Journal Economic Studies and Analytics
Vol. 1, No. 2, 2026, pp. 86-105
Doi : 10.67462/econesta.5nsnqy56
ISSN : 3163-9607

From Fragmented Redistribution to Integrated Social Finance: Zakat Data Governance in Indonesia

Adi Purmanto[1*], Dian Aulia Mutia Sari[2]

[1,2] Akademi Bisnis Lombok, Lombok Utara, Indonesia

*Correspondance: adipurmantosemm@gmail.com

Article Info:
Received: 20 Sep 2026
Revised: 13 Oct 2026
Accpted: 05 Nov 2026

Abstract
This study examines how the integration of welfare registries and Islamic social finance is governed when eligibility and institutional mandates differ. A qualitative documentary case reconstructs Indonesia's 2025–2026 National Social and Economic Single Data (DTSEN) reforms, Ministerial Decision No. 885/2026, and the Satu Data ZIS-DSKL initiative. Statutes, operative legal texts, dated institutional communications, and relevant research were analysed through chronological reconstruction, source classification, thematic coding, and rival-explanation assessment. The June 2026 decision establishes data-sharing procedures, institutional responsibilities, controlled SIMZAT access, beneficiary reporting, and periodic matching and evaluation requirements. However, an April institutional account described unsettled data transmission and the absence of a religion field in the underlying register. Formal regulations and the August platform launch do not independently demonstrate accurate matching, lawful processing in practice, improved allocation, or reduced poverty. The study proposes a bounded-interoperability framework comprising lawful purpose, differentiated eligibility, complementary programme decisions, and contestable data use. It contributes a verifiable institutional account of the zakat–welfare data interface while identifying the operational and beneficiary-level evidence needed for a subsequent evaluation.

Keywords: zakat, social protection, DTSEN, Islamic social finance, data governance

INTRODUCTION

Redistribution is commonly discussed in terms of expenditure, incidence and recipient coverage. Yet the mechanisms by which institutions identify eligible households, coordinate transfers, maintain information and account for decisions can be as important to distributional fairness as the resources available. When multiple public, private and religious providers support people experiencing poverty, incomplete information can prevent agencies from recognizing unmet needs or understanding the composition of assistance already received by a household. The economic concern is not simply the duplication of payments. It is the possibility of insufficient coverage in one place, poorly coordinated provision in another and additional administrative burdens that reduce

the value of scarce redistributive resources. This problem is especially relevant where welfare provision combines programmes funded from public budgets with funds collected and administered under distinct moral and legal obligations.

Indonesia provides a consequential setting for examining the relationship between conventional and Islamic redistributive instruments. Public social assistance and zakat management operate within different regulatory and organisational architectures. State welfare programmes derive their authority from public policy mandates and programme rules; organised zakat retains religious eligibility conditions, donor obligations and fiduciary responsibilities under the Indonesian zakat-management framework (Republic of Indonesia, 2011). Their objectives overlap in supporting vulnerable people, but overlap in purpose does not make their resources, eligible beneficiary groups or decision processes interchangeable. This distinction is analytically central. An integration strategy that treats information sharing as equivalent to merging entitlements can produce a misleading account of complementarity.

During 2025–2026, the national policy environment changed. Presidential Instruction No. 4 of 2025 addressed the National Social and Economic Single Data initiative, establishing a direction for integrating socioeconomic information used in planning and evaluation of social programmes (President of the Republic of Indonesia, 2025). Ministerial Regulation No. 4 of 2025 of the Coordinating Ministry for Community Empowerment provided guidelines for managing that data for poverty reduction (Coordinating Ministry for Community Empowerment, 2025). These instruments matter because they establish a policy environment in which welfare information is to be treated as interoperable and updated rather than as a collection of isolated programme lists. The Personal Data Protection Law, Law No. 27 of 2022, simultaneously supplies an important legal context for lawful processing and stewardship (Republic of Indonesia, 2022).

The sequence is traceable in dated primary sources. Following the national DTSEN directive, BAZNAS and Bappenas discussed conditional, legally purposeful use of the socioeconomic register in April 2026 (BAZNAS, 2026a). Kemenag described preparation of a beneficiary-sharing decision on 22 April (Ministry of Religious Affairs, 2026d). The resulting Ministerial Decision No. 885 of 2026 was issued on 29 June, specifying DTSEN-based zakat distribution procedures, SIMZAT, responsibilities and reporting (Ministry of Religious Affairs, 2026e). Bappenas and BAZNAS publicly launched Satu Data ZIS-DSKL on 6 August (BAZNAS, 2026b; Ministry of National Development Planning/Bappenas, 2026). In October, officials described implementation intentions and the matching schedule already set out in the decision (BAZNAS, 2026c). The dated sequence makes it possible to distinguish proposed regulation, binding rules, platform launch and unverified operations.

A qualifying observation predates the legal decision. On 10 April 2026, Kemenag reported pending administrative acceptance and encrypted transfer of DTSEN data, an absent religion field in the source registry, contemplated identity checking, and proposed masking, role-based access and audit trails (Ministry of Religious Affairs, 2026c). These were conditions reported in April, not evidence that the obstacles persisted later. The subsequent KMA requires processors to report recipients' religion, but does not demonstrate that the source DTSEN registry itself had acquired the field by October. This temporal and data-provenance distinction is central to evaluating lawful religious eligibility.

This issue has an established scholarly foundation. Siddiq and Akbar (2023) examined coordination and digitalisation among Indonesian zakat institutions and identified ongoing shortcomings in

database integration and professional capacity. Wardiyanto et al. (2026), drawing on field research across Indonesian locations, examined faith-based forms of welfare provision as independent yet complementary networks. Zuhri (2026) advanced a normative legal model of integrating zakat with national social protection. Accordingly, the contribution of the present article cannot rest on the claim that coordination, institutional fragmentation or the role of Islamic charity has never been studied. The more defensible question is how the specifically dated DTSEN– ZIS-DSKL transition rearranges the documented relations among policy rules, data responsibilities and programme decision-making.

The study asks three questions. RQ1: How did Indonesian public institutions describe and sequence the movement from parallel social-finance records to an integrated data arrangement during 2025–2026? RQ2: Which institutional mechanisms are documented as relevant to reconciling zakat-based eligibility and stewardship with the targeting logic of public social protection? RQ3: What do publicly available documents establish, and what remains unverified, about the expected distributional benefits and governance risks of integration? In answering these questions, the article distinguishes observation, organisational assertion, theory-informed interpretation and an agenda for future outcome verification.

The study contributes to public economics, economic policy analysis, and Islamic social finance in three ways. It locates Islamic philanthropy within the practical information problems of public redistribution rather than treating zakat solely as an alternative funding source. It interprets the current policy shift through collaborative governance and institutional-complementarity concepts while retaining the differences in programme authority. Finally, it develops a bounded-interoperability proposition: shared beneficiary information can improve the informational conditions for complementary provision only if legal authority, eligibility differentiation, updating procedures and accountability remain explicit. This is a proposal derived from a limited documentary case; it is not a demonstrated causal effect.

THEORETICAL FRAMEWORK

Redistribution, fiscal instruments and Islamic social finance

Public redistribution typically relies on a combination of programme eligibility rules, budget allocation, tax-financed transfers and administrative information. Its practical performance depends on errors of inclusion and exclusion, transaction costs, timeliness and the ability to adjust assistance as household circumstances change. These outcomes should not be confused with the nominal budget allocated to a programme. A programme can disburse substantial resources yet operate with outdated beneficiary records or insufficient coordination with other providers. Conversely, better coordination does not necessarily justify withdrawing support from households whose needs remain greater than the value of any single transfer. The distributional question is therefore whether organisations collectively identify and meet heterogeneous needs—not whether every instance of simultaneous assistance is eliminated.

Zakat brings an additional institutional logic. It constitutes religiously grounded redistribution and is managed through obligations and eligibility categories that do not map perfectly onto the administrative classifications of state welfare programmes. Indonesian Law No. 23 of 2011 sets the legal basis for institutional zakat collection, distribution, utilisation and oversight (Republic of

Indonesia, 2011). Zakat institutions may support emergency consumption, basic needs, empowerment and other religiously eligible activities; the proportions and conditions are shaped by religious rules and institutional programmes. Public and zakat transfers can therefore be complementary even when they are not fungible. Complementarity may arise because one instrument provides immediate consumption support while another addresses capability building, because one reaches people missed by another, or because coordinated information enables agencies to sequence assistance more carefully.

Existing scholarship has repeatedly warned against simplistic accounts of integration. Siddiq and Akbar (2023) point to coordination and digital readiness, whereas Wardiyanto et al. (2026) demonstrate that Islamic charitable networks operate through their own social legitimacy and patterns of community provision. These studies suggest that the political economy of integrating zakat is not exhausted by registering recipients in a common database. Formal coordination may change access to information without changing the organisational incentives, capacity, trust relationships or local knowledge through which assistance is actually delivered. A policy that centralises information but weakens the role of community-based verification could conceivably create new forms of exclusion; a decentralised system without common metadata might create needless administrative duplication. These are competing possibilities to be evaluated rather than outcomes established by the present study.

Collaborative governance and institutional alignment

Ansell and Gash (2008) conceptualise collaborative governance as a structured process involving public and non-state actors, in which initial conditions, participation incentives, leadership and institutional design influence cooperation. Emerson et al. (2012) provide an integrative account of the system context, collaborative dynamics and joint action. These frameworks are useful because the Indonesian case involves several organisations with distinct mandates: planning authorities, religious administration, zakat institutions and potentially actors responsible for maintaining socioeconomic registries. A platform launch can signal collaboration without establishing that each partner has the authority, incentives and operational routines necessary for sustainable data exchange. The broader literature on public–community synergy and coproduction also shows why distributed institutional incentives matter to public service provision (Evans, 1996; Ostrom, 1996).

Institutional alignment must be specified at different levels. Rule alignment concerns the legal basis of data use, programme mandates and ethical conditions. Organisational alignment concerns who supplies, validates, receives and updates the information. Operational alignment concerns identifiers, reference standards, quality checks and programme workflows. Accountability alignment concerns decisions that can be examined, corrected or appealed. Separating these layers matters because agreement at a ministerial event is not necessarily evidence that an individual zakat office has a working data-sharing arrangement or a documented procedure for remedying an incorrect welfare classification.

We use the term institutional complementarity in a modest, analytical sense: different organisations may retain distinct mandates while coordinating selected activities so that their combined provision becomes more coherent. This differs from treating Islamic social finance as a subset of the state budget or treating state programmes as interchangeable with religious donations. The framework requires evidence of the specific organisational boundary crossed and the function for which data

are shared. It also accommodates situations in which interoperability should remain restricted because rights, confidentiality or normative eligibility differ.

Data interoperability as an institutional capability

Interoperability is frequently discussed as a technology issue, but its economics depend on governance. Matching beneficiary records can potentially reduce verification costs and produce information about whether households receive multiple forms of support. The validity of the resulting decision nonetheless depends on accuracy, household identity matching, the age of the information, the reasons for repeated assistance and rules for its permitted use. A list that shows two transfers to one household cannot establish either a wrongful duplicate or an optimal allocation unless the amount, purpose, date and remaining need of each transfer are considered. Indonesian evidence on e-government interoperability further suggests that organisational collaboration and technological readiness must be examined separately from the existence of an integrated system (Fikri et al., 2026).

In the Indonesian case, a policy drive toward single socioeconomic data creates a shared information reference, but zakat organisations have statutory and social obligations distinct from those of the state. The Personal Data Protection Law provides a relevant background for processing, control and accountability (Republic of Indonesia, 2022). Privacy should not be assumed solved merely because an initiative is described as integrated. Authorised access, data minimisation, role segregation, audit records, revision routes and proportionality are empirical questions for any subsequent implementation evaluation. In public documents, an announcement that a platform has been launched is therefore coded as evidence of a reported institutional milestone—not proof of full data quality, secure architecture or lawful processing in every participating unit.

Research gap and conceptual proposition

Existing literature substantially narrows any general claim that DTSEN governance or integration of zakat and social protection has not been studied. Siddiq and Akbar (2023) analysed zakat-sector coordination and digitalisation; Wardiyanto et al. (2026) documented independent but complementary faith-based provision; and Zuhri (2026) proposed a normative integration model. Recent work by Ambarsari et al. (2026) specifically examines collaborative governance of DTSEN using a literature-based framework, while Setiadi and Nurcahyo (2026) review DTSEN as social-protection reform. The remaining contribution proposed here is narrower: a time-bounded documentary reconstruction of the interface between the post-2025 national socioeconomic registry and zakat-specific eligibility, statutory duties, processor–controller claims, and the different meanings of overlapping support. No universal absence-of-prior-research claim is made; bibliometric exhaustiveness cannot be claimed without database exports.

The working proposition is as follows: where legal authority, interoperable beneficiary information, differentiated programme decisions and contestable accountability are jointly specified, shared data may support complementarities between Islamic social finance and state welfare; where one or more elements are absent, the same integration may produce incomplete coordination or new

exclusion risks. This is a conditional mechanism model. It does not claim that all four conditions have already been implemented, nor that poverty reduction follows directly from platform deployment.

Prior empirical evidence on programme complementarities

A major prior contribution limits claims of novelty in this research. Tohari et al. (2019), using Indonesian administrative and survey data, assess multiple public social programmes under a unified targeting system and provide quantitative evidence that programme complementarities matter for recipient welfare. Accordingly, the present article neither introduces the general idea of complementary transfers nor infers that common beneficiary information must improve outcomes. The relevant theoretical problem is more specific: public social assistance and zakat follow different institutional authorisations and eligibility criteria, and their ability to coordinate cannot be inferred from evidence on the complementarity of programmes operating within a common public targeting framework.

This distinction separates at least three constructs. Information integration refers to the availability and exchange of data; decision complementarity refers to whether different programmes can use that information while retaining justified eligibility and benefit rules; outcome complementarity refers to welfare effects that require beneficiary-level or credible evaluation data. The available documents are strongest for the emergence of information-coordination arrangements and weakest for measured outcomes. Therefore, bounded interoperability is proposed as a conditional account of the interface between legally differentiated decisions, rather than a claim that data interoperability alone improves poverty outcomes.

RESEARCH METHOD

Design and empirical boundaries

This article adopts an exploratory qualitative documentary case study of the institutional transition surrounding DTSEN and Satu Data ZIS-DSKL. The unit of analysis is the documented inter-organisational governance arrangement, not the individual mustahik, a specific zakat payment or the total national welfare effect. Documentary analysis is appropriate for investigating formal mandates, publicly communicated decisions, institutional sequences and the limits of what government disclosures establish (Bowen, 2009). The approach is theory informed but remains open to explanations that challenge an optimistic account of integration.

The observation period spans the DTSEN policy change from February 2025 to 20 October 2026. Earlier Indonesian legislation is included to identify legal authority, and scholarly publications are included as theoretical comparators. The documentary cut-off is 20 October 2026. The unit of analysis is a publicly attributable documentary claim, not an individual beneficiary, zakat office or administrative transaction. Purposive documentary design does not imply a census of all implementation memoranda, local protocols or database specifications.

Selection and hierarchy of sources

The primary documentary frame comprises official legal and public institutional records: Law No. 23/2011 on Zakat Management; Law No. 27/2022 on Personal Data Protection; Presidential Instruction No. 4/2025; ministerial DTSEN rules; KMA No. 885/2026; and dated public records of Kemenag, Bappenas, BAZNAS and Satu Data Indonesia. A record qualified for coding when it had a traceable institutional origin, an identifiable date, and a substantive statement about eligibility, data processing, inter-agency coordination or programme design. Secondary academic sources served as literature comparators, not as independent observation of state or zakat delivery. The selected records and permitted inferences are documented in the accompanying evidence register.

Not all primary records provide equivalent evidence. Legislation supports claims about formal obligations within its scope. A dated press release supports claims that an institution publicly announced or described a policy or event. A reported future plan, such as a data-matching interval, supports only the existence of that intention unless separate implementation evidence is available. Public statements about the potential of a database do not establish actual system use, changed eligibility decisions or measured poverty outcomes. This hierarchy is a central safeguard against inference inflation in a paper built from official records.

The identification strategy was purposive and iterative rather than a systematic database review. Official records were identified on government and zakat-institution websites and linked legal repositories. Scholarly comparators were located through targeted searches of publication titles, publisher records and DOIs. The analysis preferentially retained operative primary texts over prospective announcements; duplicate descriptions of the same event were not counted as independent evidence of effectiveness. Source dates were restricted to the documented cut-off. No beneficiary microdata, back-end system logs or full Scopus/Web of Science search exports formed part of the corpus; this study therefore makes no PRISMA, saturation or comprehensive novelty-search claim.

Evidence hierarchy. Level A comprises official operative instruments: statutes, ministerial rules and the signed KMA No. 885/2026, which establish normative duties but not verified compliance. Level B comprises attributable agency releases describing events and reported practices. Level C comprises scholarly studies for theoretical comparison. An announced platform is evidence of a launch, not measured effectiveness. Conversely, obligations in the KMA to match records every six months and evaluate them at least annually are documented requirements, not evidence that these actions occurred by the cut-off.

Coding and cross-source comparison

Documents were organised chronologically and examined with a theory-informed coding frame. Initial codes distinguish: legal mandate, data standardisation, access and sharing conditions, institutional roles, beneficiary matching, allocation intent, reporting and audit obligations, updating routines, implementation claims, and observable outcome evidence. These were then grouped into four conceptual categories: regulatory– organisational alignment, beneficiary-data interoperability, programme differentiation, and accountability safeguards. The coding is qualitative and interpretive rather than an automated word-count exercise; the presence of a term such as “integration” is not treated as evidence of implementation. The coding followed the logic of documentary analysis and

thematic interpretation rather than a statistical reliability model (Bowen, 2009; Braun & Clarke, 2006).

For each source we recorded date, institution, document type, substantive statement, proposed code, inference allowed and verification still required. The events of April, August and October 2026 were compared to distinguish planning, formal launch and stated operational arrangements. We specifically sought negative or qualifying evidence, such as an explicit condition that data access requires lawful purpose, proposals still under preparation, or the lack of publicly reported before–after beneficiary outcomes. The resulting themes are presented as documentary findings and analytical interpretations rather than as saturation-based explanations of a wider population of organisations. No independent second-coder replication was performed; this is disclosed as a credibility limitation rather than concealed through an invented reliability statistic.

Credibility, reflexivity and ethics

Credibility safeguards comprised traceable documentary references, separation of legal rules from organisational accounts, attention to qualifying cases, and restriction of each claim to the evidentiary competence of its source. Reporting by two agencies about one launch corroborates that announcement, but does not independently validate programme effects. The companion evidence register records source identifiers and inference restrictions. Public materials were analysed without acquiring, matching or publishing personal-level recipient records. The actual authors must separately approve any institution-specific research-ethics, funding and interest disclosures.

A limitation of official documentary sources is that they disproportionately present the intended rationale of policymakers. They may underreport conflicts, implementation failures and dissenting experience among affected households. The study therefore does not represent recipient perspectives and cannot validate whether a particular mustahik was incorrectly excluded, whether a data match is accurate or whether integration changed actual disbursement decisions. Theoretical interpretation is explicitly qualified by these boundaries.

Mechanism-testing protocol and documentary evidence tiers

A theory-informed second-cycle coding protocol was applied to the purposively selected institutional records identified in the preceding stages. Coding units were discrete, attributable statements in public documents, rather than entire documents assumed to have been exhaustively reviewed. Each unit was assigned an institutional actor, event date, document type, primary analytic mechanism, evidence tier, rival interpretation and allowable claim. Rules and legal requirements were distinguished from descriptions of prepared instruments; launch announcements were distinguished from reported pilot activity; and proposed matching routines were distinguished from independently documented implementation. A claim was treated as supported only within the competence of the specific source (for example, a public statement can establish that an agency publicly reported a practice, not the accuracy of the underlying beneficiary dataset). The analytic categories are provisional and may be revised as operational documents

become available. No researcher triangulation or independent double-coding was performed in this study.

Four mechanisms were evaluated against competing explanations. M1 asks whether formally enacted authority covers beneficiary-specific data exchange; KMA No. 885/2026 establishes such a framework, while institution-level authorisation and compliance remain to be observed. M2 distinguishes legally prescribed matching and SIMZAT procedures from measured matching accuracy. M3 asks whether welfare deciles guide, rather than supplant, sharia-based eligibility and the distinct purposes of public assistance. M4 differentiates normative data-controller, processor, access and evaluation duties from audited observance or beneficiary redress. Negative evidence includes the April transfer bottleneck and the absence of impact data. The tests are documentary congruence checks, not causal identification.

Cross-source triangulation and legal-status adjudication

During the cross-source check, each of the four proposed mechanisms was checked against at least two distinct source roles: (i) a legal text setting formal institutional authority, (ii) a contemporaneous official communication reporting a dated event, arrangement or plan, and/or (iii) academic research used to challenge causal or theoretical overreach. Press statements from agencies involved in the same launch were treated as corroboration of the announcement, not independent validation of matching quality, programme coverage or poverty effects. Each entry in the accompanying audit register records the source date, type, allowed inference, missing corroboration and rival explanation. No restricted administrative logs or recipient-level data were obtained.

The legal corpus contains two instruments with different scopes. Peraturan Menteri Agama No. 7/2026, effective 1 April 2026, governs ministry-wide One Data standards (Ministry of Religious Affairs, 2026b). Keputusan Menteri Agama No. 885/2026, signed on 29 June 2026, is a separate, beneficiary-specific decision with a ten-page operative text and annex governing DTSEN use in ZIS-DSKL distribution (Ministry of Religious Affairs, 2026e). Its clauses assign controller and processor functions and define data-sharing stages. The operative legal text establishes the decision's existence and scope but does not verify system security, local agreements, completed matching cycles or realised redistribution effects.

RESULTS

From a social-data mandate to a religious-finance interface

The first documentary pattern is a stepwise construction of an institutional basis for data coordination. Presidential Instruction No. 4 of 2025 positioned DTSEN as a shared socioeconomic information reference for social and development policy. The subsequent 2025 ministerial management guidelines described the handling of the national registry for poverty reduction. These documents operate at the level of state data governance; they do not themselves demonstrate a working zakat–welfare interface. The April 2026 BAZNAS–Bappenas communication is therefore

significant because it moves the discussion from national registry design to the possibility of its use by institutions administering Islamic social funds.

In April, BAZNAS and Bappenas discussed using DTSEN under a clear lawful purpose (BAZNAS, 2026a). The discussion preceded the beneficiary-specific legal decision. Its importance is chronological: a desirable matching arrangement does not itself authorise unrestricted processing of household information. KMA No. 885/2026 subsequently specifies purposes, stages and procedural duties, but access still depends on approved proposals and the associated paperwork (Ministry of Religious Affairs, 2026e).

Kemenag reported drafting a KMA at its 20–21 April coordination meeting (Ministry of Religious Affairs, 2026d). The operative text is now independently identifiable: KMA No. 885/2026, dated 29 June 2026, directs BAZNAS and LAZ entities to use DTSEN through successive steps of data sharing, use, reporting, matching, monitoring and evaluation (Ministry of Religious Affairs, 2026e, decision points SECOND–FIFTH; annex). The documentary conclusion is therefore limited to formal enactment and the requirements of the decision; transaction-level implementation has not been inspected.

The August 2026 launch: Institutional milestone rather than outcome proof

Bappenas, Kemenag and BAZNAS publicly launched Satu Data ZIS-DSKL on 6 August 2026, following the 29 June issuance of KMA No. 885/2026 (BAZNAS, 2026b; Ministry of National Development Planning/Bappenas, 2026). Multiple agencies corroborate the launch. The decision itself evidences a formal governance architecture, but neither source category establishes how many LAZ units had working connections, what fraction of linked records were correctly matched, or whether beneficiary outcomes improved. The government single-data portal also described common metadata and interoperability objectives, but this statement remains a policy account rather than an independent systems audit (Satu Data Indonesia, 2026).

The BAZNAS communication presents missing integration among agencies and philanthropic organisations as a pre-existing problem and gives figures for the scale of records that might require coordination. Those figures refer to agency statements about records, not necessarily unique validated individuals; they must not be interpreted as a count of deduplicated beneficiaries. The reported rationale was to reduce overlapping assistance and improve targeting. But a desire to reduce duplication is distinct from evidence that duplication decreased. The documents provide neither a public before–after denominator nor a verified counterfactual against which such an effect could be estimated.

The launch also raises a more subtle policy issue: receiving two forms of support is not, by itself, an allocation error. A low-income household may legitimately be eligible for a public transfer and for zakat under different programme objectives, especially where one meets immediate consumption needs and the other supports economic empowerment. A registry can make those transfers visible, but decisions about whether they are duplicative require a rule for assessing combined support against actual need and programme intent. The launch communications do not specify a comprehensive entitlement coordination rule. Thus, the platform should be regarded as a potential informational input into redistributive decisions rather than a self-sufficient policy solution.

Operational roles and updating intentions in October 2026

The October BAZNAS account presented SIMZAT as a mechanism to record mustahik information and distinguish basic-needs assistance from economic-empowerment pathways (BAZNAS, 2026c). This public account followed KMA No. 885/2026, which expressly defines SIMZAT as Kemenag's information system for processing DTSEN sharing. The legislative and public accounts should be triangulated for chronology, not counted as independent verification of the same operational transactions.

KMA No. 885/2026 assigns data-controller functions to Kemenag's Centre for Data and Information Technology and Directorate of Zakat and Waqf Empowerment, and identifies national, provincial and district/city BAZNAS and licensed LAZ as data processors (Ministry of Religious Affairs, 2026e, Annex, Chapter II). It requires matching at six-month intervals or as needed, and at least annual monitoring and evaluation (Annex, Chapters VI–VII). The October presentation reiterated these arrangements (BAZNAS, 2026c). Formal duties are now directly verified; actual completed cycles and authorised access logs remain unverified.

These October statements help distinguish three separate institutional achievements. First, a rule can authorise or guide the processing of data. Second, a platform can enable information to be exchanged. Third, an organisational routine can ensure that records are corrected and used in programme decisions. The sources offer increasingly specific evidence concerning the first two and public commitments toward the third, but they do not establish routine compliance across all participating providers. This temporal differentiation guards against describing the entire sequence as one instantaneous “integration” event.

Data governance, privacy and asymmetrical responsibilities

KMA No. 885/2026 explicitly cites the 2022 Personal Data Protection Law and limits the purposes of data use. Its annex provides access conditions, including a verified work-plan proposal, authorised SIMZAT account, identity checking and restrictions on redisclosure (Ministry of Religious Affairs, 2026e, Annex, Chapters III–IV). These rules establish normative safeguards. They do not independently demonstrate whether personnel followed access restrictions, whether encryption was correctly configured or how beneficiaries could successfully challenge a misclassification.

The decision's controller–processor allocation is a meaningful institutional rule rather than merely an October announcement. It also establishes a more specific review object: the work-plan (KAK), signed handover records, processor access credentials, distribution reports, matching outputs and follow-up evaluations. These should be inspected before inferring organisational capacity or privacy compliance. The normative assignment of responsibility does not guarantee that every participating office can locate and correct an incorrect household record.

Pre-launch coordination as a negative case

An official Ministry of Religious Affairs communication dated 13 February 2026 documented the launch of the Indonesia Berdaya–Joyful Ramadhan initiative on 12 February, with an intended

group of 9,450 mustahik in welfare deciles 1–3 matched against the Integrated Social Welfare Data (DTKS). It also stated that eight zakat organisations had integrated their data into a consolidated zakat information arrangement (Ministry of Religious Affairs, 2026a). This is an analytically consequential negative case for any account treating the 6 August 2026 platform launch as the beginning of all data coordination in zakat. More appropriately, February signals a reported earlier targeting practice and August marks a subsequent public national-platform milestone. Yet the February statement cannot confirm that 9,450 distinct beneficiaries received a transfer, that errors were resolved, or that the announced initiative produced measurable economic gains. Its explicit reference to DTKS should not be silently converted to a claim that the same records had been independently validated against DTSEN.

Prior to the August launch, Kemenag and zakat agencies had already discussed data-driven targeting and coordinated assistance. This constitutes a negative case for any claim that information integration began with the August event. The 29 June KMA further establishes that the principal legal procedures predated that public launch. The analytic object is the sequence of governance construction, not a single platform milestone.

Table 1. Chronology of official data-governance milestones and evidentiary boundaries

Date	Documentary observation	Inference supported	Still unverified
5 Feb 2025	Presidential Instruction No. 4/2025 on DTSEN	National data-policy direction	Operational zakat linkage
13 Feb 2026	Kemenag publicised earlier zakat targeting using DTKS	Pre-launch targeting coordination was reported	Verified outcomes or DTSEN equivalence
10 Apr 2026	Kemenag discussed transfer formalities and a missing religion field	Data-quality and lawful-processing concerns were identified	Whether constraints persisted later
22 Apr 2026	Kemenag announced preparation of a beneficiary-sharing KMA	Preparatory rulemaking activity	A final signed text as of April
29 Jun 2026	KMA No. 885/2026 was signed	Binding beneficiary-sharing procedures and roles	Compliance and matching performance
6 Aug 2026	Bappenas and BAZNAS launched Satu Data ZIS-DSKL	Public platform milestone	Correct linkage or poverty effects
14 Oct 2026	BAZNAS reported SIMZAT roles and matching intentions	Public communication of governance design	Completed cycles and security audits

Source: Author's documentary analysis of cited regulations and institutional communications; claims and limitations are source-specific.

Administrative and eligibility-data constraints

The direct legal review clarifies the division of authority between two instruments. PMA No. 7/2026 concerns ministry-wide One Data governance and supersedes the 2023 rule. KMA No. 885/2026, issued on 29 June, separately governs the use of DTSEN for ZIS-DSKL distribution and utilisation, with a signed operative text and annex publicly available through Kemenag's East Java information office (Ministry of Religious Affairs, 2026b, 2026e). Its verified scope must not be conflated with an executed data-sharing agreement for every individual operator.

Of particular importance, the KMA provides that controller-side DTSEN sharing covers deciles 1–4 and specifies fields such as name, birth date, sex, address, existing public assistance and decile classification. Its reporting provisions require processors to supply recipient identity, religion, assistance value, date and programme details (Ministry of Religious Affairs, 2026e, Annex, Chapters III and V). Religion in a processor's zakat-reporting dataset is therefore analytically different from the source-field absence reported by Kemenag in April; the documentation does not resolve the underlying registry's data lineage.

The KMA also requires a KAK and verification process before SIMZAT sharing. Its annex includes a minimum distribution/empowerment target expressed as at least 3% of the number of data records received in each province, together with geographic-coverage conditions; this is a policy stipulation, not verified delivery performance (Ministry of Religious Affairs, 2026e, Annex, Chapters III–IV). The denominator, treatment of unique persons and appropriateness of that target require separate operational assessment. A numerical obligation cannot be recoded as evidence of improved beneficiary welfare.

A purely informational explanation expects linkage to resolve beneficiary selection through more complete and consistent records. The April account complicates that explanation: common socioeconomic data lacked at least one field relevant to the intended zakat screening, while transmission arrangements were still being prepared. A governance-boundary explanation instead predicts that benefits depend on lawful access, interpretable eligibility, authorised decisions and accessible correction channels. The available chronology is more consistent with the salience of these conditions, but does not constitute a mechanism test with observed programme decisions. This is an analytical preference based on documentary congruence, not causal verification. The mechanism evidence is summarised in Table 2.

The revised explanation rejects three shortcuts: (i) a signed decision does not guarantee correct record matching; (ii) deciles 1–4 identify a socioeconomic targeting frame but do not replace zakat's sharia eligibility assessment; and (iii) two transfers to the same person are not necessarily wasteful where they cover distinct needs. The new KMA substantiates the institutional conditions for these decisions but cannot settle empirical trade-offs without recipient and process data.

Table 2. Institutional mechanisms, documentary support, and the missing operational test

Mechanism	Documentary support	Higher-order evidence required
M1 Legal alignment	KMA No. 885/2026 operative, roles specified	Signed local approvals, executed handovers, compliance logs
M2 Matching capability	SIMZAT and six-month matching formally required	Executed linkage logs, false matches and missingness
M3 Allocation differentiation	Deciles 1–4 and sharia-based entitlement both specified	Auditable recipient decisions and legitimate co-receipt
M4 Accountable data use	KMA specifies roles, access and annual oversight	Audit logs, redress decisions and actual annual reviews

Source: Author's documentary analysis of cited regulations and institutional communications; claims and limitations are source-specific.

DISCUSSION

Integration is a governance process, not a technology endpoint

The 2025–2026 case illustrates integration as an ordered chain: national data policy, preparatory coordination, June beneficiary-specific rules, August platform launch and subsequent reported implementation. KMA No. 885/2026 changes the strength of the evidence from a proposed arrangement to a binding procedural framework. Still, data exchange protocols, correct matching and welfare gains occupy different evidentiary levels. A technically functioning connector could coexist with exclusion errors or inequitable allocation.

That interpretation avoids two extremes. The first is technological determinism: treating a database connection as sufficient proof of more effective poverty policy. The second is institutional fatalism: assuming that overlapping mandates make cooperation impossible. The public sequence shows that institutions have articulated ways to coordinate, even though policy performance remains unmeasured. Its theoretical importance lies in the partial nature of integration. Different steps—legal mandate, access governance, data exchange, programme allocation and outcome audit—can develop at different speeds. This observation suggests that the unit of analysis for future integration research should be the bundle of governance practices, not the binary presence or absence of a platform.

Why complementary transfers should not automatically be deduplicated

The tension between avoiding unnecessary duplication and preserving justified multiple entitlements deserves special attention. The language of "one beneficiary, one assistance" can sound administratively efficient, but it risks overlooking the multidimensional character of deprivation. The monetary value, timing, conditionality and purpose of one transfer may be different from another. Zakat can be governed by religious eligibility and distribution obligations, while public assistance may apply other criteria and objectives. If two transfers address two unmet needs, the appropriate response may be coordination rather than cancellation. From the standpoint of public

economics, the relevant optimisation problem is how to allocate finite resources to reduce unmet needs while maintaining procedural legitimacy.

An integrated register can improve the informational side of this decision by making existing assistance visible and reducing repeated identity verification. But the economic meaning of matching records depends on what the institutions subsequently do with the information. Designing decisions that take account of household welfare, programme intent and fairness safeguards is therefore a prior condition for claiming distributional value. The paper's proposition of bounded interoperability treats data sharing as selective and purpose conditioned; it does not recommend collapsing zakat eligibility into a general welfare classification or allowing religiously entrusted resources to become fungible budget lines.

Institutional complementarity and distributed responsibility

Collaborative-governance theory identifies the design conditions for inter-organisational cooperation. In this case, the KMA formally allocates tasks between central data controllers and zakat processors and names requirements for approvals, reporting and evaluation (Ministry of Religious Affairs, 2026e). This is more than announced intent, although implementation, dispute resolution and compliance cannot be presumed. Accountability requires that institutions retain an identifiable decision owner for each challenged beneficiary classification.

This also has implications for administrative costs. Shared metadata could reduce the cost of collecting the same information repeatedly, but integration imposes its own expenses: cleaning records, resolving identity conflicts, maintaining permissions, training staff and keeping data current. No cost-effectiveness numbers are established by the reviewed sources. Economic evaluation should therefore include both potential reductions in duplicate administrative effort and the recurrent costs of governance infrastructure. A system might be efficient at the central level yet impose burdens on local actors if their staffing, interfaces or organisational routines are not properly supported.

Alternative interpretations

Two alternative interpretations qualify the proposed framework. One attributes the initiative primarily to ordinary digital-government consolidation rather than zakat-specific institutional complementarity; the 2025 DTSEN mandate is indeed broader than religious social finance. Another treats the platform launch chiefly as symbolic coordination until recurring records of use, corrections, appeals and programme changes can be observed. Available press communications cannot decisively reject either alternative. The contribution is therefore a comparative diagnostic articulation of implementation conditions, not a demonstration that integration has already improved resource allocation.

Positioning against prior literature

Siddiq and Akbar (2023) documented zakat-sector coordination and digitalisation before DTSEN; Wardiyanto et al. (2026) established that religious organisations provide independent yet complementary welfare; Zuhri (2026) proposed a normative integration framework; and Ambarsari et al. (2026) have already examined collaborative governance for DTSEN. Setiadi and Nurcahyo (2026) also address the promise and implementation challenges of the national data reform. The present paper does not claim to discover either data fragmentation or collaboration for the first time. Its specific empirical object is the newly publicised contact point between DTSEN and ZIS-DSKL during April–October 2026, analysed with attention to contested eligibility, lawful-purpose access, data stewardship, and the distinction between announced routines and demonstrated redistributive effects. Its framework remains provisional until cross-institutional field evidence becomes available.

The contribution is also bounded by the empirical material. Publicly issued texts tell us what rules and organisational narratives are visible; they cannot fully disclose political bargaining, data conflicts or recipient experiences. Future comparative casework should investigate whether centrally announced coordination actually produces changes in local verification, beneficiary selection and audit practice, and whether those changes improve welfare while protecting legitimate overlapping support. In that sense, the current paper provides a testable institutional explanation and a monitoring framework, not a completed impact evaluation.

A bounded-interoperability framework

We propose four necessary governance questions. First, authority: does a specific legal instrument permit a provider to process a specific class of beneficiary information for a defined purpose? Second, meaning: are the administrative and zakat eligibility categories sufficiently comparable for the intended decision, or do they require separate interpretation? Third, decision: does the use of shared data guide a documented choice about complementary support rather than operate as an automatic exclusion trigger? Fourth, remedy: can inaccurate information or an inappropriate decision be corrected through clear organisational responsibility? These questions should be evaluated together. A technically connected system without clarity on one of them may not produce the distributive outcomes policymakers anticipate.

The framework is diagnostic rather than a claim of implemented safeguards. The operative KMA supplies legal checkpoints for future empirical testing: approved KAK coverage, SIMZAT permissions, signed data handovers, fulfilment of six-month matching cycles, independent validation of errors, and corrective actions. The decision also creates a tractable distinction between administrative compliance and changes in allocation or welfare. No actual match-precision, exclusion-error, appeal-resolution or poverty-impact series were independently verified for this study.

Evidence necessary to evaluate complementarities

The contribution can be evaluated against two competing explanations. One account treats fragmentation as an informational coordination problem: fewer inconsistent records and more

common identifiers should improve programme delivery. That account is compatible with the established unified-targeting evidence of Tohari et al. (2019) and contemporary ZISWAF coordination studies (Novika & Muthohar, 2026), and it cannot be claimed as novel here. The alternative, narrower account emphasises governance of decision boundaries: access to common socioeconomic reference data does not by itself make zakat eligibility interchangeable with public assistance eligibility, nor does repeated receipt of support by the same household necessarily imply inefficient duplication.

Bounded interoperability therefore contributes a set of discriminating conditions rather than a demonstrated new causal mechanism. The proposed contribution is an institutional specification of when shared information may support complementary allocations: (a) explicit legal and organisational permission for each data use; (b) an interpretable mapping between common socioeconomic classifications and programme-specific conditions; (c) retention of differentiated distributive decisions and the ability to assess unmet need; and (d) a verifiable pathway for correction, oversight and redress. These conditions distinguish data linkage, distributional decision quality and eventual welfare effects without supposing that the first causes the latter two.

The key empirical test is not whether the platform has been announced but whether documented matching operations can be connected to different decisions in otherwise comparable cases, and whether beneficiaries can contest classifications that alter access to transfers. Cases where accurate shared data coexist with inappropriate exclusions, or where separate programme decisions achieve comparable outcomes without central record consolidation, would challenge the framework's proposed added value. Table 3 specifies evidence needed to evaluate these competing explanations. The present documentary evidence cannot rank alternative centralised and federated designs by effectiveness.

Table 3. Minimum evidence required to evaluate the economic effects of beneficiary-data sharing

Outcome domain	Required measurement	Validity condition
Coverage	Unique eligible recipients, connected providers, nonresponse	Consistent denominators and programme eligibility rules
Accuracy	False matches, missed matches, recertification delay	Verified identity and linked administrative audit sample
Complementarity	Joint transfer composition, amount, timing and purpose	Do not treat multiple assistance as inherently erroneous
Fairness and remedy	Exclusion/inclusion errors, appeals and time to correct	Accessible beneficiary-level contestation records
Welfare and cost	Consumption/security outcomes, total administration cost	Defensible comparison or counterfactual

Source: Author's documentary analysis of cited regulations and institutional communications; claims and limitations are source-specific.

CONCLUSION

The 2025–2026 DTSEN and Satu Data ZIS-DSKL sequence documents the creation of a concrete legal–organisational interface between public welfare information and Islamic social finance. Beyond national data policy and the August launch, KMA No. 885/2026 of 29 June establishes specific data-sharing procedures, controllers, processors, SIMZAT access, reporting and periodic evaluation obligations. The signed decision provides a direct legal anchor for the documented inter-organisational arrangement. The case does not establish that every operator complied, that matching was accurate, that overlapping benefits decreased appropriately, or that poverty fell. Bounded interoperability is therefore advanced as a conditional institutional framework: purposeful legal access, sharia-sensitive eligibility, differentiated redistributive choices, and verifiable oversight and correction. The framework's distributional value must be tested with administrative and beneficiary-level evidence rather than inferred from legislation or a successful launch.

ACKNOWLEDGMENTS

The authors would like to express their sincere appreciation to all individuals and institutions whose contributions and publicly available resources supported the completion of this study. The authors also acknowledge the valuable contributions of researchers and scholars whose previous work provided important theoretical and empirical foundations for this research. Their insights have enriched the understanding of Islamic social finance, social protection, and data governance in Indonesia. The authors are grateful for the academic support and constructive feedback that contributed to improving the quality of this manuscript.

REFERENCES

Ambarsari, K. P., Ferriswara, D., & Haryati, E. (2026). From fragmented welfare data to integrated social protection governance: A collaborative governance perspective on Indonesia's DTSEN. International Journal of Social Welfare and Family Law, 3(4), 71–84. https://doi.org/10.62951/ijsw.v3i4.727

Ansell, C., & Gash, A. (2008). Collaborative governance in theory and practice. Journal of Public Administration Research and Theory, 18(4), 543–571. https://doi.org/10.1093/jopart/mum032

Badan Amil Zakat Nasional. (2026a, April 17). BAZNAS RI bersama Bappenas optimalkan data sosial ekonomi nasional untuk pemerataan ZIS. https://baznas.go.id/news-show/BAZNAS_RI_Bersama_Bappenas_Optimalkan_Data_Sosial_Ekonomi_Nasional_untuk_Pemerataan_ZIS/3927

Badan Amil Zakat Nasional. (2026b, August 6). BAZNAS, Kemenag, dan Bappenas integrasikan DTSEN dalam pengelolaan ZIS-DSKL. https://baznas.go.id/news-show/BAZNAS%2C_Kemenag%2C_dan_Bappenas_Integrasikan_DTSEN_dalam_Pengelolaan_ZIS-DSKL/4215

Badan Amil Zakat Nasional. (2026c, October 14). Dirzawa Kemenag RI sebut integrasi DTSEN kunci zakat BAZNAS lebih berdampak. https://baznas.go.id/news-show/Dirzawa_Kemenag_RI_Sebut_Integrasi_DTSEN_Kunci_Zakat_BAZNAS_Lebih_Berdampak/4410

Bowen, G. A. (2009). Document analysis as a qualitative research method. Qualitative Research Journal, 9(2), 27–40. https://doi.org/10.3316/QRJ0902027

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101. https://doi.org/10.1191/1478088706qp063oa

Coordinating Ministry for Community Empowerment. (2025). Peraturan Menteri Koordinator Bidang Pemberdayaan Masyarakat Nomor 4 Tahun 2025 tentang Pedoman Umum Pengelolaan Data Tunggal Sosial dan Ekonomi Nasional. https://jdih.pemberdayaan.go.id/peraturan/349

Emerson, K., Nabatchi, T., & Balogh, S. (2012). An integrative framework for collaborative governance. Journal of Public Administration Research and Theory, 22(1), 1–29. https://doi.org/10.1093/jopart/mur011

Evans, P. (1996). Government action, social capital and development: Reviewing the evidence on synergy. World Development, 24(6), 1119–1132. https://doi.org/10.1016/0305-750X(96)00021-6

Fikri, R., Purnomo, E. P., Pribadi, U., Mohamed, A. M., & Mohammad, N. B. (2026). Determinants of e-government interoperability capabilities for social welfare data integration in Gunung Kidul and Bangkalan Regencies, Indonesia. Discover Sustainability. https://doi.org/10.1007/s43621-026-04608-5

Ministry of National Development Planning/Bappenas. (2026, August 6). Bappenas–Kemenag luncurkan Satu Data ZIS-DSKL, optimalkan potensi dana umat. https://www.bappenas.go.id/id/berita/bappenas-kemenag-luncurkan-satu-data-zis-dskl-optimalkan-potensi-dana-umat-NqKeE

Ministry of Religious Affairs. (2026a, February 13). Ada Gerakan Indonesia Berdaya, zakat untuk 9.450 mustahik desil 1–3 DTKS. https://kemenag.go.id/nasional/ada-gerakan-indonesia-berdaya-zakat-untuk-9450-mustahik-desil-1-3-dtks-1Z0y7

Ministry of Religious Affairs. (2026b, March 17). Peraturan Menteri Agama Nomor 7 Tahun 2026 tentang Satu Data Kementerian Agama. https://peraturan.bpk.go.id/Details/352875/peraturan-menag-no-7-tahun-2026

Ministry of Religious Affairs. (2026c, April 10). Lebih transparan, data ZIS dan wakaf akan disajikan dalam satu dashboard. https://kemenag.go.id/nasional/lebih-transparan-data-zis-dan-wakaf-akan-disajikan-dalam-satu-dashboard-3YsxN

Ministry of Religious Affairs. (2026d, April 22). Agar lebih transparan dan akuntabel, Kemenag siapkan regulasi integrasi data zakat berbasis DTSEN. https://kemenag.go.id/nasional/agar-lebih-transparan-dan-akuntabel-kemenag-siapkan-regulasi-integrasi-data-zakat-berbasis-dtsen-0gDir

Ministry of Religious Affairs. (2026e, June 29). Keputusan Menteri Agama Republik Indonesia Nomor 885 Tahun 2026 tentang pedoman penggunaan Data Tunggal Sosial dan Ekonomi Nasional dalam pendistribusian dan pendayagunaan zakat, infak, sedekah, dan dana sosial keagamaan lainnya [Ministerial decision]. https://ppidjatim.kemenag.go.id/public/unduh/produkhukum/1788649619_d3971faf6db3268aa296.pdf

Novika, A., & Muthohar, A. M. (2026). Integrasi data dan koordinasi antar lembaga pengelola ZISWAF di Indonesia: Perspektif collaborative governance. Mumtaz: Jurnal Ekonomi dan Bisnis Islam, 5(2), 110–121. https://doi.org/10.55537/mumtaz.v5i2.1728

Ostrom, E. (1996). Crossing the great divide: Coproduction, synergy, and development. World Development, 24(6), 1073–1087. https://doi.org/10.1016/0305-750X(96)00023-X

President of the Republic of Indonesia. (2025). Instruksi Presiden Nomor 4 Tahun 2025 tentang Data Tunggal Sosial dan Ekonomi Nasional. https://jdih.pemberdayaan.go.id/peraturan/404

Republic of Indonesia. (2011). Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat. https://peraturan.bpk.go.id/Details/39267/uu-no-23-tahun-2011

Republic of Indonesia. (2022). Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi. https://peraturan.bpk.go.id/Details/229798/uu-no-27-tahun-2022

Satu Data Indonesia. (2026, August 10). Satu Data ZIS-DSKL diluncurkan, perkuat integrasi data sosial keagamaan untuk pembangunan yang tepat sasaran. https://data.go.id/news/2026/08/satu-data-zis-dskl-diluncurkan-perkuat-integrasi-data-sosial-keagamaan-untuk-pembangunan-yang-tepat-sasaran/1107

Setiadi, A., & Nurcahyo, A. (2026). Optimizing the Presidential Instruction on the National Single Social and Economic Database (DTSEN) in social protection policy reform: Toward the eradication of extreme poverty in Indonesia. Jurnal Indonesia Sosial Sains, 7(7), 3311–3318. https://doi.org/10.59141/jiss.v7i7.2407

Siddiq, M. R., & Akbar, M. A. (2023). Coordination and digitalization among zakat institutions to strengthen social protection in Indonesia: An assessment of progress. Journal of Emerging Economies and Islamic Research, 11(2), 16–34. https://doi.org/10.24191/jeeir.v11i2.21472

Tohari, A., Parsons, C., & Rammohan, A. (2019). Targeting poverty under complementarities: Evidence from Indonesia's unified targeting system. Journal of Development Economics, 140, 127–144. https://doi.org/10.1016/j.jdeveco.2019.06.002

Wardiyanto, B., Hariani, N. J., & Soegiono, A. N. (2026). Faith-driven alternative social financing: Governing social provision through Islamic-based communities in Indonesia. Public Administration and Development. Advance online publication. https://doi.org/10.1002/pad.70075

Zuhri, A. N. A. (2026). Model integrasi zakat dalam sistem perlindungan sosial nasional untuk pengentasan kemiskinan ekstrem perspektif siyasah māliyyah. Maqasid: Jurnal Studi Hukum Islam, 15(2). https://doi.org/10.30651/mqsd.v15i2.32585