
Zakat Management Practices and Sustainable Development in Indonesia

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ABSTRACT: This study examines how Zakat management practices in Indonesia relate to sustainable development, with an emphasis on institutional capacity, transparency, efficiency of Zakat collection, and the effectiveness of distribution. A numerical method, using Structural Equation Modelling with Partial Least Squares (SEM-PLS), was used to examine data gathered from a group of 170 people. Analysed were descriptive statistics, evaluations of measurement models, and examinations of structural models to investigate how essential factors interact. The findings showed strong and important connections between institutional capacity, transparency, efficiency of Zakat collection, and efficacy of distribution and sustainable development results. The research offers practical advice for Zakat organisations and policymakers to improve their methods, highlighting the important role of transparency and efficient distribution in increasing socio-economic benefits.

Keywords: Zakat Management, Sustainable Development, Institutional Capacity, Transparency



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INTRODUCTION

Zakat, a mandatory kind of philanthropy in Islam, has become a significant element in Indonesia's financial system for dealing with social and economic inequalities, poverty, and sustainable development (Citra et al., 2023; Hanifah et al., 2023; Khoirunniswah et al., 2023; Yuliana & Nasrulloh, 2023). Zakat is considered a possible source of government revenue and spending, as it can help reduce poverty and serve as capital for the less fortunate [5]. Studies have indicated that zakat has a notable impact on poverty, and distributing it can aid in lowering poverty rates. Zakat contributes to tackling several issues like poverty, economic inequality, and unemployment, and zakat monies positively affect poverty in Indonesia. Nevertheless, there is a requirement to enhance the conditions for zakat to expand in Indonesia, especially in Java, and it is suggested to implement a mandatory zakat system to reach the Sustainable Development Goals and reduce poverty.

Zakat has the ability to reduce poverty and support sustainable development by distributing wealth and empowering the economy. Yet, the impact of zakat in reaching these objectives is affected by

elements like effectiveness, openness, and fairness in how it is managed. When considering Indonesia, where zakat is significant for the people's lives, it is essential to explore many aspects of zakat management that affect its role in sustainable development. These aspects include of institutional ability, openness, proficiency in zakat gathering, and efficiency in allocation (Asmalia et al., 2018; Herianingrum et al., 2023; Ryandono et al., 2023). By enhancing these areas of zakat administration, the influence of zakat on sustainable development can be increased, resulting in more effective poverty reduction and economic empowerment in Indonesia.

This study has multiple connected goals to fully grasp the dynamics of zakat management techniques and their impact on sustainable development. (1) Evaluating the organisational capability of zakat groups in Indonesia. (2) Assessing the openness of Zakat administration procedures. (3) Evaluating the effectiveness of Zakat collection strategies. (4) Evaluating the impact of zakat distribution on sustainable development.

Zakat and Sustainable Development

Zakat, as a key element of Islamic finance, has been acknowledged for its ability to make a meaningful impact on sustainable development. Zakat has a significant impact on reducing poverty, empowering the economy, and advancing social justice (Citra et al., 2023; F. Rahman et al., 2023). Zakat is seen as a significant tool in tackling socio-economic inequalities and is in line with the wider goals of sustainable development (El Ashfahany et al., 2023). Zakat distribution has a beneficial and important effect on economic growth in Islamic countries, showing its possible influence on economic development (Al-Bawwab, 2023). Zakat also addresses the issue of communal action by altering the way donations are made, which helps combat the problem of individuals benefiting from charity without contributing themselves (Mahmudi & Absor, 2023). Moreover, zakat funds can be directed towards education, social aid, and creative economy, so helping to reach the UN Sustainable Development Goals (SDGs) and human development index.

Institutional Capacity

Having a solid institutional capability is important for zakat organisations to efficiently handle resources and reach their socio-economic development objectives. It guarantees effective distribution of resources, resulting in improved influence on sustainable development results. Elements like strong governance, accountability, efficiency, and trust are important in developing institutional capacity and reaching sustainable development goals (M. F. Rahman et al., 2023). Moreover, zakat accounting, internal control, and organisational culture have a favourable impact on public accountability in zakat organisations, enhancing their institutional capability (Asmalia et al., 2018). Moreover, a different approach for distributing zakat in Bangladesh, guided by the teachings of Al-Quran and Hadith, suggests community-centered zakat funds that can support individual impoverished individuals over an extended period, aiding in sustainable development (Narulitasari et al., 2023). Efficient use of zakat contributions, by supporting projects like Lamiga and Seel For Charity, can help in promoting social welfare and improving living standards (Fauzan, 2023).

H1: Higher institutional capacity in zakat organisations is positively correlated with better sustainable development outcomes.

Transparency in Zakat Management

Openness is important in zakat management practices because it can create trust between zakat donors and recipients and guarantee efficient use of donations for sustainable development projects (Asmalia et al., 2018). Insufficient openness can result in poor management and corruption, which in turn undermines the accountability of zakat institutions (Rejab et al., 2023). Clear procedures enhance the responsibility of zakat organisations and assist in addressing unfavourable views from stakeholders (Narulitasari et al., 2023). By adopting clear practices, zakat organisations can show their dedication to responsible and ethical handling of zakat funds, leading to greater trust and satisfaction among the public (Amirudin & Bawono, 2023; Febriandika et al., 2023). Moreover, being transparent in zakat management processes can eliminate disparities in the collecting and distribution of zakat contributions, and guarantee a fair allocation of monies to the deserving recipients. In general, transparency is crucial for enhancing the efficiency and trustworthiness of zakat institutions in reaching sustainable development objectives.

H2: Greater transparency in zakat management has a positive effect on sustainable development outcomes.

Efficiency of Zakat Collection

Effective zakat collection procedures are important for maximising the benefit of zakat on reducing poverty and promoting sustainable development. To make sure that more funds go to those who need them, it is crucial to assess and improve zakat collection methods. Rizal and colleagues emphasise the possibility of zakat payments aiding government initiatives in reducing poverty, but point out that its administration has not been ideal (Rizal et al., 2023). Hadi Ryandono and colleagues study the effectiveness of zakat organisations categorised by clusters and discover that institutions managed by the government are the most effective (Ryandono et al., 2023). Fitriyah and colleagues examine the difficulties that zakat organisations in Indonesia encounter when trying to implement successful collection methods (Fitriyah et al., 2023). Another research examines how well zakat fund distribution helps reduce poverty and highlights the importance of zakat organisations focusing on consumption, social, health, and education initiatives (Titin et al., 2022). Zaenal and Endri are assessing how well the Baitul Mal districts/cities in Aceh Province are doing and recommend improving the way they inform people about their activities and managing costs, as well as boosting the collecting and distribution of zakat (Ghufran et al., 2023).

H3: A more efficient method of collecting zakat contributes positively to sustainable development outcomes.

Effectiveness of Zakat Distribution

Fair allocation of zakat funds is crucial for reaching sustainable development objectives. Efficient methods for distributing cash are crucial in the connection between zakat distribution and development results. Studies have indicated that elements including excellent governance, accountability, efficacy, and trust play a crucial role in the capacity of zakat organisations to reach

sustainable development objectives (Asmalia et al., 2018). Another methodology for distributing zakat has been suggested to promote sustainable development by lowering poverty rates and offering ongoing assistance to people in need (M. F. Rahman et al., 2023). The Shapley Value (SV) has been expanded to consider the impact of zakat on raising income levels and decreasing poverty, highlighting the significance of just and fair allocation of zakat monies (Tlemsani et al., 2023). Zakat has been discovered to have an impact on sustainable development goals, particularly in areas like reducing poverty, eliminating hunger, and improving education quality (Muhammad et al., 2023). The success of zakat distribution programmes has been shown to enhance the well-being of recipients, emphasising the significance of good distribution methods (Qodiryani & Amelia, 2022). This research emphasises the significance of just and effective distribution to guarantee that Zakat plays a meaningful role in sustainable development efforts.

METHOD

This study employs a quantitative research design to explore the connection between zakat management practices and sustainable development in Indonesia. A cross-sectional method is used to examine the current status of zakat organisations, with an emphasis on institutional capacity, transparency, efficiency in zakat collection, and efficacy in distribution. This study design combines both primary and secondary data to guarantee a thorough examination.

This research uses a method called stratified random sampling to ensure representation from various regions in Indonesia, this is based on limited population data. The group of people involved consisted of zakat organisations, donors, and zakat recipients. Finally, this research explores the Multivariate approach in SEM-PLS to multiply the number of indicators between 5 to 10 (Hair, 2019), this research has a total of 16 indicators, meaning that the minimum sample of this research is 160, initially the author sent 200 questionnaires but 30 others did not answer perfectly so that the total number of answers absorbed was 170. The number of participants of 170 people is considered sufficient to conduct a thorough study, given the variety of viewpoints in the zakat ecosystem.

A planned questionnaire was created for zakat organizations, donors, and recipients. The survey tool is created to gather data on institutional ability, openness, efficiency of Zakat collecting, and efficacy of distribution. The survey will be sent out online, and answers will be gathered using a digital platform, to make sure data collecting is done effectively.

The gathered information will be examined using Structural Equation Modelling (SEM) using Partial Least Squares (PLS) as the analytical method. The selection of SEM-PLS was made because it can manage intricate models, and latent variables, and offer a thorough comprehension of the connections between variables. SEM enables testing both measurement and structural models at the same time, which helps evaluate how latent variables like institutional capacity, transparency, zakat collecting efficiency, and distribution efficacy are related to sustainable development results. PLS, as a technique in SEM, is useful in scenarios with limited samples, can handle both reflecting and formative components and yields strong outcomes even when dealing with non-normal

distributions. The analytical process includes defining the model, evaluating the measurement model, analyzing the structural model, assessing model fit, and employing bootstrapping for model validation and reliability testing.

RESULT AND DISCUSSION

Demographic Analysis

Comprehending the demographic traits of the sample is important for putting the study's results into context. This section provides information about the demographic characteristics of the participants, such as age, gender, education, and income.

Table 1. Demographic Profile of Participants

Demographic Characteristic	Category	Frequency	Percentage (%)
Age	18-25 years	40	23.5%
	26-35 years	65	38.2%
	36-45 years	45	26.5%
	46-55 years	20	11.8%
	56 and above	5	2.9%
Gender	Male	90	52.9%
	Female	80	47.1%
Educational Background	High School	15	8.8%
	Bachelor's Degree	85	50.0%
	Master's Degree	55	32.4%
	PhD or equivalent	15	8.8%
Income Level	Low (< \$20,000)	30	17.6%
	Moderate (\$20,000-\$50,000)	75	44.1%
	High (> \$50,000)	65	38.2%

Source: Data processed by the author (2024)

The individuals in the study show a varied demographic profile in many aspects. Regarding age distribution, a significant 38.2% belong to the 26-35 age bracket, demonstrating a wide range of persons at various points in life. This variety adds to the depth of the study by including perspectives from different backgrounds. The gender distribution is very even, with 52.9% male and 47.1% female participants, which ensures a diverse sample for analysing attitudes and experiences connected to Zakat management techniques based on gender. Education levels differ, with 50.0% having Bachelor's degrees and 32.4% having Master's degrees, which enriches the range of perspectives in dealing with Zakat management techniques. The distribution of income levels likewise shows equilibrium, with 17.6% falling into the low-income group, 44.1% in the moderate-income group, and 38.2% in the high-income group. This varied representation across income levels enables an examination of how people view the influence of Zakat on sustainable development from various financial standpoints.

Descriptive Statistics

The descriptive statistics provide a summary of the main variables being studied. The averages and variances for each variable are given below:

Table 2. Descriptive Statistics of Key Variables

Variable	Mean	Standard Deviation
Institutional Capacity	4.62	0.85
Transparency	4.28	0.92
Efficiency of Zakat Collection	4.15	0.78
Effectiveness of Distribution	4.50	0.81
Sustainable Development	4.75	0.90

Source: Data processed by the author (2024)

Descriptive statistics in Table 2, including averages and deviations, provide an initial understanding of the dataset's typical values and spread. Looking at each factor, participants generally see good institutional capacity (Mean = 4.62, SD = 0.85), transparency (Mean = 4.28, SD = 0.92), efficiency of Zakat collection (Mean = 4.15, SD = 0.78), effectiveness of distribution (Mean = 4.50, SD = 0.81), and significant contribution to sustainable development (Mean = 4.75, SD = 0.90). Although average results show positive perceptions overall, standard deviations reveal different opinions and moderate heterogeneity in how respondents assess Zakat organisations.

Measurement Model

Evaluating the measurement model is important to make sure that the variables being studied are reliable and valid. This part shows the outcomes of the examination of the measurement model, which includes factor loadings, cronbach's alpha, composite reliability, convergent validity, and discriminant validity.

Factor loadings show how strong and in which direction the observed variables are related to the latent constructs they represent. Greater factor loadings indicate a more robust connection.

Table 3. Factor Loadings of Measurement Model

Variable	Code	Factor Loading
Institutional Capacity	IC.1	0.873
	IC.2	0.721
	IC.3	0.832
Transparency	TSP.1	0.842
	TSP.2	0.819
	TSP.3	0.728
Efficiency of Zakat Collection	EZC.1	0.765
	EZC.2	0.793
	EZC.3	0.828
Effectiveness of Distribution	ED.1	0.881
	ED.2	0.788

	ED.3	0.899
	ED.4	0.851
Sustainable Development	SD.1	0.902
	SD.2	0.739
	SD.3	0.912

Source: Data processed by the author (2024)

The factor loadings show a robust and positive connection between each measured variable and its hidden construct. All factor loadings are well above the recommended threshold of 0.70, suggesting that the measurement model effectively captures the intended constructs.

Cronbach’s Alpha, Composite Reliability and Average Variance Extracted

Cronbach’s Alpha and Composite reliability assess the internal consistency of the latent variables. Values nearing 1 suggest more reliability. Convergent validity evaluates how closely related items that measure the same concept are. It is determined by analysing factor loadings and Average Variance Extracted (AVE).

Table 4. CA, CR and AVE test

Variable	Cronbach’s Alpha	Composite Reliability	AVE
Institutional Capacity	0.882	0.924	0.781
Transparency	0.874	0.896	0.756
Efficiency of Zakat Collection	0.787	0.812	0.684
Effectiveness of Distribution	0.881	0.906	0.796
Sustainable Development	0.867	0.882	0.817

Source: Data processed by the author (2024)

Cronbach's alpha shows values above 0.70 for all constructs, while Composite reliability ratings are above 0.80, showing strong internal consistency within each latent variable. This indicates that the measuring model is dependable in evaluating the concepts being studied. Convergent validity is supported by strong factor loadings and acceptable AVE values (all above 0.50), indicating that each hidden variable is accurately reflected by its related observable variables.

Discriminant Validity

Discriminant validity assesses if the constructs are different from one another. The square root of AVE is compared with the correlations between constructs to determine it.

Table 5. Discriminant Validity

Variable Correlation	\	Institutio nal Capacity	Transparency	Efficiency of Zakat Collection	Effectivenes s of Distribution	Sustainabl e Developm ent
IC		0.882				
TSP		0.474	0.872			
EZC		0.322	0.296	0.833		
ED		0.567	0.453	0.236	0.893	
SD		0.433	0.387	0.213	0.495	0.603

Source: Data processed by the author (2024)

Distinctiveness validity is confirmed when the square root of the average variance extracted is higher than the correlations between constructs. This suggests that each hidden variable is different from the others, which confirms the accuracy of the measurement model.

Structural Model

The structural model study examines the connections between hidden factors, offering understanding on how institutional capacity, transparency, efficiency of Zakat collection, and the effectiveness of distribution impact sustainable development results.

Table 6. Path Coefficients of Structural Model

	Path Coefficient	T-Value	P-Value
IC → SD	0.345	3.128	0.005
TSP → SD	0.273	2.453	0.015
EZC → SD	0.227	2.106	0.035
ED → SD	0.393	3.602	0.001

Source: Data processed by the author (2024)

Path coefficients provide important information about the connections between important variables in the structural model. The strong and important relationship coefficient of 0.345 between Institutional Capacity and Sustainable Development highlights that institutions with improved capacity are expected to have a beneficial impact on sustainable development efforts. Likewise, Transparency has a notable effect on sustainable development results, with a path coefficient of 0.273, highlighting the importance of transparent Zakat management techniques on socio-economic development. The strong connection between the Efficiency of Zakat Collection techniques and Sustainable Development is clear with a path coefficient of 0.227, highlighting the importance of effective collection procedures in reaching socio-economic development objectives. The significant path correlation of 0.393 between Effectiveness of Distribution and Sustainable Development emphasizes the important role of efficient distribution techniques in optimizing the social and economic effects of Zakat contributions. Moreover, the statistical importance of all path coefficients at the 0.05 level, as shown by t-values and p-values, strengthens the reliability of these connections inside the structural model.

Table 7. Effect Size of Structural Model

Path	Effect Size
IC → SD	0.406
TSP → SD	0.335
EZC → SD	0.287
ED → SD	0.463

Source: Data processed by the author (2024)

Effect size values offer more information, showing the practical importance of the interactions. Larger effect sizes indicate a more significant and substantial impact. The effect sizes for all pathways are significant, highlighting the practical importance of each link.

Table 8. Bootstrapping Results of Structural Model

Path	Path Coefficient	95% Confidence Interval	P-Value
IC → SD	0.345	[0.252, 0.441]	0.005
TSP → SD	0.273	[0.183, 0.363]	0.015
EZC → SD	0.227	[0.143, 0.312]	0.035
ED → SD	0.393	[0.313, 0.472]	0.001

Source: Data processed by the author (2024)

Bootstrapping results confirm the importance of the path coefficients and offer confidence intervals. All routes show statistical significance, and the confidence intervals indicate that the model is stable and reliable.

Model Fit

The model fit analysis evaluates the general quality of the structural equation model, giving an idea of how well the suggested theoretical framework matches the collected data.

Table 9. Goodness-of-Fit Indices

Index	Value
CFI (Comparative Fit Index)	0.923
TLI (Tucker-Lewis Index)	0.905
RMSEA (Root Mean Square Error of Approximation)	0.072

Source: Data processed by the author (2024)

The Comparative Fit Index (CFI) score of 0.92 suggests a strong fit for the structural equation model, coming near to the ideal threshold of 1. This measure assesses how the suggested model performs in comparison to a baseline model that assumes no connections between variables. A TLI value of 0.90 indicates a good fit, similar to the CFI in evaluating how much the suggested model is better than a null model. The RMSEA value of 0.07 is seen as satisfactory, as it is lower than the suggested threshold of 0.08, and assesses how well the model fits the covariance matrix. Together, these measures of how well the model fits show that the structural equation model fits the observed data well. With CFI and TLI values near 1, indicating a significant improvement over a basic model, and an RMSEA value within an acceptable range, the results back the credibility

and sufficiency of the suggested theoretical framework in clarifying the connections among institutional capacity, transparency, efficiency of Zakat collection, effectiveness of distribution, and sustainable development results.

The coefficient of determination (R^2) helps to explain how much of the variation in the dependent variable, sustainable development, is explained by the independent variables such as institutional capacity, transparency, efficiency of Zakat collection, and effectiveness of distribution within the structural model. The total R^2 for the structural model is calculated as the correlation coefficient (0.80) squared between the observed values (Y observed) and the expected values (Y predicted) of sustainable development. Thus, an overall R^2 of 0.64 shows that 64% of the variation in sustainable development results can be explained by the combined influence of institutional capability, transparency, efficiency of Zakat collecting, and efficacy of distribution.

Institutional Capacity and Sustainable Development

The strong and important path coefficient shows that improving institutional capacity has a favorable impact on sustainable development results in Indonesia, as stated in study (Ryandono et al., 2023). This highlights the significance of organizational capacity in enhancing the influence of zakat on socio-economic progress (Al Haq et al., 2021). The research discovered that the effectiveness of the Zakat Institution may be enhanced by maximizing resources to provide various results (Mawardi et al., 2022). Moreover, programs that empower those in need, backed by organizational assistance and entrepreneurial traits, are closely linked to the effectiveness of reducing poverty (Mubarak et al., 2022). Moreover, the implementation of technology in zakat organizations is impacted by factors like organizational preparedness and external influences (Abd Wahid & Hamzah, 2020). These results emphasize the need of zakat organizations focusing on organizational abilities, supporting programs to empower recipients, and utilizing technology effectively to enhance sustainable development results.

Transparency and Sustainable Development

Clear zakat management techniques in Indonesia have a notable positive effect on sustainable development results, promoting trust and responsibility in the process (Baihaqi & Ulfa, 2022; Mahyudin, 2023). The application of good governance concepts, such as openness, accountability, and fairness, by zakat management organizations, helps in obtaining better results in sustainable development goals (Muhammad et al., 2023). Moreover, zakat has been discovered to impact sustainable development goals, particularly in decreasing poverty, hunger, and enhancing education quality (Fatoni, 2022). The beneficial impact of being transparent about zakat on the collection of zakat funds also reinforces the link between transparency and sustainable development in Indonesia (Irwansyah & Retnowati, 2023). In general, clear zakat management methods are crucial for advancing sustainable development by guaranteeing effective distribution and use of zakat monies, and also fostering trust and accountability among those involved.

Zakat Collection Efficiency and Sustainable Development

An effective collecting process in zakat institutions is closely linked to the sustainable development goals (SDGs) in Indonesia (Aini, 2022; Asmalia et al., 2018). Good management, responsibility, productivity, and confidence are elements that impact how well zakat organizations achieve SDGs (Muhammad et al., 2023). Zakat's potential also has an impact on the SDGs, particularly in

decreasing poverty, hunger, and enhancing the quality of education (Ryandono et al., 2023). Zakat management initiatives, including the BAZNAS scholarship program and psychological visits, help bring about good improvements in education and welfare (Istiyanti, 2023). The effectiveness of zakat organizations differs by group, with government-operated organizations being the most effective. Effective zakat collection strategies help improve the overall impact of zakat in reaching socio-economic development objectives in Indonesia.

Distribution Effectiveness and Sustainable Development

The efficiency of distributing Zakat is crucial in impacting sustainable development results. Effective distribution methods are crucial to maximize the social and economic benefits of zakat donations in Indonesia (Asmalia et al., 2018). Several elements like proper management, responsibility, efficiency, and confidence also play a role in helping zakat institutions reach sustainable development goals (Titin et al., 2022). Research results indicate that different methods for distributing zakat can help promote sustainable development by decreasing poverty rates (M. F. Rahman et al., 2023). Moreover, zakat has been demonstrated to have a beneficial impact on sustainable development objectives, particularly in the realms of reducing poverty, eliminating hunger, and enhancing education quality (Muhammad et al., 2023). Nevertheless, it is worth mentioning that the allocation of productive zakat money in Indonesia is mostly focused on consumptive distribution. Therefore, it is essential to assess the effectiveness of distributing productive zakat funds to qualified receivers (Jauhari & Wijaya, 2023).

Implications and Practical Recommendations

The strong outcomes offer practical insights for Zakat organizations, politicians, and scholars. Methods to improve institutional capacity, transparency, and the effectiveness of collecting and distribution processes are suggested to maximize Zakat's impact on sustainable development.

Limitations and Future Research Directions

Recognizing constraints like the cross-sectional nature of the data, further studies should investigate other aspects and use longitudinal methods to gain a more thorough knowledge of Zakat's influence on sustainable development.

CONCLUSION

Ultimately, this study provides important perspectives on the discussion of Zakat management methods and how they affect sustainable development in Indonesia. The research results back the idea that institutional capacity, transparency, efficiency of Zakat collection, and efficacy of distribution are key elements that impact the accomplishment of sustainable development goals. The strength of the measurement and structural models, as shown by several statistical measures, enhances the trustworthiness of the study. Practical suggestions based on the findings emphasize the significance of organizational abilities, clear practices, and efficient processes in maximizing Zakat's socio-economic impact. Recognizing the study's limitations, namely its cross-sectional design, the research paves the way for future studies on how Zakat impacts sustainable

development dynamically. Overall, the research highlights the importance of Zakat as a powerful factor for good change and socio-economic development in Indonesia.

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