



The Dynamics of Employee Roles in Collaborating on the Distribution of ZIS Bank Syariah Indonesia and LAZNAS BSI Maslahat through Digital Platforms

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Abstract

This study examined the role of employees and obstacles in the distribution process of zakat, infaq, and sadaqah (ZIS) funds based on a digital platform, as well as strategies to improve the effectiveness of ZIS fund distribution performance. Previous research has primarily focused on conventional systems and has not yet extensively examined the role of employees in managing the distribution of ZIS through integrated digital platforms across institutions. The focus of the study was directed at the collaboration between Bank Syariah Indonesia and its strategic partner in managing ZIS funds, namely LAZNAS BSI Maslahat. This study used a qualitative phenomenological approach. Data was obtained through in-depth interviews with informants, this was supported by documentation such as the ZIS assistance application process and reports on the realization of assistance distribution. Data analysis used the Miles & Huberman model, with source triangulation and technique triangulation. The results of the study show that the distribution of ZIS funds through digital platforms is carried out through a clear division of functional roles with the support of cross-functional digital coordination. However, the dual roles at the BSI Branch and Area levels have caused delays in the administrative completion of fund distribution. The findings reveal that the system is not the main obstacle, but rather the management of roles that determines the effectiveness of distribution. Therefore, this study suggests strengthening human resources through cross-functional digital coordination as the basis for formulating strategies to improve the effectiveness of ZIS fund distribution.

1. INTRODUCTION

Islamic banking does not merely function as a financial institution, it also promotes social welfare through the framework of Islamic social finance. Globally, Islamic banks are required to integrate their commercial objectives with social functions, reflecting both their role as business entities and their focus as socio-economic agents. These two roles

are becoming increasingly important in managing Islamic banking's social funds such as zakat, infaq, and sadaqah (ZIS) which naturally require strategic collaboration to address these priorities (Maulina et al., 2023). Bank Syariah Indonesia is one institution that implements this integration through a strategic partnership with BSI Maslahat for the management of ZIS funds.

As a country with a Muslim majority population, Indonesia certainly has tremendous opportunities to utilize ZIS funds as a source of funding to alleviate poverty and develop the economy (Jubaidah et al., 2025). According to data from the Central Statistics Agency, poverty in Indonesia remains a serious challenge, the rise in the poverty line from Rp582,932 per capita in March 2024 to Rp609,160 in March 2025 reflects a higher cost of living for the population. This situation indicates that poverty mitigation efforts require an approach that is not only conventional but also leverages religious and social instruments (Direktorat Statistik Ketahanan Sosial, 2025). ZIS funds can be a solution or innovation to create job opportunities as business capital, so that underprivileged communities can earn income for their living expenses with the aim of improving community welfare (Hidayatullah et al., 2025). According to BAZNAS data for 2024, the overall management of ZIS funds successfully lifted 71,83% of beneficiaries out of poverty (Direktorat Kajian dan Pengembangan Badan Amil Zakat Nasional, 2025). This was also highlighted by BSI Maslahat through its Mitra Umat Program, which channels ZIS funds as capital, business mentoring, or training. In 2024, funds successfully distributed through the Mitra Umat Program amounted to Rp33,49 billion for village development and Rp12,83 billion for the MSME sector, benefiting thousands of beneficiaries and contributing to job creation and improved community welfare (BSI Maslahat, 2024). Therefore, to maximize the potential of ZIS funds, efforts should be focused on professional and structured governance to achieve the greatest possible impact.

Human resources are key to determining the effectiveness of ZIS fund management, which in this case is intended to support the success of distribution programs and the performance of the institution. Transparency and accountability are also important pillars that must be upheld (Arifah. & Muhammad, 2021). With the development of technology, this has certainly brought changes to all dimensions of life, including the management of zakat, infaq, sadaqah, and sharia finance funds. Digital platform enables BSI and BSI Maslahat employees to improve services, strengthen accountability, and increase public trust in the overall management of ZIS funds.

The complexity of ZIS fund management, which has become fast-paced and transparent, requires BSI and BSI Maslahat, as institutions that manage ZIS, to ensure that employee performance is capable of responding to all challenges that arise. Capability is not only determined by digital platform operational skills, but also by the commitment to complete tasks within the time and standards set by the organization (Fadillah et al., 2025). Employee performance in the context of BSI and BSI Maslahat certainly cannot run optimally without cross-unit collaboration.

Delays in the administrative processing of pre-disbursement documents for ZIS funds are one of the main issues in their management, as these documents are the primary requirement for disbursement enabling the funds to be distributed to beneficiaries. Delays in this process reflect weak employee administrative performance which impacts the disbursement of ZIS funds and hinders the distribution of funds. Data show there were 80 requests for ZIS fund distribution at BSI Semarang City between October 2023 and April 2025. Of these, 42 (52.5%) requests experienced delays in distribution due to delays in the collection of pre-disbursement documents by the proposing units of BSI Branches and Areas. Distribution is categorized as timely if the pre-disbursement documents are immediately submitted by the proposing unit to BSI Maslahat Semarang Region, which is no more than 3 working days after final approval. From an organizational performance perspective, this situation indicates that human resource capabilities are not yet fully optimized to carry out operational functions efficiently. Organizational performance is determined not only by systems or technology, but also by the effectiveness of internal processes in carrying out operational activities (Maqbuli & Al-Mahmoudi, 2026). The delays described also indicate an imbalance between business and social roles which impacts the effectiveness of ZIS program management.

Requests for ZIS fund distribution will go through an approval process consisting of approval from the BSI Maslahat Semarang Manager and the BSI Maslahat committee. If all approvals have been passed, the system will automatically issue a letter of approval as proof that the application has been approved. However, the approval letter does not constitute the basis for fund disbursement, the BSI Branch/Area, as the proposing party, is required to complete the pre-disbursement documents. BSI Maslahat then processes the completed pre-disbursement files and uploads them to the digital distribution platform, where the BSI Maslahat finance team will conduct a final check on the documents. If the documents are approved, the funds will be disbursed to the account of the BSI Branch/Area as the proposing party, to be subsequently transacted directly or through the beneficiary's account. This phenomenon shows that the existing digital platform cannot guarantee the smoothness of the distribution process, as it still depends on the performance of employees' roles and responsibilities.

Previous research discussing the role and performance of employees in ZIS management, is the Journal (Nugraha & Zen, 2020). The study finds that employee competence is very important for the effectiveness of zakat fund management. The journal written by (Setiovani et al., 2022) highlights the importance of the role of employees in building the trust of muzakki through good reporting and communication, and (Kurniawan et al., 2023) explains that employees have an active role in the economic empowerment of mustahik through MSME assistance. Meanwhile,

(Komariyah & Makhtum, 2023) explains that the performance of amil is considered effective because it can satisfy muzakki and mustahik through services and programs that are carried out according to procedures. Then (Aditya et al., 2024) in their journal explain that employee performance is considered quite good based on the four perspectives of the Balanced Scorecard, but there still needs to be attention to improving the service aspect. The majority of the studies described focus on roles and performance in a conventional context, such as assisting mustahik, increasing muzakki trust, and evaluating management strategies. However, these studies have not explored in detail how employee performance is carried out in a digitally connected ZIS management system, particularly in the context of inter-institutional collaboration.

The complex collaboration process between BSI and BSI Maslahat in managing ZIS based on a digital platform can be understood through Role Theory because this theory provides a more comprehensive understanding of how human resources and organizations operate, adapt, and coordinate their roles in the context of digital-based inter-organizational collaboration. The focus of this study is the dynamics of ZIS fund distribution by BSI as a financial institution with a social function, and BSI Maslahat as a strategic partner for managing ZIS funds. Through Role Theory, this study analyze how employees in the partnership carry out their expected roles and their actual roles. This study analyze how the mismatch between the roles carried out can have an impact on delays in the distribution of ZIS funds. It is therefore hoped that this study will deepen the application of role theory to the context of the social functions of Islamic banking in the digital era.

2. LITERATURE REVIEW

Role Theory

The definition of role has been discussed by many experts, was developed by Robert Linton (1936), who said that role theory is described as social interaction in the terminology of actors who play according to what is defined. Every individual in society has many statuses, and each status has various roles or role sets that must be performed. The term "role" is commonly used in the context of theater, where a person can play a certain character and perform certain behaviors, which is where role theories are developed (Hamdy et al., 2023).

Robert K. Merton (1957) also discussed role theory, he began his analysis by elaborating on Ralph Linton's definitions of status and role. Status is a position that comes with rights and obligations, while role is the expectation of behavior that an organization expects from people who have that status. Merton focused on the analysis of social structure, namely functional and dysfunctional elements. Functional elements are those that help to avoid conflict within a person, while dysfunctional elements are those that can unconsciously cause conflict. So when these roles are unbalanced or conflict with each other, tension arises (Indarni et al., 2024).

Role theory is discussed differently from the classical approach, the journal (De Prosperis, 2026) discusses role theory through the Job Demands-Resources (JD-R) and Conservation of Resources (COR) models, which identify three forms of role stress as job demands, while organizational support, method clarity, and technology utilization serve as job resources to determine performance balance or potential work-related stress. This is relevant to this study, where overlapping role demands can cause priority conflicts, leading to delays in collecting pre-disbursement documents, as BSI employees perform both business and social roles, particularly in managing ZIS funds through a partnership with BSI Maslahat supported by a digital platform.

Role theory can serve as a framework for understanding human relationships, providing insight into the nature and quality of relationships between individuals. Humans cannot escape from the people around them and are bound within a circle of different roles. According to Bruce J. Cohen (1979), there are several types of roles, they are: a) Enacted Role, which is the role actually performed by an individual or group. b) Prescribed Role, which is a role that should be performed in accordance with the expectations of the organization. c) Role Conflict, which is a condition where one has one or more conflicting roles. d) Role Distance, which is a difference between performing a role and one's personal feelings, so that the role is still performed even though the reality does not fully match one's personal desires. e) Role Failure is the failure of a person to carry out a role. f) Role Model is someone whose behavior we emulate, imitate, and look up to as a role model. g) Role Set is the relationship between a person and other individuals when carrying out their roles (Lubis & Lumbanraja, 2023).

Research by (Xia et al., 2024) explains that cross-organizational collaboration supported by digitalization can improve efficiency and integration between organizations. In the context of this research, the existence of digital platforms does not simply replace the roles of employees, but rather modifies how those roles are carried out, making them more responsive and integrated. For example, pre-disbursement documents still have to be uploaded manually by employees into the digital platform. If this role is delayed, the digital system cannot replace it. Digitization can provide support, but human resource collaboration remains key. Because human resources have interrelated roles that influence the smooth distribution of funds in the ZIS management process. Therefore, this research contributes theoretically to the development of Role Theory in a digital context, particularly by emphasizing that the coordination of roles across organizations represents a new form of adaptation in the governance of digital platform-based services.

3. METHOD

This research is a qualitative phenomenological study, with data collection methods consisting of in-depth interviews, participatory observation, and documentation studies in the work environment of BSI Maslahat Semarang and several related work units in the BSI RO Semarang Region, particularly those directly involved in the process of submitting, approving, and disbursing ZIS funds through digital platforms.

The location was chosen based on the involvement of both institutions in the distribution of ZIS based on a digital platform with a collaborative pattern between the Islamic banking industry and zakat institutions. In addition, obstacles were found in the process of distributing ZIS funds, making the chosen research location relevant to study in order to understand the practice of digital ZIS distribution collaboration in greater depth and to find possible improvements.

The selection of informants in this case is the key informant, the Manager of BSI Maslahat Semarang, and the main informant, the BSI Maslahat URO Semarang Committee, who also serves as an employee of BSI RO 7 Semarang as the party that gives approval on the digital platform after the BSI Maslahat manager and BSI Branch/Area employees under the coordination of BSI RO 7 Semarang who are directly involved in the application process, and the supporting informant is the BSI Maslahat IT Team.

The technique used to check data validity is triangulation to maintain data trustworthiness (Novrianzah & Andrias, 2025). This study uses source triangulation, which is based on the principle that each data source has its strengths and limitations, so combining several sources can strengthen the validity of the study (Arianto, 2024). Then, triangulation techniques were used by combining interview, observation, and documentation study techniques to obtain a conclusion (Nurfajriani et al., 2024). Data analysis in this study was conducted using the Miles and Huberman model, which includes three main stages, they are data reduction, data presentation, and conclusion drawing or verification (Qomaruddin & Halimah Sa'diyah, 2024).

4. RESULTS AND DISCUSSION

Results

The results were presented through in-depth interviews with informants who were directly involved in the distribution of ZIS funds at BSI and BSI Maslahat. This was supported by data reduction and presentation processes, forming response patterns based on pre-processed response categories. This process yielded several key conceptual findings that most relevant to the focus of explaining the dynamics of digital platform-based ZIS distribution, accompanied by direct quotes from informants.

The study found that the division of roles in the management of ZIS fund distribution has been formally established by the organization to reflect prescribed roles, as stated by the Manager of BSI Maslahat Semarang: "The process begins at the BSI Branch or Area. So if a customer or partner wants to apply for assistance, they first go to the Branch/Area. At the Branch, an initial check is carried out, particularly regarding the legality and completeness of the documents. Once deemed eligible, the application is then officially sent to BSI Maslahat Semarang in the form of a letter of application." The concept of role division refers to a structural arrangement in which various actors within an organization/institution are assigned responsibilities based on specific areas of expertise (Julia & Masyrroh, 2022). The division of functional roles is based on the concept of "prescribed roles," which are roles formally defined through written mandates or procedures. (Syukran et al., 2022) emphasizes in his journal that this division of roles must be carried out by specific units or actors to avoid overlapping authority. The clarity of the prescribed roles will serve as a guide for the actors who will carry out their roles.

However, in reality the actualization of roles does not run linearly and still requires cross-functional coordination for clarification, or simply reminders so that obstacles can be detected early on, especially at the pre-disbursement administration stage. This was emphasized by BSI Branches and Areas, stating that "Digital communication via WhatsApp is also very helpful. As soon as there are missing or incorrect documents, the information is immediately sent, so I can quickly coordinate with customers/partners without having to wait to meet in person. With my work rhythm, which requires me to divide my time between business and social tasks, the clarity of the process and fast communication make things much easier". A study (Urbancová et al., 2024) explains that employees with strong communication skills tend to resolve conflicts in a non-confrontational manner and seek mutually beneficial solutions. This suggests that expectations among stakeholders do not rely solely on system automation but still require personal confirmation to ensure that all role responsibilities are upheld.

This pattern shows that the effectiveness of distribution performance is shaped by the relationship between role division, role adjustment, and coordination, resulting in effective ZIS fund distribution performance. Thus, the findings are elaborated into several propositions that can describe the relationship between concepts in this study.

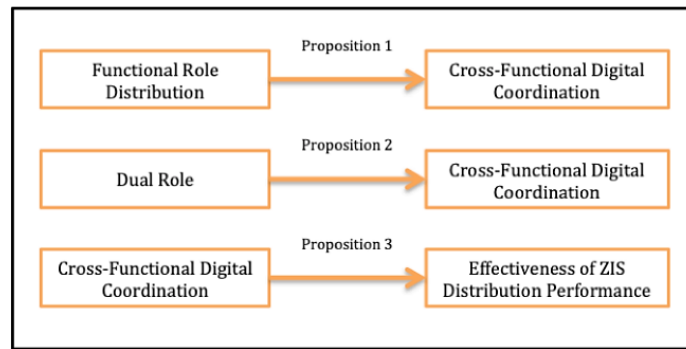


Figure 1. Research Proposition Model

Proposition One, The functional division of roles in ZIS distribution based on a digital platform shows a clear division of tasks between the BSI Maslahat Manager, the BSI Maslahat Committee, BSI Branches/Areas, and the IT team. Structurally, this division of roles shows the roles that have been determined by the organization or prescribed roles. Each person has different but interrelated responsibilities, ranging from supervisor, decision maker, to implementer. In practice, the implementation of these roles requires intensive coordination between actors, especially at the administrative and document clarification stages. This coordination is carried out through a digital system and flexible communication, enabling actors with different roles to harmonize tasks, speed up clarification, and adjust work processes as needed. Thus, the division of functional roles in practice is supported by cross-functional digital coordination as a mechanism for connecting roles. On this basis, the first proposition is that a clear division of functional roles is carried out through cross-functional digital coordination in the process of digital-based ZIS distribution.

Proposition Two, BSI branches/areas do not only perform ZIS social functions but also they have other responsibilities as banking institutions. This situation creates a dual role that has the potential for overlapping tasks and limited time to perform tasks, reflecting a role conflict. This dual role does not immediately halt the ZIS distribution process, but rather requires adjustments in the work process. BSI branches/areas are highly dependent on cross-functional support and communication to ensure that the process runs smoothly, serving as a means to manage role burdens, facilitate clarification, and resolve issues more responsively. Coordination allows overlapping roles to be aligned so that the distribution process is not interrupted. Thus, the second proposition is formulated: in conditions of dual roles, cross-functional digital coordination becomes an important mechanism for maintaining the smooth distribution of digital-based ZIS.

Third Proposition, Cross-functional digital coordination is certainly not understood as merely using digital platforms, but as a collaborative way of working that connects actors in the distribution of ZIS funds, such as providing standard pre-disbursement document formats, responsive communication, or internal assistance to BSI Branches and Areas. Thus, digital coordination plays a role in supporting the strengthening of work processes to achieve timeliness, accuracy of distribution, and regularity in the overall ZIS management process. These findings indicate that the effectiveness of digital platform-based ZIS distribution is achieved through consistent and adaptive cross-functional digital coordination practices in response to real-world events. Based on this, the third proposition is formulated: cross-functional digital coordination facilitates the alignment of roles and work processes to achieve the effectiveness of digitalbased ZIS distribution.

Discussion

This study addresses the issue by showing that the effectiveness of distributing zakat, infaq, and sadaqah based on digital platforms is not solely determined by the availability of supporting tools such as technology, but it is also determined by the distribution process involving human resources. The findings show that even though digital platforms are available, delays in the distribution of ZIS can still occur if the management of employee roles is not aligned with the reality of work practices. In line with research (Atay et al., 2025) indicating that digital systems must be supported by high-quality human resources through a human-centered approach. Therefore, without competent human resources, technology will not function optimally in achieving organizational goals.

The distribution of ZIS based on a digital platform in the perspective of role theory can be understood as an organizational process that runs through a set of interconnected roles within a role set. Actors such as the BSI Maslahat Manager, the BSI Maslahat Committee, BSI Branches/Areas, and the IT team have specific roles that must be carried out, along with expectations and responsibilities that have been determined by the organization (prescribed role). The division of functional roles carried out by actors forms a formal framework for the implementation of digital platform-based ZIS distribution. However, the clarity of predetermined roles does not guarantee the smooth running of the distribution process. Each stage of ZIS fund distribution requires communication and role adjustments based on actual conditions in the field.

Communication in this context refers to digital communication, which has emerged as the primary mechanism for strengthening the effective implementation of formal role sharing. Communication is certainly not limited to the ZIS fund distribution digital platform website; flexible and responsive communication via WhatsApp or telephone is also necessary. Through this mechanism, actors with different roles can coordinate tasks, expedite clarification when needed, and respond to needs quickly. Thus, digitalization is not merely an administrative tool but also a means to manage employee role interactions within the organization.

BSI Branches and Areas also face a dual role in the operational distribution of ZIS, where in addition to carrying out the social function of distributing ZIS funds, they also have other banking operational responsibilities that require more time and attention. This situation inevitably leads to overlapping roles that have the potential to hinder pre-disbursement administrative collection and cause delays in the ZIS fund disbursement process. The inability of actors to balance these roles will result in role failure. The findings show that role conflict occurs when one actor has to perform several roles simultaneously, but the research findings also show that these dual roles do not directly halt the distribution process, but rather require mechanisms to manage roles adaptively. These dual roles require means of role adjustment in order to minimize role conflict with the support of cross-functional digital coordination. Coordination enables BSI Branches and Areas to have support in fulfilling administrative and decision-making tasks, so that the burden of roles is not entirely borne independently. The main obstacle in the distribution of ZIS is not the digital system but the dynamics of employee roles within the organization. Thus, digitization functions as a role management tool, not as a substitute for organizational interaction.

The effectiveness of ZIS fund distribution based on a digital platform in this study was also achieved through consistent cross-functional digital coordination practices. Effectiveness can be measured by the speed of distribution, as well by the completeness of ZIS distribution administration, the accuracy of beneficiary identification, and the regularity of work processes. In this study, efforts were made such as providing a standard pre-disbursement document format to facilitate BSI Branches and Areas, internal assistance for BSI Branches and Areas, and training to improve the digital platform. These are part of a coordination pattern that aims to strengthen the role and minimize delays in the distribution of ZIS funds, so that the benefits can be immediately felt by the beneficiaries who need them.

The findings of this study theoretically enrich role theory by showing that cross-functional digital coordination can function as a mechanism for managing roles within organizations, particularly dual roles. This study does not only support the existing role concepts but also modifies them by incorporating digitalization as a framework that shapes how roles are carried out and adapted to the conditions of actors in the work environment. Thus, this study develops a new understanding that the effectiveness of ZIS fund distribution based on digital platforms results from a balance between role structure, role dynamics, and adaptive coordination mechanisms. This is because digital platforms in practice function as a medium for recording and administration, while digital coordination remains necessary to manage role interactions.

5. CONCLUSION

The effectiveness of ZIS fund distribution based on a digital platform is not only determined by the existence of the system, but also it is determined by how employee roles are managed and coordinated properly. The division of roles established by the organization is still faced with dual roles at the BSI Branch and Area levels, which causes delays in the collection of pre-disbursement administration. In this context, cross-functional digital coordination plays a key role as a mechanism that bridges role limitations, standardizes workflows, and forms the basis for formulating efforts to improve the effectiveness of distribution performance. Through such responsive digital coordination, the organization can implement improvement strategies in the form of simplifying administrative processes, strengthening assistance to BSI, and increasing digital capacity, so that the management of ZIS fund distribution can be timely, effective, and orderly. Therefore, this study contributes to Role Theory by demonstrating that digital coordination serves as a role management mechanism that links task allocation and workplace interactions.

Based on the results of the study, a practical suggestion is that Bank Syariah Indonesia should strengthen its supporting functions through internal communication and coordination regarding policy updates or requirements for ZIS fund distribution. This strengthening is necessary so that screening can be carried out from the outset of distribution applications, making it easier for BSI branches and areas to know from the outset which applications meet the criteria for ZIS fund use and which are not eligible. Thus, the management of ZIS fund distribution can be more efficient and facilitate operational units in carrying out their roles before coordinating with BSI Maslahat. It is also recommended for further research to expand the literature review on ZIS fund management in the collaboration between Islamic banking and zakat institutions from a human resource perspective, to enrich the understanding of the social function of Islamic banking. The findings of this study could be further explored using a quantitative approach to test the relationships among the identified concepts, thereby providing a more detailed understanding of the role of employees in digital-platform-based ZIS distribution systems.

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