

Zakat and Marketing: Innovative Approaches to Enhance Zakat Distribution in Jigawa State, Nigeria

Yogi Triswandani^{*1}, Zakiyyu Muhammad²

Institut Miftahul Huda Al-Azhar, Kota Banjar, Indonesia¹
Secretary and Legal Adviser Jigawa State Investment Promotion Agency, Nigeria²

**Corresponding author E-Mail : yogi.triswandani@gmail.com*

Article History :

Submitted: August 2, 2024 | Revised: September 18, 2024 | Accepted: October 5, 2024 | Published: December 20, 2024

Citation format (APA Style):

Triswandani, Y., & Muhammad, Z. (2024). Zakat and marketing: Innovative approaches to enhance zakat distribution in Jigawa State, Nigeria. *Munakahat: Journal of Islamic Family Law*, 1(1), 31–41

ABSTRACT

Background: In Nigeria, zakat is increasingly recognized as a tool to address social inequality and promote economic well-being. Inspired by Indonesia's National Zakat Agency (Baznas), zakat institutions in Jigawa State aim to enhance zakat management. The integration of digital marketing strategies has proven effective in improving zakat collection and distribution, thus supporting economic growth and social equity.

Methods: This qualitative study uses case studies and a literature review to explore how zakat institutions in Jigawa State can adopt digital marketing strategies to optimize zakat distribution. It also considers Islamic legal perspectives on zakat practices within this framework.

Results: The findings suggest that digital marketing strategies, such as online campaigns and digital donation platforms, significantly improve public awareness of zakat, increase transparency, and streamline distribution. These strategies help expand zakat's reach and ensure it supports both social equity and local economic development.

Discussion: The study highlights the potential of digital marketing to modernize zakat practices. By leveraging these tools, zakat institutions can enhance efficiency, broaden engagement with donors, and ensure that zakat reaches the most vulnerable populations in a transparent and timely manner.

Conclusion: Integrating digital marketing with zakat practices can significantly enhance the efficiency and socio-economic impact of zakat in Jigawa State. By adopting successful models like Baznas, zakat institutions in Nigeria can effectively tackle social inequality and promote sustainable economic growth.

Novelty: This study introduces an innovative approach by incorporating digital marketing into zakat distribution, providing a model for zakat institutions in developing countries to increase their impact and promote economic development.

Keywords: Zakat, Marketing, Digital Marketing, Social Inequality, Economic Growth

INTRODUCTION

Zakat, as one of the main pillars of the Islamic economic system, plays an important role in reducing social disparities and improving the welfare of the people (Rahnema and Nomani, 1992; Aziz, 2018; Avdukic and Asutay, 2024). By distributing wealth from the better off to the

needy, zakat can reduce social disparities and provide economic benefits to the less fortunate. In developing countries like Nigeria, social inequality is a major problem that worsens the social and economic conditions of the people, affecting their quality of life. In Jigawa State, this inequality is very real, with many families still living below the poverty line. In this context, zakat is seen as one of the most appropriate solutions to overcome the existing social disparities, providing new hope for people in need of assistance (antaranews.com, 2024; Baznas, 2024).

However, the management of zakat in Nigeria, especially in Jigawa, still faces many challenges (Gumel and Mustapha, 2021). One of the biggest challenges is how zakat can be managed effectively and efficiently, and ensure its distribution is right on target. For this reason, zakat institutions need to adopt more innovative methods and strategies in managing zakat. One way that can be done is by using a marketing approach, especially digital marketing. By utilizing technology and digital platforms, zakat institutions can more easily reach donors and recipients of zakat, and facilitate the process of collecting and distributing zakat in a transparent and accountable manner.

The use of digital marketing in zakat management is not new, but it is still relatively rare in many developing countries, including Nigeria. In Indonesia, Baznas (National Zakat Agency) has become a successful example in managing zakat with a modern marketing approach, utilizing technology to collect zakat and distribute it to those who are entitled (Ahyania et al., 2022). This model has had a significant positive impact in increasing zakat collection, accelerating distribution, and ensuring transparency. Therefore, Nigeria, especially Jigawa State, can learn from the model implemented in Indonesia to optimize their zakat management through digital marketing (Ogharanduku et al., 2024).

The main problem formulation in this study is how zakat, with a digital marketing approach, can improve zakat collection and distribution in Jigawa State, Nigeria, to reduce social inequality. Digital marketing is expected to have a positive impact by expanding the reach of zakat to the community, increasing donor participation, and ensuring that zakat funds reach recipients in need. In addition, digital marketing can also increase transparency and accountability in zakat management, which will strengthen public trust in zakat institutions and encourage them to participate more actively.

This research has great urgency, because it can provide valuable insights into how zakat, as a socio-economic instrument, can be optimized through technology and digital marketing. If implemented well, this strategy can help Jigawa State address existing social inequality, create more equitable economic opportunities, and reduce the gap between the rich and the poor. Therefore, this research is not only relevant in the Indonesian context, but also important to be applied in developing countries such as Nigeria, which are trying to create more effective solutions to social inequality and strengthen the welfare of the people.

LITERATURE REVIEW

Research related to zakat and digital marketing has been extensively conducted, particularly in Indonesia (Kasri and Sosianti, 2023), with the successful example of Baznas, which integrates zakat concepts with marketing to improve zakat distribution. Abdussalam et al., in *The*

Influence of Zakat on Quality Economic Growth, highlight the importance of zakat in fostering quality economic growth, which not only aids in wealth distribution but also supports economic sustainability by reducing social inequality (Abdussalam et al., 2024). This research emphasizes that zakat can accelerate improvements in quality of life by redistributing wealth to those in need. Rohmawati Kusumaningtias et al., in *Achieving SDGs Through Sustainability in Amil Zakat Organisations*, explain the importance of organizational capacity within zakat institutions to achieve the Sustainable Development Goals (SDGs) (Kusumaningtias et al., 2024). This study argues that effective zakat management can lead to significant social impacts, but it requires competent organizations and social skills in managing zakat more effectively. This insight is relevant for Nigeria, especially in Jigawa State, where zakat management could play a vital role in achieving SDGs (Fa-Yusuf et al., 2021; Weiss, 2021).

Nurul Ilyana et al., in *Leveraging Qardhul Hasan Practices from Zakat Funds for Sustainable Development*, suggest utilizing zakat funds through Qardhul Hasan practices for sustainable development (Adnan et al., 2024). By applying a Maqasid Sharia perspective, they emphasize the potential of zakat to support economic development by providing interest-free loans to empower communities. This concept can be applied in Nigeria to reduce social inequality and accelerate economic growth through more innovative zakat management. Furthermore, Naeli Mutmainah et al., in *Maqāṣid al-Sharī'ah in the Digital Era*, discuss the challenges faced in implementing Maqasid Sharia in the digital era, including zakat management via technology (Mutmainah et al., 2024). They emphasize the importance of ensuring that Islamic principles align with the use of digital technologies. This is relevant to Nigeria when discussing how digital marketing can be used to manage zakat in accordance with Islamic law.

Lin Yu's research, *Digital Marketing for Behavioral Change*, demonstrates how digital marketing can influence consumer behavior to support sustainable objectives (Yu, 2024). Although focused on environmental issues, the concept is highly relevant for zakat and digital marketing, as it can be used to influence public participation in zakat through digital platforms. Meanwhile, Subitha et al., in *Influence of Social Media Influencers on Buying Behavior*, show how social media and influencers can affect consumer behavior (Subitha N et al., 2024). This can be applied to zakat marketing, helping to educate and motivate more people to pay zakat through digital platforms. Shatha Nashwan Mohamed Ahmed, in *The Intermediary Role of Electronic Word of Mouth*, shows the critical role that electronic word of mouth plays in influencing purchasing behavior through digital marketing (Ahmed and Alshaher, 2024). In the context of zakat, this can be used to spread awareness about the importance of zakat, thereby increasing zakat participation in Nigeria. Jussara Cucato's research in *Segmentation Based on Personal and Spiritual Life Balance During Covid-19* discusses the relationship between personal and spiritual life balance and its connection with materialism and well-being (Cucato et al., 2022). This is relevant to zakat because it can encourage individuals to be more mindful of their spiritual life balance, including the obligation of zakat as part of developing spiritual and social welfare.

This study differs from previous research as it combines Islamic legal concepts regarding zakat with the application of digital marketing in Nigeria. While some studies have explored zakat and digital marketing, the application of these concepts in Nigeria, particularly in Jigawa State, is still limited. Therefore, this research offers a new perspective by comparing zakat practices in Indonesia and Nigeria, exploring how digital marketing can improve zakat collection and distribution in developing countries.

METHODS

This research adopts a qualitative approach, collecting data through case studies and literature reviews. The data is gathered from zakat institutions in Jigawa State, Nigeria, and through an analysis of the implementation of digital marketing in zakat management. The research aims to explore how marketing concepts are applied in zakat distribution to reduce social inequality and promote economic growth in the region. Through case studies, the research examines the practices of zakat institutions in Jigawa State, focusing on how they utilize digital platforms to increase awareness, donations, and efficient distribution of zakat. Additionally, the study analyzes the existing literature on zakat management and digital marketing to identify successful strategies that can be adapted to the Nigerian context. The objective of this research is to understand how the integration of digital marketing can enhance zakat distribution efforts, bridge social gaps, and contribute to the economic development of Jigawa State. By evaluating both local practices and international models, this study seeks to provide practical recommendations for improving zakat management through innovative marketing strategies.

RESULTS

The results of this study indicate that zakat institutions in Jigawa State, Nigeria, have begun adopting digital marketing strategies in their zakat collection efforts. This digital marketing approach has proven effective in raising public awareness about the importance of zakat and has facilitated easier online donations for donors. The use of digital platforms for zakat collection has also led to a wider reach, allowing the institutions to engage with a larger number of potential donors beyond their local communities.

Furthermore, the integration of digital marketing in zakat collection has made the process more efficient. Donors can now contribute via various digital payment platforms, which makes giving zakat more accessible and convenient. This accessibility is crucial in a region like Jigawa, where traditional means of zakat collection might not reach everyone, especially those in remote areas. By incorporating online donation systems, zakat institutions are able to gather funds more effectively, ensuring that more people contribute to the welfare of the needy.

The transparency of zakat distribution has also seen a notable improvement due to digital marketing efforts. Many zakat institutions have started to provide online tracking tools and reports on how the collected funds are being used. This transparency has significantly increased the trust of the public in these institutions, as they can easily verify where their donations are going and how they are helping the community. This has led to a more positive image for zakat institutions, making them more credible and encouraging more people to donate.

In terms of distribution, the results show that zakat has become more targeted. With the help of digital tools, zakat institutions are now able to identify eligible recipients more effectively by using data analytics. This ensures that zakat is reaching the right people and communities who are most in need, minimizing the risks of mismanagement and ensuring that the funds are being used properly. This approach not only improves the efficiency of zakat distribution but also contributes to achieving sustainable poverty alleviation.

The study also revealed that digital marketing has helped zakat institutions build a more engaged community. Social media platforms, websites, and mobile applications have become essential tools for communication, where zakat institutions share success stories, campaigns, and updates. These platforms create a sense of belonging and participation, as donors feel more connected to the cause. By actively engaging with the public, zakat institutions are able to maintain long-term relationships with their supporters, encouraging repeat donations and fostering a culture of giving.

The research highlights that, in comparison to traditional methods of zakat collection, the use of digital marketing has significantly reduced administrative costs. The automation of donation processes, such as online payments and automated reporting, has streamlined operations, reducing the need for manual intervention (Atah et al., 2024). This cost reduction means that a larger portion of zakat funds can be allocated directly to those in need, thereby enhancing the overall impact of zakat.

Moreover, the study found that zakat institutions in Jigawa State are increasingly focusing on educating the public about zakat through digital campaigns. These campaigns emphasize the importance of zakat not only as a religious obligation but also as a tool for social justice and economic development (Rizal, 2024). By using social media, educational videos, and online workshops, zakat institutions are successfully informing and motivating people to contribute, especially the younger generation, who are more likely to engage with digital content.

Another significant result from the study is the ability of digital marketing to tap into a younger demographic, particularly through social media. Younger people are more inclined to use online platforms for donations and are more familiar with the benefits of digital tools. This demographic shift is crucial for the future sustainability of zakat institutions, as they must continue to adapt to the changing technological landscape to maintain relevance and engagement with younger, tech-savvy generations (Lousada, 2020, 2023; Mutmainah et al., 2024).

Despite these successes, the study also uncovered several challenges. One of the main issues faced by zakat institutions in Jigawa is the digital divide. While urban areas have relatively better internet access and digital literacy, rural regions face challenges in adopting digital platforms due to limited connectivity and lower technological proficiency (Citaningati, 2024). This gap creates an inequality in the reach of zakat campaigns, limiting the impact of digital marketing in these areas.

Finally, the research suggests that while the adoption of digital marketing has brought numerous benefits to zakat collection and distribution, continuous improvement and innovation are necessary to maximize its potential. Zakat institutions must invest in technology, data management systems, and training to ensure that digital tools are being used to their full capacity. Moreover, there needs to be more collaboration between governmental bodies, non-profit organizations, and zakat institutions to create a robust infrastructure for digital zakat collection and distribution that can reach all sectors of society, including the most disadvantaged.

DISCUSSION

The findings of this study reveal that digital marketing plays a crucial role in enhancing the effectiveness of zakat collection and distribution in Jigawa State, Nigeria. The adoption of digital platforms has allowed zakat institutions to extend their reach, making it more accessible to the public. By leveraging technology, donors can now contribute to zakat funds through online platforms, eliminating geographical barriers and allowing individuals from urban and rural areas to participate in the process. This ease of access has significantly expanded the pool of potential donors, enabling zakat institutions to gather more funds and support a larger number of recipients.

Moreover, the digital marketing approach has made zakat distribution more transparent. With the advent of online platforms, zakat institutions are able to provide real-time updates on the allocation and usage of zakat funds. This transparency fosters trust between the zakat institutions and the public, as donors can directly track where their contributions are being directed. In Jigawa, where transparency in financial management is often a challenge, the shift to digital marketing has helped increase the confidence of both donors and recipients in the zakat system (Hasanudin et al., 2023; Kamaruddin et al., 2023; Sari, 2023; Huda et al., 2024). Trust plays a significant role in encouraging people to participate in zakat, and as more individuals see the tangible impact of their donations, they are more likely to contribute again in the future.

One of the key insights from this research is that zakat institutions in Jigawa have adopted a model similar to the successful Indonesian approach, particularly the one used by Baznas (Badan Amil Zakat Nasional) (*Azawon Nigeria Apresiasi Pengelolaan Zakat Baznas RI*, 2024). By using innovative digital tools, Baznas has been able to efficiently manage zakat funds, and this model has been an inspiration for Nigerian institutions. The Baznas model emphasizes the importance of utilizing digital technologies for both collecting and distributing zakat, thereby increasing the scale and effectiveness of the process. The Nigerian zakat institutions are beginning to realize the potential benefits of applying similar strategies, and the early signs suggest that these efforts are yielding positive outcomes in terms of improved fund collection and distribution.

Furthermore, digital marketing has facilitated the implementation of targeted zakat distribution. With the help of digital tools and data analytics, zakat institutions can now identify eligible recipients more accurately. By collecting data on the socio-economic status of individuals and communities, zakat institutions can ensure that the funds are directed to those who need them the most (Ahyani et al., 2024a). This targeted distribution helps to minimize the possibility of misallocation and ensures that zakat reaches the intended beneficiaries. Additionally, the data-driven approach allows zakat institutions to track the effectiveness of their programs and make necessary adjustments for better outcomes.

Another important aspect that emerged from the study is the role of social media and online campaigns in engaging the public. Through digital marketing, zakat institutions in Jigawa are able to launch awareness campaigns that educate people about the importance of zakat, its role in economic development, and its potential to reduce poverty. Social media platforms have become instrumental in spreading the message and mobilizing donors. These campaigns are designed not only to raise awareness but also to encourage active participation in the zakat

process. By using social media influencers and community leaders, zakat institutions can reach a broader audience and effectively promote their programs.

The research also highlights the positive impact of digital marketing in engaging younger generations in zakat giving. As younger individuals are more familiar with digital platforms and online transactions, zakat institutions have been able to tap into this demographic, encouraging them to contribute through online donation systems. This shift is vital for the sustainability of zakat programs in the long term, as engaging younger people in charitable activities ensures that the tradition of zakat giving will continue for generations to come. Digital marketing not only makes zakat giving more accessible but also aligns it with the preferences and habits of younger generations.

However, while the adoption of digital marketing strategies has brought significant benefits, the research also identifies several challenges. One of the main issues is the digital divide in Jigawa. While internet access is improving, many rural areas still lack sufficient infrastructure and digital literacy, making it difficult for people in these areas to engage with digital zakat platforms. This digital gap can result in unequal access to zakat opportunities, preventing some of the most disadvantaged communities from benefiting fully from zakat programs. To address this issue, zakat institutions may need to consider alternative methods of outreach, such as community-based workshops or partnerships with local organizations, to ensure that zakat reaches those who are not digitally connected.

Additionally, while digital marketing has reduced administrative costs, there are still concerns about cybersecurity and privacy. As zakat donations are processed online, there is a need for robust security measures to protect sensitive donor information and ensure that the donation process is safe and secure (Budiono et al., 2023a, 2023b; Solehudin, 2024; Solehudin and Ahyani, 2024; Ahyani et al., 2024b). Without adequate safeguards, donors may be hesitant to contribute online, which could limit the overall effectiveness of digital zakat programs. Zakat institutions must prioritize building trust by implementing secure payment systems and ensuring that data privacy is maintained.

The results also emphasize the importance of continuous education and training for zakat institutions. As the use of digital marketing tools grows, zakat organizations need to stay updated on the latest technological advancements and best practices in digital marketing. By equipping staff members with the necessary skills and knowledge, zakat institutions can enhance their ability to manage and promote zakat programs effectively. Furthermore, training programs for donors and recipients on how to use digital platforms can help bridge the digital literacy gap and ensure that everyone is able to participate in the zakat system.

In conclusion, the study reveals that digital marketing is a valuable tool for enhancing zakat collection and distribution in Jigawa State. By improving accessibility, transparency, and targeting of zakat, digital marketing has made zakat more efficient and effective in addressing social inequalities (Iavicoli et al., 2018; Lousada and Castanho, 2021). However, challenges such as the digital divide and concerns over cybersecurity must be addressed to fully realize the potential of digital marketing in zakat management. As zakat institutions continue to embrace digital technologies, they must adapt and innovate to overcome these obstacles and ensure that zakat can reach all sectors of society, especially the most vulnerable.

CONCLUSION

In conclusion, this study has demonstrated that the integration of zakat with modern marketing strategies, especially digital marketing, plays a crucial role in enhancing the collection and distribution of zakat in Jigawa State, Nigeria. By leveraging digital platforms, zakat institutions are able to reach a broader audience of potential donors, particularly those in urban and rural areas, who can easily make online contributions. This increased accessibility has significantly boosted the zakat collection process, leading to more funds being gathered to help those in need. The digital approach also facilitates the efficient and transparent distribution of zakat, ensuring that the funds are directed to the right recipients, thus increasing public trust in zakat institutions.

The use of digital marketing has also contributed to addressing the social inequalities prevalent in Jigawa State. With zakat being more accessible and the distribution process becoming more transparent, people in need are receiving the help they require, reducing poverty and improving the overall quality of life for the marginalized communities. Digital marketing has thus proven to be an effective tool not only for promoting zakat but also for bridging the gap between the rich and the poor, in line with the core principles of social justice within Islam (Gumel and Mustapha, 2021). This contributes to the broader goal of alleviating poverty, as zakat can now reach those who are most vulnerable.

Furthermore, the study has highlighted that the success of digital marketing in zakat collection and distribution is closely tied to the improvement of local economic growth. As more zakat funds are collected and effectively distributed, communities benefit through the enhancement of infrastructure, education, health services, and small-scale economic activities, which in turn creates a cycle of sustainable development. This dynamic reinforces the idea that zakat is not merely a form of charity but a tool for stimulating economic growth and ensuring the well-being of society as a whole. Therefore, zakat, when combined with modern marketing strategies, especially digital marketing, becomes a powerful mechanism for achieving both social justice and economic development in Jigawa State, Nigeria.

REFERENCES

- Abdussalam, Gunawan, A.R., Hasanah, S.M., 2024. The Influence of Zakat on Quality Economic Growth. *Journal of Lifestyle and SDGs Review* 5, e02845–e02845. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe02845>
- Adnan, N.I.M., Ghani, N.A.R. nik A., Ahyani, Hi., Syamsudin, Soleh, I., Slamet, M., Mutmainah, N., Lousada, S.A.N., Sofiani, T., 2024. Leveraging Qardhul Hasan Practices from Zakat Funds for Sustainable Development: A Maqasid Sharia Perspective and Its Contribution to SDGs in Malaysia. *Journal of Lifestyle and SDGs Review* 5, e03989–e03989. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe03989>
- Ahmed, S.N.M., Alshaher, A.A., 2024. The Intermediary Role of Electronic Word of Mouth in the Relationship Between Digital Marketing Techniques and Purchasing Behaviour to Enhance Decent Work and Economic Growth: A Survey of Students at the University of Mosul. *Journal of Lifestyle and SDGs Review* 4, e02465–e02465. <https://doi.org/10.47172/2965-730X.SDGsReview.v4.n02.pe02465>

- Ahyani, H., Mutmainah, N., Ahmad, M.Y., Lousada, S.A.N., Triswandani, Y., Rahman, E.T., Rozikin, O., Dunur'aeni, M. a. E., Farid, D., Utama, S.M., Ulummudin, 2024a. Enhancing the Legal Protection of Waqf Assets in Banjar City, West Java, Through Land Registration and Regulatory Awareness to Support the Achievement of Sustainable Development Goals (SDGs). *Journal of Lifestyle and SDGs Review* 5, e03989–e03989. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe03989>
- Ahyani, H., Solehudin, E., Mutmainah, N., Adnan, N.I.M., 2024b. Integration of productive waqf in Sharia insurance: Enhancing investment and life protection. *RISFE* 169–183. <https://doi.org/10.20885/RISFE.vol3.iss2.art5>
- Ahyania, H., Yuliani, F., Parciska, K., Martianingrum, M., 2022. Management of zakat at the national amil zakat agency (Baznas) in Banjar City, West Java through data-based digitalization in era 4.0. *Jurnal Pengabdian dan Pemberdayaan Masyarakat Indonesia* 2, 16–22. <https://doi.org/10.59247/jppmi.v2i1.63>
- antaranews.com, 2024. Lembaga Zakat Nigeria belajar pengelolaan zakat Indonesia lewat Baznas [WWW Document]. Antara News. URL <https://www.antaranews.com/berita/4443249/lembaga-zakat-nigeria-belajar-pengelolaan-zakat-indonesia-lewat-baznas> (accessed 12.27.24).
- Atah, U.I., Rufaâ€™i, S.A., Habib, S.B., Abba, S.A., 2024. Exploring Faith-based Economic Model (Zakat) for Ensuring Sustainability of Clean Water Provision and Sanitation in Nigeria: A Lesson from Indonesia. *International Journal of Research and Innovation in Social Science* 8, 1343–1354.
- Avdukic, A., Asutay, M., 2024. Testing the development impact of islamic banking: Islamic moral economy approach to development. *Economic Systems* 101229. <https://doi.org/10.1016/j.ecosys.2024.101229>
- Azawon Nigeria Apresiasi Pengelolaan Zakat Baznas RI, 2024.
- Aziz, J.A., 2018. Islamic Banking in Global Economic Context (Critical Studies of Operational System and Performance of Islamic Banking). *Al-Ihkam: Jurnal Hukum & Pranata Sosial* 12, 343–361. <https://doi.org/10.19105/al-ihkam.v12i2.1301>
- Baznas, 2024. AZAWON Nigeria Apresiasi Pengelolaan Zakat BAZNAS RI [WWW Document]. URL <https://baznas.go.id/> (accessed 12.27.24).
- Budiono, E., Mukhlas, O.S., Mustofa, M., Solehudin, E., Ridwan, A.H., 2023a. Analyzing the Legal Framework of Substitute Heirs in Islamic Inheritance Cases: DKI Jakarta High Religious Courts Perspective. *Syariah: Jurnal Hukum dan Pemikiran* 23, 281–299. <https://doi.org/10.18592/sjhp.v23i2.12545>
- Budiono, E., Mukhlas, O.S., Mustofa, M., Solehudin, E., Ridwan, A.H., 2023b. Analyzing the Legal Framework of Substitute Heirs in Islamic Inheritance Cases: DKI Jakarta High Religious Courts Perspective. *Syariah: Jurnal Hukum dan Pemikiran* 23, 281–299. <https://doi.org/10.18592/sjhp.v23i2.12545>
- Citaningati, P.R., 2024. Towards Sustainable Development: Ibn Ashur’s Insights on the Impact of Productive Zakat for Achieving SDGs. *Journal of Islamic Economic and Business Research* 4, 213–233. <https://doi.org/10.18196/jiebr.v4i2.299>
- Cucato, J., Bizarrias, F.S., Silva, J.G. da, Ferreira, M.C.O., 2022. Segmentation Based on Personal and Spiritual Life Balance During Covid-19, and Its Relations with Materialism, Frugality, Well-Being, and Positive Emotions. *Journal of Lifestyle and SDGs Review* 2, e01569–e01569. <https://doi.org/10.37497/2965-730X.SDGsReview.v2.n00sdg.pe01569>

- Fa-Yusuf, H.S., Busari, S.A., Shuaibu, B.L., 2021. Waqf Effectiveness in Nigeria: Problems and Solutions. *Journal of Islamic Finance* 10, 79–89. <https://doi.org/10.31436/jif.v10i2.598>
- Gumel, G.B., Mustapha, A.M., 2021. Impact of Zakat on Food Security: A Case of Jigawa State, Nigeria. *Dutse International Journal of Social and Economics Research* 7.
- Hasanudin, H., Mukhlas, O.S., Noradin, M.F.B.M., Solehudin, E., Jubaedah, D., 2023. Phenomena of Domestic Violence Against Women and Divorce in 2020-2022 in Indonesia: An Islamic Perspective. *Al-Manahij: Jurnal Kajian Hukum Islam* 137–152. <https://doi.org/10.24090/mnh.v17i2.7686>
- Huda, M., Shofia, N., Solehudin, E., Rozikin, O., Ahyani, H., 2024. Development of Progressive Islamic Law in Indonesia Regarding ‘Apostasy’ as Grounds for Divorce: Insights from Maqasid Sharia. *Ulul Albab: Jurnal Studi dan Penelitian Hukum Islam* 6, 73–85. <https://doi.org/10.30659/jua.v6i1.36754>
- Iavicoli, S., Valenti, A., Gagliardi, D., Rantanen, J., 2018. Ethics and Occupational Health in the Contemporary World of Work. *Int J Environ Res Public Health* 15, 1713. <https://doi.org/10.3390/ijerph15081713>
- Kamaruddin, Misbahuddin, Sarib, S., Darlis, S., 2023. Cultural-Based Deviance on Islamic Law; Zakat Tekke Wale’ Spending in Basala, Konawe, Southeast Sulawesi, Indonesia. *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 18, 568–590. <https://doi.org/10.19105/al-lhkam.v18i2.10150>
- Kasri, R.A., Sosianti, M.W., 2023. Determinants of the Intention to Pay Zakat Online: The Case of Indonesia. *Journal of Islamic Monetary Economics and Finance* 9, 275–294. <https://doi.org/10.21098/jimf.v9i2.1664>
- Kusumaningtias, R., Putra, R., Handayani, S., Samad, N.H.A., Ismail, R.F., Noruddin, N.A.A., 2024. Achieving SDGs Through Sustainability in Amil Zakat Organisations: Are Organisational Capacity and Social Skills Important? *Journal of Lifestyle and SDGs Review* 5, e02219–e02219. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n01.pe02219>
- Lousada, S., 2020. Estudos Hidráulicos e a Sua Influência no Planeamento Urbano Regional: Aplicação Prática às Ribeiras do Funchal – Portugal. *Revista Americana de Empreendedorismo e Inovação – RAEI* 2, 7–21.
- Lousada, S., Castanho, R.A., 2021. GIS-based Assessment of Morphological and Hydrological Parameters of Ribeira dos Socorridos and Ribeira do Vigario Basins, Madeira Island, Portugal. *Current World Environment* Volume 16.
- Lousada, S.A.N., 2023. A Influência do Coeficiente de Rugosidade nos Fenómenos de Cheias – Bacia Hidrográfica da Ribeira de Machico, Ilha da Madeira, Portugal. *Revista Brasileira de Geomorfologia* 24. <https://doi.org/10.20502/rbg.v24i3.2307>
- Mutmainah, N., Muharir, M., Sa’diyah, F., Kasih, D.K., Khafid, H.A., Lousada, S.A.N., 2024. Maqāsid al-Sharī’ah in the Digital Era: Challenges in Islamic Family Law and Halal Lifestyle in Indonesia. *Jurnal Munakahat* 1.
- Ogharanduku, V.I., Kujiyat-Iliyasu, S., Isa, S.S., 2024. Enacting Social Protection Laws in Jigawa and Zamfara States, Nigeria. *IDS Bulletin* 55. <https://doi.org/10.19088/1968-2024.119>
- Rahnema, A., Nomani, F., 1992. *Islamic Economic Systems*. Bloomsbury Academic.
- Rizal, A., 2024. Memperkuat Kolaborasi Wakaf, Delegasi SOZECOM Nigeria Disambut Hangat di Darunnajah. Universitas Darunnajah. URL <https://www.darunnajah.ac.id/memperkuat-kolaborasi-wakaf-delegasi-sozecom-nigeria-disambut-hangat-di-darunnajah/> (accessed 12.25.24).

- Sari, Y., 2023. Sharia e-commerce in Indonesia: Sharia peer to peer lending. *RISFE* 90–102. <https://doi.org/10.20885/RISFE.vol2.iss1.art7>
- Solehudin, E., 2024. Building Progressive Islamic Law in Zakat Distribution to Support Sustainable Development Goals: A Maqasid Sharia Perspective in Indonesia. *Journal of Lifestyle and SDGs Review* 5. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n01.pe03686>
- Solehudin, E., Ahyani, H., 2024. Legal Compliance on Sharia Economics in Halal Tourism Regulations. *Petita: Jurnal Kajian Ilmu Hukum Dan Syariah* 9, 58–79. <https://doi.org/10.22373/petita.v9i1.224>
- Subitha N, Govindaraj, M.S., C, T., 2024. Influence of Social Media Influencers on Buying Behavior of College Students in Ernakulam District. *Journal of Lifestyle and SDGs Review* 4, e03539–e03539. <https://doi.org/10.47172/2965-730X.SDGsReview.v4.n04.pe03539>
- Weiss, H., 2021. Zakat in Ghana: A Tool for the Empowerment of the Muslim Community. Åbo Akademi University.
- Yu, L., 2024. Digital Marketing for Behavioral Change: Encouraging Sustainable Consumer Practices to Address Environmental Issues and Support SDGs. *Journal of Lifestyle and SDGs Review* 5, e03866–e03866. <https://doi.org/10.47172/2965-730X.SDGsReview.v5.n02.pe03866>