

GREEN ZAKAT: A SYSTEMATIC LITERATURE REVIEW OF ENVIRONMENTAL IMPACT AND SUSTAINABLE FINANCING MODEL

Khadijah ¹, Karsono ², Jasmine Zahira Firda ³, Tri Wahyuni⁴ and Mujahida Adilah ⁵

^{1,2,3,4,5}Islamic Institute SEBI

Paper was presented at the 9th International Conference on Zakat (ICONZ)

9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

This study aims to systematically examine the development of Green Zakat research by identifying dominant thematic clusters, methodological approaches, and contributions of zakat to environmental sustainability and sustainable financing. The study intends to clarify how zakat has evolved from a traditional socio-religious instrument into a mechanism supporting green economy and sustainable development agendas. The study adopts a Systematic Literature Review (SLR) approach using the PRISMA framework. An initial dataset of 43 articles was screened through inclusion and exclusion criteria, resulting in 8 selected articles published between 2021 and 2025. Qualitative content analysis was employed to classify the literature into thematic clusters related to green zakat, environmental sustainability, governance, and sustainable resource management. The findings reveal four dominant research clusters: (1) green economy and productive zakat, (2) environmental sustainability and SDGs integration, (3) environmental resource management and agro-sustainability, and (4) governance and accountability of sustainable zakat institutions. The results indicate that productive zakat integrated with green economic principles is the most extensively explored theme, highlighting zakat's growing role in promoting environmentally responsible economic empowerment. This study is limited to peer-reviewed articles indexed in selected academic databases within a five-year publication window. Future research may expand the scope by incorporating bibliometric analysis, empirical field studies, or comparative cross-country assessments to deepen understanding of green zakat implementation. The findings provide guidance for zakat institutions and policymakers to design environmentally oriented zakat programs, particularly in productive sectors such as MSMEs, agriculture, clean water provision, and renewable resource management. The proposed thematic clusters can serve as a reference framework for program evaluation and policy formulation. By integrating environmental sustainability into zakat distribution, green zakat initiatives contribute to poverty alleviation while simultaneously enhancing ecological resilience, community welfare, and long-term socio-environmental sustainability, especially among vulnerable and mustahik communities. This study offers a structured and comprehensive mapping of Green Zakat research through a systematic literature review, presenting a novel thematic framework that bridges Islamic social finance with environmental sustainability. The findings enrich the academic discourse by positioning zakat as a strategic instrument for sustainable development rather than solely a redistributive mechanism.

Keywords: Green Zakat, Sustainable Environment, SDGs, Islamic Social Finance, PRISMA

I. INTRODUCTION

Climate change and environmental degradation are global challenges that require a sustainable and equitable approach to social development funding. In Islamic economics, zakat not only serves as a mechanism for wealth redistribution but also has the potential to support community development through empowerment and welfare enhancement programs. Proper zakat management has been shown to increase

distribution effectiveness and positively impact social welfare, as evidenced by the implementation of professional zakat collection and distribution management in various institutions (Dergisi et al., 2019).

green zakat design emerged as an approach to zakat management that focuses not only on economic and social aspects but also on environmental sustainability. The use of zakat for environmental conservation activities is considered in line with the maqhasid sharia, particularly in maintaining welfare and preventing environmental damage, as emphasized in the sharia approach to reforestation and conservation practices through zakat funding (Arsad et al., 2024).

Moreover, philanthropic institutions such as Rumah Zakat have demonstrated that zakat-based empowerment programs can support the achievement of sustainable development goals by strengthening economic well-being, health, and environmental preservation (Muliadi, 2020). Zakat, as an instrument for distributing welfare, has the primary goal of reducing poverty, closing disparities, and realizing social justice in society. This aligns with the *Sustainable Development Goals* (SDGs) agenda formulated by the United Nations (UN) as a global effort to address social, economic, and environmental issues in an integrated manner to promote sustainable development (Nurhasanah, 2023).

Sustainable development planning is understood as the process of meeting the needs of the current generation without compromising the ability of future generations to meet their own needs. From an Islamic perspective, development goals are firmly grounded in teachings that emphasize a balanced relationship between humans and God, with each other, and with nature. These teachings not only place relationships as a spiritual foundation but also provide practical guidelines for achieving harmony and sustainability in life (Dariah et al., 2016).

Despite signs of alignment between zakat and its objectives in sustainable development, studies linking the two remain underdeveloped. Bibliometric analysis shows that studies on zakat and the SDGs are dominated by topics such as poverty, governance, and social empowerment, but environmental sustainability has not been a primary focus (Batari et al., 2024). Furthermore, research on *Islamic social finance* indicates that zakat, waqf, and other sharia-compliant instruments have the potential to support funding for environmental projects, but their implementation remains hampered by a lack of regulation, institutional capacity, and technical understanding at the implementation level (Fahmi, 2025).

green zakat plan presents a new approach that focuses on distributing zakat to support environmental conservation efforts, such as ecosystem restoration, climate change mitigation, improving environmental quality of life, and strengthening community resilience to disasters. This approach aligns with the maqhasid sharia, particularly in maintaining the sustainability of life and preventing damage as a form of human responsibility as caliphs on earth (Dariah et al., 2016).

A concrete example of the use of zakat as an environmental financing model can be seen in a number of recent studies and reports. One of them is the Green Zakat framework released by BAZNAS (National Zakat Agency)-BSI (Bank Syariah Indonesia)-UNDP (*United Nations Development Programme*), which offers an innovative model in which zakat collection is not only directed at traditional social programs but also allocated to environmental initiatives such as renewable energy and sustainable agriculture. Furthermore, the allocation system in this model integrates ESG (*Environmental, Social, Governance*) principles in zakat management so that zakat programs are implemented with an approach that measures environmental impact, transparency, and good governance (UNDP, 2025).

Research by Munifatussaidah (2025) shows that zakat distribution can support sustainable development objectives, particularly in the provision of clean water and sanitation, which are part of the environmental pillar of the SDGs. This finding aligns with research by Yuliani et al. (2024) who identified that zakat institutions in Riau have begun directing a portion of productive zakat allocations to

conservation and natural resource management programs, although institutional strengthening and coordination among stakeholders are still needed to ensure program sustainability.

Thus, the concept of green zakat demonstrates that zakat has a much broader potential than simply being an instrument of economic redistribution, namely as a source of social financing that supports environmental sustainability and community resilience. Integrating zakat with the Sustainable Development Goals (SDGs) is a strategic step to ensure that social empowerment not only addresses short-term economic needs but also maintains ecosystem sustainability for future generations. Therefore, this study aims to systematically review development studies related to green zakat, analyze its contribution to sustainable development, and formulate a relevant and applicable zakat financing model to support strengthening environmental and social resilience in communities.

II. LITERATURE REVIEW

Green Zakat

Green zakat is an extension of the zakat concept that combines socio-economic dimensions with environmental conservation. This concept stems from the recognition that human well-being is inseparable from the sustainability of nature. Through this approach, zakat funds can be directed toward environmentally friendly activities such as forest rehabilitation, integrated waste management, water conservation, and sustainable agriculture. The implementation of *green zakat* demonstrates that Islamic teachings have significant potential to foster a transition to a just and socially just green economy (Azmi, 2025).

The implementation of *green zakat* also shows that Islamic teachings are in line with the principles of sustainable development. In the context of *maqāṣid al-sharī'ah*, environmental preservation includes efforts to preserve life (*ḥifẓ al-nafs*) and protect wealth (*ḥifẓ al-māl*). Thus, the utilization of zakat is directed to preserve natural resources and mitigate environmental risks in line with the objectives of sharia to create the welfare of the people. Zakat institutions can allocate part of their funds in environmentally friendly programs that provide dual benefits: community economic empowerment and ecological conservation (Widiastuti et al., 2022).

Furthermore, the potential of *green zakat* strengthens Islamic social finance's position as a crucial instrument in addressing global issues such as climate change and social inequality. Through collaboration with Islamic financial institutions and environmental organizations, zakat can be used to finance innovative projects such as organic farming, water conservation, and clean energy management. This collaborative approach opens up opportunities for zakat institutions to become agents of change in creating a balance between human well-being and environmental sustainability (Nurhasanah, 2023).

Environmental Zakat

Zakat for the environment is a form of zakat utilization oriented towards environmental preservation and ecosystem balance. This concept arises from the perspective that human well-being is inseparable from the sustainability of the natural world that sustains life. Through this approach, zakat funds can be used to finance activities such as reforestation, waste management, water resource conservation, and critical land restoration. Utilizing zakat for ecological purposes expands zakat's social function from mere economic redistribution to an empowerment instrument that contributes to environmental sustainability (Humaidi et al., 2024).

Besides being an inadequate form of social response, environmental zakat also reflects the spiritual awareness that humans are caliphs on earth, obligated to preserve God's creation. Through

synergy between zakat institutions, environmental organizations, and the community, environmental zakat programs can have a dual impact, improving community welfare while simultaneously improving environmental quality. This approach aligns with Islamic principles of social justice and serves as a concrete example of the integration of religious and ecological values in a sustainable manner (Azmi, 2025).

Sustainable Zakat

Sustainable zakat emphasizes sustainability in its management and utilization, ensuring that its benefits are not only felt temporarily but also have a long-term impact on the welfare of the community. This approach encourages zakat institutions to develop productive distribution models, such as financing micro-enterprises, sustainable agriculture, and a community-based circular economy. With a transparent and empowerment-oriented system, zakat can serve as a supporting instrument for sustainable socio-economic development and reduce social inequality (Erni, Artis, & Rahman, 2024).

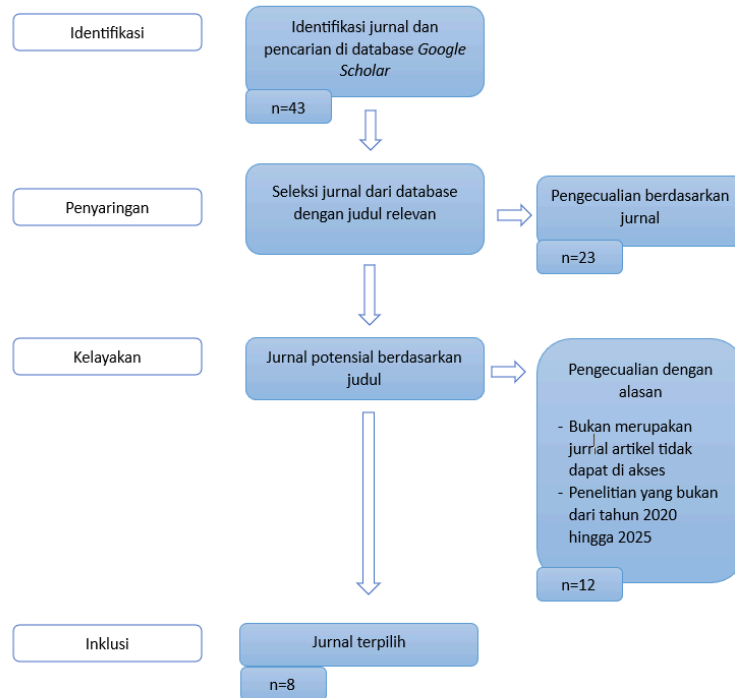
The sustainable design of zakat also aligns with the principle of *maqāṣid al-sharī'ah*, which is to maintain the sustainability of life and the welfare of society in a just manner. With governance that adapts to the challenges of the times, zakat can be an effective Islamic financial instrument to promote the economic independence of the community. Integrating zakat with sustainable development initiatives strengthens the contribution of Islamic economics to social welfare and environmental sustainability (Nurhasanah, 2023).

III. RESEARCH METHODOLOGY

This study was designed with a qualitative approach and a literature review. This study aims to identify the determining factors for the success of green zakat development in the future. Data sources were derived from journal database references in *Google Scholar*. Data collection techniques used the *Publish or Perish* application. Article selection was carried out using the PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*) method. Data collection was conducted through journal articles relevant to the research topic (Moher et al., 2010). The applied method was structured following the research steps established by PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*), including systematic identification, selection, and inclusion of articles.

Based on the PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-Analyses*) approach, the data selection process is carried out in four stages, namely (*Identification*), (*Screening*), (*Eligibility*). At this identification stage, articles are identified and searched in the database using journals with the keywords "*Green Zakat*" OR "*Environmental Zakat*" OR "*Sustainable Zakat*" OR ("*Zakat*" AND "*Environment*") OR ("*Zakat*" AND "*Sustainability*"). At the filtering level, journals are selected in the database by excluding journals that have similarities. At this eligibility stage, journals are determined for their eligibility based on title and abstract filtering. Then exclusions are also made using three criteria, namely: not journal articles/proceedings, full text is not available, and irrelevant exposure. (Rieza et al., 2024).

Figure 1. PRISMA Procedure Flowchart



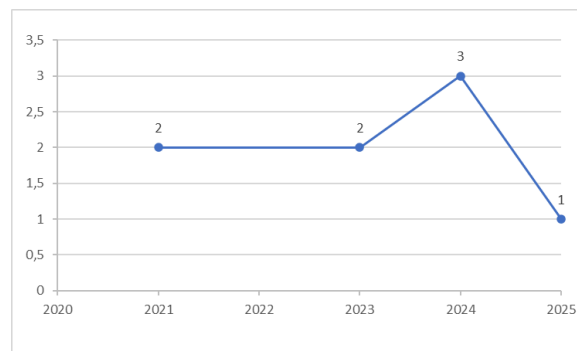
Source: Processed by researchers

IV. RESULTS AND DISCUSSION

Trends and Conditions of Literature Related to “Green Zakat”

Distribution of Articles by Year of Publication

A literature review using the PRISMA framework yielded eight journal articles discussing green zakat from 2020 to 2025. The results are shown in the graph below.



Graph 1. Distribution of Articles by Year of Publication

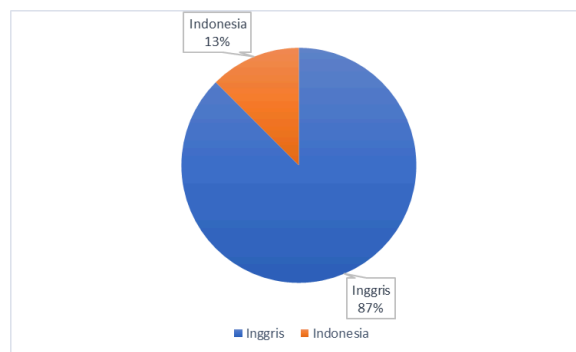
Based on the graph, it can be concluded that there was an increase in the distribution of articles from early 2020 to 2025. This graph was taken from eight selected journal articles studied. From 2020 to 2022, there were no journal articles discussing the topic of *green zakat*. Then in 2021, there will be one journal article discussing this related topic, namely (Mahadi, et al., 2021).

In 2023, two articles were found, namely (Nurhasanah, 2023; Umami Ibrahim Attah, 2023) . Then in 2024 there will be a very significant increase, namely there are three articles that also fall into the topic of *green zakat*, namely (Anwar, 2024; Rahmah, Hakim, et al. 2024; Suri, Kamaliah, & Halim, 2024) . Then in 2025 there will be one article discussing the topic of *green zakat*, namely (Kamaliah, 2025).

The linear trend line in the graph indicates a significant overall increase from year to year, although this is not consistent. Overall, the graph shows that the topic of *green zakat* has received increasing attention in academia, especially in recent years. This ups and downs are likely driven by technological developments, industry needs, and growing awareness of the importance of *credible and modern green zakat* .

Distribution of Articles Based on Language Usage

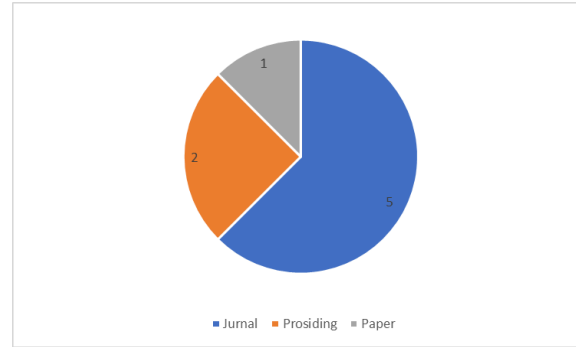
Most researchers writing literature on *green zakat* use English. Seven documents were written in English, while one document in this study was Indonesian. Although English is recognized as an international language accepted by most of the global community, Indonesian remains significant in the context of *green zakat research* . The distribution of *green zakat research* by language can be seen in the following diagram.



English has become the dominant medium used by researchers, given its role as a universal means of communication worldwide. Therefore, publications in English have a broader impact, not limited to audiences in their home countries, as is the case with articles written in national languages (Ali, Kassim et al., 2021) .

Distribution of Articles by Document Type

Research on *the topic of green zakat* is now available in the form of articles, conference papers, proceedings, and various other written works. This makes it easier for readers interested in *green zakat research* . The distribution of *green zakat research* by document type can be seen in the diagram below.



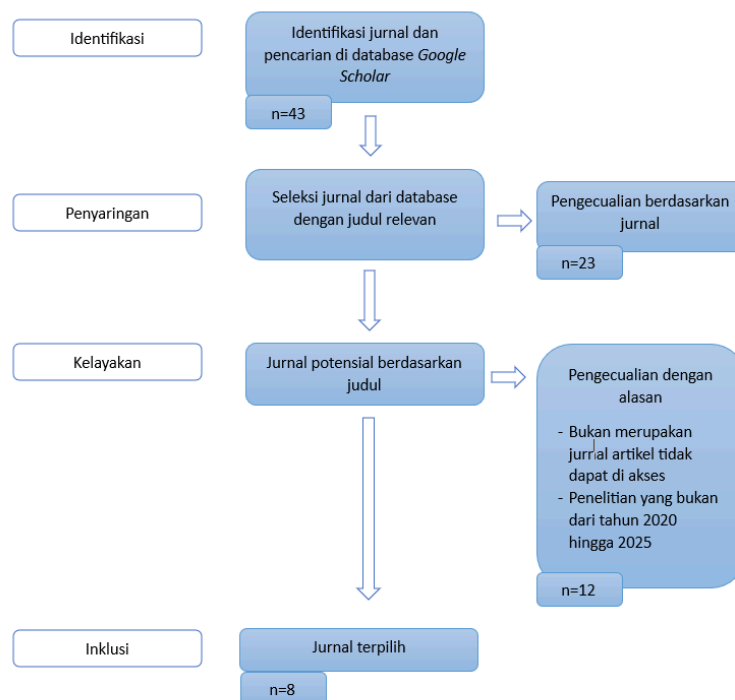
Based on the diagram above, the number of researches documented in journal format reached 5 documents, proceedings 2 documents, and paper 1. Thus, it can be concluded that research on *green zakat* during the 2020-2025 period was predominantly conducted in journal format.

Thematic Analysis of Green Zakat Research Findings

Article about Green Zakat Model

After going through the selection process, this study has selected and summarized several articles with the keywords "*Green Zakat*" OR "*Environmental Zakat*" OR "*Sustainable Zakat*" OR ("*Zakat*" AND "*Environment* ") OR ("*Zakat*" AND "*Sustainability* "). The selection was carried out using the PRISMA approach which is presented in the following figure.

Figure 2. Results of Article Selection on the Implementation of the Productive Zakat Model



Source: Processed with PRISMA flowchart procedure

During the identification process, 43 articles were found with titles matching the keywords. The next step was filtering, selecting journals obtained in the initial stage based on relevant titles, resulting in 20 journals. In the eligibility selection stage, the author had to exclude a total of 12 journals. This was because the form was not a journal, either in the form of a book or an article proceeding, totaling 10 articles. One article was not available in full, and one article discussed issues irrelevant to the research and not research from 2020 to 2025. Therefore, 8 articles were finally selected from the selection results using the PRISMA approach that passed and then proceeded to the data processing stage. The author presents a list of articles that passed the final selection in tabular form to make it easier for readers to find the intended sources. The following is a list of successfully selected journals

Table 1. List of Articles on the Productive Zakat Model

No	Author Name & Year	Title	Green Zakat Model
1.	Khairul Anwar (2024)	Green Zakat Concept : A Strategy for Utilizing Zakat Funds for Environmental Sustainability	Community-based environmental empowerment
2.	Dewi Puspa Suri, Kamaliah, Edyanus Herman Halim (2024)	A New Paradigm for Economic Sustainability in Riau: Productive Zakat as a Mechanism for Social Development	Community-based environmental empowerment
3.	Ummi Ibrahim Atah, Salimatu Ahmad Rufa'i, Shafaatu Bello Habib, Safiyya Abubakar Abba (2024)	Exploring Faith-based Economic Model (Zakat) for Ensuring Sustainability of Clean Water Provision and Sanitation in Nigeria: A Lesson from Indonesia.	Multi-stakeholder collaboration
4.	Nur Farhah Mahadi, Nor Razinah Mohd Zain, Anwar Hasan Abdullah Othman (2020)	The Role of Zakāt in Achieving Economic Empowerment, Environmental Sustainability and Social Re - Engineering as Promoted in the 12th Malaysia Plan (12MP)	Multi-stakeholder collaboration
5.	Rizka Ar Rahmah, Andy Hakim, Hasnul Habib Rangkuti, Nurul Latifa Sari (2024)	Optimization of Productive Zakat for MSME Development Through Green Economics Principles : A Case Study of YBM Brilliant in Medan	Multi-stakeholder collaboration
6.	Indi Nikmatul Kamaliah (2025)	Community Economic Empowerment through Productive Zakat Based on Hydroponic Melon Greenhouses	Community-based environmental empowerment
7.	Neneng Nurhasanah (2023)	Zakat & Sustainable Development Goals (SDGs): A Review	Project-based financing
8.	Caliph Muhamad Ali, Salina Kassim, Miftahul Jannah, Zulkarnain Muhammad Ali (2021)	Enhancing the Role of Zakat and Waqf on Social Forestry Program in Indonesia	Project-based financing

Green Zakat Model Findings

Based on observations of selected articles, the author classifies the green zakat models that have been implemented into three general divisions. This classification combines similar zakat model programs, even though in the field there are differences. The names of work programs differ in each region, and zakat administrators are one of the primary stakeholders. However, they are generally divided into four models. The sectoral divisions of the green zakat model are illustrated in the following table:

Table 2. Results of the Green Zakat Model Research

No	Classification of Green Zakat Models	Success Indicators	Source
1.	Community-based environmental empowerment	(1) Green economic independence; (2) Reduction of local environmental damage; (3) Level of adoption of environmentally friendly practices; (4) Sustainability of the program after zakat funding ends	(Anwar, 2024), (Dewi Puspa Suri et al. , 2024), (Kamaliah , 2025)
2.	Project-based financing	(1) Effectiveness of zakat fund utilization in projects; (2) Long-term financial feasibility of projects without dependence on zakat; (3) Measurable environmental impact; (4) Improving the welfare of mustahik	(Nurhasanah, 2023), (Ali et al. , 2021)
3.	Multi-stakeholder collaboration	(1) Active involvement of various parties; (2) Integration of policies and regulations that support the implementation of green zakat projects; (3) Transparency and accountability in reporting impacts, both social and environmental;	(Father et al. , 2024), (Mahadi et al. , 2024), (Rahmah et al. , 2024)

Source: PRISMA analysis results from various references

In the first classification, the community-based environmental empowerment model emphasizes the direct involvement of beneficiaries in environmental quality improvement programs that simultaneously generate economic benefits. In Khairul Anwar's (2024) research, this model is implemented through community-based green economic development programs, such as local environmental management and capacity building for beneficiaries in sustainably utilizing natural resources. This program aims to increase the income of poor communities through environmentally friendly activities, such as environmentally friendly agriculture and community-based conservation.

Research by Dewi Puspa Suri et al. , (2024) also emphasized that zakat productivity can be optimized through a green economy approach, particularly for MSMEs developed using sustainability principles. The results of this study indicate increased economic independence of mustahik, reduced dependence on consumer assistance, and the creation of a culture of environmental conservation on a local scale.

Another example of implementation is found in Kamaliah's (2025) research on a hydroponic melon greenhouse project , which demonstrated that utilizing zakat in the modern agricultural sector can increase income, transfer green technology, and reduce environmentally damaging land conversion. The model's success is demonstrated by its ability to persist even after zakat funding has ceased.

Thus, the community-based environmental empowerment model shows that green zakat is capable of creating economic prosperity as well as sustainable ecological improvement. The second model in this study is project-based financing, which involves distributing zakat to fund environmental projects with specific, measurable goals and long-term impact. Nurhasanah's (2023) research found that zakat has the potential to be a funding source for projects supporting the achievement of the SDGs, particularly the provision of clean water, sanitation, and environmental conservation. This scheme is implemented through the allocation of zakat to projects that can provide sustainable benefits and not just short-term consumption.

Research by Ali et al. et al. (2021) added that the integration of zakat and waqf in the Social Forestry project in Indonesia can reduce deforestation, empower communities surrounding forests, and increase natural resource-based economic resilience. This project involves communities in sustainably managing forests and obtaining economic benefits from non-timber forest products. Atah's research et al. (2024) in Nigeria, with lessons learned from Indonesian practices in providing clean water and sanitation facilities. This model focuses on reducing environmental risks and improving the standard of living of mustahik through environmentally friendly infrastructure funded by zakat. Based on these findings, the project-based financing model is highly relevant to support Islamic social financing-based environmental solutions through financially viable and ecologically beneficial projects on a large scale.

The final model identified is multi-stakeholder collaboration, namely the implementation of green zakat through partnerships between zakat institutions, the government, Islamic financial institutions, academics, and environmental organizations. In Mahadi et al.'s (2020) research, increasing the effectiveness of zakat in environmental development in Malaysia was achieved through synergy with *the Malaysia Plan* and other national policies supporting a green economy. This integration ensures zakat becomes part of the country's environmental resilience strategy.

Rahmah et al.'s research et al. (2024) also showed that the development of MSMEs through zakat with the principle of *green The Medan economy* is implemented through program partnerships with local governments, MSMEs, and sharia-based capital institutions, thereby providing multi-layered support for beneficiaries. Next, Atah et al. (2024) emphasized that the provision of sanitation and clean water facilities cannot be carried out by a single zakat institution but requires cross-sectoral policy and funding support. This collaborative approach enhances project sustainability and institutional capacity.

This model is also in line with the Green Zakat framework developed by BAZNAS–UNDP–BSI, where ESG principles are applied directly to fund management and impact reporting. Thus, the multi-stakeholder collaborative model proves that green zakat will have a broader and more measurable impact if integrated into an environmental development ecosystem that involves many parties.

V. CONCLUSION AND RECOMMENDATIONS

Conclusion

Green zakat is an innovative way to utilize zakat funds that is not only oriented towards meeting socio-economic needs but also serves as a strategic instrument in supporting environmental sustainability. A systematic review using the PRISMA method identified eight relevant articles, demonstrating that the concept of green zakat is growing and receiving broader academic attention in the 2020–2025 period.

There are 3 main research findings showing that the implementation of green zakat in various countries has been directed at three development models, namely (1) Community-based environmental empowerment, which focuses on increasing the economic independence of mustahik through the

implementation of green economic practices and ecological conservation at the community level, (2) Project-based financing, which utilizes zakat funds to support environmental conservation projects such as the provision of clean water, natural resource conservation, renewable energy, and climate change mitigation, (3) Multi-stakeholder collaboration, which emphasizes the integration of stakeholders, including zakat institutions, government, Islamic financial institutions, academics, and environmental organizations, to ensure the sustainability of funding, strengthening regulations, and increasing accountability and measurement of environmental impacts.

Despite its great potential in achieving the sustainable development goals (SDGs), the implementation of green zakat still faces challenges, including a lack of supporting regulations, limited capacity of zakat institutions, and a lack of technical instruments for standardized environmental impact measurement.

Overall, green zakat has the potential to be an effective Islamic social finance instrument in addressing the global environmental crisis, enhancing community resilience, and strengthening economic and ecological well-being in a sustainable manner. Therefore, strengthening governance, digitizing reporting, and developing innovative financing models are urgently needed to encourage the implementation of green zakat on a broader scale in the future.

REFERENCE

- Afiful Ichwan, and RAG (2020). The Influence of the Technology Acceptance Model on Muzakki's Decision to Pay Zakat Through Fintech Gopay. *Scientific Journal of Islamic Economics*, 6 (2), 129–135. <https://doi.org/10.29040/jiei.v6i2.1011>
- Ahmad Musthofa Lutfiyanto. (2020). Development of digital-based zakat innovation in zakat, infaq, and shadaqah (inclusive zakat) institutions. *Journal of Contemporary Islamic Studies (JURKAM)*, 1 (1), 7–12.
- Alfiansyah, A., & Hafiz, A. (2024). *Utilizing Technology to Increase the Potential of Zakat Management in Indonesia*. 2 (1), 197–205.
- Aman Shah Siraj, Mohd Faisal Ibrahim, & Nuradli Ridzwan Shah Mohd Dali. (2022). Conceptual Framework: Determining Factors for Payment of Zakat Fitrah Through FinTech. *Journal of Muamalat Research and Islamic Finance*, 19 (2), 102–124. <https://doi.org/10.33102/jmifr.v19i1.465>
- Arsad, MI, Jamaludin, H., & Samudin, SA (2024). *Sharia Approach in Promoting Green Practices through Zakat Funds: A Preliminary Study*. *Sharia Approach in Promoting Environmentally Friendly Practices through Zakat Funds: A Preliminary Study*. 14 (2), 54–67.
- Azmi, M., Susanti, R., Zurkarnaen, Z., & Adi Pratama, MR (2023). SWOT Analysis of Zakat Development and Zakat Development Strategy in Indonesia in the Era of Society 5.0 Revolution. *Journal of Economics and Business*, 1 (1), 9–15. <https://doi.org/10.61994/econis.v1i1.106>
- Batari, H., Juliana, J., & Monoarfa, H. (2024). *RESEARCH ON ZAKAT MAPPING AND SUSTAINABLE DEVELOPMENT GOALS: A BIBLIOMETRIC ANALYSIS*. 13 (2), 469–485. <https://doi.org/10.22373/share.v13i2.21752>
- Dariah, A., Salleh, M., & Shafiai, H. (2016). *A new approach to sustainable development goals in an Islamic perspective*. 219, 159–166. <https://doi.org/https://doi.org/10.1016/j.sbspro.2016.05.001>
- Dergisi, P., Fahlefi, R., Hasan, A., & Alimin, A. (2019). *ZAKAT COLLECTION AND DISTRIBUTION MANAGEMENT MODEL FOR ZAKAT MANAGEMENT AGENCIES*. 3 (2), 171–182.
- Efendi, M., & Arifin, F. (2019). The Development of Islamic Philanthropy in the Digital Era: New Strategies for Fundraising and Monitoring Programs. *BISNIS: Journal of Islamic Business and Management*, 7 (1), 129. <https://doi.org/10.21043/bisnis.v7i1.5287>
- Fadilah Mat Nor, Junainah Idris, NSA, & Aza Shahnaz Azman. (2023). *THE POTENTIAL OF E-PAYMENTS AS A MEDIUM FOR QUOTING DONATIONS: A REVIEW ON OUT-BANDAR MOSQUES* Fadilah Mat Nor, Junainah Idris, Nur Syaheera Atan. 159–171.
- Fadillah, AZ, Rusadi, PO, & Karsinih, A. (2022). Digitalization (Zis) of Zakat, Infaq, and Shadaqah Through the Use of Qris (Case Study: Generation Z). *Airlangga International Journal of Islamic Economics and Finance*, 5 (02), 104–114. <https://doi.org/10.20473/aijief.v5i02.42027>

- Fahmi, RA (2025). *Islamic Social Finance and Environmental Sustainability: A Critical Review of Policies and Practices* . 7 (1), 64–77.
- Hudaefi, FA, Beiq, IS, Zaenal, MH, Choirin, M., Farchatunnisa, H., & Junari, UL (2020). How Do Zakat Institutions Respond to Fintech? Evidence from Baznas Indonesia. *IJZIP: International Journal of Zakat and Islamic Philanthropy* , 2 (1), 2672–7471.
- Humaidi, MW, & Azizah, M. (2024). *Green Philanthropy: Islamic Activism in Indonesian Environmental Democracy* . 24 (2), 167–191. <https://doi.org/10.18326/ijtihad.v24i2.167-191>
- Maulana Khalid, Muhammad Ghazali Rahman, and YS (2023). *Journal of Religion: Journal of Religion, Social, and Culture* <https://maryamsejahtera.com/index.php/Religion/index> P-ISSN : 2962-6560 , E-ISSN : 2963-7139 . 1 , 65–68.
- Moh Imron, and AF (2024). *Digital Transformation of Zakat Management Organizations (Zakat Readiness Index and Ecosystem at Baznas Pamekasan)* . 10 (1), 1–23.
- Mudrikah, A., & Yafiz, M. (2022). Analysis of the Effectiveness of a Digital Banking-Based Fundraising System at Lazismu Medan City. *SYNTAX IMPERATIVE JOURNAL: Journal of Social Sciences and Education* , 3 (1), 71. <https://doi.org/10.36418/syntax-imperatif.v3i1.148>
- Mukhid, C. (2024). *Systematic Analysis of Zakat Distribution Model in Modern Islamic Finance* . 1 (2), 54–67.
- Muliadi, S. (2020). *The Role of Zakat in Sustainable Economic Development by Rumah Zakat* .
- Munifatussaidah, A. (2025). *Zakat and its Role in Achieving the Main Pillars of the Sustainable Development Goals (SDGs) in Indonesia* . 3 (1), 23–37.
- Munir, M., & Mais, RG (2023). Determining Zakat Payment Decisions of Millennial Zakat Payers Based on Fintech. *Eligible: Journal of Social Sciences* , 2 (2), 287–296. <https://doi.org/10.53276/eligible.v2i2.105>
- Nurhasanah, N. (2023). *Zakat & Sustainable Development Goals (SDGs): 5* (2).
- Ridwanto, Mukhtar Lutfi, & Abdul Wahid Haddade. (2024). Socialization Strategy of Crowdfunding Model as an Alternative for Collecting Zakat, Infak, and Alms Funds at Dompot Dhuafa, South Sulawesi. *Al-Kharaj: Journal of Islamic Economics, Finance & Business* , 6 (7), 5917–5925. <https://doi.org/10.47467/alkharaj.v6i7.4085>
- Rosele, MI, Muneem, A., Rahman, NNBA, & Ali, AK (2022). Digital Zakat Management System in Malaysia and the Way Forward. *Al-Ihkam: Journal of Law and Social Institutions* , 17 (1), 242–272. <https://doi.org/10.19105/AL-LHKAM.V17I1.5365>
- Saro, N., Bhari, A., & Rani, AM (2023). Acceptance Level and Intention to Continue Using Digital Zakat Applications Among the Community: A Preliminary Study. *International Journal of Academic Research* , 16 (1), 89–96.
- Tamil, B., & Pakanna, M. (2023). Digital Strategy for Non-Cash Zakat Payments at Baitul Maal Hidayatullah (BMH) Pontianak. *European Journal of Humanities and Social Sciences* , 3 (2), 46–55. <https://doi.org/10.24018/ejsocial.2023.3.2.420>
- UNDP. (2025). *BAZNAS, BSI, and UNDP Officially Launch Green Zakat Framework to Build Resilient Communities and Address Climate Change* .
- Wa'adarramah, & Haris, A. (2024). Determinants of Intention to Pay Zakat, Infak, and Alms Digitally. *Ta'dib: Journal of Islamic Religious Education* , 2 .
- Widiastuti, T., Id, AR, Sukmaningrum, PS, & Mawardi, I. (2022). *Integrating sustainable Islamic social finance: An analytical network process using the Benefit Opportunity Cost Risk (ANP BOCR) framework: The case of Indonesia* . 1–20. <https://doi.org/10.1371/journal.pone.0269039>
- Yaakub, N., Ramli, NM, Muhammad, NA, & Muhammad, I. (2017). “Online Payment Application at the Negeri Sembilan Zakat Center.” *Scientific Journal* , 7 , 99–108.
- Yuliani, F., Muchid, Sujianto, & Sudaryanto. (2024). *The Role of Zakat Utilization in Maintaining Environmental Sustainability* . 3538 (11), 2167–2176.
- Yunita, P. (2021). Developing Modern Zakat Management. *Azka International Journal of Zakat & Social Finance* , 2 (1), 139–156.