Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)
Accredited No. 204/E/KPT/2022
DOI: https://doi.org/10.30651/jms.v11i4.31893
Volume 11, No. 3, 2026 (763 - 774)
Received 04 Jun 2026, Accepted 14 Jun 2026, Published Online: 22 Aug 2026

OPTIMIZING ISLAMIC SOCIAL FUND DISTRIBUTION THROUGH ISLAMIC BANKING

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Abstract

Islamic banks are intermediary institutions with two functions: commercial and social. The social function of Islamic banks has not been realized in the real world and in real businesses, because bank performance is more focused on business and financial performance while the social aspect is neglected. Islamic banks have an Islamic social finance function that can collect zakat, infaq, shadaqoh, grants, and other social funds and distribute them to relevant institutions. The method used in this study is a qualitative method with a literature review and analyzed using deductive thinking, then conclusions are drawn. The results of this study are that the existing distribution of zakat is not optimal due to the mixing of zakat funds with infaq and shadaqah, which are all recognized as corporate social responsibility (CSR). The existing distribution of zakat is more focused on productive distribution patterns that have long-term effects, while the basic needs that are the requirements for productive zakat have not been met. In the institutional aspect, there is a lack of coordination and cooperation between Islamic banks and BAZNAS. This distribution will be optimal if there is a separation of zakat and CSR funds, as well as a separation between zakat and infaq and shadaqoh. Furthermore, a classification of mustahik targets is needed to ensure the distribution of consumptive and productive zakat is on target. There should also be coordination and cooperation between Islamic banks and BAZNAS .

Keywords: Islamic Social Finance, Islamic banking, zakat .

1. Introduction

Indonesia, the world's most populous Muslim nation, has significant potential for collecting zakat, infaq, alms, and waqf funds. The National Portrait and Behavior of Waqf survey conducted by Indikator Politik Indonesia (Indonesian Political Indicators) revealed that the total value of zakat, infaq, alms, waqf (Ziswaf), and qurban (sacrifice) disbursed by Indonesian Muslims in the past year reached Rp343.8 trillion. This figure reflects the enormous economic power of the Muslim community, which has been mobilized through various Islamic philanthropic instruments.(Rahman & Khairina, n.d.)

Of the five types of Islamic philanthropic practices, infaq (donation) and almsgiving (sadaqah) are the largest contributors, reaching Rp 221.73 trillion annually. This figure demonstrates the strong culture of sharing among Indonesian Muslims, known for their strong spirit of mutual cooperation and social concern. These social funds then become a source of funding for various social programs, including education, health, economic empowerment, and humanitarian aid. Optimizing the potential of these social funds can be an effective solution to addressing poverty within the community.(Efendi, n.d.)

In this digital era, social fundraising can be done through various online platforms such as mobile banking, QRIS, internet banking, e-wallets, and others, simply using a smartphone and an internet connection, without the need for face-to-face meetings. This convenience presents an opportunity for every Muslim to increase their charitable deeds. This is certainly in line with Islamic teachings, which encourage its followers to help one another in good deeds.(Humas BAZNAS RI, n.d.)

Through digital systems, zakat and alms management becomes more accountable thanks to real-time reporting, fund distribution tracking, and public information transparency. Furthermore, the presence of social media and online applications has fostered a culture of sharing among a younger generation of tech-savvy Muslims. Thus, the use of digital technology not only provides a solution to the limitations of conventional systems but also serves as a strategy for da'wah (Islamic outreach) and economic empowerment of the community that is more adaptive to changing times.(Bahri, n.d.)

One institution that distributes social funds is Islamic banks. Islamic banks have a special distinction compared to conventional banks, as mandated by Law No. 21 of 2008, which mandates that Islamic banking is intended to carry out social functions, such as the Baitul Mal Institution receiving funds from zakat, infaq, shodaqah, waqf, and other social funds. This demonstrates that Islamic banks are not merely intermediary institutions but also have a social function.(Fatikhul Mufidz et al., n.d.)

The social function of Islamic banks is one of the differences between conventional and Islamic banks. Islamic banks are not solely *profit- oriented* but also oriented toward *falah* , meaning seeking prosperity in this world and happiness in the afterlife . *This falah-oriented* principle aligns with Islamic economic principles , which focus not solely on commercial objectives but also consider social aspects to achieve community prosperity.

Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, stated that zakat, infaq, and social funds are distributed through its *Corporate Social Responsibility*

(CSR) program. In managing CSR funds, BSI collaborates with the National Zakat Agency (BAZNAS RI) and the National Zakat Agency (LAZNAS) BSI Maslahat. (PT Bank Syariah Indonesia Tbk, n.d.)The source of CSR funds originating from zakat funds raises legal issues because according to Article 5 of Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies, the realization of the budget for the implementation of Social and Environmental Responsibility (TJSL) or CSR by companies is calculated as company expenses. (Sanarta, n.d.)Although zakat and CSR both have a social dimension, they are different instruments so that the distribution mechanisms and responsibilities are also different.

In addition, CSR funds at BSI are distributed through programs aimed at addressing problems that occur in the community as part of BSI stakeholders. The implementation of BSI's CSR program is distributed through various fields, namely economic empowerment, educational scholarships, health services, disaster and humanitarian assistance, environmental awareness and worship facilities. (PT Bank Syariah Indonesia Tbk, n.d.)When viewed from the distribution of CSR, it can be seen that BSI tends to prioritize economic empowerment programs or productive zakat, while according to Ermi Suryani in her journal, not all mustahik can be given productive zakat because not all of them have the ability to manage a business.(Suryani et al., n.d.)

Muhammad Fatikhul Mufidz, in his journal, concluded that there are two types of social fund distribution in Islamic banks: internal Islamic bank LAZ (Islamic Zakat Alms Fund) and external Islamic bank LAZ (Islamic Zakat Alms Fund). These two types differ in the management of social funds, the range of activities, and the distribution mechanisms. (Fatikhul Mufidz et al., n.d.)This variation in the distribution mechanisms of social funds between Islamic banks indicates the lack of a nationally integrated and coordinated distribution system. This opinion is reinforced by Puput Wulandari in her journal, who stated that the social role of Islamic Financial Institutions still needs to be optimized because they still face many challenges, one of which is the lack of integration of the national ZISWAF system, which requires synergy between the government, regulators, academics, and the community.(Dwi Wulandari et al., n.d.)

Various previous studies have discussed the social function of Islamic banking, zakat management, and the effectiveness of economic empowerment programs. However, studies specifically analyzing the optimization of social fund distribution through the separation of zakat and CSR funds, the classification of mustahik based on need, and strengthening synergy between Islamic banking and BAZNAS are still relatively limited. Therefore, this study seeks to fill this gap by offering a more targeted social fund distribution model oriented toward empowering the community's economy.

2. Literature review

2.1. Social Functions of Islamic Banks

The growth of any bank is greatly influenced by its ability to raise funds, both small and large, with adequate retention periods. Sharia banks operate with two functions: commercial and social. The commercial function is a financial intermediary institution that

collects funds from those with excess funds and distributes them to those in need based on Sharia principles.(Amelia Sofjan et al., 2026)

The commercial function inherent in Islamic banks must be accompanied by social functions and Islamic socio-economic goals, which distinguish Islamic banks from conventional banks. This social function is carried out based on the principle of *mutual assistance* , which Islamic banks must implement. *Ta'awun* is the act of helping others in matters of goodness and piety. In Islamic teachings, this *ta'awun* is highly valued, only in matters of goodness and piety, and there is no mutual assistance in matters of sin and hostility. Therefore, the act *of mutual* assistance is considered a commendable morality in Islam.(Priyadi, n.d.)

The principle *of ta'awun* is manifested in the form of zakat, infaq, shadaqoh, waqf, and corporate social responsibility (*CSR*) funds. These instruments include *Islamic Social Finance (ISF)* , an integral part of the Islamic economic system that aims to address social and economic problems in society through wealth redistribution mechanisms. ISF is a tool for promoting welfare and serves to create social justice.(Sudrajat et al., n.d.)

Based on Article 4 of Law no. 21 of 2008 concerning Sharia Banking, sharia banks can carry out social functions by collecting and distributing funds in the form of zakat, infaq, sadaqoh and waqf. (*UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 21 TAHUN 2008*, n.d.)This social function is in line with baitul maal during the time of the Prophet, which was more focused on efforts to collect and distribute non-profit funds, such as zakat, infaq, sadaqoh, ghanimah (spoils of war), jizyah (individual tax for the zimmi), kharaj (tax on agricultural products), usyur (customs), inheritance of kalalah or people who do not have heirs.

The social function of Islamic banks aims to ensure the flow of wealth from the wealthy to the poor, thereby hopefully reducing income inequality and poverty. Furthermore, this function reflects the commitment of Islamic financial institutions to the underprivileged, in addition to the government's duties and obligations. This will enhance the potential and opportunities for developing the national Islamic financial industry and maintain public loyalty and trust in Islamic banks.

2.2. Sources and Allocation of Islamic Bank Social Funds

Islamic banks' social funds come from internal sources, including interest-free loan proceeds and owner funds. Additionally, external sources include zakat, infaq, shodaqah, waqf, non-halal income, and fines. Zakat funds come from corporate zakat, employee zakat, and other parties. Non-zakat funds, commonly referred to as charitable funds, come from:(Putri & Mugiyati, 2024)

a. Infaq and shodaqah funds.
b. Funds originating from late payment penalties (*penalties*) or other fines related to transactions between banks and third parties.
c. Social funds originating from current accounts received by banks from placements in conventional banks.

d. Social funds originating from commissions, *fees* or other forms of income from bank partners other than income that is entitled to be received as stipulated by management.
e. Social funds derived from non-halal income.

Sharia banks can obtain zakat funds through customer deposits. Customer deposits can be in the form of *wadi'ah checking accounts* , *wadi'ah savings accounts* , *mudharabah savings accounts* , or mudharabah deposits . Furthermore, zakat can also be obtained from capital provided by sharia banks. Withdrawing zakat from these savings products aims to reduce *idle funds.* According to scholars, zakat will be imposed at 2.5% on all non-productive assets, including cash, deposits, gold, silver, and gemstones, net income from transactions, and 10% of net investment income.

These social funds are then allocated to several programs in various fields, including education, economics, disaster relief, and *charity.* In the economic sector, these programs are implemented through business empowerment programs, training facilities, and the provision of business capital. In the education sector, these programs are implemented through scholarships. In the disaster sector, these programs include building decent housing and providing food, medicine, and other necessities at disaster sites. In the charity sector, these programs include waqf (endowment), Ramadan programs, and Qurban (sacrifice) programs.(Mufrodi, n.d.)

3. Methodology

This research is a normative legal study aimed at analyzing the optimal distribution of Islamic banking social funds in developing the people's economy. The approaches used include a statutory approach and a conceptual approach. The statutory approach is used to examine various regulations governing the management of social funds and the social functions of Islamic banking, while the conceptual approach is used to analyze the concepts of zakat, infaq, sedekah, the economic empowerment of the people, and the social functions of Islamic banking from an Islamic economic perspective.

The legal materials used consist of primary legal materials in the form of relevant laws and regulations and fatwas, as well as secondary legal materials in the form of books, scientific journal articles, annual reports of Bank Syariah Indonesia, BAZNAS reports, and other literature related to the research. All legal materials are analyzed descriptively and qualitatively to identify problems in the distribution of social funds and formulate a distribution optimization model that supports the development of the people's economy.

4. Results and Discussion

4.1. Analysis of Social Fund Distribution

Several previous studies have indicated that the distribution of social funds has been carried out routinely. However, the author believes its effectiveness can still be optimized. The suboptimal distribution of social funds is due to the inaccuracy of Islamic banks' classification of social funds. Zakat funds and charitable (non-zakat) funds are distributed across the same sectors: economics, education, social affairs, da'wah, and

health. The only difference is that some zakat funds are distributed through social institutions or zakat institutions.

Suboptimal and uneven distribution hampers the function of zakat as a solution in the government's national movement to alleviate poverty. Zakat will have a positive impact on poverty reduction and income inequality if properly managed by trustworthy and professional zakat institutions. This will reduce the number of poor households and narrow the gap in society. (Musnaeni Musnaeni & Annisa Ma'rifatul Khasanah, 2025)

One of the reasons for the suboptimal distribution of zakat is the mixing of zakat and CSR. Some banks use corporate zakat and employee zakat as sources of funding for social activities or CSR. Baitul Maal Hidayatullah Surabaya and BAZNAS refuse to categorize CSR funds as zakat. BMH Surabaya was once a partner of a sharia bank in distributing CSR funds to sharia banks, and the sharia bank, in distributing its CSR funds, did not disclose it as zakat but rather as CSR from the sharia bank. According to BMH, the distribution of zakat must be through a clear contract and distributed clearly to eight groups of zakat recipients. Sharia banks do not differentiate between CSR and zakat, even though in essence, CSR and zakat are two different things. This difference will be clarified using the following table 1:

Table 1. Differences between CSR and Zakat (Azzahrani et al., 2025)

CSR	Zakat
Company Obligations under Law	Obligation religious (Obligations of Islamic Banks as LKS)
Allocated from cost company	Calculated in accordance rules of zakat
n't any provision magnitude	The amount of zakat is 2.5%
CSR funds are owned by company	Zakat funds when issued become Amil's rights
Distributed through company programs	Distributed to 8 groups recipients of zakat, according to with the zakat collection program

In general, CSR and zakat share a similar concept in the distribution of assets, but differ in their distribution methods. CSR funds are generally distributed according to company programs, while zakat funds are limited to eight recipient groups. CSR is also a corporate social responsibility obligation to the community, while zakat is the responsibility of the company and its employees to Allah. Therefore, CSR and zakat funds must be separated, and CSR funds cannot be sourced from zakat funds.

As explained above, Islamic banks distribute social funds (zakat and charity funds) through several sectors, including economics, social affairs, education, da'wah, and health. Social funds consist of zakat and non-zakat (charity funds), which should be distributed separately. Zakat funds should be distributed to eight groups, while charity

funds are distributed to other sectors, not limited to eight groups. In distributing zakat and charity funds, Islamic banks allocate more funds to productive activities.

According to Law Number 23 of 2011 concerning zakat management, Article 27 paragraphs 1 and 2 states that:(*Undang-Undang Republik Indonesia No. 23 Tahun 2011 Tentang Pengelolaan Zakat.*, n.d.)

1. Zakat can be utilized for productive efforts in the context of handling the poor and improving the quality of the community.
2. The utilization of zakat for productive businesses as referred to in paragraph 1 is carried out if the basic needs of the mustahik have been met.

Article 27, paragraph 2, is something that social institutions have paid little attention to, as many poor people still lack basic needs. Zakat can be utilized for productive activities to address the poor and improve the quality of life for the community if the basic needs of those receiving it are met. However, social institutions focus more on empowering the community to transform those receiving it into those receiving zakat. Productive activities are more encouraged because they are long-term and will not be depleted in the short term, as is the case with consumptive zakat.(Maryam et al., 2025)

Zakat is utilized for productive businesses to alleviate poverty and improve the quality of life of the people. One form of productive zakat is the investment of funds with the condition that they are distributed to businesses that comply with Islamic law and applicable regulations. In a hadith narrated by Bukhari, it is stated, "From 'Uqbah radhiyallahu 'anhu, he said: I prayed Asr behind the Prophet in Medina, after greeting him, he quickly stood up and entered the room of one of his wives, stepping over the shoulders of some of his companions, then he returned to the mosque. Seeing his companions surprised by his actions, he said:

يَحْبِسَنِي، فَأَمَرْتُ بِقِسْمَتِهِ .God willing, God willing, God willing, God willing

"I remembered a piece of zakat gold, and I did not like it to be held in my hands, so I ordered it to be distributed (to the mustahik);" (HR. Bukhori)

This hadith demonstrates that the Prophet Muhammad (peace be upon him) detested delays in distributing collected zakat to those who mustahik (the beneficiaries). Investing zakat funds constitutes a form of delay in distributing zakat to those who mustahik. Generally, the needs of the poor are urgent and cannot be postponed. Therefore, delaying the distribution of zakat funds for investment purposes, which may not yield a profit, is unacceptable.(Tarmizi, 2017)

Furthermore, not all poor communities can be empowered by productive zakat. Data on the poor can be classified into three groups:

a. *Chronic poor* , namely those who do not have jobs and therefore have no income.
b. *Economically active working poor* , namely those who have income but are still within the poverty criteria.

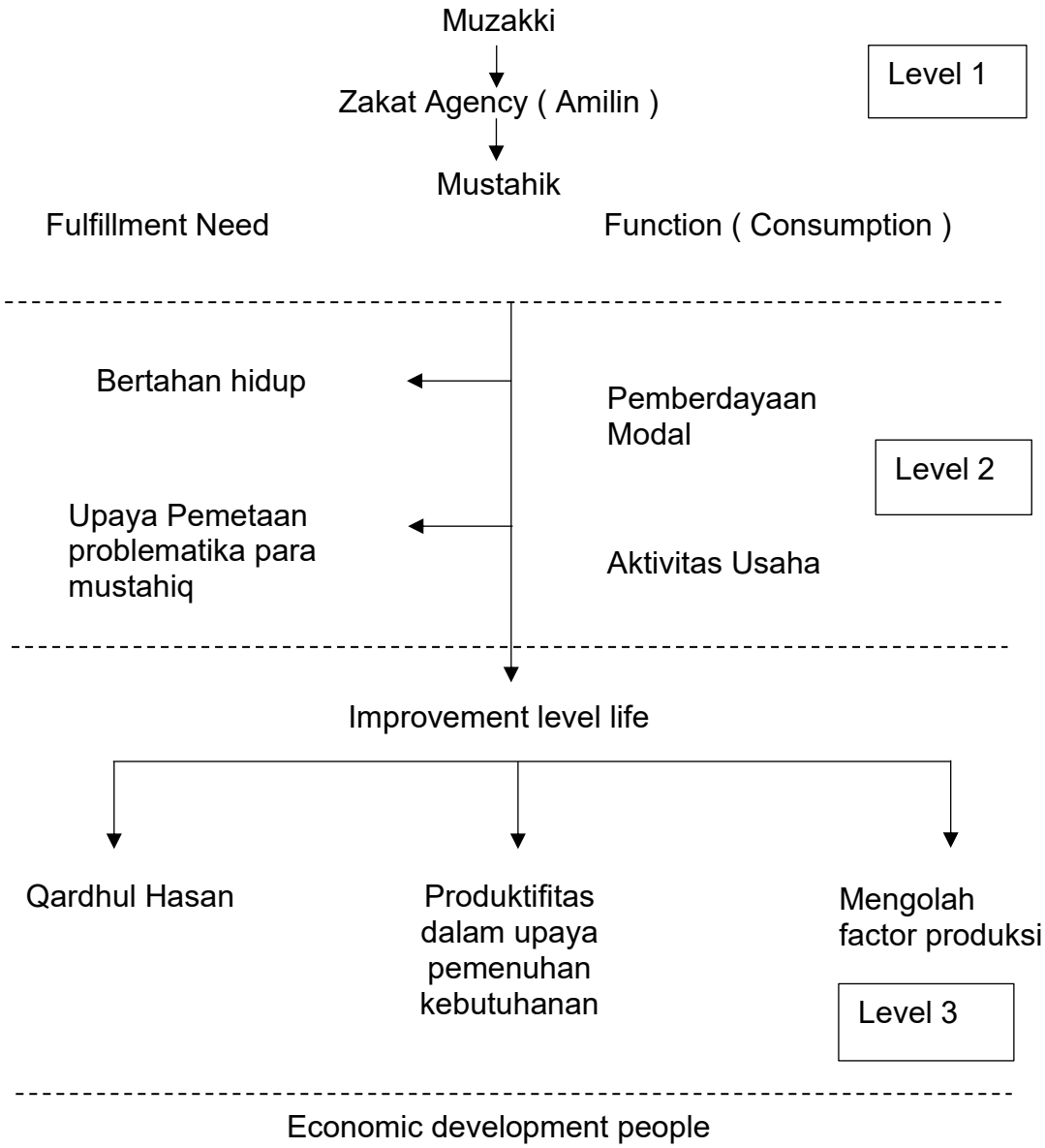
c. *Lower income people* , namely those who have income but it is still not enough to meet their needs.

Based on the above classification of the poor, the targets that can be empowered through productive zakat are the second and third poor. This is because the second and third poor are understood as those capable of entrepreneurship and meeting their basic needs. Meanwhile, the first poor must be approached in a way that reaches all levels of society. This approach is more social, using the *tabarru' contract* or utilizing social funds such as zakat, infaq, and shadaqoh. Islamic banking utilizes zakat, infaq, and shadaqoh as solutions to meet the basic needs of this poor group. The following is the distribution and targets of zakat, infaq, and shadaqoh:

Table 2. Distribution and Targets of ZIS

	Distribution	**Target**
Zakat	Consumptive: to meet basic needs	The first poor group
	Productive: carried out if basic needs have been met	The second and third poor groups
Infaq and Shadaqoh	*Qardhul Hasan*	The second and third poor groups

The table above explains that the distribution of consumptive zakat is carried out to meet the basic needs of the first group of poor people. Fulfilling basic needs using consumptive zakat is a prerequisite for productive zakat distribution. In other words, the first group of poor people is "upgraded" to the second and third groups of poor people, who are understood to be capable of entrepreneurship. Meanwhile, infaq and shadaqoh funds are distributed using the *qardhul hasan contract* , or soft loans, as business capital for the second and third groups of poor people to improve their quality of life. The distribution flow of social funds can be illustrated as follows:



With the distribution of social funds as outlined above, it is hoped that the first group of poor people will have their basic needs met. This will enable them to move up to a higher level and be empowered with productive zakat. The second and third groups of poor people will be empowered, mentored, and developed. This is where social funds play a role in improving their economy and standard of living. Those with potential will be developed, while those without potential but possessing the skills and energy need to be mentored and trained to develop work skills and provided with capital from productive zakat.

The steps that need to be taken in distributing productive zakat are as follows:

a. Conduct a survey to see the condition of the business premises
b. Participate in routine mentoring and coaching activities every month.

c. Provision of business capital assistance during mentoring and coaching activities for mustahik.
d. Guidance on rights and obligations as a fostered partner.
e. Motivation and self-potential training
f. Post-provision survey of business capital and business equipment assistance.

Another cause of suboptimal zakat distribution, in addition to those explained above, is the problem of institutional coordination. The enactment of Law No. 23 of 2011 concerning Zakat Management is a response and solution to the current lack of coordination and synergy in the zakat sector. Under this law, BAZNAS has the authority to coordinate BAZ (Amil Zakat Agencies) and LAZ (Amil Zakat Institutions). This will include developing nationally integrated zakat management information, mapping potential zakat collection and distribution, and establishing a national database of muzakki and mustahik.(Dwi Wulandari et al., n.d.)

The obligation to coordinate with BAZNAS also applies to Islamic banks in distributing social funds. According to Law Number 21 of 2008 concerning Islamic Banking, Article 4 Paragraph 2, which explains the social function of Islamic banks, Islamic banks are permitted to collect zakat, infaq, and shadaqoh funds, but the distribution must be through a zakat management organization. Islamic banks actually already have a forum to carry out their social functions, namely through the Islamic banking care program, known as iB Peduli. However, to further strengthen the social function of Islamic banks, iB Peduli collaborates with BAZNAS.

Indonesia has enormous potential for zakat funds. This potential will not be realized without the enthusiasm, commitment, and cooperation of all parties, including policymakers, the business world, and the general public. The primary goal of coordination among these parties is to achieve economic and development equality, achieve social, economic, and community well-being, and minimize the gap between the rich and the poor.

5. Conclusion

The distribution of social funds in Islamic banks is not optimal due to a lack of coordination and the ineffective targeting of social funds. Zakat is a highly effective instrument for poverty alleviation. Islamic banks often present all social funds as their CSR (Customs) program, even though CSR and zakat are two distinct responsibilities. In their distribution, Islamic banks focus more on utilizing zakat funds for productive activities, ignoring the requirements for productive zakat. Many poor people still lack basic needs and require consumptive zakat to meet their daily needs. Therefore, Islamic banks should prioritize the basic needs of those entitled to receive zakat before channeling it to productive activities.

The lack of coordination in the distribution of social funds is due to the lack of cooperation between Islamic banks and BASNAZ, which has greater knowledge of zakat distribution. Islamic banks distribute their social funds individually, resulting in uneven and

incomplete distribution. This results in the suboptimal function of Islamic banks as part of the government's national movement to alleviate poverty and reduce income inequality.

The distribution of social funds in Islamic banks can be optimized if there is coordination and cooperation between Islamic banks and BAZNAS. Furthermore, a classification of targeted recipients of social funds is needed to identify which poor groups are more in need of consumptive zakat and which can be empowered with productive zakat. Furthermore, a separation of zakat funds and CSR funds, which are the responsibility of Islamic banks, is needed.

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