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The Impact-Integrity-Sustainability Model for Regional Wealth Zakat Collection

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A B S T R A C T

This article develops the Impact-Integrity-Sustainability model as a strategic framework for strengthening regional wealth zakat collection. It is adapted from qualitative findings on BAZNAS Bengkalis Regency, where collection growth is evident, but long-term sustainability is challenged by dependence on ASN payments, uneven zakat literacy, direct distribution practices, limited muzaki data, and the need for stronger UPZ and digital integration. The study uses an exploratory case-study approach based on interviews, observation, and document analysis. The model integrates three dimensions: Impact, referring to measurable collection outcomes and asnaf value creation; Integrity, referring to shariah compliance, accountability, transparency, and ethical service; and Sustainability, referring to collection resilience, source diversification, data integration, and adaptive institutional learning. The findings show that these dimensions are mutually reinforcing: impact strengthens trust, integrity legitimises collection, and sustainability protects institutional continuity. The article recommends phased implementation through muzaki mapping, UPZ standardisation, inclusive digitalisation, impact reporting, and risk management.

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INTRODUCTION

Regional zakat institutions increasingly operate in an environment shaped by changing muzaki behaviour, digital payment expectations, demands for transparency, and pressure to demonstrate measurable social impact. Wealth zakat collection cannot rely only on religious obligation or formal legal status. It must be supported by institutional systems that are credible, data-driven, community-rooted, and responsive to local economic structures.

The qualitative study on BAZNAS Bengkalis Regency shows that collection performance has improved, yet the sustainability of wealth zakat mechanisms remains uneven. Income zakat through ASN mechanisms is relatively stable, while business, plantation, savings, and gold zakat are less developed. The institution also faces risks related to source concentration, incomplete muzaki data, direct payments to mustahik, uneven literacy, limited digital integration, and non-uniform UPZ capacity. These findings indicate the need for a model that translates empirical evidence into an operational strategy.

This article proposes the Impact-Integrity-Sustainability model as a framework for strengthening regional wealth zakat collection. The model integrates three dimensions that are often discussed separately. Impact focuses on outcomes and institutional effectiveness; Integrity focuses on values, ethics, shariah compliance, and governance; and Sustainability focuses on continuity, resilience, diversification, data integration, and adaptive learning. The article aims to explain the empirical basis, conceptual structure, operational indicators, and implementation strategy of the model.

THEORETICAL FRAMEWORK

The model is grounded in four theoretical perspectives. First, institutional and legitimacy theory explain why formal authority must be supported by public recognition. Zakat institutions require legitimacy from law, shariah, and society. Suchman (1995) defines legitimacy as a generalised perception that organisational actions are desirable and appropriate within a social system, while Scott (2014) emphasises rules, norms, and cultural-cognitive meanings as institutional pillars. Applied to zakat, legitimacy requires not only legal mandate but also trusted governance and visible public benefit.

Second, stakeholder theory highlights that zakat collection is produced through an ecosystem of actors. BAZNAS, government offices, UPZ, mosques, community leaders, business actors, plantation communities, muzaki, and asnaf all influence collection sustainability. A regional collection model must therefore assign roles, strengthen coordination, and prevent excessive dependence on a single stakeholder group.

Third, trust theory explains why integrity is central. Muzaki payment decisions are affected by confidence in institutional competence, benevolence, transparency, shariah accountability, and service responsiveness (Sargeant & Lee, 2004; Saad & Haniffa, 2014; Amin, 2022). Trust is strengthened when institutions report clearly, classify funds correctly, respond ethically, and show how collection changes as the conditions change.

Fourth, organisational sustainability and resilience perspectives explain the need for diversified sources, reliable systems, risk management, and learning capacity. In the zakat context, sustainability is achieved when an institution can maintain collection under policy changes, economic shifts, technological transitions, and changing community preferences. Digital zakat studies further suggest that technology adoption depends on perceived usefulness, ease, trust, and risk management (Oktavendi & Muammal, 2022; Nor et al., 2025).

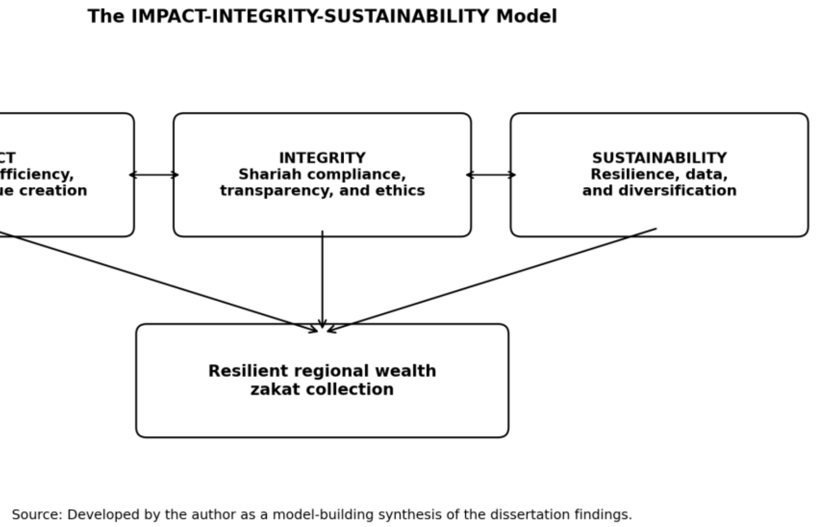

Figure 1. The Impact-Integrity-Sustainability Model

METHODS

The article uses model-building synthesis based on an exploratory qualitative case study of BAZNAS Bengkalis Regency. Data were derived from semi-structured interviews, observation, and institutional documents. The synthesis focused on three research objectives: identifying types of wealth zakat collected by BAZNAS Bengkalis Regency, analysing the sustainability of collection mechanisms, and formulating strategies to strengthen wealth zakat collection.

The qualitative data were analysed using content analysis. Open coding identified initial concepts such as income zakat, business zakat, plantation zakat, UPZ roles, digital channels, trust, governance, and collection risks. Axial coding connected these concepts into broader categories, including policy legitimacy, shariah governance, source diversification, muzaki data, UPZ capacity, direct payment practices, and impact reporting. Selective coding then synthesised the categories into the Impact-Integrity-Sustainability model.

The model is not designed as a statistical causal model. It is a strategic and analytical framework that translates qualitative findings into operational dimensions, indicators, and implementation steps. This approach is appropriate because the article aims to improve institutional strategy rather than test a numerical hypothesis.

RESULTS

Empirical Basis of the Model

The empirical basis of the model consists of five strategic findings. First, the collection increased, but requires source diversification. Second, muzaki trust is shaped by transparency, service quality, and proof of distribution impact. Third, UPZ is close to community structures but requires capacity strengthening. Fourth, digital payment channels can improve convenience and recording, but must be supported by literacy and security. Fifth, distribution impact is a basis for institutional legitimacy because muzaki confidence grows when benefits for asnaf are visible.

Table 1. Empirical Findings Linked to the Model

Empirical Finding	Model Dimension	Strategic Meaning
The collection increased but requires diversification.	Impact And Sustainability	Growth must be accompanied by broader payer sectors to avoid dependence.
Muzaki's trust depends on transparency, service, and distribution evidence.	Integrity And Impact	Impact reporting and ethical service should become trust-building strategies.
UPZ is close to communities but requires capacity strengthening.	Integrity And Sustainability	UPZ requires training, monitoring, and standardised reporting.
Digital channels are useful but require literacy and security.	Impact And Sustainability	Digitalisation must include user education and transaction assurance.
Distribution is a basis of public confidence.	Impact And Integrity	Collection should be linked to clear evidence of benefits for asnaf.

Operational Structure of the Model

The model consists of three mutually reinforcing dimensions. Impact refers to the results and effectiveness of the collection system. Integrity refers to the values and governance principles that regulate the system. Sustainability refers to continuity, resilience, and renewal. These dimensions should not be implemented as separate programmes; they must be integrated into annual planning, reporting, service culture, and institutional evaluation.

Table 2. Operationalisation of the Impact-Integrity-Sustainability Model

Dimension	Academic Focus	Key Indicators	Implementation Direction
Impact	Results and effectiveness of the wealth zakat collection system.	Collection growth, added muzaki, broader payer sectors, process efficiency, and asnaf value creation.	Develop outcome evaluation and impact reports linking collection with distribution.
Integrity	Values, ethics, and governance control institutional practice.	Amanah, shariah compliance, regulatory compliance, transparency, accountability, responsiveness, and ihsan.	Strengthen audit, reporting, and amil professionalism, complaint response, and ethical service culture.
Sustainability	Continuity, resilience, and institutional renewal.	Stable sources, diversified muzaki, technological adaptation, integrated data, and long-term trust.	Reduce dependence, strengthen UPZ, build data systems, and use evidence-based annual strategies.

Strategic Implementation

Implementation requires a gradual strategy. The first stage is to consolidate data and map potential muzaki. The second stage is to strengthen ethical governance, reporting procedures, complaint mechanisms, and Shariah compliance. The third stage is to expand collection through segmented literacy, UPZ activation, digital assistance, and impact reporting. The final stage is to institutionalise evaluation and strategy renewal.

Table 3. Implementation Strategy of the Model

Strategy	Main Dimension	Implementation Steps	Success Indicator
Potential muzaki mapping	Impact and Sustainability	Compile data by sector, location, payment history, and collection channel.	More complete database and targeted communication.
UPZ strengthening	Integrity And Sustainability	Provide training, reporting standards, monitoring, and data integration.	More active UPZ and broader collection reach.

Strategy	Main Dimension	Implementation Steps	Success Indicator
Distribution impact reporting	Impact And Integrity	Publish reports explaining the link between collection, distribution, and asnaf change.	Higher trust and stronger recurring payment.
Inclusive digitalisation	Impact And Sustainability	Improve digital channels with guidance, transaction proof, and user assistance.	Easier transactions and stronger records.
Integrity-based service culture	Integrity	Strengthen the ethics, audit, complaint mechanisms, and service evaluation.	Improved reputation and responsive service.

Table 4. Phased Action Plan for Model Implementation

Stage	Action Focus	Expected Output
Stage 1	Consolidate muzaki data, map UPZ, review payment channels, and identify potential sectors.	A clearer strategic basis and more precise muzaki expansion targets.
Stage 2	Strengthen service ethics, reporting procedures, complaint mechanisms, and Shariah compliance.	Greater muzaki trust and reduced governance risk.
Stage 3	Expand collection, run segmented literacy programmes, activate UPZ, and publish impact reports.	A broader muzaki base and clearer public visibility of the collection-distribution linkage.
Stage 4	Conduct periodic evaluation, update data, and revise strategies based on monitoring.	An adaptive and resilient collection system.

DISCUSSION

The Impact-Integrity-Sustainability model responds to a major weakness in regional zakat management: the tendency to evaluate success mainly by annual collection growth. Growth is important, but it becomes strategically meaningful only when accompanied by broader participation, lower dependence on one payer group, stronger governance, and evidence that asnaf benefit from the funds collected.

The Impact dimension requires BAZNAS to define measurable outcomes. These include not only total collection, but also the number of active muzaki, the proportion of non-ASN payers, the number of active UPZ, the speed of payment recording, and the quality of distribution outcomes. Without such indicators, collection may appear successful while the institution remains vulnerable to policy change or public trust decline.

The Integrity dimension protects the moral and institutional foundation of zakat. In zakat governance, integrity is not a decorative value; it is an operational requirement. Fund classification according to nisab, shariah supervision, transparent reporting, ethical service, and complaint handling shapes institutional credibility. Integrity also reduces the gap between formal authority and social trust.

The Sustainability dimension emphasises resilience. BAZNAS Bengkalis Regency cannot depend indefinitely on ASN mechanisms even though they are currently effective. Sustainability requires broader payer sectors, updated data, community-based UPZ, inclusive digitalisation, and continuous institutional learning. UPZ plays a strategic role because it connects formal BAZNAS systems with local social networks, mosques, and community actors.

The strength of the model lies in its integration. Impact without Integrity May create growth without trust. Integrity without impact may produce good procedures without visible social benefit. Sustainability without both may become only administrative continuity. Therefore, the three dimensions must be embedded together in strategic planning, standard operating procedures, public reporting, and annual performance evaluation.

CONCLUSIONS AND RECOMMENDATIONS

The article concludes that the impact-integrity-sustainability model offers an integrated framework for strengthening regional wealth zakat collection. The model is particularly relevant to BAZNAS Bengkalis Regency because the institution has achieved collection growth but still faces risks of source concentration, uneven literacy, direct payment practices, incomplete data, and inconsistent UPZ capacity. The model reframes sustainability as the integration of outcomes, values, and institutional continuity.

Several recommendations follow. BAZNAS should incorporate the model into its annual work plan by establishing measurable impact indicators, strengthening shariah governance and ethical service, mapping potential muzaki by sector, standardising UPZ performance, expanding inclusive digital payment channels, and publishing public impact reports. Local government support should be maintained but extended toward broader collaboration with business, plantation, professional, and community sectors. Periodic evaluation should be used to update strategies and ensure that collection growth remains resilient, trusted, and socially meaningful.

FURTHER STUDY

Further studies should operationalise the model into measurable scales and test it across multiple BAZNAS regencies. Comparative research may examine how regional economic structures influence the balance among impact, integrity, and sustainability. Future research should also evaluate how digital zakat systems, UPZ performance, and impact reporting affect recurring payment behaviour among muzaki.

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