



**JOURNAL OF INFORMATION
SYSTEM AND TECHNOLOGY
MANAGEMENT
(JISTM)**

www.gaexcellence.com/jistm



**FROM DISTRIBUTION TO TRANSFORMATION:
A CONCEPTUAL PREDICTIVE ANALYTICS
FRAMEWORK FOR SUSTAINABLE POVERTY
ALLEVIATION THROUGH ZAKAT**

Zanariah Idrus¹, Nurul Husna Mahadzir^{2*}, Siti Nurbaya Ismail³, Nor Hafizah Abdul Razak⁴,
Nadira M. Jahaya⁵, Siti Mukhlisa Mohamad Khairul Adilah⁶

¹ Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA, Kedah Branch, Malaysia

 zanaidrus@uitm.edu.my

 <https://orcid.org/0009-0007-3544-2051>

² Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA, Kedah Branch, Malaysia

 husnamahadzir@uitm.edu.my

 <https://orcid.org/0000-0002-8607-5438>

³ Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA, Kedah Branch, Malaysia

 sitinurbaya@uitm.edu.my

 <https://orcid.org/0009-0001-2682-4337>

⁴ Faculty of Computer and Mathematical Sciences, Universiti Teknologi MARA, Kedah Branch, Malaysia

 hafizah466@uitm.edu.my

 <https://orcid.org/0009-0004-4735-0435>

⁵ Academy of Language Studies, Universiti Teknologi MARA, Kedah Branch, Malaysia

 nadirajahaya@uitm.edu.my

 <https://orcid.org/0009-0004-8951-8742>

⁶ Academy of Language Studies, Universiti Teknologi MARA, Kedah Branch, Malaysia

 sitimukhlisa@uitm.edu.my

 <https://orcid.org/0009-0002-4238-8632>

*Corresponding Author

Article Info:

Article history:

Received date: 22.01.2026

Revised date: 16.02.2026

Accepted date: 26.03.2026

Published date: 31.03.2026

Abstract:

Zakat represents one of the most institutionalized methods of Islamic social finance aimed at redistributing wealth and alleviating poverty. Despite increasing zakat collections across Muslim majority countries, evidence of sustainable poverty exit among recipients remains limited, as most zakat governance models emphasize distribution efficiency rather than long term socioeconomic transformation. This paper

To cite this document:

Idrus, Z., Mahadzir, N. H., Ismail, S. N., Abdul Razak, N. H., Jahaya, N. M., & Adilah, S. M. M. K. (2026). From Distribution to Transformation: A Conceptual Predictive Analytics Framework for Sustainable Poverty Alleviation Through Zakat. *Journal of Information System and Technology Management*, 11 (42), 467-477.

proposes a conceptual Poverty-to-Prosperty (P2P) Predictive Zakat Governance Framework that integrates predictive analytics with Islamic social finance principles to enhance targeting accuracy and intervention effectiveness. Using a conceptual development approach, the study synthesizes insights from poverty dynamics, capability theory, Maqasid al-Shariah, and data-driven governance to construct a multi-layered framework that classifies zakat recipients based on poverty risk trajectories and aligns assistance with differentiated intervention strategies. The framework introduces a probability-based stratification model supported by dashboard monitoring to strengthen institutional transparency and outcome-oriented decision making. The proposed framework contributes to the emerging literature on digital transformation in Islamic social finance by offering a structured approach for integrating predictive technologies into zakat management systems. Policy implications for data-driven zakat governance and future empirical validation are discussed.

DOI: 10.35631/JISTM.1142028

Keyword:

Zakat Governance, Islamic Social Finance, Predictive Analytics, Poverty Alleviation, Decision Support Systems, Sustainable Development



© The authors (2026). This is an Open Access article distributed under the terms of the Creative Commons Attribution (CC BY NC) (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited. For commercial re-use, please contact jistm@gaexcellence.com.

Introduction

Zakat is a compulsory redistributive system embedded within Islamic economic philosophy, aimed at reducing inequality and safeguarding social welfare (Darajat, 2025; Ekawaty, 2025). As a formalized instrument of wealth redistribution, zakat occupies a unique position at the intersection of theology, economics, and governance. In modern times, institutionalized zakat bodies manage substantial financial flows annually, reflecting improved regulatory frameworks and digitized collection systems (Nasir et al., 2025).

However, while operational efficiency in collection and distribution has improved, evaluative frameworks remain largely output-oriented. Institutional reports typically emphasize total disbursement, number of beneficiaries served, and compliance rates (Ummah et al., 2025). These metrics capture operational performance but provide limited insight into long-term socioeconomic mobility among recipients. Development economics literature emphasizes that poverty alleviation should be assessed through sustained exit rather than temporary consumption smoothing. Nonetheless zakat institutions rarely integrate predictive mechanisms to assess the likelihood of sustainable poverty escape.

The absence of predictive intelligence generates structural inefficiencies. Uniform eligibility-based distribution may fail to differentiate between chronic and transient poverty profiles. Without probabilistic assessment, institutions allocate resources reactively rather than strategically. Public sector governance research suggests that predictive analytics can enhance targeting accuracy and policy effectiveness (Magakwe, 2025; Rahman, 2025). Despite these advancements, Islamic social finance literature has yet to fully theorize predictive zakat governance.

This paper addresses this theoretical gap by proposing a Poverty-to-Prosperity (P2P) Predictive Zakat Governance Framework. Rather than presenting an empirical implementation, this study constructs a comprehensive conceptual architecture integrating Islamic jurisprudential objectives with contemporary predictive analytics theory.

Therefore, this study pursues three objectives:

1. To develop a predictive governance framework for zakat institutions.
2. To integrate Islamic socioeconomic principles with data-driven decision systems.
3. To advance theoretical propositions for future empirical testing.

By positioning zakat governance within the broader discourse of intelligent public sector transformation, this study contributes to emerging scholarship at the intersection of Islamic social finance, development economics, and digital governance.

While prior zakat studies largely focus on distribution efficiency and accountability metrics, limited studies propose a predictive governance framework that integrates poverty trajectory modelling with Maqasid al-Shariah principles. This study addresses this gap by introducing a structured conceptual framework for probability-based beneficiary stratification and sustainable poverty exit planning. The novelty of this study lies in integrating predictive analytics, multidimensional poverty theory, and Islamic welfare objectives into a unified governance framework for zakat institutions.

Literature Review

The proposed framework is grounded in five complementary theoretical domains; Maqasid al-Shariah, poverty dynamics theory, the capability approach, institutional governance theory, and decision support systems theory.

Maqasid al-Shariah

Maqasid al-Shariah refers to the higher objectives of Islamic law aimed at preserving faith, life, intellect, lineage, and wealth (SumBillah, 2024; Djeghim & Oziev, 2025). In Islamic economic thought, zakat functions as a redistributive instrument aligned with social justice and economic balance (Ekawaty, 2025). However, Maqasid oriented governance extends beyond compliance to measurable social outcomes (Darus et al., 2024).

Contemporary Islamic governance scholarship emphasizes that institutional legitimacy depends on achieving substantive welfare outcomes rather than merely procedural adherence (Fikri, 2026). Therefore, a Maqasid-aligned zakat system must demonstrate sustainable poverty

reduction rather than short-term income supplementation. Predictive analytics aligns with Maqasid al-Shariah by enabling forward-looking evaluation of empowerment trajectories.

Poverty Dynamics Theory

Development economics differentiates between chronic poverty and transitory poverty (Leal Filho et al., 2022). Chronic poverty reflects structural deprivation, limited asset accumulation, and intergenerational transmission (De Schutter et al., 2023). Transitory poverty, in contrast, arises from shocks such as unemployment or illness (Janz, 2025).

Static poverty measurement fails to capture mobility trajectories thus forcing dynamic analysis through longitudinal modelling and probabilistic forecasting (Nanda et al., 2024). Applying poverty dynamics theory to zakat governance implies the necessity of distinguishing recipient trajectories. Predictive classification systems operationalize this differentiation.

Capability Approach

The capability approach conceptualizes poverty as a deprivation of capabilities rather than income alone, while multidimensional poverty frameworks extend this perspective by incorporating factors such as education, health, and social participation (Tefera et al., 2025; White, 2023).

Zakat interventions often include financial assistance, business capital, education sponsorship, and training programs. Evaluating sustainable poverty exit, therefore requires multidimensional indicators. Predictive models should integrate socioeconomic variables reflecting capability expansion rather than income thresholds alone.

Institutional Governance and Accountability

Institutional theory emphasizes legitimacy, transparency, and accountability in public organizations (Kauppi, 2022; Berthod, 2023). In non-profit governance, outcome measurement is able to strengthen stakeholder trust (Handley, 2025).

Islamic social finance institutions operate under religious, legal, and societal expectations (Kamal, 2025). Predictive dashboards enhance transparency by visualizing outcome probabilities, aligning governance structures with performance accountability frameworks.

Decision Support Systems and Predictive Analytics

Decision Support Systems (DSS) enhance managerial decision-making through structured data processing (Zangana, 2025). Modern DSS integrates machine learning algorithms, predictive modeling, and interactive dashboards (Nwoke, 2025).

Public sector analytics literature emphasizes predictive governance as a shift from reactive service delivery to proactive policy design (Hashmi, 2026; Madubueze et al., 2026). Embedding predictive analytics within zakat governance situates Islamic social finance within global digital transformation trends.

Taken together, these theoretical perspectives converge on a common imperative: welfare-oriented institutions must move beyond static redistribution toward dynamic, capability-enhancing, and data-informed governance. Maqasid al-Shariah provides the normative foundation for sustainable empowerment, poverty dynamics theory explains heterogeneous mobility trajectories, the capability approach broadens evaluative dimensions beyond income, institutional governance theory underscores accountability and decision support systems theory offers the technological mechanism for operationalization. The integration of these lenses reveals a critical disjunction between what zakat governance should achieve theoretically and how it is currently practiced institutionally. This theoretical-institutional gap forms the basis for the critique developed in the following section.

The integration of these theoretical perspectives provides the conceptual foundation for constructing a predictive zakat governance framework. The following section explains the methodological approach used to synthesize these theoretical insights into the proposed P2P conceptual model.

Research Methodology

This study adopts a conceptual development approach to construct the P2P Predictive Zakat Governance Framework. Conceptual research plays an important role in advancing theory by synthesizing existing knowledge and proposing new theoretical relationships. The conceptual development method is appropriate for theory-building studies that aim to synthesize interdisciplinary perspectives into a novel framework (Hulland, 2020).

The conceptual development process follows three stages: theoretical grounding, conceptual integration, and framework construction as depicted in Figure 1.

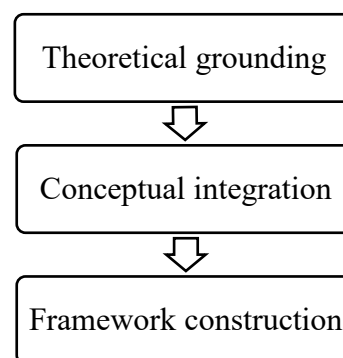


Figure 1: Conceptual Development Process

Theoretical Grounding

The first stage identifies relevant theoretical foundations from multiple domains related to poverty alleviation, Islamic social finance, and data-driven governance. The framework draws upon poverty dynamics theory, which emphasizes that poverty is not a static condition, but a dynamic process influenced by vulnerability and socioeconomic shocks. In addition, capability theory highlights the importance of enabling individuals to develop capabilities that support long-term socioeconomic mobility. From an Islamic perspective, the framework is guided by the principles of Maqasid al-Shariah, particularly the objectives of preserving wealth and promoting social justice through equitable resource distribution.

Complementing these perspectives, literature on predictive analytics and digital governance is incorporated to explore how data-driven technologies can enhance institutional decision-making. The integration of these theoretical perspectives provides a foundation for designing a predictive governance framework that aligns Islamic welfare principles with modern analytical capabilities.

Conceptual Integration

The second stage synthesizes insights from the identified theoretical domains to address the limitations of conventional zakat distribution models. Existing zakat governance approaches largely focus on eligibility verification and distribution efficiency, with limited mechanisms for predicting long-term recipient outcomes. By integrating predictive analytics with poverty dynamics perspectives, the proposed model emphasizes risk-based stratification of zakat recipients, enabling institutions to classify beneficiaries based on their probability of poverty persistence or socioeconomic recovery.

This integration enables zakat institutions to move beyond uniform assistance models toward differentiated intervention strategies. Predictive analytics can support early identification of vulnerable households, while capability-based empowerment programs can facilitate sustainable poverty exit. The combination of these elements forms the conceptual basis of the P2P framework.

Framework Construction

The final stage involves structuring the conceptual elements into a coherent framework that links data inputs, predictive analysis, intervention strategies, and governance monitoring mechanisms. The proposed P2P framework consists of four primary components: data integration, predictive classification, stratified intervention, and outcome monitoring.

First, socioeconomic and institutional data related to zakat recipients are integrated into a centralized database to support analytical processing. Second, predictive analytics models are applied to estimate the probability of poverty persistence and identify recipient vulnerability profiles. Third, beneficiaries are categorized into stratified groups that receive tailored assistance interventions, ranging from immediate financial support to empowerment-oriented development programs. Finally, a dashboard-based governance system enables institutions to monitor intervention outcomes and enhance transparency in zakat management.

Through this structured conceptual development process, the study advances a predictive governance model that aligns Islamic social finance principles with contemporary data-driven decision-making approaches. The resulting framework provides a theoretical foundation for future empirical studies that can evaluate the effectiveness of predictive analytics in improving zakat distribution outcomes and promoting sustainable poverty exit.

To visually synthesize the proposed framework, Figure 2 presents the P2P Predictive Zakat Governance Framework as a multilayer transformation architecture linking normative foundations, predictive intelligence, and strategic empowerment outcomes.

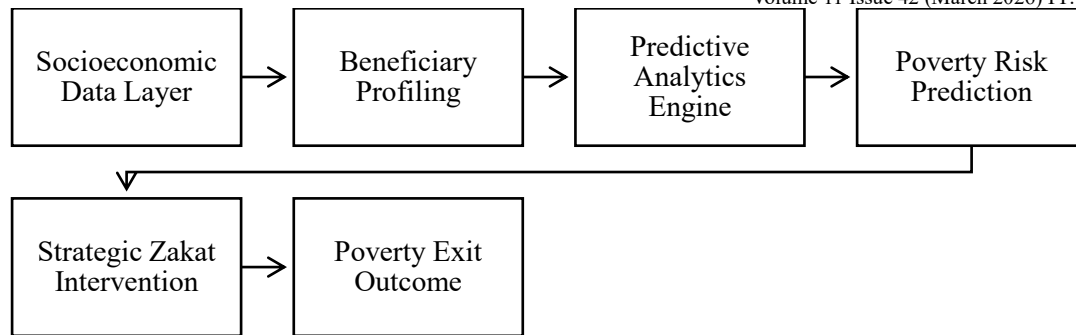


Figure 2. The P2P Predictive Zakat Governance Framework

The model illustrates a vertically integrated governance flow. The uppermost layer embeds the framework within Islamic normative objectives and contemporary governance theory. These foundations inform the construction of multidimensional recipient profiling in the input layer. Socioeconomic variables are transformed within the intelligence layer into probabilistic poverty escape scores through predictive analytics mechanisms. These scores do not function as rigid decision tools, rather, they guide differentiated intervention intensity in the strategic output layer. Ultimately, the framework aims to generate sustainable poverty exit outcomes consistent with Maqasid-driven empowerment and modern evidence-based governance principles.

Conceptually, the model reflects a shift from linear redistribution to cyclical learning governance. The framework incorporates conceptual feedback loops between outcome monitoring and predictive intelligence layers to support adaptive policy learning.

As a conceptual study, the proposed framework has not yet been empirically validated using institutional zakat datasets. Future studies should test predictive accuracy and implementation feasibility across different jurisdictions.

Governance and Policy Implications

The proposed P2P Predictive Zakat Governance Framework offers important implications for zakat institutions, policymakers, and the broader Islamic social finance ecosystem. By incorporating predictive analytics into zakat management, the framework supports a shift from traditional distribution-focused approaches toward strategic and data-driven poverty alleviation.

For zakat institutions, the framework highlights the importance of integrating socioeconomic data and predictive modelling into beneficiary assessment processes. Rather than relying solely on eligibility-based classification, predictive analytics enables institutions to identify varying levels of vulnerability among recipients and allocate assistance more strategically. This approach supports differentiated interventions such as capacity-building programs, entrepreneurship support, and targeted financial assistance that can facilitate sustainable poverty exit while reducing long-term dependency.

From a policy perspective, predictive zakat governance provides opportunities for stronger integration between zakat institutions and national poverty alleviation initiatives. Policymakers may leverage data-driven insights generated through zakat management systems to improve

poverty monitoring and coordinate social welfare programs more effectively. Moreover, the emphasis on empowerment and wealth preservation aligns closely with the objectives of Maqasid al-Shariah, reinforcing the role of zakat as a mechanism for promoting socioeconomic justice and human development.

Advances in digital technologies further support the implementation of predictive zakat governance. Decision-support platforms incorporating data analytics and performance monitoring tools can enhance transparency, accountability, and institutional learning. Collectively, these developments position zakat institutions as strategic actors within a broader digital Islamic social finance ecosystem capable of contributing to sustainable poverty governance.

Conclusion

This paper has advanced a theoretically integrated conceptual framework for predictive zakat governance through the proposed P2P model. By synthesizing Maqasid al-Shariah, poverty dynamics theory, the capability approach, institutional governance theory, and decision support systems literature, the study repositions zakat from a primarily distribution-oriented mechanism toward an anticipatory and transformation-driven social finance system. The framework responds directly to structural limitations in conventional zakat governance, particularly the reliance on descriptive performance metrics, homogeneous recipient treatment, and the underutilization of institutional data assets.

Conceptually, the P2P framework introduces a multilayer architecture in which multidimensional socioeconomic profiling is translated into probabilistic poverty escape assessments through predictive analytics and subsequently operationalized into differentiated intervention strategies. This architecture reflects a shift from reactive allocation to proactive empowerment. Rather than viewing zakat as an annual disbursement cycle, the model conceptualizes it as a continuous learning governance ecosystem capable of adapting interventions based on recipient mobility trajectories.

Importantly, the framework does not promote replacing human judgment with algorithmic decision-making. Instead, it positions predictive analytics as a strategic augmentation tool that enhances targeting precision, accountability, and long-term impact assessment. By embedding ethical safeguards and Maqasid-oriented objectives within the predictive structure, the model ensures that technology serves empowerment rather than exclusion.

Theoretically, this study contributes to the maturation of Islamic social finance scholarship by integrating normative religious principles with contemporary governance analytics. It expands the scope of predictive public sector governance into faith-based welfare institutions and establishes a foundation for empirical validation using longitudinal and multidimensional datasets. Practically, the framework provides zakat institutions, policymakers, and Islamic social finance stakeholders with a structured pathway toward digital transformation aligned with sustainable poverty alleviation objectives.

Future research should empirically evaluate predictive accuracy across jurisdictions and examine the ethical governance dimensions of algorithm-assisted zakat management. As Islamic social finance institutions confront increasing demands for transparency, efficiency, and measurable impact, the integration of predictive intelligence may represent a pivotal

evolution in zakat governance. Through such transformation, zakat can more fully realize its higher objective: enabling dignified, sustainable, and capability-enhancing poverty exit for vulnerable communities.

The proposed framework offers a transformative pathway for zakat institutions to evolve from distribution-centric systems into intelligent governance ecosystems for sustainable poverty alleviation.

Acknowledgements: The authors would like to express their sincere appreciation to Lembaga Zakat Negeri Kedah for the financial support provided through the ZAWAF Grant for this research project.

Funding Statement: This research project received financial support from Lembaga Zakat Negeri Kedah under the ZAWAF Grant. The funding body had no role in the design of the study, data collection, analysis, interpretation of the results, or the decision to publish this manuscript.

Conflict of Interest Statement: The authors declare that there is no conflict of interest regarding the publication of this paper. All authors have contributed to this work and approved the final version of the manuscript for submission to the Journal of Information System and Technology Management (JISTM).

Ethics Statement: This study did not involve any human participants, animals, or sensitive data requiring ethical approval. The authors confirm that the research was conducted in accordance with accepted academic integrity and ethical publishing standards.

Author Contribution Statement: All authors contributed significantly to the development of this manuscript. Zanariah Idrus contributed to the conceptualization, supervision, and methodology of the study. Nurul Husna Mahadzir contributed to framework development, literature synthesis, and manuscript drafting. Other co-authors contributed to language refinement, critical revision, and final approval of the manuscript.

References

- Berthod, O. (2023). Institutional theory of organizations. In *Global encyclopedia of public administration, public policy, and governance* (pp. 6789-6793). Cham: Springer International Publishing. https://doi.org/10.1007/978-3-030-66252-3_63
- Darajat, U. A. (2025). Wealth Distribution Inequality and Social Justice in Islamic Economics: An Evaluation of the Role of Zakat, Waqf, and Islamic Philanthropic Instruments in the Digital Economy Era in Indonesia. *Journal of Social Science and Economics*, 4(2), 152-165. <https://doi.org/10.37812/josse.v4i2.2037>
- Darus, M., Husin, N. K. M., Abidin, N. H. Z., Khadzali, N. R., & Madan, M. (2024). Ethical Governance through Maqasid Shariah Perspective: A Conceptual Framework. *International Journal of Academic Research in Business and Social Sciences*, 14(10), 920-932. <https://doi.org/10.6007/IJARBS/v14-i10/23148>
- De Schutter, O., Frazer, H., Guio, A. C., & Marlier, E. (2023). The escape from poverty: Breaking the vicious cycles perpetuating disadvantage. In *The Escape from Poverty*. Policy Press.
- Djeghim, N., & Oziev, G. (2025). THE CONCEPT OF MAQASID AL-SHARIAH AND ITS EVOLVING ROLE IN A DYNAMIC LANDSCAPE. *Eurasian Journal of Religious Studies*, 44(4). <https://doi.org/10.26577/EJRS202544410>
- Ekawaty, M. (2025). Islamic economic approach as an alternative paradigm: Realizing welfare and social justice in the era of global inequality. *Indonesian Journal of Economics and Law (IJEL)*, 1(1), 40-50. Retrieved from <https://ejurnal.jurnalcenter.com/index.php/ijel/article/view/1250>
- Fikri, I. (2026). Substantive Legitimacy over Symbolic Formalism: A Maqāsid- Based Framework for Religion State Relations. *Gender, Islamic Law, and Sustainability*, 1(1), 48-59. <https://doi.org/10.70211/gils.v1i1.387>
- Handley, K. L. (2025). Accountability and social impact evaluation in a small NPO: stakeholder ambiguity, networks and trust. *Accounting, Auditing & Accountability Journal*, 38(9), 239-264. <https://doi.org/10.1108/AAAJ-07-2023-6547>
- Hashmi, H. (2026). Proactive Governance: Leveraging Predictive Analytics for Citizen-Centric Public Service Delivery. In *Transforming Public Administration Through AI-Driven Predictive Analytics* (pp. 209-248). IGI Global Scientific Publishing. <https://doi.org/10.4018/979-8-3373-3760-9.ch007>
- Hulland, J. (2020). Conceptual review papers: revisiting existing research to develop and refine theory. *AMS review*, 10(1), 27-35. <https://doi.org/10.1007/s13162-020-00168-7>
- Janz, T. (2025). Trapped in poverty: persistent poverty in the context of global crises. [Doctoral Thesis, Maastricht University]. Maastricht University. <https://doi.org/10.26481/dis.20250912tj>
- Kamal, I. (2025). Islamic finance and welfare economics: Normative Islamic welfare state versus positive Islamic finance mechanisms. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/QRFM-03-2025-0092>
- Kauppi, K. (2022). Institutional theory. In *Handbook of theories for purchasing, supply chain and management research* (pp. 320-334). Edward Elgar Publishing. <https://doi.org/10.4337/9781839104503.00025>
- Leal Filho, W., Henrique Paulino Pires Eustachio, J., Dinis, M. A. P., Sharifi, A., Venkatesan, M., Donkor, F. K., ... Vargas-Hernández, J. (2022). Transient poverty in a sustainable development context. *International Journal of Sustainable Development & World Ecology*, 29(5), 415–428. <https://doi.org/10.1080/13504509.2022.2029612>

- Madubueze, M. H., Egberi, A. E., Madubueze, C. W., Onyekwelu, R. U., Nweke, A. C., & Ananti, M. O. (2026). AI-Driven Predictive Analytics and Digital Governance for Sustainable Public Sector Supply Chains in Developing Economies. In *Sustainable Operations in the Age of AI and Big Data* (pp. 337-370). IGI Global Scientific Publishing. <https://doi.org/10.4018/979-8-2600-0216-2.ch010>
- Magakwe, J. (2025). Advancing Governance: Role of Data Analytics in Driving Evidence-Based Decision-Making in Public Administration. In *Recent Advances in Public Sector Management*. IntechOpen. <https://doi.org/10.5772/intechopen.114901>
- Nanda, Sudhansu & Das, Anindita & Tewari, D.. (2024). Factors Affecting Poverty Dynamics: A Conceptual Study. <https://doi.org/10.1108/978-1-83753-292-620241009>
- Nasir, M. H. M., Mohamad, R., & Saad, R. A. J. (2025). Managing Zakat Funds through Technological Integration: A Case Study of MyIPIZ Grants System for Institute of Research and Zakat Innovation (IPIZ) at Universiti Utara Malaysia (UUM). *Architecture Image Studies*, 6(4), 341-353. <https://doi.org/10.62754/ais.v6i4.592>
- Nwoke, J. (2025). Harnessing predictive analytics, machine learning, and scenario modeling to enhance enterprise-wide strategic decision-making. *International Journal of Computer Applications Technology and Research*, 14(4), 123-136. <https://doi.org/10.7753/IJCATR1404.1010>
- Rahman, A. (2025). INTELLIGENT DECISION SUPPORT IN SMART GOVERNANCE: LEVERAGING AI AND BIG DATA ANALYTICS FOR PUBLIC SECTOR EFFICIENCY AND TRANSPARENCY . *ASRC Procedia: Global Perspectives in Science and Scholarship*, 1(01), 1128–1159. <https://doi.org/10.63125/3fpsxw33>
- SumBillah, M. (2024). How Does Maqasid Shari'ah Contribute to General Benefits?. *Journal of Islamic Banking & Finance*, 41(4).
- Tefera, T., Eman, B., & Magnar, G. (2025). Poverty Redefined: Why Multidimensionality Matters? - Literature Review. *Ethiopian Journal of Science and Sustainable Development*, 12(2), 23-34. <https://doi.org/10.20372/ejssdastu:v12.i2.2025.1015>
- Ummah, S., Yusuf, S. D., Kadir, R. D., & Sekarrini, L. A. (2025). Effectiveness and Accountability of Zakat Fund Management at LAZ Yakesma Based on the Analysis of Sharia Financial Ratios 2017-2022. *Golden Ratio of Finance Management*, 5(2), 518-531. <https://doi.org/10.52970/grfm.v5i2.1438>
- White, J. J. (2023). Developing a Diagnostic Approach to Multi-Dimensional Poverty (Doctoral dissertation, University of Toronto (Canada)). <http://hdl.handle.net/1807/127911>
- Zangana, H. M. (2025). Enhancing Business Administration Through Decision Support Systems: A Comprehensive Review. *Sistem Pendukung Keputusan Dengan Aplikasi*. <https://doi.org/10.55537/SPK.V4I2.1138>