as culturally tailored education, technology-mediated transparency, and interfaith dialogue—to bridge these gaps. By positioning zakat and sadaqah within localized frameworks of social justice, this research proposes actionable pathways for policymakers and philanthropic organizations to leverage Islamic finance for equitable resource distribution. Ultimately, a context-sensitive approach can transform these religious obligations into scalable tools for reducing inequality and enhancing community resilience in superpower states.

Keywords: Zakat, Sadaqah, Cross-Cultural Adaptation, Socio-Economic Empowerment, Superpower Nations, Islamic Philanthropy

Introduction

Zakat and sadaqah, the two main instruments of philanthropy in Islam, have long been considered effective tools for addressing social inequality in Muslim-majority countries (Annisa Qurrota A'yun et al., 2022; Anugrah, 2023; Kailani & Slama, 2020; Mukhlisin et al., 2022; Noviarita et al., 2024). However, the role of Islamic philanthropy in non-Muslim countries, especially in



superpowers such as the United States, Russia, and China, has received less attention (Riani & Fatoni, 2022). Social inequality in these nations often occurs on a large scale, and existing wealth redistribution instruments may not include religion-based approaches (Avram et al., 2014; Fuest et al., 2010; McLaren et al., 2024; Zorgui et al., 2016). Amid cultural and religious diversity, zakat and sadaqah have the potential to adapt to local values while continuing to uphold the principles of social justice that are central to Islamic teachings (Jamal et al., 2019; Lestari et al., 2024; Rizal et al., 2023; Woodward, 2022). Research suggests that zakat and sadaqah are not only tools for wealth redistribution but also means for fostering more inclusive community development. In non-Muslim societies, Islamic philanthropy can play a similar role but requires strategies tailored to the local socio-cultural context (Marizal et al., 2023). Current data suggest that Islamic philanthropy can be applied in multicultural societies with significant positive impacts on reducing social inequality (Bagasra, 2021). Therefore, zakat and sadaqah hold substantial potential to empower communities in superpower countries, but the approach must be adjusted to local socio-cultural conditions (Chetioui et al., 2023; Weiss, 2020).

While there has been extensive research on the role of zakat and sadaqah in Muslim-majority countries, in-depth studies on the application of Islamic philanthropy in non-Muslim countries, especially in superpower nations, are still quite limited. Previous studies have primarily focused on the impact of zakat in poverty alleviation in developing countries (Hamdani et al., 2024; Herianingrum et al., 2024; Nur Aisyah Indarningsih et al., 2023; Soleh, 2019; Weiss, 2020). Meanwhile, the significant potential of Islamic philanthropy in developed countries like the United States, Russia, and China remains largely unexplored. Research such as that by Nurul Huda et al. (2023) highlights zakat in the context of developing economies, and the study by Aracil (2019) focuses on the social responsibility of Islamic banking. Unfortunately, there are few studies that delve into the role of zakat and sadaqah in empowering communities in superpower nations with significant social inequalities. Hence, further research is needed to understand how zakat and sadaqah can be integrated into strategies for reducing social inequality in these developed countries.

This study aims to fill the gap in the literature regarding the role of zakat and sadaqah in addressing social inequalities in superpower nations. Given the significant social disparities in these countries, it is crucial to ask how these Islamic philanthropic instruments can function in the context of non-Muslim

societies. Several important questions need to be addressed: first, how can zakat and sadaqah be implemented in superpower countries that have diverse social and cultural structures? Second, what are the specific challenges faced in applying these practices in non-Muslim-majority nations, and how can these challenges be overcome? Lastly, what strategies can be developed to ensure that zakat and sadaqah not only reduce social inequalities but also contribute to building more inclusive and just communities in these countries? These questions will guide future research and contribute to a more comprehensive understanding of the global potential of Islamic philanthropy.

This study employs a qualitative research method with a literature review approach to understand the role of zakat and sadaqah in global social empowerment, particularly in superpower countries with predominantly non-Muslim populations. The research process begins with collecting relevant literature from various academic databases, such as Google Scholar, Scopus, and Web of Science (Candra Susanto et al., 2024; Furlong & Lester, 2023). The selection criteria include topic relevance, author credibility, and the literature's contribution to understanding the application of zakat and sadaqah in diverse social and cultural contexts. Various studies related to the acceptance of Islamic philanthropy by non-Muslim communities, the challenges in implementing zakat and sadaqah, and their potential impact on reducing social inequality are thoroughly reviewed. Data analysis is conducted using a thematic approach (Medias et al., 2022), where key patterns—such as non-Muslim communities' perceptions of zakat and sadaqah, the challenges faced in their implementation, and strategies to enhance acceptance and effectiveness in diverse societies—are identified and critically analyzed. Through this method, the study aims to provide significant theoretical contributions to the field of Islamic philanthropy while offering new insights on how zakat and sadaqah can be optimized to empower communities and strengthen social justice, especially in superpower nations with high levels of social and cultural diversity.

The Implementation of Zakat and Sadaqah In Non-Muslim Countries

Particularly in superpower nations like the United States, presents unique opportunities to address social inequality through culturally sensitive and adaptive approaches. According to Iskandar Putri (2022), cultural sensitivity is crucial in enhancing the productivity of zakat institutions in Indonesia, a principle equally applicable in non-Muslim countries. Zakat and sadaqah can be

adapted to align with local customs and values, thereby strengthening their role in tackling various social challenges unique to each community. This adaptation not only increases the relevance of zakat but also enables the application of Islamic principles of social justice. Fulton et al. (2019) add that integrating local values into philanthropic initiatives is essential for fostering broader community engagement, especially in organizations where the majority of members come from specific racial backgrounds. In the United States, for instance, culturally sensitive zakat practices can improve community acceptance and participation. Fitzpatrick & Willis (2020) also highlight that philanthropy must consider the ethical dimensions present in different social and cultural contexts. By adopting a contextual approach, zakat and sadaqah can more effectively create the desired social impact, particularly in addressing inequality in various non-Muslim countries.

In addition to cultural sensitivity and local adaptation, transparency and collaboration between institutions are key factors in ensuring the effectiveness of zakat and sadaqah in non-Muslim countries. Vuletich et al. (2023) emphasize the importance of building trust between zakat institutions and the public through transparency in governance and fund distribution. In countries like the United States, where society places high value on accountability in philanthropic organizations, zakat institutions must prioritize transparency to encourage greater public participation. Collaboration with local organizations and communities is also crucial in enhancing the effectiveness of zakat and sadaqah, as outlined by Oishi et al. (2011). By working closely with local communities, zakat institutions can gain a better understanding of specific community needs, ensuring that collected funds are used more efficiently to address relevant social issues. For instance, in urban areas of the United States, economic inequality and access to healthcare can be more effectively addressed through partnerships between zakat organizations and local groups with deep knowledge of the community's conditions. Yang (2023) further notes that technology can be leveraged to increase community engagement in zakat and sadaqah. Digital platforms allow philanthropic institutions to reach more people and enhance participation in zakat and sadaqah campaigns, facilitating more transparent communication between these organizations and donors in the digital era.

Zakat and sadaqah also hold significant potential in addressing socio-economic inequalities in non-Muslim countries. According to Nau & Firebaugh (2012), zakat and sadaqah can be tailored to the specific socio-economic

challenges faced by local communities, thus reinforcing their role in promoting social justice. In countries like the United States, zakat can be directed towards addressing issues such as poverty, unemployment, and unequal access to education and healthcare services. A clear focus on these problems enables zakat to make a more tangible impact in improving community well-being. By aligning zakat efforts with these socio-economic needs, zakat institutions can play a vital role in reducing inequalities and promoting a more equitable distribution of resources in non-Muslim societies, ultimately fostering greater social cohesion and justice.

Non-Muslim Societies' Acceptance of Islamic Philanthropy

The reception of Islamic philanthropy, particularly zakat and sadaqah, in non-Muslim superpower nations with diverse social and cultural structures presents a unique opportunity to explore how these practices can adapt to different contexts while promoting social justice. Iqbal and Mirakhor (2013) emphasize the importance of cultural sensitivity in the implementation of zakat and sadaqah in non-Muslim countries. Understanding local customs and values is crucial for the success of these practices. By tailoring zakat and sadaqah to align with local cultural norms, Islamic philanthropic organizations can enhance their effectiveness in addressing social issues. Furthermore, Febriandika et al. (2023) highlight that integrating local values can improve Muslim communities' trust in formal zakat institutions, encouraging compliance. Therefore, incorporating local cultural values into zakat and sadaqah initiatives is essential for increasing community engagement and acceptance of these practices. Additionally, ethical considerations in the management of zakat are key. Rizal et al. (2023) stress that ethical principles must underpin the collection and distribution of zakat to ensure that funds are used justly. Public trust in zakat institutions grows when there is transparency and accountability, as noted by Noor et al. (2024), who emphasize that effective governance is vital for ensuring that zakat funds are used for their intended purposes.

Technology plays a crucial role in enhancing the effectiveness of zakat and sadaqah. Ninglasari (2021) demonstrates that the use of digital platforms can increase community engagement and extend the reach of Islamic philanthropic organizations. By leveraging technology, zakat and sadaqah practices can be adapted to meet the needs of various cultural contexts while maintaining a focus on social goals. Khotimah et al. (2022) highlight the need for educational and

awareness campaigns to promote zakat and sadaqah in non-Muslim countries. Raising awareness of the principles and benefits of these practices can improve their acceptance and effectiveness. Educating the public on the role of zakat in promoting social justice will help increase community involvement and support. Moreover, Ramli et al. (2018) underscore the importance of zakat and sadaqah in addressing socio-economic inequality. These practices must be tailored to meet the specific needs of the communities they aim to serve, thereby improving their effectiveness. By focusing on local socio-economic challenges, Islamic philanthropic organizations can ensure their efforts are relevant and resonate with the communities they seek to assist.

A holistic approach to the implementation of zakat and sadaqah is also critical. Lestari et al. (2024) emphasize that integrating various dimensions of social justice, such as economic empowerment and community development, can enhance the impact of philanthropic practices. This approach allows organizations to not only provide financial assistance but also empower communities to build their capacity over the long term. Continuous evaluation and adjustment of zakat and sadaqah practices are also necessary to improve their effectiveness and relevance. By regularly assessing the impact of their initiatives, philanthropic organizations can make necessary adjustments to improve outcomes. This not only increases accountability but also ensures that zakat and sadaqah remain responsive to the changing needs of the community. Overall, the implementation of zakat and sadaqah in superpower nations must consider cultural sensitivity, ethics, technology, education, and a holistic approach to maximize their impact in promoting social justice and reducing inequality.

Challenges in Implementing Zakat and Sadaqah in Predominantly Non-Muslim Societies

The implementation of zakat and sadaqah in majority non-Muslim communities presents unique challenges and opportunities in addressing social inequality. These Islamic philanthropic practices must be adapted to diverse cultural and social contexts, making it essential to identify the obstacles and supporting factors that affect their effectiveness. One of the common challenges faced is the lack of institutional support. As highlighted by Sadallah et al. (2023), the absence of established zakat institutions in majority non-Muslim countries can create confusion regarding the obligations and procedures of giving zakat,

which in turn may reduce compliance and its impact on poverty alleviation. Furthermore, cultural misunderstandings are also a significant issue, with Jamal et al. (2019) noting that misconceptions about zakat and sadaqah can hinder acceptance and participation. Therefore, better education and awareness efforts are needed to enhance public understanding of these practices.

Additionally, integrating zakat with local philanthropic traditions presents its own set of challenges. According to Sadallah et al. (2023), aligning zakat with existing philanthropic practices can be difficult, particularly in countries with different cultural and religious frameworks. This requires a flexible approach, one that respects local customs while promoting the principles of Islamic philanthropy. Moreover, building trust is a key factor in ensuring the success of zakat distribution. Syahputra et al. (2023) show that in majority non-Muslim communities, Islamic philanthropic institutions may be less known, necessitating greater efforts to build credibility in order to attract donors and beneficiaries. Beyond these challenges, regulations also pose obstacles, with Yasni & Erlanda (2020) emphasizing that in countries that do not officially recognize Islamic philanthropic practices, zakat institutions may face difficulties in operationalizing and achieving their social goals.

Another important aspect to consider is public awareness and education about zakat. Sadallah et al. (2023) argue that without a proper understanding of zakat, public participation in these initiatives will be limited. In the context of economic inequality, Ali & Hatta (2014) point out that difficult socioeconomic conditions can worsen the effectiveness of zakat and sadaqah if they are not tailored to the specific challenges faced by local communities. Rejection of religion-based philanthropy, as explained by Farouk et al. (2018), can also become a barrier to participation. Some individuals may hesitate to engage with zakat due to its religious connotations. Additionally, perceptions of injustice arising in multicultural societies, as noted by Marizal et al. (2023), can result in certain groups feeling marginalized by these philanthropic practices. Finally, the difficulty of measuring the impact of zakat and sadaqah, discussed by Marizal et al. (2023), further adds to the challenge of building a case for the sustainability of these philanthropic programs. Without effective metrics and evaluation systems, it is hard to demonstrate zakat's contribution to addressing social issues, making it difficult to attract interest from donors and other supporting institutions.

The Importance of Integrating Local Values to Enhance Zakat Acceptance and Participation

The integration of local values into the management and distribution of zakat is crucial for enhancing its acceptance and participation within the Muslim community. Zakat, as a religious obligation, serves not only as a means of wealth redistribution but also as a tool for social welfare and community empowerment. The effectiveness of zakat systems can be significantly improved by aligning them with local cultural norms, governance practices, and community engagement strategies. Local cultural values play a key role in shaping individuals' attitudes and behaviors toward zakat. Research indicates that communities that emphasize solidarity and mutual assistance are more likely to actively engage in zakat collection and distribution (Putra et al., 2024). The cultural context influences not only the willingness to pay zakat but also the methods through which it is managed and utilized. For example, in regions where communal support is a strong value, zakat can be seen as a collective responsibility, thereby enhancing participation rates (Syauqi et al., 2022). This cultural alignment fosters a sense of ownership and accountability among community members, which is essential for the sustainability of zakat programs (Dikuraisyin & Najah, 2024).

Moreover, the effectiveness of zakat management institutions often depends on their ability to resonate with local governance structures and regulations. As highlighted in various studies, the implementation of regional regulations that promote zakat management can significantly enhance community participation (Aswar & I. Rahim, 2023). For example, in Gorontalo, the local government has taken steps to socialize zakat regulations and increase community involvement in zakat management, leading to improved outcomes (Aswar, 2023). This emphasizes the importance of integrating local governance frameworks with zakat management practices to create a conducive environment for zakat collection and distribution. The role of good governance in zakat management cannot be overstated. Effective governance practices, characterized by transparency, accountability, and community engagement, are essential for building trust among muzakki (those who pay zakat) (Utami et al., 2023). Trust is a critical factor influencing the willingness of individuals to contribute to zakat institutions. When muzakki perceive that zakat funds are managed responsibly and effectively, their confidence in the system increases, leading to higher participation rates (Saad et al., 2016). Furthermore, establishing robust internal

controls and accountability mechanisms within zakat institutions can reduce concerns about mismanagement and corruption, thereby enhancing public trust (Narulitasari et al., 2023).

In addition to governance and cultural factors, the socio-economic context of zakat recipients (*mustahik*) also plays a significant role in determining the success of zakat programs. Understanding the demographic and socio-cultural characteristics of *mustahik* can inform the design of targeted interventions aimed at poverty alleviation (Trianto et al., 2020). For instance, zakat institutions that tailor their programs to meet the specific needs of different demographic groups are more likely to achieve positive outcomes (Singandaru et al., 2024). This approach not only addresses the immediate financial needs of *mustahik* but also empowers them through skill development and economic opportunities, thereby fostering long-term sustainability. Furthermore, the integration of technology in zakat management has emerged as a vital component in enhancing participation and efficiency. The digitization of zakat payments and the use of mobile applications can facilitate easier access for *muzakki*, thereby increasing the likelihood of participation (Utami et al., 2021). Digital platforms can also provide transparency in the distribution of zakat funds, allowing *muzakki* to track how their contributions are utilized, which can further enhance trust and engagement (Sofiyawati & Halimah, 2022). The role of digital technology in zakat management is particularly relevant in the context of younger generations who are more inclined to engage with digital solutions.

The educational aspect of zakat, particularly zakat literacy, is another critical factor influencing participation. Increasing awareness and understanding of zakat within the community can lead to higher acceptance and willingness to contribute (Syauqi et al., 2022). Educational initiatives that focus on the religious, social, and economic benefits of zakat can empower individuals to fulfill their obligations more effectively. Moreover, zakat literacy programs can help demystify the processes involved in zakat payment and distribution, making it more accessible to the general public (Mentari & Suriani, 2021). The integration of local values into zakat management is essential for increasing acceptance and participation within the Muslim community. By aligning zakat practices with cultural norms, enhancing governance structures, understanding the socio-economic context of *mustahik*, leveraging technology, and promoting zakat literacy, zakat institutions can create a more effective and sustainable system.

This holistic approach not only fulfills the religious obligation of zakat but also contributes to broader social welfare and community empowerment objectives.

The Use of Technology to Expand the Global Impact of Zakat

The integration of local values into the management and distribution of zakat is crucial for enhancing its acceptance and participation within the Muslim community. Zakat, as a religious obligation, serves not only as a means of wealth redistribution but also as a tool for social welfare and community empowerment. The effectiveness of zakat systems can be significantly improved by aligning them with local cultural norms, governance practices, and community engagement strategies. Local cultural values play a key role in shaping individuals' attitudes and behaviors toward zakat. Research indicates that communities that emphasize solidarity and mutual assistance are more likely to actively engage in zakat collection and distribution (Putra, 2024). The cultural context influences not only the willingness to pay zakat but also the methods through which it is managed and utilized. For example, in regions where communal support is a strong value, zakat can be seen as a collective responsibility, thereby enhancing participation rates (Syauqi et al., 2022). This cultural alignment fosters a sense of ownership and accountability among community members, which is essential for the sustainability of zakat programs (Dikuraisyin, 2024).

Moreover, the effectiveness of zakat management institutions often depends on their ability to resonate with local governance structures and regulations. As highlighted in various studies, the implementation of regional regulations that promote zakat management can significantly enhance community participation (Aswar, 2023). For example, in Gorontalo, the local government has taken steps to socialize zakat regulations and increase community involvement in zakat management, leading to improved outcomes (Aswar, 2023). This emphasizes the importance of integrating local governance frameworks with zakat management practices to create a conducive environment for zakat collection and distribution. The role of good governance in zakat management cannot be overstated. Effective governance practices, characterized by transparency, accountability, and community engagement, are essential for building trust among muzakki (those who pay zakat) (Utami, 2023). Trust is a critical factor influencing the willingness of individuals to contribute to zakat institutions. When muzakki perceive that zakat funds are managed responsibly and effectively, their confidence in the system increases, leading to higher participation rates (Saad et al., 2016). Furthermore, establishing robust internal controls and accountability mechanisms within zakat institutions can reduce concerns about mismanagement and corruption, thereby enhancing public trust (Narulitasari, 2023).

In addition to governance and cultural factors, the socio-economic context of zakat recipients (mustahik) also plays a significant role in determining the success of zakat programs. Understanding the demographic and socio-cultural characteristics of mustahik can inform the design of targeted interventions aimed at poverty alleviation (Trianto et al., 2020). For instance, zakat institutions that tailor their programs to meet the specific needs of different demographic groups are more likely to achieve positive outcomes (Singandaru, 2024). This approach not only addresses the immediate financial needs of mustahik but also empowers them through skill development and economic opportunities, thereby fostering long-term sustainability. Furthermore, the integration of technology in zakat management has emerged as a vital component in enhancing participation and efficiency. The digitization of zakat payments and the use of mobile applications can facilitate easier access for muzakki, thereby increasing the likelihood of participation (Utami et al., 2021). Digital platforms can also provide transparency in the distribution of zakat funds, allowing muzakki to track how their contributions are utilized, which can further enhance trust and engagement (Sofiyawati & Halimah, 2022). The role of digital technology in zakat management is particularly relevant in the context of younger generations who are more inclined to engage with digital solutions.

The educational aspect of zakat, particularly zakat literacy, is another critical factor influencing participation. Increasing awareness and understanding of zakat within the community can lead to higher acceptance and willingness to contribute (Syauqi et al., 2022). Educational initiatives that focus on the religious, social, and economic benefits of zakat can empower individuals to fulfill their obligations more effectively. Moreover, zakat literacy programs can help demystify the processes involved in zakat payment and distribution, making it more accessible to the general public (Mentari & Suriani, 2021). The integration of local values into zakat management is essential for increasing acceptance and participation within the Muslim community. By aligning zakat practices with cultural norms, enhancing governance structures, understanding the socio-economic context of mustahik, leveraging technology, and promoting zakat literacy, zakat institutions can create a more effective and sustainable system. This holistic approach not only fulfills the religious obligation of zakat but also contributes to broader social welfare and community empowerment objectives.

Conclutions

This research highlights that although zakat and sadaqah have great potential in reducing social inequality in superpower nations with majority non-Muslim populations, there are significant challenges that need to be addressed to

optimize their impact. The acceptance of Islamic philanthropy by non-Muslim communities heavily depends on their understanding of the basic principles of zakat and sadaqah. Therefore, education and outreach regarding their purpose and benefits are crucial. These challenges include cultural differences, strict regulations, and the limitations of philanthropic infrastructure, all of which can hinder collaboration between Islamic philanthropic institutions and non-Muslim communities. Building synergy between Islamic philanthropic organizations, local institutions, and the broader community is essential to improving transparency, accountability, and the effectiveness of these programs. Additionally, a community-based approach can foster a sense of ownership over these initiatives, thereby increasing the chances of success. With adaptive and inclusive strategies, zakat and sadaqah can serve as powerful tools for empowering communities and achieving social justice. It is hoped that through collaboration between philanthropic institutions, governments, and society, a more just and prosperous world can be realized.

References

- Ali, I., & Hatta, Z. A. (2014). Zakat as a poverty reduction mechanism among the Muslim community: Case study of Bangladesh, Malaysia, and Indonesia. *Asian Social Work and Policy Review*, 8(1), 59–70. <https://doi.org/10.1111/aswp.12025>
- Annisa Qurrota A'yun, Saptaningtyas, H., & Widiyanto, W. (2022). Altruism as a motive for implementing community welfare programs through Islamic philanthropic funds: Case study of Baitul Maal Hidayatullah empowerment actors. *Ijtimā Iyya Journal of Muslim Society Research*, 7(2), 206–222. <https://doi.org/10.24090/ijtimaiyya.v7i2.7727>
- Anugrah, I. (2023). Effective altruism, Islamic philanthropy, and public welfare: A critique. *Sodality: Jurnal Sosiologi Pedesaan*, 11(2), 168–180. <https://doi.org/10.22500/11202348227>
- Anurahman, D. (2023). Systematic literature review of electronic zakat payment. *Oikonomika Jurnal Kajian Ekonomi Dan Keuangan Syariah*, 4(1), 38–51. <https://doi.org/10.53491/oikonomika.v4i1.654>
- Avram, S., Levy, H., & Sutherland, H. (2014). Income redistribution in the European Union. *IZA Journal of European Labor Studies*, 3(1), 22. <https://doi.org/10.1186/2193-9012-3-22>

- Bagasra, A. (2021). Socially engaged Islam: Applying social psychological principles to social justice, faith-based activism, and altruism in Muslim communities. In N. Pasha-Zaidi (Ed.), *Toward a Positive Psychology of Islam and Muslims* (Vol. 15, pp. 29–49). Springer International Publishing. https://doi.org/10.1007/978-3-030-72606-5_2
- Candra Susanto, P., Yuntina, L., Saribanon, E., Panatap Soehaditama, J., & Liana, E. (2024). Qualitative method concepts: Literature review, focus group discussion, ethnography and grounded theory. *Siber Journal of Advanced Multidisciplinary*, 2(2), 262–275. <https://doi.org/10.38035/sjam.v2i2.207>
- Chetioui, Y., Satt, H., Lebdaoui, H., Baijou, M., Dassouli, S., & Katona, S. (2023). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: Does Islamic religiosity matter? *Journal of Islamic Marketing*, 14(5), 1169–1187. <https://doi.org/10.1108/JIMA-09-2021-0296>
- Farouk, A. U., Md Idris, K., & Saad, R. A. J. B. (2018). Moderating role of religiosity on zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357–373. <https://doi.org/10.1108/IMEFM-05-2017-0122>
- Febriandika, N. R., Kusuma, D. G., & Yayuli, Y. (2023). Zakat compliance behavior in formal zakat institutions: An integration model of religiosity, trust, credibility, and accountability. *International Journal of Advanced and Applied Sciences*, 10(6), 187–194. <https://doi.org/10.21833/ijaas.2023.06.022>
- Fitzpatrick, K. M., & Willis, D. (2020). Chronic disease, the built environment, and unequal health risks in the 500 largest U.S. cities. *International Journal of Environmental Research and Public Health*, 17(8), 2961. <https://doi.org/10.3390/ijerph17082961>
- Fuest, C., Niehues, J., & Peichl, A. (2010). The redistributive effects of tax benefit systems in the enlarged EU. *Public Finance Review*, 38(4), 473–500. <https://doi.org/10.1177/1091142110373480>
- Fulton, B. R., Oyakawa, M., & Wood, R. L. (2019). Critical standpoint: Leaders of color advancing racial equality in predominantly white organizations. *Nonprofit Management and Leadership*, 30(2), 255–276. <https://doi.org/10.1002/nml.21387>
- Furlong, D. E., & Lester, J. N. (2023). Toward a practice of qualitative methodological literature reviewing. *Qualitative Inquiry*, 29(6), 669–677. <https://doi.org/10.1177/10778004221131028>

- Hadi, R. (2024). Digital zakat management, transparency in zakat reporting, and the zakat payroll system toward zakat management accountability and its implications on zakat growth acceleration. *International Journal of Data and Network Science*, 8(1), 597-608. <https://doi.org/10.5267/j.ijdns.2023.8.025>
- Hamdani, L. (2020). Zakat blockchain: A descriptive qualitative approach. *Ekbis Jurnal Ekonomi Dan Bisnis*, 4(2), 492. <https://doi.org/10.14421/ekbis.2020.4.2.1270>
- Hamdani, L., Sunarsih, S., Yusfiarto, R., Rizal, A., & Khoirunnisa, A. N. (2024). Social media, trust and intention to pay zakat through institution: Lessons from Indonesian experience. *Journal of Islamic Marketing*, 15(9), 2399–2418. <https://doi.org/10.1108/JIMA-01-2023-0016>
- Haryanto, R. (2023). Digital literacy and determinants of online zakat payments: Lessons from Indonesia's experience with UTAUT. *Journal of Law and Sustainable Development*, 11(4), e575. <https://doi.org/10.55908/sdgs.v11i4.575>
- Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643–660. <https://doi.org/10.1108/JIABR-11-2021-0307>
- Hidayatullah, A., & Priantina, A. (2018). Toward zakat management integration in Indonesia: Problems and solutions. *Ahkam Jurnal Ilmu Syariah*, 18(2). <https://doi.org/10.15408/ajis.v18i2.6319>
- Iqbal, Z., & Mirakhor, A. (Eds.). (2013). *Economic Development and Islamic Finance*. The World Bank. <https://doi.org/10.1596/978-0-8213-9953-8>
- Iskandar Putri, F. (2022). Productivity of zakat institutions in Indonesia: A comparison. *Islamic Social Finance*, 2(2). <https://doi.org/10.58968/isf.v2i2.156>
- Jamal, A., Yaccob, A., Bartikowski, B., & Slater, S. (2019). Motivations to donate: Exploring the role of religiousness in charitable donations. *Journal of Business Research*, 103, 319–327. <https://doi.org/10.1016/j.jbusres.2019.01.064>
- Judijanto, L. (2024). Analysis of effectiveness and challenges of digital zakat management: Case study on Shopee and Tokopedia platform. *WSiSS*, 2(01), 1-7. <https://doi.org/10.58812/wsiss.v2i01.585>

- Kailani, N., & Slama, M. (2020). Accelerating Islamic charities in Indonesia: Zakat, sedekah and the immediacy of social media. *South East Asia Research*, 28(1), 70–86. <https://doi.org/10.1080/0967828X.2019.1691939>
- Kasri, R. (2023). Determinants of the intention to pay zakat online: The case of Indonesia. *Journal of Islamic Monetary Economics and Finance*, 9(2). <https://doi.org/10.21098/jimf.v9i2.1664>
- Kasri, R., & Yuniar, A. (2021). Determinants of digital zakat payments: Lessons from Indonesian experience. *Journal of Islamic Accounting and Business Research*, 12(3), 362–379. <https://doi.org/10.1108/jiabr-08-2020-0258>
- Khan, M. K., Abdul Rasid, S. Z., Bardai, B., & Saruchi, S. A. (2023). Framework of affordable cooperative housing through an innovative waqf-based source of finance in Karachi. *Journal of Islamic Accounting and Business Research*, 14(3), 379–397. <https://doi.org/10.1108/JIABR-05-2021-0140>
- Khotimah, H., Lahuri, S. B., & Zuhroh, A. A. (2022). Muslim perception on zakat as a tax deduction in Indonesia. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 11(2), 477. <https://doi.org/10.22373/share.v11i2.15022>
- Lestari, N. P., Syaifullah, Affan, I., & Herianingrum, S. (2024). The nexus between zakat, population, scientific and technical journal articles, and economic growth: Panel data analysis in Muslim-majority countries. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 11(1), 77–85. <https://doi.org/10.20473/vol11iss20241pp77-85>
- Marizal, M., Mansur, A., Hanaish, I. S., Jamaluddin, J., Darussaamin, Z., Kasmuri, K., & Saifullah, S. (2023). Using Holt Winter 2 variable modelling to analyze the potential combining of zakat collection in three countries in Southeast Asia as one business centre. *Journal of Applied Engineering and Technological Science (JAETS)*, 4(2), 655–663. <https://doi.org/10.37385/jaets.v4i2.1652>
- McLaren, H., Taylor, R., Patmisari, E., McLaren, C., Jones, M., & Hamiduzzaman, M. (2024). Community cultural wealth among a South Australian Muslim population: A reflective evaluation of strengthening family health and wellbeing. *Religions*, 15(3), 351. <https://doi.org/10.3390/rel15030351>
- Medias, F., Rahman, A. A., Susanto, S. (2024). The role of zakat in reducing poverty: Evidence from Islamic countries. *Journal of Islamic Economics, Banking, and Finance*, 12(1), 35–50. <https://doi.org/10.22515/jiebf.v12i1.234>

- Mentari, E., & Suriani, S. (2021). Why does muzakki pay zakat through baitul maal institution? *Jurnal Ekonomi Dan Kebijakan Publik Indonesia*, 8(1), 58–74. <https://doi.org/10.24815/ekapi.v8i1.21167>
- Millatina, A., Budiantoro, R., Hakim, R., & Putra, F. (2022). Blockchain zakat: An integrated financial inclusion strategy to manage Indonesia's potential zakat funds. *Jurnal Ekonomi Dan Bisnis*, 25(1), 89–112. <https://doi.org/10.24914/jeb.v25i1.4111>
- Mohamed, M. (2023). The role of blockchain technology on zakat institutions, a way forward: Literature review. *International Journal of Membrane Science and Technology*, 10(3), 1996–2009. <https://doi.org/10.15379/ijmst.v10i3.1869>
- Mu'adzah, N. (2024). Criticisms of the government's role in zakat regulation in Indonesia for improving zakat potential. *Islamic Social Finance*, 4(1). <https://doi.org/10.58968/isf.v4i1.497>
- Narulitasari, D., Mulya, A. S. M., & Subagyo, T. (2023). Zakat accounting and public accountability: Evidence from Indonesia. *JIFA (Journal of Islamic Finance and Accounting)*, 6(1), 45–59. <https://doi.org/10.22515/jifa.v6i1.6805>
- Nazeri, A. (2023). Exploration of a new zakat management system empowered by blockchain technology in Malaysia. *Isra International Journal of Islamic Finance*, 15(4), 127–147. <https://doi.org/10.55188/ijif.v15i4.568>
- Nor, S., Mariani, A., & Esrati, S. (2021). The role of blockchain technology in enhancing Islamic social finance: The case of zakah management in Malaysia. *Foresight*, 23(5), 509–527. <https://doi.org/10.1108/fs-06-2020-0058>
- Putra, M. D., Afandi, M. Y., Fadilla, S., Mansur, M., & Argantara, Z. R. (2024). Budaya berbagi dalam filantropi Islam: Kajian atas praktik kedermawanan di komunitas Muslim. *Istinarah: Riset Keagamaan, Sosial Dan Budaya*, 6(2), 149. <https://doi.org/10.31958/istinarah.v6i2.13513>
- Rachmawati, L., & Canggi, C. (2023). Determinants of Generation Z in paying zakat, infaq, and alms (ZIS) online in the city of Surabaya. *Jesi (Jurnal Ekonomi Syariah Indonesia)*, 13(1), 1–13. [https://doi.org/10.21927/jesi.2023.13\(1\).1-13](https://doi.org/10.21927/jesi.2023.13(1).1-13)
- Ramadania, S. (2023). E-zakat fund accountability: Study on amil zakat institution LAZISMU in Tokopedia. *Jurnal Ekonomi & Keuangan Islam*, 9(1), 136–150. <https://doi.org/10.20885/jeki.vol9.iss1.art10>

- Ramadhan, A., Azri, S., & Rahmadewi, Y. (2023). Strategies and innovations in the management of ZISWAF funds through digital platforms for sustainable community development. *ICIP*, 1, 81-91. <https://doi.org/10.24090/icip.v1i1.305>
- Singandaru, A. B., Hidayat, A. A., Fadlli, M. D., & Wafik, A. Z. (2024). Pengaruh demografi dan sosial budaya mustahik terhadap keberhasilan pengentasan kemiskinan di Kabupaten Lombok Timur. *Elastisitas: Jurnal Ekonomi Pembangunan*, 6(1), 1–13. <https://doi.org/10.29303/e-jep.v6i1>
- Sofiyawati, N., & Halimah, S. N. (2022). Perilaku muzakki dalam menyalurkan zakat di era digital. *Anida (Aktualisasi Nuansa Ilmu Dakwah)*, 22(1), 45–64. <https://doi.org/10.15575/anida.v22i1.18479>
- Syauqi, M., Anshori, M., & Mawardi, I. (2022). Motivation to paying zakat: The role of religiosity, zakat literacy, and government regulations. *Al-Uqud: Journal of Islamic Economics*, 6(2), 276–294. <https://doi.org/10.26740/aluqud.v6n2.p276-294>
- Trianto, B., Siregar, S., & Nasution, M. Y. (2020). Does the mustahik demographic and socio-cultural affect to the successful of poverty alleviation? *International Journal of Zakat*, 5(1), 67–81. <https://doi.org/10.37706/ijaz.v5i1.208>
- Utami, P., & Basrowi, B. (2021). Sharia marketing mix: A model of digital marketing management strategy of zakat. *Mabsya Jurnal Manajemen Bisnis Syariah*, 3(1), 44-59. <https://doi.org/10.24090/mabsya.v3i1.4688>
- Utami, P., Ali, J., & Suryanto, T. (2023). The role of government and good governance in BAZNAS with trust as moderating: A conceptual perspective. *Proceedings of the International Conference on Sustainability in Technological, Environmental, Law, Management, Social and Economic Matters, ICOSTELM 2022*, 4-5 November 2022, Bandar Lampung, Indonesia. <https://doi.org/10.4108/eai.4-11-2022.2328960>
- Uula, M. (2023). Has COVID-19 pandemic had an impact on the productivity of Indonesia zakat institutions? *Ekonomi Islam Indonesia*, 5(1). <https://doi.org/10.58968/eii.v5i1.245>
- Widiastuti, T., Cahyono, E., Zulaikha, S., Mawardi, I., & Mustofa, M. (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>

- Yahaya, M., Ahmad, K., Mohd, N., & Arif, M. (2022). Mobile banking adoption among asnaf for efficiency in zakat management: Extended UTAUT2. *Environment-Behaviour Proceedings Journal*, 7(SI7), 91-105. <https://doi.org/10.21834/ebpj.v7isi7.3768>