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**THE SUSTAINABILITY INDEX OF ZAKAT AMIL
INSTITUTIONS IN MANAGING ZAKAT, INFAK AND ALMS
FUNDS**

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Abstract

Indonesia is committed to implementing the Sustainable Development Goals (SDGs), specifically in the management of zakat, infaq, and alms. This is evident in the substantial potential of zakat, infaq, and alms, exceeding Rp327 trillion per year. The successful implementation of zakat, infaq, and alms depends on their management. Furthermore, a good and trustworthy zakat institution relies heavily on transparent financial reports. One obstacle is the large amount of resources used that do not align with the organisation's needs or competencies. Furthermore, the inaccurate distribution of zakat funds leads to failures in institutional management. On the other hand, zakat recipients rely entirely on zakat funds, which fail to address social issues in poverty alleviation if the funds are not distributed appropriately. Therefore, the purpose of this study is to examine the sustainability of zakat institutions in managing zakat, infaq, and alms. This study employed quantitative research, utilising a questionnaire distribution method. Respondents were selected from ten zakat management institutions. The data analysis technique used was a composite index with five dimensions and sixteen indicators. The results indicate that zakat institutions are sustainable in managing zakat and alms. However, several key dimensions need to be focused on to promote sustainability in zakat fund management, particularly regarding social and environmental issues.

Keywords: Alms, Index, Infak, Institution, Zakat.

Abstrak

Indonesia berkomitmen dalam mengimplementasikan sustainable development goals (SDGs) dalam hal ini pada pengelolaan zakat, infak dan sedekah. Hal ini dilihat pada potensi zakat, infak dan sedekah cukup besar. Lebih dari Rp327 triliun per tahun. implementasi zakat, infak sedekah yang baik tergantung pada pengelolaannya. selain itu, lembaga zakat yang baik dan dapat dipercaya sangat bergantung pada transparansi laporan keuangan. Salah satu kendalanya yaitu banyaknya sumber daya yang digunakan tidak sesuai dengan kebutuhan ataupun kompetensinya. Selain itu, tidak tepat sasaran dalam penyaluran dana zis,

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mengakibatkan kegagalan dalam pengelolaan lembaga. Disisi lain, mustahik zakat bertopang penuh pada penyaluran dana zakat, sehingga tidak menjawab persoalan sosial dalam mengetas kemiskinan apabila disalurkan tidak tepat sasaran. Sehingga, tujuan dari penelitian ini adalah melihat keberlanjutan lembaga amil zakat dalam pengelolaan dana zakat infak dan sedekah. Penelitian ini menggunakan penelitian kuantitatif dengan penyebaran kuesioner. Pemilihan responden dalam penelitian ini difokuskan kepada lembaga pengelola zis sebanyak sepuluh lembaga. Teknik analisis data yang digunakan adalah indeks komposit dengan lima dimensi dan enam belas indikator. Hasil penelitian menunjukkan bahwa pengoperasian lembaga amil zakat berstatus berkelanjutan dalam pengelolaan zakat, infak sedekah. Akan tetapi terdapat beberapa dimensi yang perlu difokuskan untuk mendorong keberlanjutan pada pengelolaan dana zakat terutama pada isu sosial dan lingkungan.

Kata kunci: Indeks, Infak, Lembaga, Sedekah, Zakat

INTRODUCTION

Indonesia is committed to implementing the Sustainable Development Goals (SDGs). In the management of zakat, infaq, and sedekah, this context is evident from several points in the SDGs, namely the eradication of poverty, the ending of hunger, decent work and economic growth, and good health and well-being (Thacker et al., 2019). Zakat, infaq, and sedekah have a positive impact on Indonesia's economic growth (Badriyah & Munandar, 2021). Additionally, ZIS has a positive impact on community welfare (Sakti & Fahrullah, 2022). For example, LAZISNU's management of ZIS funds can have a positive impact on changes in community welfare (Munawaroh, 2023).

Zakat, infaq, and sedekah funds in Indonesia have great potential if collected. The potential is IDR 327 trillion per year. In 2023, ZIS fund collection increased by 43.7% from IDR 22.48 trillion to IDR 32.32 trillion. Meanwhile, the condition of the second semester of 2024 was recorded at IDR 26.13 trillion. By the end of the first quarter of 2025, the collected ZIS funds amounted to IDR 41 trillion (Amin, 2024).

The success of implementing zakat, infaq, and alms funds depends on their effective management. Zakat institutions managed by the government are much more effective and efficient than private institutions (Ryandono et al., 2023). This can be seen from the level of trust among muzaki (zakat givers), which is highly dependent on the transparency of financial reports, governance, and program reporting (Ascarya & Yumanita, 2008). In addition, the long-term success of this initiative also requires monitoring and evaluation to assess its real impact on the mustahik (Muwardi et al., 2023). Collaboration between zakat institutions and the government, distributing corporate CSR, and embracing NGOs can also increase the scope and success in distributing these funds (Hudaefi et al., 2020).

However, many zakat fund management institutions experience obstacles in their operational processes. Many zakat institutions still rely on volunteers or human resources with limited managerial skills, especially in the regions (Kurnia

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& Makhtum, 2023). This highlights the importance of more structured and Sharia-based zakat management by enhancing human resource competencies, promoting Islamic culture, and utilizing appropriate technology (Embun et al., 2024). Therefore, it is essential to implement a robust training program to equip employees with the necessary skills (Badrudin & Deviyantoro, 2025).

In addition, the distribution of these funds that are not on target is considered a failure of the ZIS institution. The distribution of zakat is sometimes still consumptive rather than productive, and the distribution is not based on the latest poverty data. The effect is an increase in poverty rates and hinders fundamental community inclusion (Rasyid & Hannase, 2021).

Previous research has been conducted by Yunita & Al-Ayubi (2024) the collection and distribution of ZISWAF funds have fulfilled the principles of maqasid sharia (justice, benefit, sustainability). Social and educational programs are implemented accountably and contribute to community empowerment. Other research focuses on funding for school construction and scholarships for underprivileged students, as well as the distribution of emergency assistance and local agricultural training programs. In addition, free health services and education on the importance of nutrition (Mansyur & Malik, 2024).

Based on the above, the researcher aims to determine the level of operation of zakat institutions in managing zakat funds. This can encourage evaluation and monitoring of zakat institutions in increasing professionalism in managing institutions and gaining trust from the muzaki

LITERATURE REVIEW

Definition and Legal Basis of ZIS

The word zakat itself is derived from the words "al-barakat," meaning blessing; "al-namaw," meaning growth and development; "ath-thahir," signifying purity; and "ash-shalhu," meaning goodness or peace. Law No. 23 of 2011 states that zakat is a form of wealth that must be distributed by a Muslim or a business entity to those entitled to receive it, according to Islamic law.

According to PSAK 109 (IAI, 2021), infaq refers to the expenditure of wealth by the owner to achieve physical and spiritual well-being for oneself or others. Infaq can be defined as spending or using wealth for good purposes. Meanwhile, sadaqah is a gift that is not regulated by cadres, does not require a nisab (minimum threshold) or a full year (haul), or other requirements like zakat. Almsgiving is not obligatory, except in circumstances such as an epidemic or famine, in which those who are able are obligated to spend assets other than zakat to assist those in need.

The management of zakat, infaq, and alms requires zakat administrators to submit periodic financial reports to the community, zakat payers, and the relevant government authorities. This is stipulated in Article 24 of Law No. 23 of 2011. Furthermore, Article 3 states that the purpose of zakat management is to improve the effectiveness and efficiency of zakat management services and to enhance the benefits of zakat. This law directly encourages Zakat Amil Institutions (LAZ) to have transparent financial recording and reporting systems, which aligns with the objectives of PSAK 109.

The Minister of Religious Affairs Regulation is a more technical derivative of the aforementioned law and government regulation. The PMA regulates the technical governance of zakat institutions in more detail, covering aspects such as establishment, management, collection, distribution, utilisation, and reporting. PMA No. 31/2019 partially replaces PMA No. 52/2014 to update procedures for emphasising the use of information technology and digital reporting systems, and regulates standard formats for reporting zakat, infaq, and alms funds. In addition, LAZs are required to submit periodic financial reports to BAZNAS. PMA No. 5/2019 focuses on the procedures for distributing and utilising zakat funds, requiring the recording and documentation of evidence of distribution. LAZs are also encouraged to record distribution realisation in a structured manner, according to standards. Meanwhile, PMA No. 5/2016 provides more detailed regulations for the processes and technical operational standards of LAZs.

This MUI fatwa clarifies the Sharia principles that LAZ must uphold. It also provides practical guidelines for the collection, management, distribution, and reporting of zakat. This MUI fatwa is not administrative in nature, such as a law, presidential decree, or government regulation. Instead, it is normative and principled, directing LAZ to manage zakat by Islamic law. Furthermore, the MUI fatwa provides guidelines on permissible and impermissible activities, who is entitled to receive zakat benefits, distribution proportions, and other related matters. The MUI fatwa also requires a clear separation between zakat, infaq, and sadaqah funds. Meanwhile, PSAK 109 serves as a technical tool to ensure LAZ implements the fatwa in a measurable and auditable manner.

This law improves previous provisions and regulates zakat, infaq, and alms paid through the National Zakat Agency (BAZNAS), Zakat Amil Institutions (LAZ) established/recognized by the government, may be deducted from the taxpayer's gross income, so that zakat payers receive fiscal benefits (lower taxes), encouraging compliance by zakat payers in distributing zakat through official LAZ. Law No. 7 of 2021 requires LAZ to be managed professionally, accountably, and officially registered, so that zakat payers can claim tax deductions. Meanwhile, PSAK 109 is a technical standard that facilitates the fulfilment of fiscal and Sharia reporting requirements.

METHOD

This study utilizes primary data, which was collected by distributing questionnaires to respondents. The characteristics of the selected respondents are Zakat Amil Institutions that operate activities involving the collection and distribution of zakat, infaq, and alms from muzaki. Meanwhile, the data analysis technique used is the composite index approach. The composite index method is a quantitative instrument that facilitates communication between public policy and stakeholders by simplifying the complexity of various dimensions into a single summary value. The stage of the composite index are:

1 Indicator selection

In this study, there are six dimensions and 16 selected indicators

Table 1 Dimensions and Indicators of Index Assessment

Dimensions	code	Indicators	Resources	Weight assessment
V1. Governance and Institutions (25)	I1	Sharia Compliance and Regulation	SOP Documents, Sharia Audit Reports, DSN-MUI Certification, Regulatory Compliance Reports	6.25
	I2	Transparency and Accountability	Annual Report, audited Financial Statements, publication on official website	6.25
	I3	Human resource capacity	Data on the number, qualifications and training of human resources, HR reports, personnel data	6.25
	I4	Information Technology and Systems	Information System Documentation, application usage reports, internal technology evaluation	6.25
V2. Fundraising (20)	I5	Growth and Collection of ZIS	Annual financial statements, collection realization reports, BAZNAS data, internal databases	6.67
	I6	Diversification of Donor Sources	Donor database, recapitulation of donor types (individuals, corporations, civil servants, etc.)	6.67
	I7	Muzaki Loyalty	Results of muzaki satisfaction surveys, database of repeated muzaki transactions	6.67
V3. Distribution and Impact (30)	I8	Distribution Ratio	Financial statements (distribution vs. collection data)	10.00
	I9	Empowerment Program Innovation	Program reports, innovation proposals, program implementation documentation	10.00
	I10	Impact Monitoring	Monev Report (monitoring and	10.00

Dimensions	code	Indicators	Resources	Weight assessment
V4. Finance and Efficiency (15)		and Evaluation	evaluation), impact study, baseline & endline survey	
	I11	Operational cost efficiency	Annual financial statements, operational expenditure recap	5.00
	I12	Financing Independence	Financial statements, non-ZIS income data, institutional efforts (if any)	5.00
	I13	Liquidity and Solvency	Complete financial statements, balance sheets, financial ratios	5.00
V5. Social and Environmental (10)	I14	SDGs – based programs	Programme documents, contribution mapping matrix to the SDGs	3.33
	I15	Included mustahik marjinal	Beneficiary data, mustahik distribution reports, mustahik survey results	3.33
	I16	Contribution to environmental issues	CSR reports, environmental program documentation, reports on greening activities, renewable energy	3.33

Source: Primary data processed (2025)

2 Data Normalisation

To ensure that each indicator falls within the value range of 0-1, the normalization process involves dividing the maximum value in each dimension, resulting in a maximum value of 1 for each indicator.

3 Weight assessment

Weighting of values as follows:

Tabel 2 Weight Assessment

Dimensions	Grade	Reason
V1. Governance and Institutions	25%	Good governance is the primary foundation for the sustainability of an institution. Sharia compliance, transparency, human resource capacity, and information systems significantly influence the trust of muzaki and mustahik, ensuring that the institution's

Dimensions	Grade	Reason
		operations are conducted in accordance with regulations and Sharia values. Because it is the basis of public trust
V2. Fundraising	20%	The core function of the zakat institution is to collect zakat, infak, and alms funds. Without optimal collection, the institution cannot implement the distribution program. Although very important, fund collection still depends on governance and public trust, so its weight is slightly below that of governance.
V3. Distribution and Impact	30%	This is the primary objective of zakat institutions: to channel funds effectively and provide tangible benefits to the mustahik and the broader community. Because the success of the institution is most visible from the social impact and success of the program, its weight is the greatest. This emphasizes that zakat institutions not only “collect” but also must “distribute in a targeted and impactful manner”.
V4. Finance and efficiency	15%	Operational cost efficiency, financing independence, and liquidity and solvency support the institution’s sustainability. However, this dimension is more of an enabler that ensures the institution remains healthy and able to run the program. Its weight is lower than the core dimensions (governance and distribution).
V5. Social and Environmental	10%	Contribution to SDGs, inclusion of marginalized mustahik, and environmental issues are critical additional advantages in the context of modern sustainability. Although increasingly relevant, their nature remains primarily one of differentiation and reputation strengthening, so their

Dimensions	Grade	Reason
		weight is relatively the smallest.

Source: Primary data processed (2025)

4 Composite score calculation

The calculation of the composite score is based on the value of each indicator on the completed questionnaire. So, the cumulative assessment of the composite score is as follows:

$$IK.Vi = \sum (Ii + \dots + n) / m$$

Ket:

I = indicator to-i

n = the sum of indicator to-n

m = total of wight dimensions

$$IK.LAZ = \frac{\sum_{i=1}^5 (V_i + \dots + V_n)}{x}$$

Ket:

IK.LAZ = Sustainability of Zakat Amil Intitution Index

V = dimensions from i to n

X = total of dimentions

5 Composite score interpretation

After the composite score calculation is obtained, the score will be entered into the sustainability category classification as in Table 3 below:

Tabel 3 Category Classification in Composite Index

IKLAZ Score	Category	Explanation
0.80 – 1.00	High sustainability	Optimal performance and wide impact
0.60 – 0.79	Moderate sustainability	Good performance, improvements in some aspects
0.40 – 0.59	Low sustainability	Average performance, needs significant improvement
< 0.40	Severe sustainability	High risk to sustainability

Source: (Fauzi, 2019)

RESULTS AND DISCUSSION

The Zakat Collection Institution plays a significant role in increasing the collection of zakat, infak, and sedekah (ZIS). As an official institution recognized by the government and society, this institution functions not only as a fund collector but also as a professional and trusted planner of collection strategies. Thanks to the existence of the institution, the zakat collection process becomes more structured, transparent, and accountable, thus fostering the trust of the

muzaki. Innovation in zakat campaign programs, the utilization of digital technology, and personal approaches to prospective donors are also important factors that have contributed to the growth of ZIS funds every year. Thus, the existence of the Zakat Collection Institution is not only as a distributor, but also as the primary driver of community awareness and optimal participation in paying zakat.

1. Governance and institutions

Governance refers to the systems, structures, and processes that an institution uses to direct, manage, and oversee all its organizational activities. Its primary purpose is to ensure that the institution operates professionally, accountably, transparently, and in accordance with Sharia principles.

Table 4 Governance and Institutions Indeks

No	Institutions	I1	I2	I3	I4	Total	Average
1	LAZ Rabbani	5	5	3.75	3.75	17.5	0.70
2	BAZNAS	6.25	6.25	5	5	22.5	0.90
3	LAZISKU KB PII	3.75	5	3.75	3.75	16.25	0.65
4	LAZISMU ASAHAN	5	6.25	3.75	3.75	18.75	0.75
5	LAZ SOLOPEDULI	5	5	5	5	20	0.80
6	LAZISMU BINJAI	5	5	3.75	3.75	17.5	0.70
7	LAZISKU SUMUT	6.25	6.25	6.25	1.25	20	0.80
8	LAZ AZKA CENTER	5	5	3.75	3.75	17.5	0.70
9	LAZNAS MPAQ BIAS	3.75	5	3.75	5	17.5	0.70
10	LAZNAS YATIM MANDIRI	5	5	3.75	5	18.75	0.75

Source: Primary data processed (2025)

Table 4 shows that each zakat collection institution has effectively implemented governance and institutions. The results of the study show that the ten institutions that were respondents are categorized as sustainable in terms of governance and institutions. It needs to be emphasized again that a good governance and institutional system can increase the trust of muzaki in zakat management. This is in line with research by Jamali et al., (2024) which shows that systematic ZIS distribution governance, including identification of mustahik, distributors, implementation, and monitoring and evaluation, has increased the welfare of mustahik

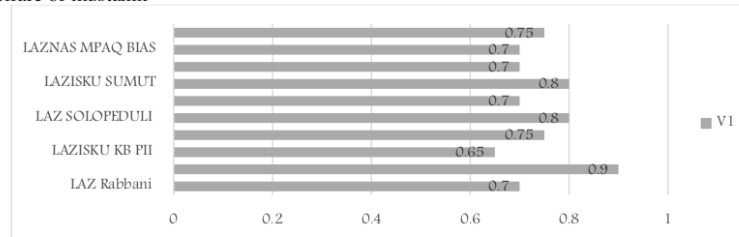


Figure 1 LAZ Governance and Institutional Index Diagram

Figure 1 shows that the National Zakat Agency has a high value compared to other zakat institutions. This is because BAZNAS, as a central institution, has been able to implement good governance and effective institutions. Other zakat institutions should observe how BAZNAS manages institutional governance to gain the trust of muzaki, which they have achieved so far.

2. Fundraising

Fundraising is a strategic activity carried out by the Zakat Amil Institution (ZAKAT) to collect ZIS funds from muzakki (zakat givers) and other donors, including individuals and corporations, to be distributed to the mustahik by Sharia provisions. The goal is to increase the potential for collecting zakat, infak, and sedekah. In addition, it makes it easier for Muzaki to fulfill their obligations and social charity. The results of the study show that each zakat amil institution has made maximum efforts in collecting zakat. This can be seen in Table 5 below:

Table 5 Sustainability of fundraising index

No	Institutions	I5	I6	I7	Total	Average
1	LAZ Rabbani	5.32	6.65	5.32	17.29	0.86
2	BAZNAS	5.32	6.65	3.99	15.96	0.80
3	LAZISKU KB PII	3.99	1.33	3.99	9.31	0.47
4	LAZISMU ASAHAN	5.32	6.65	5.32	17.29	0.86
5	LAZ SOLOPEDULI	3.99	6.65	5.32	15.96	0.80
6	LAZISMU BINJAI	3.99	6.65	3.99	14.63	0.73
7	LAZISKU SUMUT	1.33	1.33	1.33	3.99	0.20
8	LAZ AZKA CENTER	5.32	3.99	5.32	14.63	0.73
9	LAZNAS MPAQ BIAS	3.99	3.99	5.32	13.3	0.67
10	LAZNAS YATIM MANDIRI	5.32	3.99	5.32	14.63	0.73

Source: Primary data processed (2025)

Table 5 shows that there are zakat institutions that are quite sustainable and unsustainable. This is due to the small potential for collecting zakat, infak, and alms. On the other hand, the obstacle faced is that zakat institutions only rely on muzaki personally and have not expanded to utilize the potential of muzaki from institutions. This has an impact on institutional operations. This aligns with the research of Kasri & Putri (2018) which suggests that a traditional fundraising strategy, combined with a partnership approach to collecting zakat and a community-oriented approach to communicating zakat, is necessary.

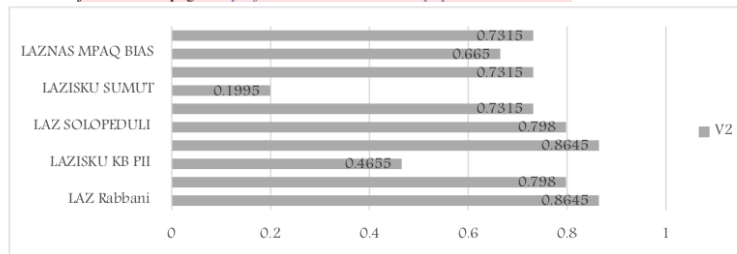


Figure 2 ZIS Fund Collection Index Diagram by LAZ

Figure 2 shows that two zakat institutions fall into the very sustainable category, namely Lazismu Asahan and LAZ Rabbani. This is evident from the institution's expanding fundraising efforts. Not only expecting from Muzaki personally, but also working with other institutions, agencies, and sectors. Thus, the potential for zakat collection carried out by these institutions increases. On the other hand, LAZISKU SUMUT and LAZISKU KB PII are institutions that only expect the potential for collecting funds from individual muzaki.

3. Distributions and Impact

Distribution of Funds and Impact is one of the core functions in the management of zakat, infaq, and sedekah (ZIS) run by the Zakat Amil Institution (LAZ). This process is not only about distributing the collected funds, but also about ensuring that the distribution is carried out by Sharia principles and regulatory provisions, such as Law No. 23 of 2011 and the Sharia accounting guidelines, PSAK 109. LAZ distributes ZIS funds to beneficiaries through structured programs, including economic empowerment, education, health, and humanitarian assistance, aimed at improving their welfare and independence.

Effective and impactful fund distribution also supports the achievement of the Sustainable Development Goals (SDGs), including poverty reduction, educational improvement, and job creation for marginalized groups. Through responsive and data-driven program planning, LAZ is expected to become a driving force for social transformation in society.

Table 6 Distributions and Impact Index

No	Institutions	I8	I9	I10	Total	Average
1	LAZ Rabbani	8	8	8	24	0.80
2	BAZNAS	6	6	6	18	0.60
3	LAZISKU KB PII	8	6	6	20	0.67
4	LAZISMU ASAHAN	6	8	8	22	0.73
5	LAZ SOLOPEDULI	10	6	6	22	0.73
6	LAZISMU BINJAI	6	8	8	22	0.73
7	LAZISKU SUMUT	10	8	8	26	0.87
8	LAZ AZKA CENTER	6	8	8	22	0.73
9	LAZNAS MPAQ BIAS	8	6	6	20	0.67
10	LAZNAS YATIM	8	6	8	22	0.73

No	Institutions	I8	I9	I10	Total	Average
	MANDIRI					

Source: Primary data processed (2025)

Table 6 shows that the majority of institutions have a sustainable category in fund distribution and impact. This indicates that the distribution of zakat, infaq, and sedekah funds is effective and has a positive effect on the mustahik in particular and society in general. The distribution of zakat, infaq, and sedekah funds has a positive effect on the Indonesian economy (Badriyah & Munandar, 2021). In addition, the distribution of funds is also able to increase social solidarity and reduce poverty significantly (Munawaroh, 2023).

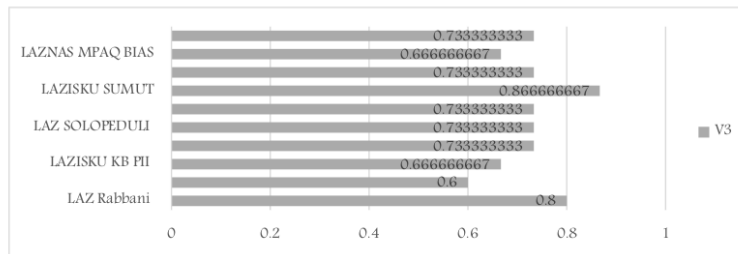


Figure 3 Distributions and Impact Index Diagram by LAZ

Figure 3 shows the activities of institutions in distributing funds, and the impacts felt by the mustahik are already in the good category. Two institutions have outstanding sustainability, namely LAZISKU SUMUT and LAZ Rabbani. This indicates that the distribution of these funds is precisely on target and is entirely managed by the institution. In addition, program innovations for mustahik are also no less promising in the distribution monitoring system.

4. Finance and Efficiency

Finance and Efficiency are important aspects in the sustainability of zakat, infaq, and sedekah (ZIS) management by the Zakat Amil Institution. LAZ is required to manage the funds collected professionally, transparently, and by Sharia accounting standards, such as PSAK 109. This financial management not only focuses on the amount of funds received and distributed, but also on how the operational costs of the institution can be minimized so that the mustahik can enjoy a larger portion of zakat funds.

Efficiency is reflected in the ratio of operational costs to the total collection managed. A LAZ with sound financial management can maintain this ratio at a low level, without compromising the quality of service or the effectiveness of the distribution program. Efforts to achieve Efficiency are carried out, for example, by digitizing administrative processes, utilizing an integrated financial system, and optimizing human resources and volunteer management.

In addition, the financial aspect of LAZ also concerns how the institution maintains its liquidity and solvency, ensuring it is always ready to distribute funds according to its designation while meeting operational needs. Accurate, timely, and regularly audited financial reports are crucial instruments for maintaining the trust of muzakki and the public, as well as a form of accountability.

Finances that are managed efficiently and transparently not only improve LAZ's reputation but also strengthen the institution's long-term sustainability. Through a healthy financial system, LAZ can more freely innovate programs, respond to the dynamic needs of mustahik, and ensure a broader social impact. Thus, the financial and efficiency aspects are not just numbers, but are the primary foundation for creating successful management of ZIS funds that are efficient and sustainable.

Table 7 Finance and Efficiency Index

No	Institutions	I11	I12	I13	Total	Average
1	LAZ Rabbani	3	3	3	9	0.60
2	BAZNAS	3	4	3	10	0.67
3	LAZISKU KB PII	3	3	3	9	0.60
4	LAZISMU ASAHAN	4	2	3	9	0.60
5	LAZ SOLOPEDULI	3	3	4	10	0.67
6	LAZISMU BINJAI	3	3	3	9	0.60
7	LAZISKU SUMUT	4	4	4	12	0.80
8	LAZ AZKA CENTER	3	4	3	10	0.67
9	LAZNAS MPAQ BIAS	3	4	4	11	0.73
10	LAZNAS YATIM MANDIRI	4	3	3	10	0.67

Source: Primary data processed (2025)

Based on Table 7, which displays the Finance and Efficiency Index, it can be seen that the ten zakat institutions have varying total and average scores for the three financial and efficiency indicators (I11, I12, and I13). LAZISKU SUMUT recorded the highest total score of 12 with an average of 0.80, followed by LAZNAS MPAQ BIAS, which obtained a total of 11 and an average of 0.73. Meanwhile, most other institutions, such as LAZ Rabbani, LAZISKU KB PII, LAZISMU ASAHAN, and LAZISMU BINJAI, had a total score of 9 and an average of 0.60. These results reflect differences in efficiency and financial management performance among institutions, which can serve as a basis for future evaluation and improvement.

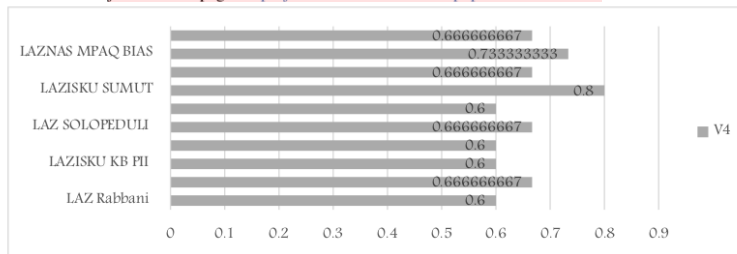


Figure 4 Finance and Efficiency Index Diagram by LAZ

Figure 4 above illustrates that most institutions continue to demonstrate proficiency in financial management and efficiency. Regulations generally control operational costs; however, ongoing efforts are being made to improve efficiency, although they are not yet fully optimized. Cost evaluations are conducted, but not on a routine basis. The differences in these values show variations in the effectiveness and efficiency of ZIS fund management between institutions, which can be influenced by governance, accountability systems, and digital innovations implemented. This finding aligns with research by Sari and Susilowati (2022), which emphasizes that zakat institutions implementing transparent management systems and digital technology tend to have better financial performance and a significant impact on muzakki trust, resulting in more equitable zakat distribution.

5. Social and environmental

Social and environmental dimensions are increasingly becoming a focus in the management of zakat, infaq, and sedekah by the Zakat Amil Institution (LAZ). Not only limited to the distribution of consumptive funds, LAZ programs are now widely directed to provide fundamental contributions to social development and environmental protection. In the social aspect, LAZ plays a role in empowering the mustahik through education, health, skills training, and economic empowerment programs based on micro and small businesses. This approach not only helps the mustahik meet their basic needs, but also encourages independence, enabling them to transform into muzaki in the future.

The management of social and environmental programs encourages the creation of cross-sector collaboration. LAZ can work with the government, business world, local communities, and international institutions to expand the reach of program impact and innovation. This kind of collaboration further strengthens LAZ's position as an institution that not only manages funds but is also an active and visionary agent of social change.

Tabel 8 Social and Environmental Index

No	Institutions	I14	I15	I16	Total	Average
1	LAZ Rabbani	2.64	1.98	1.32	5.94	0.59
2	BAZNAS	1.98	1.98	2.64	6.6	0.66
3	LAZISKU KB PII	1.98	2.64	2.64	7.26	0.73

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No	Institutions	I14	I15	I16	Total	Average
4	LAZISMU ASAHAN	1.98	2.64	1.32	5.94	0.59
5	LAZ SOLOPEDULI	2.64	1.98	3.3	7.92	0.79
6	LAZISMU BINJAI	1.98	2.64	0.66	5.28	0.53
7	LAZISKU SUMUT	1.32	1.32	1.32	3.96	0.40
8	LAZ AZKA CENTER	2.64	1.98	2.64	7.26	0.73
9	LAZNAS MPAQ BIAS	1.98	2.64	1.98	6.6	0.66
10	LAZNAS YATIM MANDIRI	2.64	2.64	1.98	7.26	0.73

Source: Primary data processed (2025)

Table 8 shows that several institutions show a focus on social and environmental issues, both in implementing social and environmental programs and campaigning for them. In addition, some institutions are quite or even less sustainable socially and environmentally because they have not focused on environmental issues.

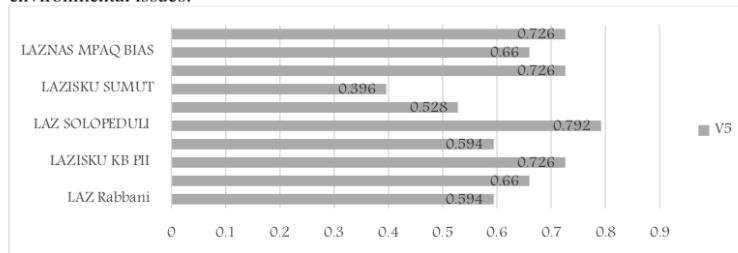


Figure 5 Social and Environmental Index Diagram by LAZ

Figure 5 shows that most national zakat institutions have not addressed environmental issues. This can be seen from the programs carried out by each institution that do not support the environmental movement. In addition, not all institutions consider ecological preservation as the central pillar of their strategy; furthermore, not all empowerment programs and institutional operations are designed to be environmentally friendly and support sustainability.

Sustainability of Zakat Amil Institution Index

A sustainable Zakat institution is an organization that not only focuses on collecting and distributing Zakat, Infaq, and Sadaqah (ZIS) funds, but also manages these funds with a long-term approach that is planned, professional, and accountable. Sustainability is reflected in the institution's ability to ensure that the programs it runs can continue to provide benefits to the most vulnerable without relying entirely on fluctuations in incoming funds. Institutions like this build good governance, transparency, and compliance with Sharia standards and regulations, including the implementation of PSAK 109, to strengthen the trust of muzaki and the public.

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In addition, sustainable zakat institutions can innovate in mustahik empowerment programs, so that the distribution of funds is not only consumptive but also productive and has a long-term impact. Programs such as strengthening UMKM, skills training, education scholarships, and community-based health programs are real examples of the role of zakat as an instrument of social development. This approach helps mustahik become more independent, potentially even becoming muzaki in the future, thereby creating a cycle of goodness that remains sustainable.

Table 1 Sustainability Index of Joint Zakat Collection Institutions

No	Institutions	V1	V2	V3	V4	V5	Total	Category
1	LAZ Rabbani	0.70	0.86	0.80	0.60	0.59	0.71	Moderate
2	BAZNAS	0.90	0.80	0.60	0.67	0.66	0.72	Moderate
3	LAZISKU KB PII	0.65	0.47	0.67	0.60	0.73	0.62	Moderate
4	LAZISMU ASAHAN	0.75	0.86	0.73	0.60	0.59	0.71	Moderate
5	LAZ SOLOPEDULI	0.80	0.80	0.73	0.67	0.79	0.76	Moderate
6	LAZISMU BINJAI	0.70	0.73	0.73	0.60	0.53	0.66	Moderate
7	LAZISKU SUMUT	0.80	0.20	0.87	0.80	0.40	0.61	Moderate
8	LAZ AZKA CENTER	0.70	0.73	0.73	0.67	0.73	0.71	Moderate
9	LAZNAS MPAQ BIAS	0.70	0.67	0.67	0.73	0.66	0.69	Moderate
10	LAZNAS YATIM MANDIRI	0.75	0.73	0.73	0.67	0.73	0.72	Moderate

Source: Primary data processed (2025)

Based on Table 9 above, the Sustainability Index of Zakat Institutions, with five dimensions, shows that all Zakat Institutions are sustainable in managing zakat, infaq, and alms funds. This relationship between dimensions determines a significant influence. Financial management of Zakat institutions (activity and liquidity ratio) has a substantial effect on zakat distribution, but operational efficiency is not yet optimal (Nahri & Mutia, 2024). Another example is BAZNAS Medan City, which demonstrates that a systematic fundraising strategy drives a positive trend in collections, although improvements in distribution efficiency are still needed (Susilowati & Setyorini, 2018).

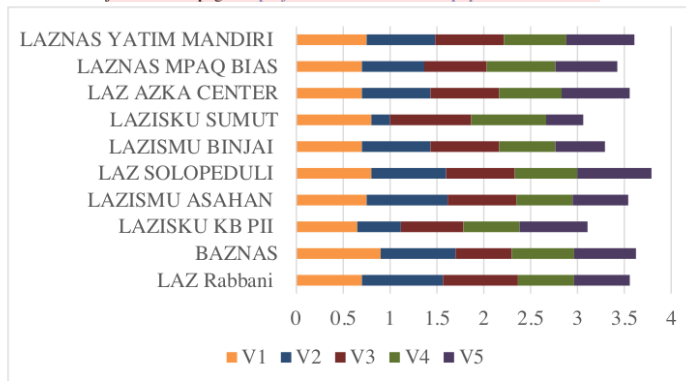


Figure 2 Sustainability of Zakat Amil Institution Bar Diagram

Figure 6 above shows that, overall, zakat institutions are categorized as institutions with a good level of sustainability, in terms of governance and institutions, fundraising, fund distribution and its impact, finance and efficiency, as well as social and environmental fields. However, several zakat institutions need to focus on improving their conditions, such as LAZISKU SUMUT, which requires addressing social and environmental issues, as well as enhancing its fundraising system. In addition, LAZISKU KB PII also needs to review the techniques and methods of collecting these funds from muzaki. In the future, muzaki will be more confident and will entrust their funds to be distributed through zakat institutions

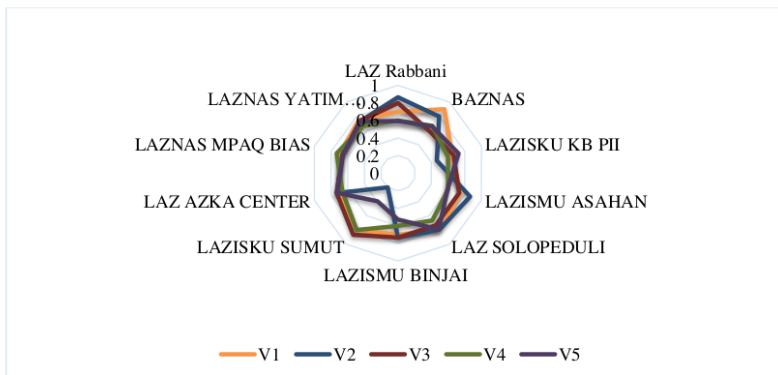


Figure 7 Combined LAZ Sustainability Index Radar Chart

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Figure 7 shows that, in the governance and institutional dimensions, all institutions have effectively implemented their initiatives. However, in the fundraising, social, and environmental dimensions, institutions generally need to re-evaluate their systems. Thus, the fundraising potential will be better. Moreover, focusing on social and environmental issues to support the achievement of the Sustainable Development Goals (SDGs). This form of radar chart helps visually identify the relative strengths and weaknesses of each institution in each performance dimension. The wider the line reaches towards the edge, the better the institution's achievement in the related variable. Visuals like this are commonly used in the evaluation of non-profit organizations to measure the consistency and equality of performance across indicators.

DISCUSSION AND CONCLUSION

4 Based on the analysis results, the Sustainability Index of Zakat Institutions in managing zakat, infaq, and alms funds indicates that the sustainability of the institution is significantly influenced by several key pillars, including governance and institutions, fundraising, distribution and impact, finance and efficiency, and social and environmental aspects. Each pillar is interrelated and strengthens the others, thus forming a more professional, transparent, and accountable fund management ecosystem. The results of the index measurement show that zakat institutions that have good governance and compliance with regulations can significantly increase ZIS fund collection. In addition, institutions that prioritize innovation in empowerment programs and the use of technology have also proven to be more effective in increasing the distribution of funds to the mustahik and expanding their social impact. Sustainability is also supported by operational cost efficiency and maintained financial liquidity, which allows institutions to be more flexible in responding to the needs of the mustahik. Another important factor is the success of SDGs-based programs and attention to the inclusion aspect of marginal mustahik, which strengthens the social and environmental dimensions of zakat institutions. Overall, zakat institutions that have succeeded in establishing solid governance, implementing financial reporting systems by PSAK 109, and developing programs aligned with the Sustainable Development Goals (SDGs) exhibit a higher level of sustainability. This condition not only increases the trust of muzaki but also ensures that the benefits of ZIS funds can be felt evenly and sustainably by the community.

5 The researcher provides several suggestions for zakat, infaq, and alms fund management institutions, including the following: Zakat institutions should continue to strengthen their transparent and accountable governance systems, which are based on Sharia principles and applicable regulations, such as the implementation of PSAK 109. This step is crucial for increasing the trust of muzaki (donors) and maintaining the institution's reputation. It is recommended that institutions develop digital innovations, such as online donation platforms, digital wallets, and mobile-based applications, to expand the reach of their fundraising efforts. On the distribution side, productive economic empowerment programs for mustahik need to be expanded so that the impact of zakat is more sustainable. Zakat institutions are advised to continue improving the competence

of their human resources through regular training and professional zakat certification. The use of information technology is also important, both for reporting systems, monitoring, and evaluation of the impact of the program.

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