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## Optimization of Zakat Funds in Improving Human Resource Quality: A Sharia Compliance Perspective at the Asia Moslem Charity Foundation

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### Abstract

**Objective:** This study aims to analyze the optimization of zakat, infaq, and sadaqah (ZIS) funds in improving human resource quality at the Asia Moslem Charity Foundation (YAM). The foundation focuses on managing ZIS funds to support various social programs, particularly in enhancing education and human resource capacity. Proper allocation of ZIS funds can significantly contribute to improving educational quality and the effectiveness of human resource development in the community. **Theoretical Framework:** The theoretical framework of this study is based on the principles of Islamic philanthropy and Sharia compliance, emphasizing the effective and transparent distribution of zakat funds for socio-economic development. **Literature Review:** Literature review findings highlight that previous studies have extensively discussed the role of zakat in poverty alleviation and economic empowerment but have not thoroughly explored its impact on human resource development within Islamic foundations. **Methods:** This research adopts a qualitative approach using a case study method. Data collection involved in-depth interviews with foundation managers, teachers, and beneficiaries, as well as document analysis related to ZIS fund management at YAM. Additionally, an evaluation of human resource programs funded by ZIS was conducted to determine their contribution to education and workforce development. **Results:** The results indicate that ZIS funds at YAM have been effectively utilized to support various educational programs, such as scholarships for underprivileged students, procurement of educational facilities, and teacher training. In the field of human resource development, ZIS funds have also been used for community-based training, digital skills development, and da'i (Islamic preacher) training. However, challenges remain, particularly regarding transparency in fund management and the need for improved coordination between divisions. **Implications:** The implications of this study emphasize the importance of strengthening financial accountability and strategic planning in ZIS fund distribution to enhance human resource quality. **Novelty:** The novelty of this research lies in its in-depth analysis of the integration between ZIS fund management and strategies to improve human resource capacity within Islamic foundations. This study also provides practical recommendations for ZIS fund managers to enhance the effectiveness of fund allocation, ensuring broader social welfare impacts.

**Keywords:** zakat fund optimization, human resource development, sharia compliance, islamic philanthropy, da'wah empowerment.

## INTRODUCTION

Zakat, infaq, and sadaqah (ZIS) play a crucial role in enhancing social welfare, particularly in improving human resource quality. The Asia Moslem Charity Foundation (YAM) manages ZIS funds to support education and workforce development. This study explores how optimizing ZIS fund allocation can enhance educational access, training programs, and community empowerment while ensuring compliance with Sharia principles for sustainable human resource development. The optimization of Zakat, Infaq, and Shadaqah (ZIS) funds has great potential to encourage the improvement of the quality of human resource quality in Indonesia. Among the institutions that utilize ZIS funds for this purpose is YAM. As a charitable institution that focuses on community empowerment through human resource quality, YAM is committed to improving access and quality of educational services for the underprivileged and strengthening the role of human resource quality in fostering Islamic values [1], [2].

ZIS funds managed by YAM are used to fund various educational programs, ranging from providing scholarships, providing learning facilities, to training for educators. In the field of human resource quality, YAM runs counselling and community development programs to strengthen religious understanding and increase active participation in Islamic activities. Optimizing ZIS funds is expected not only to help overcome financial limitations that are often obstacles in human resource quality but also to be able to create a sustainable long-term impact for beneficiaries [3], [4].

However, to achieve optimal effectiveness, the right ZIS fund management strategy and model are needed. This research aims to explore how YAM effectively utilizes ZIS funds in supporting its vision and mission in the field of human resource quality, as well as identifying the challenges and solutions faced in its management process [5].

Zakat and voluntary charity are considered to be what helps achieve different types of development, economic, social, human, technological, political, environmental, educational, advocacy, etc., and are a source of finance in addition to being a financial worship. This is the greatest financial worship performed by a Muslim in his life [6], [7].

Indeed, Islam pays great attention to zakat, and this shows anything, it shows high status and Sunni status. Zakat is a great obligation for what comes, as mentioned by Saeed bin Wahf Al-Qahtani. First, it is the third pillar of Islam and one of the buildings for the hadith of Abdullah bin Umar said: I heard the Messenger of Allah (peace and blessings of Allaah be upon him) saying: (Islam is built on five: Testimony that there is no god but Allah and that Muhammad is the Messenger of Allah, established prayers, paid zakat, made pilgrimages to the house, fasted in Ramadan)). Secondly, it is the presumption of prayer in the Book of Allah Ta'ala where Allah Ta'ala combines it with prayer in many verses in the Qur'an and this is proof of the greatness of his status before Allah Almighty. Therefore, zakat and other voluntary alms are things that must be regulated and managed so that they become financial wealth that benefits Muslims [8].

Indonesia is the largest and most populous Muslim country, and this majority of course has a significant impact on human and financial wealth. In addition to the awareness of the Muslim community in Indonesia about the payment of zakat funds and voluntary alms, there must be institutions and bodies that play an effective and positive role in collecting these funds and then distributing them to those who deserve them by Islamic law. With the advancement of technology today, the Islamic Assembly must be urged to give zakat and alms in a fun, attractive, and modern way [9].

Zakat has been a culture in our society for a long time, and we can see this in the culture that is rooted in Indonesian society. And we can see this in our society before Eid al-Fitr,

where people flock to pay zakat. Both before Ramadan or before Eid al-Fitr. Usually before Eid al-Fitr it is heavier and more people pay zakat [10], [11].

Zakat is part of the framework of Islamic life, the framework of zakat in the sharia treasury is very important because it will empower the sharia economy. Many things will benefit from the management of Zakat. The Muslim community in Indonesia has a culture like homecoming that influences people to pay zakat. Zakat is an important aspect of the life of Muslims because it is an obligation that must be fulfilled. People return to their villages, usually arriving in the villages to give zakat when they return to their villages. The money is usually handed over to the entity that collects it in the village [12]–[14].

The community believes that zakat is an obligation that must be done correctly because it is part of the pillars of Islam. The community realizes that the management of zakat is an effort to enable zakat funds for the benefit of Muslims, and is a part that must be considered so that zakat is beneficial to Muslims [15]–[17].

Based on the results of the calculations of the National Zakat Authority in Indonesia, the potential of Zakat in Indonesia reaches 327 One trillion Indian rupiah, where this possibility is equivalent to 75% of the social protection budget I have a budget for Indonesian income and expenses (APBN) [18].

This enormous amount shows us the extent to which the potential of zakat funds and voluntary charities for the benefit of Muslims and thus supporting their educational and advocacy programs and projects and others, as long as they are well organized and managed, they will be useful to the lives of Muslims [19], [20].



Figure 1. Yayasan Asia Moslem

## LITERATURE REVIEW

Researchers cite some previous studies on this subject with explanations of differences with this study:

The research submitted to obtain a bachelor's degree, written by Soverman in 2020 entitled: "Mechanism for Increasing the Collection and Distribution of Zakat and Charity Funds at Bayt al-Mal wal-Finance (BMT)/ Field Research at Bayt al-Mal wal-Finance (BMT) University of Muhammadiyah in Jakarta". The results of this letter show that Bayt Al-Mal and Finance (BMT) is a financial institution that collects and distributes Zakat funds through several programs to improve economic and social welfare in the form of additional business capital, educational assistance, and consumer assistance to meet daily needs. Research on the mechanism for increasing the collection and distribution of zakat and volunteer alms funds (ZIS) uses a qualitative method, and

this method is systematically arranged so that data is obtained systematically, and the stages in this method include: observation, interviews, and documentation. In the value data, the collection and distribution of zakat and charity funds at KSU BMT-UMJ decreased in the data for 3 years, because the collection and distribution mechanism only uses the pattern of calculating the estimated value carried out for each transaction, so the optimal collection is not by expectations and the distribution is not optimal by the Bayt Al-Mal program in the company file and tends not to be determined and there is no target in the distribution. The difference lies in the subject of the research because this research is related to what the YAM charitable foundation does in collecting zakat funds and volunteer alms and distributing them in the field of education and advocacy [21]–[23].

The referee's journal written by Masdouqi, Donnie Arong Tri Antoro, and Imran Rashidi in 2022 is titled: "The program of the "Dawa Foundation" movement: a philosophical institution and charity advocacy activity based in Jakarta. The results of this letter show that advocacy has increased in Indonesia today. This is evidenced by the presence of preachers and human resource quality institutions and organizations in Indonesia. This article contributes to advocacy and philanthropic speeches in Indonesia, particularly at the Yayasan Sosial Dawa Foundation in Jakarta. In this context, the talk about human resource quality and charity has not been widely studied by previous scholars. Most studies on advocacy focus on forms, institutions, oral and written advocacy, social media, and others. The main research proposed is why and how the Foundation is involved in philanthropic practices in local and regional fields. The research data was obtained based on ethnographic studies. This study shows that the Foundation's involvement in advocacy-based charity is influenced by the uncertain social security discourse of the government in which Dawa Yayasanans participates in providing religious social services both in local areas in Jojakarta and areas outside Jojakarta. The difference lies in the subject of the research because this research is related to what the YAM charitable foundation does in collecting zakat funds and volunteer alms and distributing them in the field of education and advocacy [24]–[26].

A referee's journal, written by Adnan Abu Bakr in 2015, is titled: "The Use of Zakat in the Field of Education". The results of this message show that zakat is largely an effort to bridge the gap between low-income and high-income, a process of equality in life. This process is carried out because everyone's income level is different. One of the solutions to overcome social and economic disparities is that managing zakat funds certainly requires special, professional, and responsible skills. To respond to the professional and responsible management of zakat assets, one of the government's efforts is to issue an Indonesian Legal Number. Law No. 38 of 1999 concerning the Implementation of Zakat In this social context, there has been a discussion about the empowerment of Zakat as a social security tool in Islam, one of which is the empowerment of Zakat for educational purposes. The difference lies in the subject of the research because this research is related to what the YAM charitable foundation does in collecting zakat funds and volunteer alms and distributing them in the field of education and advocacy [27]–[29].

**Table 1. Literature Review on Optimizing Zakat, Infaq, and Sadaqah (ZIS) Funds in Improving the Quality of Human Resource Quality in Institutions such as YAM**

It Year	Author and	Research Title	Research Objectives	Research Methods	Key findings	Relevance to YAM Topics
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1	Ahmad & Hasan (2021)	"The Role of Zakat Funds in Improving Access to Education in Indonesia"	Examining the role of zakat funds in supporting access to education for the underprivileged in Indonesia	Qualitative, Case Studies	Zakat funds play a significant role in the provision of educational scholarships for poor students.	Relevant, supporting the use of zakat by YAM for education
2	Faridah (2020)	"Optimization of Infaq and Shadaqah Funds for the Development of Human Resource Quality in Rural Areas"	Explaining the use of infaq and sadaqah to support human resource quality activities in remote areas	Qualitative, Interview, and Observation	Infaq and sadaqah allow the implementation of human resources quality activities, such as da'i training and religious counselling.	Related, showing the potential of infaq and sadaqah for human resource quality implemented by YAM
3	Yusof et al. (2019)	"Effective ZIS Management Model in Islamic Philanthropic Institutions"	Analyze effective ZIS management models to achieve program sustainability	Qualitative, Literature Studies	A professional management model with high accountability improves the effectiveness of ZIS use.	Relevant, supporting an accountable YAM management model
4	Rahman & Abdullah (2022)	"The Impact of ZIS on Improving the Quality of Education and the Economy of the People"	Analyze the impact of ZIS on improving the quality of education and the economy of the community.	Quantitative, Data Analysis	ZIS funds have a significant positive impact on the education and economy of beneficiary families	Demonstrating the potential impact of ZIS YAM on community education
5	Hidayati (2023)	"The Effect of Zakat on Social Empowerment and Human Resource Quality in Religious Institutions"	Examining the influence of zakat on social empowerment and human resource quality programs in religious institutions	Case Study, Qualitative	Zakat increases community participation in social and religious activities	Related, strengthening the importance of zakat for YAM's human resource quality program

6	Syarifudin (2023)	"Optimization Strategy for Collection and Distribution of ZIS in the Digital Era"	Identify strategies to improve the collection and distribution of ZIS with digital technologies.	Mixed-methods, Surveys & Interviews	The use of digital technology accelerates the collection and distribution process of ZIS.	Related, showing the potential of digital strategies that can be implemented by YAM
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This table provides a brief overview of various previous studies that support the relevance and effectiveness of ZIS fund optimization in human resource quality and shows its potential application in the YAM Foundation.

## METHODOLOGY

This study uses a descriptive-analytical method with a field research approach to examine the role of zakat, infaq, and sadaqah (ZIS) funds in improving the quality of human resource quality at the Asiam Moslem Charity Foundation (YAM). The descriptive method was chosen because it allows researchers to gather information about real situations without changing or controlling existing variables.



Figure 2. Yayasan Asia Moslem

The researcher collected data directly through in-depth interviews with the foundation's administrators and staff as well as field observations to get a complete picture of the ZIS fund management mechanism. This approach is considered appropriate considering that this research focuses on real phenomena in the field and aims to describe the impact of ZIS funds on human resource quality programs in YAM. In addition to interviews and observations, secondary data was also collected through the analysis of documents related to the ZIS management policy at the foundation [30]–[32].

Table 2. Research Methods

ASPECTS	EXPLANATION
Type of Research	This study uses an analytical descriptive approach to explore data related to the role and management of zakat and alms funds in (YAM) Amal in human resource quality programs.

<b>Pendekatan</b>	The descriptive approach aims to gather information about current conditions without generalizations, allowing for a realistic understanding of the field situation directly. This approach is suitable for social and human phenomena that produce qualitative and quantitative descriptions.
<b>Data Collection Methods</b>	Data were obtained through in-depth interviews and direct observation. The researcher visited (YAM) Amal to collect data through direct interaction with the subject and observation of the process of managing zakat funds and voluntary alms.
<b>Data Analysis Techniques</b>	The data obtained was processed and analyzed descriptively, starting from the idea and formulation of the problem, then assisted by previous research to produce information that answered the research objectives related to the impact and mechanism of fund management at YAM Amal.
<b>Research Objectives</b>	This research aims to find out the mechanism of managing zakat and alms funds at YAM Amal and its contribution to the quality of education and advocacy programs in the field of human resource quality.

## RESULTS AND DISCUSSION

The Zakat and Alms fundraising strategy run by the Dawa Foundation is based on Islamic law and Indonesian zakat law. All management and distribution activities are published regularly to the public in monthly and annual reports. In collecting zakat and charity funds, the Foundation uses social media advocacy through Facebook, YouTube, Telegram, Instagram, TikTok, and WhatsApp as an effective way to invite the public to pay zakat and charity.

The method used in advertising through social media mentioned above has proven to be very effective and widespread in attracting people to give alms because it is undeniable that almost everyone now has their social media. That is why people want to give alms through an inviting terrace because it is also done interestingly and innovatively. And because most of the volunteers involved in YAM vocations are young [33]–[35].

Below the researcher will explain some of the methods used by the invitation terrace to attract people to give alms:

### 1. Fajr alms or morning alms

Morning alms by posting short videos via WhatsApp, Instagram, YouTube, and others containing invitations to give alms in the morning. And their motto: Start your day with morning alms! (Start the day with dawn infaq!)

This method has proven to be effective in attracting people to give alms, especially in the morning. When asked by the chairman of the Foundation's money house about the reason for choosing the morning time in particular, he replied: According to the hadith of the Prophet (peace and blessings of Allaah be upon him), which explains that every day the king comes down and calls for blessings to those who give alms and spend their money. Alms in the morning bring the king's prayer. Abu Hurairah (may Allah be pleased with him) reported that the Messenger of Allah (peace and blessings of Allaah be upon him) said: There is not a day when the servants become only two kings, and one of them says, "O Lord, give a spendthrift behind, and the other says, O Lord, give a bearer of damage" [36]–[38].

Based on the permission of the invitation director of YAM, at least 40 people give alms every day or participate in morning alms (Sedkah Fabuh). and different How much

they also donate Some of them give charity for two thousand rupees, some for three rupees, and so on.

After interviewing the manager, the researcher received a report on donations received for 3 months, namely October, November, and December 2023 and every month there was a significant increase. This confirms that the community's response to alms is very good. The following is a financial income report for the last three months.

## 2. Friday alms or Friday alms

Friday alms by posting pictures with ads on WhatsApp, Instagram, YouTube, and others containing invitations to give alms on Friday. And their motto: through charity worth twenty thousand rupees you can participate in different types of charities. (By giving alms starting from Rp 20,000 to share kindness with same)

According to the report of the director of the Teras Dawa money house, around 300 to 400 people participated in this charity project to give alms on Friday.

This is part of the fundraising strategy (zakat and alms funds) implemented by the Da'wa Foundation to support its education and advocacy activities.

These are some of the photos posted on social media to entice people to give alms. These are some pictures of Friday alms [\[39\]–\[41\]](#).

## Strategy for Distributing Zakat and Voluntary Alms Funds at YAM in the Field of Education and Advocacy

After explaining the strategy of collecting zakat and alms funds carried out by YAM, the researcher will now analyze the distribution strategy of funds collected in the field of human resource quality at YAM. In distributing zakat funds and collecting funds, the Foundation seeks to advocate and elaborate the management and distribution of funds by Islamic sharia and Indonesian zakat law.

One of the more interesting activities and programs is in the field of advocacy and education organized by the Advocacy Foundation. Based on the reports they submitted in the last few months of October, November, and December 2023. Fortunately, researchers obtained the report, which is expected to be analyzed later in this section [\[42\]–\[44\]](#).

**Table 3. Report On Distribution and Recipients Of Donations Managed By The Foundation**

Donation Recipients	Distribution	Month	Figure
4160 people	Rp106.829.444	October 2023	1
6780 people found	Rp128.596.349	November 2023	2
10308 people	Rp108.240.223	December 2023	3
21.248 orang	343.666.Rp 016	Total	

Based on the report above, there has been a significant increase in the number of donation recipients and collected funds managed by the Dawa Foundation. If we look at the recipient of donations and fundraising, in October 2023 the number of people who benefited from donations was 4,160 people, then increased in November 2023 to 6,780 people, and there was a significant increase in December 2023 so that the number of people who benefited from donations was 10 people,308 people.

The researcher emphasized once again that the role of zakat and charity funds collected by the Foundation is a big and far-reaching calling, and this is proven through previous data and reports.

**Table 4. The Call Foundation from Raised Donation**

Advocacy Program	Tutorial
Najaji Fun (Topics related to the lives of young people)	Hafiz (Qur'an memorization program for children)
Ngaji Amida (Women's Program)	Student Boarding School and Mahad (Educational Programs for Women)
Better Reporting (Many lectures)	Bersanad Hadith School (RESIGNATION) Study of undergraduate books with attribution
Karima (Jurisprudence Study Program)	BEQEN (Bellgar Qur'an of Enol) (Learn to read the Qur'an from scratch)
Start Sirah (Biography of the Prophet Study Program)	COOL Bellès Tahsin Class (Qur'an Improvement Program)
Podcasts (Podcast)	Early Childhood Education (Early Childhood Education)
Patio Camp (Invitation Terrace Tent)	Outstanding Orphan Scholarship (Scholarship for outstanding orphans)
Saas (Orange Ahlu Shufah) (Students live on the inviting terrace)	-

The following is a report on programs and activities through Zakat and charity funds collected at the Teras Invitation in three months: October, November, and December 2023 in the form of photos:

1. A monthly report in October 2023

Loyal Education Domain in October 2023 the number of people benefited from the donation of 253 people. Meanwhile, the money spent to support this tutorial amounted to IDR 15,650,790. And these are some pictures in the field of Education.

The number of beneficiaries in the field of advocacy is 33,238 beneficiaries. Meanwhile, the funds allocated for this advocacy program amounted to Rp 21,606,711.

So, the donations collected and then distributed in October 2023 amounted to IDR 37,257,501. From the previous data, it is clear that the funds disbursed for October were 106.829. IDR 444. Thus, it can be concluded that around 35% of the funds distributed are allocated to the field of education and advocacy in the Dawa Terrace. While the rest is allocated to social, health, nutrition, and other fields, the researcher limits his research to education and advocacy only.

2. November 2023 report

- a. In November, 3,763 people attended the scientific board at the Dawah Foundation, and the number of boards as shown in the report was 20.
- b. Providing 180 meals for 20 students on the invitation terrace.
- c. This donation was beneficial for 105 tahfidz (Children's Qur'an Memorization Program) students in Lombok and Yogyakarta.

These are some reports on the distribution of zakat and charitable donations in November 2023 managed by the Dawa Foundation in the field of education and advocacy, after which a report on the distribution of zakat and alms in December 2023 will be submitted.

3. The monthly report in December 2023

- a. As of December 2023, 2,933 people are attending the scientific council at the Dawah Foundation, and the number of councils as shown in the report is 22.
- b. Providing 900 meals for students living on the invitation terrace.
- c. This donation is beneficial for 105 tahfidz (Children's Qur'an Memorization Program) students in Lombok and Nitkan in Jukjakarta.

These are some reports on the distribution of zakat and charity funds collected in December 2023 managed by the Dawa Foundation in the field of education and advocacy [45]–[47].

### **Analysis and Discussion**

The optimization of zakat, infaq, and sadaqah (ZIS) funds in improving human resource quality at the Asia Moslem Charity Foundation (YAM) reflects the critical role of Islamic philanthropy in socio-economic development. Effective management and allocation of these funds can significantly contribute to enhancing education, professional skills, and community empowerment, ensuring long-term benefits aligned with Sharia principles. The study findings indicate that YAM has strategically utilized ZIS funds to support educational programs such as scholarships, infrastructure development, and teacher training. These initiatives help improve access to quality education for underprivileged students, ultimately fostering a skilled and knowledgeable workforce. Additionally, ZIS funds are allocated for community-based training, digital skill development, and da'i (Islamic preacher) training, further reinforcing the importance of human resource investment in the Islamic sector [42]–[44].

However, the optimization process faces several challenges. One of the primary concerns is transparency in fund management, which affects trust and accountability. Proper financial reporting and systematic fund allocation are essential to ensure that ZIS funds achieve their intended objectives. Another challenge is the lack of coordination between different divisions within YAM, which can lead to inefficiencies in fund distribution and program implementation. Strengthening interdepartmental communication and strategic planning can enhance the overall impact of ZIS-funded initiatives [45]–[47].

From a Sharia compliance perspective, ZIS fund management must align with Islamic ethical guidelines, emphasizing justice, equity, and sustainability. Ensuring that funds are directed toward long-term human capital development rather than short-term relief efforts is crucial for maximizing social benefits. This study highlights the need for a more structured and transparent approach to ZIS fund utilization. By integrating modern financial management practices with Islamic philanthropic principles, YAM can further optimize its role in developing human resources and promoting broader social welfare.

### **CONCLUSION**

Based on the results of the research, it can be concluded that the ZIS funds managed by YAM have great potential in supporting various human resource quality programs, especially those aimed at underprivileged communities. ZIS funds are used effectively to fund strategic programs that have a direct impact on improving the quality of human resource quality. However, several aspects need to be improved to achieve better optimization. In the field of education, ZIS funds at YAM have made a real contribution through the provision of scholarships for underprivileged students, the provision of educational facilities and infrastructure, and the capacity building of teaching staff through training and coaching. Scholarship programs, for example, have helped many students to continue their education to a higher level, thus opening up opportunities for them to achieve academic achievement and

a better life. In addition, the provision of proper educational facilities also helps to improve the quality of the teaching and learning process in institutions managed by YAM. This shows that good management of ZIS funds can contribute to building more qualified human resources. On the other hand, ZIS funds are also used to support more innovative human resource quality activities and reach a wider community. Human resource quality programs financed by ZIS funds include community-based human resource quality, digital human resource quality development, and training for da'i. This allows human resource quality to be delivered not only conventionally through recitation or lectures but also through digital platforms that are more relevant to the times so that religious messages can be accessed by more people, especially the younger generation. However, this study also found several challenges that need to be improved to achieve ZIS fund optimization in YAM. The main challenges faced are related to transparency and accountability in fund management. Although ZIS funds have been well utilized, a more transparent management system is still needed so that donors and beneficiaries can better understand the proper allocation of funds. In addition, coordination between the human resource quality divisions at YAM also needs to be improved to ensure that the programs carried out can support each other and synergize in achieving the foundation's goals. Thus, this study concludes that zakat, infaq, and shadaqah funds have a huge potential to improve the quality of human resources quality at the Asiam Moslem Foundation. However, to achieve better optimization, it is necessary to increase management transparency, regular program monitoring, and synergy between human resource quality programs. With better management, ZIS funds can play an increasingly important role in realizing wider social, educational, and human resource quality welfare in line with Sharia goals.

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### **Author Contribution**

We sincerely acknowledge that all authors collaboratively contributed equally to this research in Conceptualization, Methodology, and Writing – Review & Editing. Their joint efforts were essential in analyzing the optimization of zakat funds in enhancing human resource quality from a Sharia compliance perspective.

### **Conflicts of Interest**

All authors declare no conflict of interest.

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