

Comparative Study of Islamic Financial Values at Wahdah Islamiyah Gorontalo City and Baznas Gorontalo City in Serving the Muslim Community in Gorontalo City

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Abstract: This study aims to compare the application of Islamic financial values in two non-profit institutions serving Muslims in Gorontalo City, namely the Regional Leadership Council (DPD) Wahdah Islamiyah, which is one of the Islamic organizations in Indonesia domiciled in Gorontalo City, and the National Amil Zakat Agency (BAZNAS) Gorontalo City, which is a non-structural government agency. This research uses a descriptive qualitative approach with a literature review technique of research findings that discuss the two institutions. The research found that although both institutions are based on Islamic law in their financial management, the focus of implementation has different characteristics. Wahdah Islamiyah emphasizes the principles of deliberation, trust, justice, and dependence on Allah in the budget decision-making process, while BAZNAS Gorontalo City emphasizes accountability, effectiveness of zakat distribution, and transformation of zakat recipients into zakat givers through the ZMART program. This journal recommends value collaboration between the two institutions to create a more sustainable Islamic financial management system.

Keywords: Islamic Finance, Wahdah Islamiyah, Baznas, Non-Profit

1. Introduction

The development of Islamic finance has now grown rapidly. This is evidenced by the increasing variety of Islamic financial institutions that have been established. In this case, Islamic financial institutions consist of banking Islamic financial institutions and non-banking Islamic financial institutions (Pasha & Sugianto, 2024). In Islam, finance is not just a matter of accounting techniques, but an important part of sharia that regulates aspects of individual and social life. Islamic finance emphasizes the principles of justice, transparency, responsibility and avoidance of haram elements. Islamic finance is a financial management system based on the principles of sharia or Islamic law, which comes from the Qur'an, Sunnah, and the scholars' interpretation of these two sources of revelation (Fadhillah, 2023).

The main features and principles in Islamic finance reflect conformity with sharia, where every transaction must be subject to Islamic law and under the supervision of sharia authorities. The system prohibits interest (riba) in any form, and prohibits transactions that contain uncertainty (gharar) and speculative or gambling elements (maysir). Islamic finance also emphasizes fair sharing of risks and profits, as implemented in mudharabah and musyarakah contracts. Every deal must be legally valid, done voluntarily, and not disadvantage any party. In addition, the principles of transparency, fairness, and balance of rights and obligations are fundamental in all transactions. Islamic finance also avoids investing in sectors that are contrary to Islamic values, so only halal sectors are allowed as investment destinations (Arafah, 2019).

Islamic finance aims to create economic prosperity, increase employment opportunities, and promote fair and sustainable economic growth in accordance with Islamic values (Zuhra & Sugianto, 2024). So this system does not only apply to Muslims, but can also be accessed

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by anyone who wants to use sharia-based financial products and services. So that Islamic Finance is a financial system that regulates all economic and financial activities of society globally based on sharia principles, emphasizing fairness, transparency, and prohibiting practices such as usury, uncertainty, and gambling, while applying the principles of profit sharing and risk sharing in every transaction.

Islamic finance practices in non-profit organizations and Islamic mass organizations focus on sharia-compliant, transparent, and accountable fund management (Sugianto & Amin, 2023). Key principles in Islamic finance emphasize the prohibition of usury, the importance of fairness, transparency, and the distribution of wealth for the benefit of the community. These principles are reflected in a number of regulatory standards, including: PSAK 45 which regulates financial reporting for non-profit entities, including mosques and Islamic foundations, with the obligation to prepare statements of financial position, activities, cash flows, and notes to financial statements. ISAK 35 emphasizes the importance of accountability and transparency in the financial statements of non-profit organizations, including religious institutions. Meanwhile, Law No. 23 of 2011 regulates the governance of zakat, infaq, and sadaqah by government and private institutions such as BAZNAS and LAZIS (Siregar, 2018).

In its implementation, examples of Islamic Finance practices in Non-Profit Organizations can be found in various entity activities in our country, such as: Management of Zakat, Infaq, and Sadaqah (ZIS) by institutions such as LAZISNU and LAZISMU and other institutions, Distribution of social funds channeled to beneficiaries through consumptive programs and productive programs (Sugianto, Aminuddin, et al., 2025). Financial management that holds the principle of Accountability by means of Financial reports must be audited independently and published to the public to maintain public trust. (Rafsanjani, 2021)

There are many other examples that we can see in financial management by non-profit organizations, such as: Innovation in Fund Distribution, In this case there are four forms of ZIS fund distribution based on the practice in LAZISNU which divides assistance into 4 types, namely: Traditional consumption: direct cash assistance, Creative consumption: education or health assistance, traditional productive: interest-free business capital, Creative productive: economic empowerment programs such as NU Preneur, which encourages beneficiaries to become zakat givers (muzakki). On Cooperatives and Sharia Financial Institutions: Islamic organizations such as Nahdlatul Ulama (NU), Muhammadiyah, and LDII established sharia cooperatives to support their members' economy without usury. These cooperatives use musyarakah and mudharabah contracts in financing. On Baitul Maal wat Tamwil (BMT): Islamic microfinance institutions managed by Islamic organizations for community economic empowerment based on sharia principles (Zuhra & Sugianto, 2024).

Islamic organizations form special institutions to manage zakat, infaq, and sadaqah (ZIS) such as LAZISNU and LAZISMU, to ensure that fund management is carried out professionally and in accordance with sharia principles. The process of collecting, managing, and distributing funds is carried out by upholding the values of justice, transparency, and orientation towards community empowerment. In addition, these organizations are also committed to improving the quality of human resources in the field of Islamic finance. This is realized through training programs, socialization activities, and cooperation with the government, in order to support the creation of religious, credible, and high-standard financial governance (Sugianto, Wulandari, et al., 2025).

Although it must be admitted that there are challenges and problems faced in running it, for example in terms of Human Resources. Many non-profit organizations and Islamic organizations still lack competent human resources in the field of Islamic finance. Furthermore, the implementation of standards that not all organizations have fully implemented Islamic financial reporting standards (Iyah, 2021); many still use simple cash-based accounting. Then the challenge of maintaining transparency and accountability, especially in small or community-based institutions. From the explanation above, it can be seen that the scope of these values is not only reflected in Islamic financial institutions such as banking, but also in socio-religious organizations.

Wahdah Islamiyah Gorontalo City is a da'wah organization that applies Islamic financial principles, especially deliberation, justice, and tawakal in the management of da'wah and social funds. The organization originated in South Sulawesi and was originally established as the Fathul Muin Foundation on June 18, 1988. The name changed to Wahdah Islamiyah Foundation in 1998, then to Wahdah Islamiyah Pesantren Foundation in 2000. In 2002, Wahdah Islamiyah officially became an Islamic mass organization, with YPWI continuing to

manage formal education. The organization was founded by a group of young Muhammadiyah activists in Makassar who were mentored by Major K.H. Fathul Muin Dg. Maggading.

Wahdah Islamiyah has now developed by having branches throughout Indonesia, especially in the Sulawesi and Kalimantan regions, with the center of activities in Makassar. The da'wah methodology is based on the understanding and practice of the Qur'an and Sunnah in accordance with the teachings of As-Salaf Ash-Shalih or Ahlussunnah wal Jamaah. The vision of this organization is to become an Islamic organization that is present in Sulawesi and every provincial capital in Indonesia, with the aim of establishing educational institutions, training cadres, and gaining recognition from the community and local government. Wahdah Islamiyah's mission includes maintaining and spreading the true teachings of Islam, building unity and brotherhood among Muslims, establishing quality Islamic educational and economic institutions, and fostering generations of Muslims who obey Allah and become pioneers in various aspects of life.

Wahdah Islamiyah is active in various fields, namely da'wah through Islamic science and training assemblies, education with the management of Islamic boarding schools, schools, and universities, social activities such as distribution of basic needs and disaster relief, as well as fostering women and families through special institutions. The da'wah method applied emphasizes wisdom, good advice, and real action, including religious studies, Qur'an reading training, and social programs that directly help the community. In brief, Wahdah Islamiyah is an Islamic organization headquartered in South Sulawesi and has developed nationally, focusing on da'wah, education, and social welfare with the principles of Ahlussunnah wal Jamaah, and is committed to building ummah unity and producing quality Islamic generations through real programs (Tahumil, 2022).

Wahdah Islamiyah emphasizes the application of Islamic business ethics principles, including tawhid, justice, trustworthiness and benevolence/honesty in applying Islamic financial values to its services to the community. Research shows that Wahdah Islamiyah has applied these principles in the management and services of departmental units, with most members recognizing the practical application of these values in their activities. The principles of honesty and integrity are particularly emphasized to increase community trust and provide superior ummah services (Andi Wawan Mulyawan & Koesmawan, 2023).

More broadly, the application of Islamic financial values by Wahdah Islamiyah is also reflected in its efforts to foster the community through various social and economic institutions, such as the establishment of a special department for community development and strict supervision of financial management to prevent misuse. This is in line with the principles of Islamic finance that emphasize social justice and fair redistribution of wealth, such as through the instruments of zakat, infaq, sadaqah, and waqf, which are part of Islamic social finance that aims to improve the welfare of the community (Oktaviani, 2018).

The Islamic values applied by Wahdah Islamiyah in serving the community are also in line with Islamic financial principles that reject usury, gharar, and prohibited business practices, while prioritizing investments and financing that support community welfare. Islamic financial and business institutions operated by Wahdah are committed to realizing the maqashid sharia, namely the protection of religion, soul, mind, offspring, and property, so financial decisions are directed to support these values in society. Thus, Wahdah Islamiyah applies Islamic financial values in serving the community through service management in accordance with Islamic principles, comprehensive community development, and Islamic social financial management that focuses on justice and community welfare. This makes Wahdah Islamiyah a model of the application of Islamic financial values that are not only formal but also substantial and have a real social impact. (Tajuddin, 2013)

BAZNAS is a non-structural government institution established by Presidential Decree No. 8/2001 and Law No. 23/2011 to manage zakat nationally. This institution is independent and directly responsible to the President through the Minister of Religious Affairs. Its duties include the collection, distribution, and utilization of zakat, infaq, sadaqah, and other religious social funds. BAZNAS focuses on improving zakat literacy, modernizing management, distribution for poverty alleviation, and building partnerships between muzakki and mustahik. BAZNAS organizational structure consists of 11 members and operates up to provincial and district/city levels. BAZNAS Gorontalo City specifically runs a productive zakat program as part of official zakat management.

From the description above, this research aims to compare the Islamic financial values applied by the two institutions serving Muslims in Gorontalo City, namely the Regional Leadership Council (DPD) Wahdah Islamiyah which is domiciled in Gorontalo City, and the National

Amil Zakat Agency (BAZNAS) Gorontalo City, which is a non-structural government institution, by understanding the fundamental similarities and differences in approach, implementation, and recommending value collaboration between the two institutions to create a more sustainable and impactful Islamic financial management system.

2. Research Methods

This study uses a descriptive qualitative method with a literature study approach.

Descriptive qualitative method with a literature study approach is a research method that aims to describe and analyze social phenomena or events in depth based on literature review relevant to the research topic. In this method, data is collected through reviewing various written sources such as books, scientific journals, articles, and other documents that are reliable and related to the object of research (Munib & Wulandari, 2021). The qualitative approach places the researcher as the main instrument in interpreting the data obtained from the literature, so that the research results are in the form of a comprehensive description (Adlini et al., 2022).

Literature study as a data collection technique is carried out by reviewing various relevant literature, including reference books, journals, and digital sources, which are then analyzed and synthesized to obtain a deep understanding of the topic under study (Sugianto & Mohammad, 2024). The general steps in descriptive qualitative methods with literature studies are determining the topic and formulation of research problems. Collect data from various relevant and reliable literature sources. Reading, recording, and processing library materials for analysis. Conduct descriptive analysis by presenting research results in a narrative and systematic manner. Summarizing the findings based on the synthesis of the literature that has been reviewed.

The analysis was conducted by reviewing interview narratives that included references to Qur'anic verses or hadith, and the practice of financial policies within each institution. The main focus was to identify Islamic financial principles such as justice, trust, deliberation and sustainability. In addition, data were compared using categorization techniques to produce a synthesis in the form of narratives and comparison tables.

3. Results And Discussion

Islamic Financial Values Applied by the Regional Leadership Council (DPD) Wahdah Islamiyah Gorontalo City Towards Muslim Services

Islamic Financial Values in Wahdah Islamiyah, Gorontalo City Wahdah Islamiyah places the value of deliberation as the main foundation in making financial decisions based on QS Asy-Syura: 38. All financial policies, both in the form of annual budgets and incidental activities, are discussed through democratic deliberation forums, but still in accordance with Islamic ethics. In practice, decisions are made by consensus, not voting, and all participants express their opinions in an Islamic manner. Financial decision-making based on Islamic law that is applied to DPD Wahdah Islamiyah Gorontalo City is always carried out in a deliberation mechanism involving all DPD administrators, advisors and involving the Regional Executive Board. The financial decision-making and others are carried out annually through regional work deliberations, daily management deliberations, and in accordance with existing coordination within the DPD Wahdah Islamiyah Gorontalo City.

Decision making related to finance and other aspects in DPD Wahdah Islamiyah Gorontalo City is always carried out through a deliberation mechanism involving all administrators, especially in annual forums such as the Regional Work Conference. In the deliberation process, Islamic values are manifested through polite attitudes, open-mindedness in accepting differences of opinion, and the application of assembly manners such as giving space to newly arrived participants and dialoguing in an orderly and ethical manner. All of these manners are derived from the teachings of the Qur'an and Hadith. The practice of deliberation is carried out as an implementation of Allah's command in QS. Ali Imran verse 159 and QS. Asy-Syura verse 38, by emphasizing mutual respect in differences and trusting in Allah for the results of the decisions reached.

DPD Wahdah Islamiyah Gorontalo City prioritizes deliberation in decision making as part of institutional responsibility, based on QS. Ash-Shura: 38. Deliberation is applied to ensure the best decisions and transparency, especially regarding programs and budgets. The principle of justice (QS. Al-Maidah: 8) is implemented in the allocation of funds according to the mandate of each unit. Management is considered a trustee who must be responsible, while

every decision is closed with tawakal to Allah (QS. Ali Imran: 159) in order to achieve blessings.

DPD Wahdah Islamiyah Gorontalo City applies Islamic financial values by making deliberation as the main pillar in every decision, especially related to finance. This process involves the entire organizational structure and is carried out periodically through official forums such as Mukerda. Deliberation is based on Islamic ethics, such as courtesy, respect for differences, and mutual respect. Its practice is rooted in QS. Ali Imran: 159 and QS. Ash-Shura: 38. In addition, the principles of fairness, transparency and accountability are upheld in collective and open budget management in accordance with sharia.

Islamic Financial Values Applied by the National Amil Zakat Agency (BAZNAS) Gorontalo City Towards Muslim Services

Islamic financial values in BAZNAS Gorontalo City are based on the principle of effectiveness and benefits of zakat. Trust in the distribution of zakat is reflected in the strict mustahik selection process that is free from outside interference, showing BAZNAS's commitment to justice and transparency. The Chairman of BAZNAS City, Mohammad Husain Rauf, stated that zakat does not only focus on economic aspects, but also integrates Islamic values in its operations to increase the degree of beneficiaries from mustahik to muzakki, thus creating a sustainable and fair empowerment cycle. Deputy Chairman of BAZNAS Division IV, Dr. Marwan, said that through productive zakat capacity building, mustahik are expected to be able to fulfill their zakat obligations, indicating the value of social accountability in the program.

The recipient of productive zakat assistance, Ibu Rapia Razak, explained that the program teaches financial record keeping and distinguishing between halal income and that which should be avoided, emphasizing the value of seeking halal and avoiding haram. The program assistant added that assistance in the form of merchandise, rather than cash, is provided to maintain trust and avoid misuse, in accordance with the precautionary principle in Islamic finance. The program also instills Islamic financial values through training and spiritual and managerial coaching so that mustahik become professional business actors with integrity and eventually become muzakki. Thus, the value of sustainability becomes an important part of the Islamic financial system in BAZNAS Gorontalo City.

The values applied by Baznas Gorontalo include; justice, accountability compliance principles and responsibility. First, the value of justice is the main principle in Islamic finance, especially in productive zakat. Zakat is distributed appropriately and fairly to raise mustahik to become muzakki, thus reducing social inequality. This principle is in accordance with QS Al-Hasyr verse 7 which emphasizes that wealth should not only circulate among the rich. Productive zakat encourages sustainable wealth distribution by equipping mustahik with skills and business capital, so that they not only receive assistance, but are also able to be economically independent.

Second, the value of accountability in Islamic finance emphasizes that every individual is socially responsible for his or her wealth. Productive zakat encourages mustahik to become active economic actors who are also able to pay zakat, so that zakat is not just a charity, but a social economic responsibility. This concept is known as takaful ijtimai' or social solidarity, where zakat plays a role in creating social justice and balance while fulfilling religious orders. Third, adherence to the principles of halal and haram becomes the main basis in Islamic economic activities. Through the productive zakat program, zakat recipients are taught to distinguish halal and haram income and record their business finances in an orderly manner, marking a change in mindset towards sharia economy. This principle is in accordance with QS Al-Baqarah: 168 which emphasizes halal and good consumption. Productive zakat not only regulates the use of funds, but also ensures that the business is run according to sharia so as to produce blessings...

Fourth, the value of trust is an important principle in Islamic finance. In the productive zakat program, assistance is given in the form of goods, not cash, to prevent misuse and ensure funds are used as intended. The principle of trustworthiness is in accordance with QS Al-Anfal: 27 which reminds not to betray the trust given. Both zakat managers and recipients have the responsibility to maintain integrity, transparency, and efficiency in the utilization of funds. BAZNAS Gorontalo City applies strict supervision system and preventive approach to maintain the trust. So the implementation of productive zakat by BAZNAS Gorontalo City reflects the practical application of Islamic financial values, such as justice, social accountability, compliance with halal-haram, and trustworthiness. These values make zakat not only an economic aid, but also a means of social and spiritual transformation. Mustahik

are helped to become independent, responsible, and sharia-observant, with the hope of creating a sustainable empowerment cycle where zakat recipients can become givers in the future.

Table 1. Comparison of Islamic Financial Values (Comparison Table)

Aspects	Wahdah Islamiyah	BAZNAS Gorontalo City
Sharia Basis	QS Ash-Shura: 38, QS Al-Maidah: 8, QS Ali Imran: 159	QS At-Taubah: 60, Hadith on trust and empowerment
Dominant Value	Deliberation, Trust, Trustworthiness, Justice	Accountability, Justice, Empowerment, Mustahik Transformation
Funding Source	Internal board donations, cadre donations, and other assistance.	Zakat, Infaq, Sadaqah (official according to Islamic regulations)
Target Fund	Internal da'wah and social programs for administrators, cadres, and the community	Zakat, Infaq, Sadaqah, and mustahik micro business assistance (ZMART Program)
Form of Implementation	Regular meetings, internal reporting, leaders as guardians	Strict selection of mustahiks, training, business monitoring, transaction digitization

Source: processed by researchers 2025

The fundamental difference between the two institutions lies in the approach and target segmentation. Wahdah Islamiyah focuses more on internal governance and moral values in organizational leadership as well as strengthening moral values in decision-making and leadership. This is reflected in the practice of deliberation that is thick with Islamic manners, collective decision making with shar'i considerations, and leadership that is instilled as a mandate. The source of funds managed by Wahdah is voluntary from the congregation or cadres, so that its management is more directed to internal organizational programs such as da'wah, education, and social which are relatively limited in scale but very focused.

BAZNAS as a semi-autonomous state institution has broader social and administrative responsibilities. The approach applied is more structured, accountable, and oriented towards concrete results for the community. The ZMART program is a clear example of the application of Islamic values in economic empowerment, emphasizing the results of the transformation from mustahik to muzakki. Zakat funds managed by BAZNAS are sourced from the wider community and their use must be accounted for publicly. Thus, it can be concluded that Wahdah Islamiyah emphasizes Islamic values in the internal process of the organization, while BAZNAS emphasizes the results and external impact on the people. Both approaches are equally important and complementary in building a complete and sustainable Islamic financial ecosystem.

4. Conclusions

Islamic financial values in Wahdah Islamiyah focus on internal governance based on deliberation, trust, justice, and dependence on Allah, as reflected in QS Ash-Shura: 38 and QS Ali Imran: 159. The decision-making process involves all levels of management by upholding Islamic ethics and morals to create transparency and accountability. Leadership is seen as a mandate that is accountable in this world and the hereafter, so moral aspects become the main foundation. Sources of funds derived from voluntary contributions from the congregation are managed for internal programs such as da'wah, education, and social activities on a limited scale.

Meanwhile, BAZNAS Gorontalo City emphasizes a structured approach and tangible results through empowerment programs such as ZMART. The values emphasized include justice, social accountability, compliance with halal-haram principles, and trustworthiness in managing public funds. Productive zakat programs not only provide business capital, but also

spiritual and managerial coaching to create a cycle of empowerment from mustahik to muzakki. These two institutions show that the application of Islamic financial values can be done with different but complementary approaches Wahdah emphasizes normative aspects and character building, while BAZNAS focuses on real impact on society. The synergy between the two has the potential to strengthen an Islamic financial system that is professional, has integrity, and is in accordance with sharia at the local level.

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