

Effectiveness of Zakat Distribution as a Sharia-Based Social Finance Instrument: Study BSI Scholarship Inspiration Program

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Abstract

Poverty remains a significant barrier to economic development and access to higher education, particularly among underprivileged families. As a sharia-based social finance instrument, zakat has the potential to alleviate these barriers by supporting educational access through targeted programs. This study examines the effectiveness of zakat distribution managed by *BSI Maslahat* through its educational initiative, the BSI Scholarship Inspirasi program, aimed at underprivileged university students in North Sumatra. The research analyzes the program's effectiveness using four key indicators: target accuracy, program socialization, goal achievement, and monitoring. Employing a qualitative approach combined with standard effectiveness measurement and Confirmatory Factor Analysis (CFA) via JASP software, the study uses purposive sampling to select student awardees as respondents. The results show that the overall implementation of the program is categorized as highly effective, with the highest achievement in the monitoring indicator (94%), followed by target accuracy (92%), goal achievement (91%), and program socialization (89%). These findings indicate that zakat distribution through the BSI Scholarship Inspirasi functions effectively as a sharia-compliant social finance tool and has a positive impact on its beneficiaries in higher education institutions across North Sumatra.

Keywords: Scholarship; BSI Maslahat; BSI Scholarship Inspiration; Zakat Fund; Effectiveness

Abstrak

Kemiskinan masih menjadi hambatan yang signifikan bagi pembangunan ekonomi dan akses ke pendidikan tinggi, khususnya di kalangan keluarga kurang mampu. Sebagai instrumen keuangan sosial berbasis syariah, zakat memiliki potensi untuk meringankan hambatan ini dengan mendukung akses pendidikan melalui program-program yang tepat sasaran. Studi ini mengkaji efektivitas penyaluran zakat yang dikelola oleh BSI Maslahat melalui inisiatif pendidikannya, program Inspirasi Beasiswa BSI, yang ditujukan untuk mahasiswa kurang mampu di Sumatera Utara. Penelitian ini menganalisis efektivitas program menggunakan empat indikator utama: ketepatan sasaran, sosialisasi program, pencapaian tujuan, dan pemantauan. Dengan menggunakan pendekatan kualitatif yang dikombinasikan dengan pengukuran efektivitas standar dan Analisis Faktor Konfirmatori (CFA) melalui perangkat lunak JASP, penelitian ini menggunakan purposive sampling untuk memilih penerima beasiswa mahasiswa sebagai responden. Hasil penelitian menunjukkan bahwa keseluruhan pelaksanaan program dikategorikan sangat efektif, dengan pencapaian tertinggi dalam indikator pemantauan (94%), diikuti oleh ketepatan sasaran (92%), pencapaian tujuan (91%), dan sosialisasi program (89%). Temuan ini menunjukkan bahwa penyaluran zakat melalui Program Beasiswa BSI Inspirasi berfungsi efektif sebagai instrumen keuangan sosial yang berlandaskan syariah dan memberikan dampak positif bagi penerima manfaatnya di perguruan tinggi di wilayah Sumatera Utara.

Kata Kunci: Beasiswa; BSI Maslahat; BSI Scholarship Inspirasi; Dana Zakat; Efektivitas

Introduction

Poverty remains a fundamental problem hampering economic growth and human development in Indonesia. According to data from the Central Statistics Agency (BPS) of North Sumatra Province, the number of poor people as of March 2024 was recorded at 1.16 million, or approximately 8.17% of the total population of North Sumatra. Although this figure has decreased compared to the previous year, it demonstrates that poverty remains a serious challenge, particularly in terms of equitable access to education and other basic services (BPS North Sumatra, 2024). Education plays a crucial role in human resource development and is a key instrument in breaking the cycle of poverty. However, in practice, gaps in the quality and equity of education persist, particularly in areas with high poverty rates. This inequality limits the poor's access to quality higher education (Kemdikbudristek, 2023).

The high cost of education is a major obstacle, even though the government has allocated 20% of the State Budget (APBN) to the education sector, as mandated by Article 31 Paragraph 4 of the 1945 Constitution. However, the implementation of this policy has not fully covered the educational needs of underprivileged communities. Therefore, sustainable funding alternatives are needed that align with the principles of social justice, one of which is through the use of Islamic social financial instruments such as Zakat, Infaq, Sedekah, and Waqf (ZISWAF). In the context of zakat distribution, the Islamic economic system emphasizes the principle of justice with the aim of empowering individuals socially. Zakat plays a role in creating economic equality through the redistribution of wealth to those who are able and those who are in need. Therefore, the distribution of zakat funds needs to be carried out carefully and purposefully to ensure that the benefits are truly felt by those who are entitled to them. Productive use of ZISWAF funds, including for education financing, is a strategic step in improving public welfare and creating social justice (Hafizd & Khoirudin 2022; Puskas BAZNAS 2022; Hafizd, Khoirudin, & Anwar 2023). Zakat management institutions such as BSI Maslahat have initiated education-based programs, one of which is the BSI Scholarship Inspirasi, which is aimed at underprivileged students as part of a consumptive and productive zakat distribution program. This program aims to help beneficiaries pursue higher education without financial barriers and develop their academic and leadership potential. Poverty hinders economic growth, so poverty alleviation programs continue to be used to treat “poverty” as a means to achieve economic growth goals. Poverty is a condition of deprivation, which contributes to the emergence of economic problems (Qardhawi, 2005).

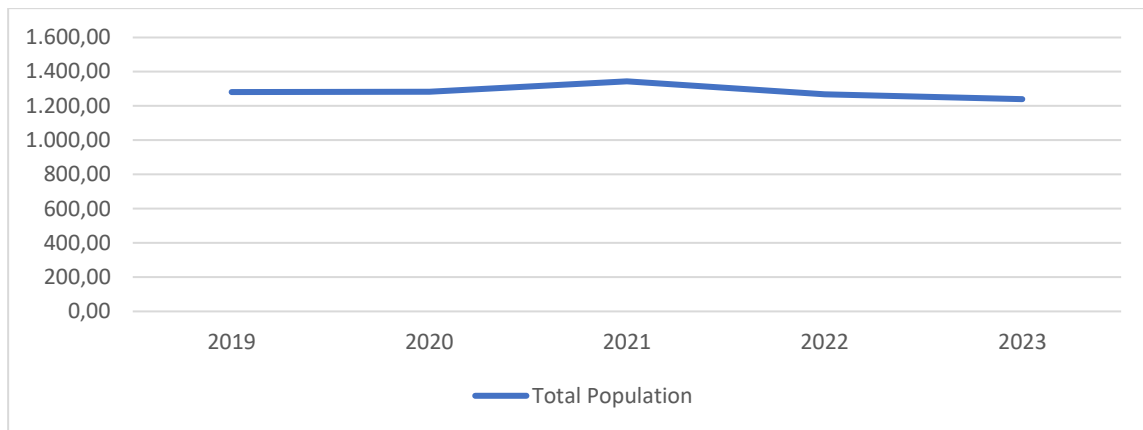


Figure 1. Number of Poor People in North Sumatra 2019 – 2024
 Source: North Sumatera Central Bureau of Statistics (2024)

Education plays a crucial role in human resource development. However, in practice, there are still various aspects that must be considered in order to optimize the quality and equity of education. Imbalances in both aspects are seen as one of the causes of obstacles to achieving essential values in education effectively. Uneven quality and equity can also hinder the growth of public interest in education (Johannes & Muchtasib, 2023).

One of the strategies implemented in Indonesia to alleviate poverty is through improving access to education. The high cost of education is one of the issues that deserves attention. In response to this challenge, the government has established a policy allocating 20% of the national budget to the education sector (Article 31 Paragraph 4 of the 1945 Constitution). However, the policies implemented by the government have not yet been able to mitigate the high cost of education, necessitating alternative solutions from the government, one of which is through the utilization of the potential of Zakat, Infaq, Sedekah, and Wakaf (ZISWAF) as part of the state's revenue sources and efforts to optimize their management (Hakim & Nazaruddin, 2020). Thus, strengthening the role of zakat, infaq, sadaqah, and waqf institutions is one of the strategic steps in overcoming social poverty. Effective zakat management can contribute significantly to reducing poverty rates (Lubis & Latifah, 2019).

One of the zakat management institutions supporting community empowerment, particularly through education, is the Bangun Sejahtera Indonesia Foundation (BSI Maslahat). The Bangun Sejahtera Indonesia Foundation (BSI Maslahat) is an institution that manages zakat funds aimed at empowering communities through various social programs, one of which is the BSI Scholarship Inspirasi program. In line with its vision to become a trusted institution for managing ZISWAF funds, the Bangun Sejahtera Indonesia Foundation (BSI Maslahat) focuses on community empowerment by utilizing zakat, infaq, sadaqah, and wakaf funds to support programs that have a direct impact on the community (BSI Maslahat, 2024).

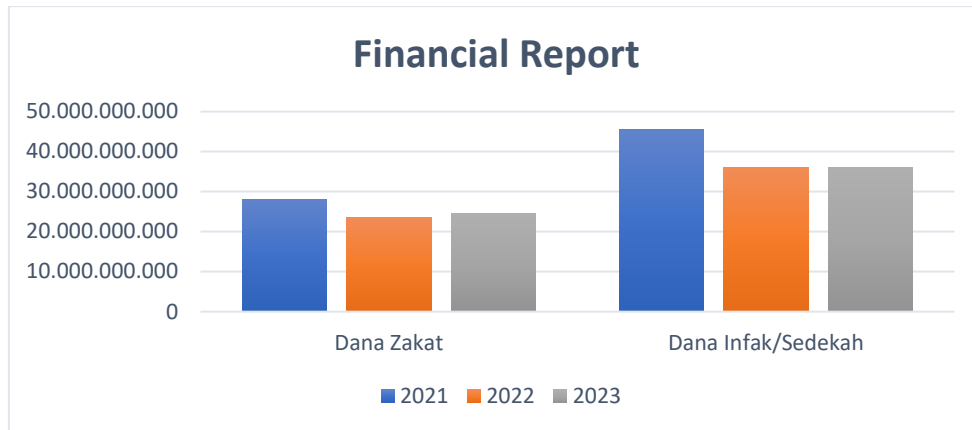


Figure 2. LAZNAS Bangun Sejahtera Indonesia (BSI Maslahat) Funds 2022–2023
Source: Website BSI Maslahat (2024)

One of the ways BSI Maslahat distributes zakat funds is through the BSI Scholarship program. The BSI Scholarship is a bachelor's degree (S1) scholarship program with two types of programs, the BSI Scholarship Prestasi and the BSI Scholarship Inspirasi. In this study, the author focuses on the BSI Scholarship Inspirasi program, as most universities in North Sumatra that partner with BSI Maslahat are aimed at participating in this program.

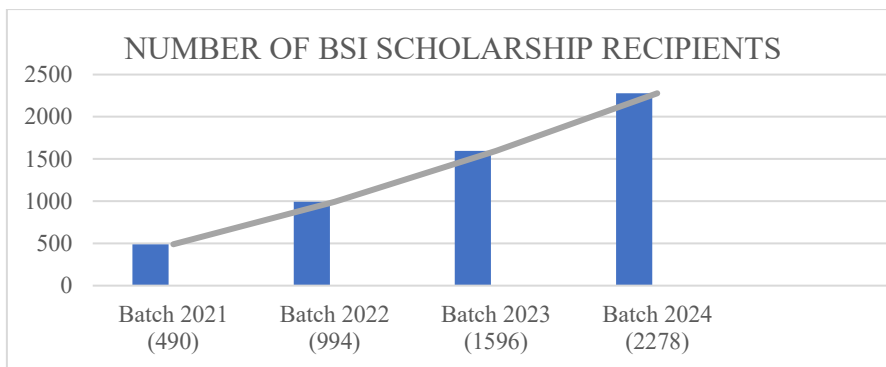


Figure 3. Number of BSI Scholarship Beneficiaries 2021-2024
Source: BSI Maslahat (2025)

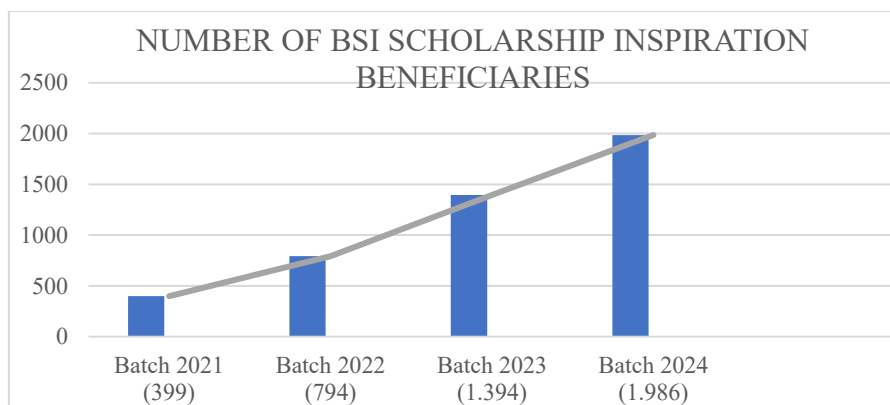


Figure 4. Number of Beneficiaries of the BSI Inspiration Scholarship 2021–2024
Source: BSI Maslahat (2025)

Table 1. Data on Beneficiaries of the BSI Scholarship Inspiration for Higher Education in North Sumatra

Campus Name	Number of Beneficiaries in 2021	Number of Beneficiaries in 2022	Number of Beneficiaries in 2023	Number of Beneficiaries in 2024	Number of Beneficiaries Dismissed	Total
UIN North Sumatra	0	15	24	25	1	63
University of North Sumatra Muhammadiyah	5	14	20	32	0	71
University of North Sumatra	0	15	20	0	1	34
Total						168

Source: BSI Maslahat, 2025

The BSI Scholarship Inspiration Program is one of the ways in which BSI Maslahat utilizes zakat funds to assist students from economically disadvantaged families. This program not only provides financial support for educational needs but also offers mentoring, facilitation, and social projects to enhance the recipients' competencies.

Based on data from the BSI Scholarship Inspirasi program at three universities in North Sumatra, a total of 168 students from these three universities have been beneficiaries of the program from the 2021 cohort up to the 2024 cohort, with benefits still being received as of 2025. However, several interesting phenomena emerge from the data, such as the absence of beneficiaries at UIN North Sumatra in 2021 and at Muhammadiyah University of North Sumatra in 2024, as well as the termination of beneficiaries at two campuses. Additionally, the imbalance in the number of beneficiaries across campuses indicates potential disparities in the distribution and selection process for program recipients.

This phenomenon raises questions about the extent to which the program has been implemented effectively in achieving its objectives, in terms of targeting, distribution equity, and its impact on the academic success of recipient students. Therefore, evaluating the effectiveness of the program's implementation is crucial. In this context, the effectiveness of the program can be measured through several indicators, including: program targeting accuracy, program socialization, program objectives, and program monitoring, as stated by Budiani in Nurhasanah's research (2023).

The author refers to previous research conducted by (Johannes & Muchtasib, 2023), which discusses the effectiveness of BSI Maslahat zakat fund distribution in developing the Sahabat Pelajar Indonesia program. The research focused on high school students in the program. Meanwhile, this study will discuss the BSI Scholarship Inspirasi Program, which is

aimed at university students. Therefore, the author was motivated to research the distribution of zakat funds carried out by BSI Maslahat through the BSI Scholarship Inspirasi Program, with the title Effectiveness of Zakat Distribution as a Sharia-Based Social Finance Instrument: Study on BSI Scholarship Program.

Methods

This research uses a mixed method approach, a qualitative approach with the effectiveness standardization method and with Confirmatory Factor Analysis (CFA) using JASP. The population of this research is awardees who receive zakat funds through BSI Scholarship Inspirasi from BSI Maslahat. This study uses purposive sampling technique in determining the sample with the criteria of scholarship recipients who have participated in the program for at least one period or more, as well as other criteria relevant to the research objectives. The number of samples was determined using the Slovin formula, with a margin of error of 10% as follows: $n = \frac{N}{1+N(e)^2} = \frac{111}{1+111(0,1)^2} = \frac{111}{1+111(0,01)} = \frac{111}{2,11} = 52,60$

Table 2. Number of Respondents by University

UIN North Sumatra	34% x 53 = 18,02	18 responden
University of North Sumatra	34% x 53 = 18,02	18 responden
Muhammadiyah University of North Sumatra	32% x 53 = 16,96	17 responden
Total Sample		53 responden

Source: Author's calculation, 2025

The data collection method is done through observation of the object of research, namely BSI Maslahat. The data obtained from this research is primary data. Data collection techniques are also carried out, namely through distributing questionnaires or questionnaires. The questionnaire will be distributed online using google forms to respondents who have met the criteria. This questionnaire consists of 12 closed questions that will measure the effectiveness of the BSI Scholarship Inspirasi program. The instrument uses a Likert scale with a range of values from one to four, where number 1 means “strongly disagree”, 2 means “disagree”, 3 means “agree”, and 4 means “strongly agree”. And the measurement of the level of effectiveness is using the standard measure of effectiveness as follows:

Table 3. Effectiveness Measure Standard

Effectiveness Ratio	Achievement Level
<40%	Very Ineffective
40%-59,99%	Not Effective
60%-79,99%	Moderately Effective
>80%	Very Effective

Source: Litbag Depdagri, 1991

According to Subagyo (2000) in Zahrah & Arifin (2021) stated that the level of effectiveness can be measured using the effectiveness formula, which is formulated as follows:

Effectiveness = $\frac{R}{T} \times 100\%$, where R is Realization and T is Target.

Theoretical Framework on the Effectiveness of Zakat Distribution in Scholarship Programs

The word effective means capable of producing results, coming into effect, having an influence/consequence/effect (Big Indonesian Dictionary / KBBI). Effectiveness is defined as the greater the achievement of organizational goals, the greater the effectiveness (Gedeian, 1991). Effectiveness can be interpreted as the level of success in achieving predetermined objectives within a specific timeframe, by utilizing allocated resources to support the implementation of activities within an organization (Siagian, 2002). Effectiveness describes the success of an effort in realizing predetermined targets or objectives (Yasin & Sunarto Hapsoyo, 2008). Effectiveness is a measure of whether an organization has successfully achieved its objectives (Mardismo, 2009). Effectiveness is a measure that shows the extent to which a task or job can be completed in an organization to achieve predetermined goals, as well as assessing the success or failure of its implementation (Herpika, 2021). Effectiveness is also understood as the ability to set appropriate objectives and use appropriate methods or tools to realize the established goals (Wahyudi, 2015). Based on the various definitions presented above, it can be concluded that effectiveness is not only about the end result, but also how the process optimally utilizes resources. According to several experts, effectiveness reflects success in producing a tangible impact; the closer the results are to the initial objectives, the higher the level of effectiveness. In addition, effectiveness also includes the ability to determine objectives and the most appropriate ways to achieve them.

Distribution channels are distributor institutions or distribution institutions that have activities to distribute or deliver goods or services from producers to consumers (Nitisemito, 1993). A distribution channel is a group of companies or individuals who have ownership rights over a product or assist in transferring ownership rights of a product or service when it is transferred from the producer to the consumer (Kotler, 1991).

In linguistic terms, zakat carries the meanings of at-thahuru (purification), an-numuw (growth), and al-barakatu (blessing). In a terminological sense, zakat is an obligation for every Muslim to give a portion of their clean wealth that has reached the nisab, and distribute it to those who are entitled to it (mustahik) in accordance with the provisions and conditions that

have been established (Abdurrahman, 1990). Zakat is a form of worship that is *maliyah* (related to wealth), which has dimensions and roles in social and economic aspects. Zakat serves as a means of distributing Allah's blessings, a manifestation of social solidarity, an expression of humanity and justice, and a tangible proof of Islamic brotherhood. Additionally, zakat strengthens the unity of the ummah and the nation, acts as a spiritual bridge between the affluent and those in need, and bridges the gap between the strong and the weak

A key element in the implementation of zakat distribution is the role of the *amil zakat*, namely individuals or institutions authorized to manage zakat collection and disbursement. In Indonesia, zakat management is formally governed by two types of institutions: Badan Amil Zakat Nasional (BAZNAS) established by the government, and Lembaga Amil Zakat (LAZ) initiated by the community. One of the LAZs that plays a significant role is BSI Maslahat, which distributes zakat through both *consumptive* and *productive* approaches. Consumptive distribution refers to direct financial assistance or goods, while productive distribution focuses on sustainable programs, such as scholarships, micro-business support, and healthcare services (Soemitra, 2009).

The distribution of zakat by LAZ such as BSI Maslahat is legally regulated in Indonesia through: Law No. 23 of 2011 on Zakat Management, which legitimizes LAZ as formal institutions authorized to collect and distribute zakat, Government Regulation No. 14 of 2014, which provides technical guidance on the implementation of zakat management, including transparency, accountability, and priority programs for zakat utilization, DSN-MUI Fatwa No. 108/DSN-MUI/X/2016 on the utilization of zakat for educational scholarships, which explicitly allows the allocation of zakat funds to productive programs such as scholarships, provided that the recipients (students) come from groups categorized as *fakir* or *miskin*.

Based on this legal foundation, the BSI Scholarship Inspirasi program can be considered a legitimate and productive zakat distribution initiative, targeted at underprivileged students (*mustahik*) in the education sector. This program aligns with both the goals of sharia compliant social finance and national objectives in poverty reduction through education empowerment. The distribution of zakat in the perspective of Islamic economics emphasizes justice, equity, and collective responsibility in order to create mutual prosperity in this world and blessings in the hereafter (Hendrakusuma, 2018).

The distribution of zakat is the process of disbursing zakat funds to those who are entitled to receive them. In its implementation, the distribution of zakat has two important aspects, namely the target and the objective. The target refers to the groups that are legally permitted to receive zakat, while the main objective is to improve the welfare of the community, both

economically and in other aspects, thereby reducing the number of people classified as underprivileged, which will ultimately increase the number of individuals who fall into the muzaki (zakat payer) category (Mursyidi, 2003). An integral part of zakat distribution is the muzaki (the person who pays zakat) and the zakatable property, the mustahik (the person who is entitled to receive zakat), and the amil (the person who collects zakat).

The person who is entitled to receive zakat is the mustahik. The right to receive zakat is based on the provisions of the eight categories of recipients (*asnaf*) entitled according to Islamic law, namely the poor, the needy, zakat administrators, new converts, slaves, those in debt, those fighting in the way of Allah, and travelers. Meanwhile, zakat administrators are individuals, organizations, or institutions authorized to manage zakat, including collecting it from zakat payers and distributing it to zakat recipients in accordance with applicable regulations. In Indonesia, institutions tasked with managing zakat are divided into two types, namely the National Zakat Agency (BAZNAS) formed by the government, and the Zakat Institution (LAZ) formed by the community. Zakat collection proceeds can be utilized through two approaches, namely consumptive and productive patterns. Productive zakat distribution can be realized in the form of empowerment programs, such as assistance for small business owners, educational scholarships, and free healthcare services for those in need (Soemitra, 2009). Here, BSI Maslahat is included in the Zakat Management Institution (LAZ) and one form of distribution from BSI Maslahat is in the form of scholarship assistance under the name of the BSI Scholarship Inspirasi program, according to the author's research.

According to Murniasih (2008), scholarships are a form of appreciation given to individuals as support for continuing their education to a higher level. This appreciation can take the form of easier access to certain institutions or financial assistance for education. There are types of scholarships intended for underprivileged students as a form of financial support for high-achieving students from underprivileged families to continue their academic activities. According to Lahinta (2009), a scholarship is a form of financial support provided to an individual to support their educational process. This assistance can come from various sources, such as government agencies, companies, or institutions such as foundations.

In accordance with the provisions of the Law of the Republic of Indonesia Number 20 of 2003 on the National Education System, particularly in Chapter V Article 12 Paragraph (1) letter c, it is emphasized that the right to education is equally possessed by every citizen. This provision ensures that access to education must not be differentiated based on the background or economic capacity of the parents. From the above definition, it can be concluded that scholarships are an important means of providing fairer and more equitable learning

opportunities, especially for those with economic limitations but who demonstrate high academic enthusiasm and ability. The essence of scholarships lies in the effort to ensure the continuity of education through assistance channelled through various institutions or organizations. Therefore, scholarships not only serve as a form of financial aid but also act as a strategic tool in supporting the empowerment and sustainable development of human resources.

The study on BSI Maslahat Zakat Fund Distribution for the BSI Scholarship Inspiration Program in North Sumatra focuses on four key components: Program Objectives to support deserving students, Program Socialization to raise awareness, Program Goals to enhance education and development, and Monitoring Goals to track the progress and impact on scholarship recipients. These elements ensure the program's effectiveness in empowering students.

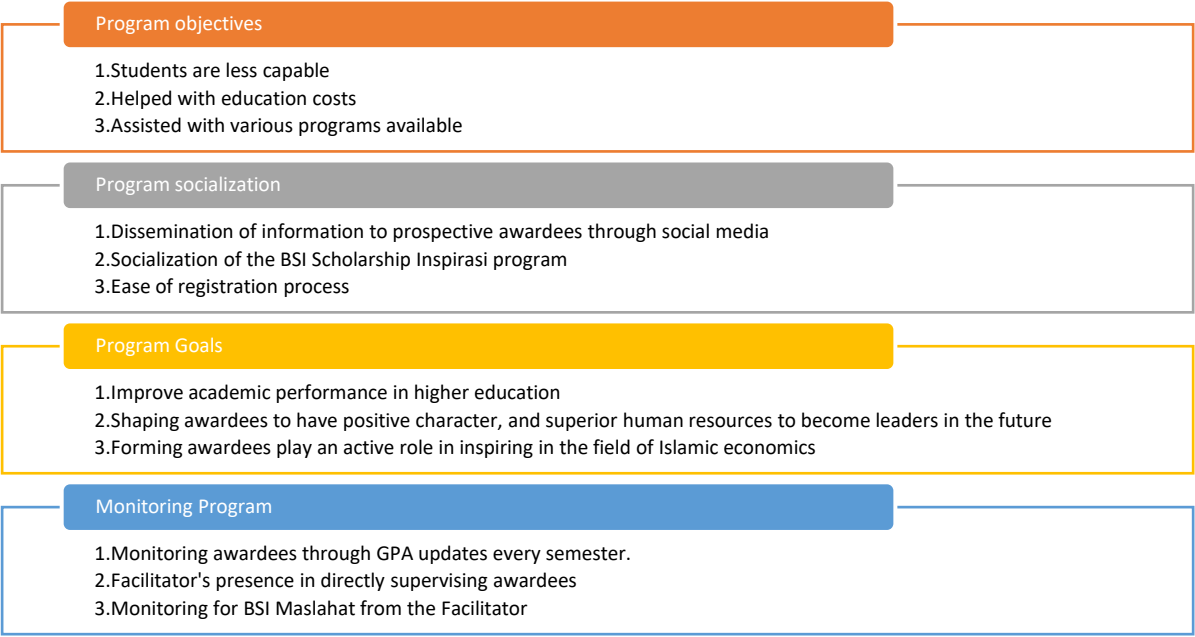


Figure 5. Framework of Thought
 Source: Processed by the author, 2024

Analysis of the Four Key Programs: A Quantitative Evaluation of Zakat Fund Distribution in the BSI Scholarship Program

BSI Maslahat is an amil zakat institution established on November 21, 2001 with the initial name Bangun Sejahtera Mitra Umat Foundation (BSMU). In 2022, this institution officially rebranded to Bangun Sejahtera Indonesia Maslahat (BSI Maslahat) as an effort to strengthen institutional identity and establish closer synergy with its strategic partner, PT Bank

Syariah Indonesia, Tbk. BSI Maslahat is mandated to collect and manage ZISWAF funds, social donations, and Corporate Social Responsibility (CSR) programs in a professional, transparent, and impactful manner. Through one of the programs, namely BSI Scholarship Inspirasi, BSI Maslahat seeks to realize social justice through educational empowerment and advancement of the Islamic economic system, especially for students from underprivileged families. Therefore, this research is considered important to evaluate the extent to which the distribution of zakat funds through the scholarship program is able to achieve its goals and provide sustainable benefits for the recipients.

Next, the results of the analysis of the Confirmatory Factor Analysis (CFA) model of the four indicators that have been studied by the author will be presented, which shows that the following results are obtained:

Table 4. Result Model Fit

Model	X ²	df	p
Baseline model	453.764	66	
Factor model	43.107	41	0.381

Source: Primary data processed, 2025

Table 5. Result CFI, TLI, RMSEA, dan GFI

Indeks	Value
Comparative Fit Index (CFI)	0.995
Tucker-Lewis Index (TLI)	0.991
Root mean square error of approximation (RMSEA)	0.031
Goodness of fit index (GFI)	0.895

Source: Primary data processed, 2025

The calculation results show that almost all components of the fit measurement meet the criteria, the results of the fit model test, namely the model factor > 0.05, and both CFI, TLI, RMSEA and GFI have met the criteria, so this model can be said to be fit.

Table 6. Factor Loadings

Factor	Indicator	Std. estimate	AVE	Coefficient α
Program Objectives	SSRP.1	0.460	0.555	0.767
	SSRP.2	0.859		
	SSRP.3	0.963		
Program Socialization	SSLP.1	0.315	0.336	0.570
	SSLP.2	0.669		
	SSLP.3	0.700		
Program Goals	TJP.1	0.787	0.667	0.870
	TJP.2	0.906		
	TJP.3	0.789		

Factor	Indicator	Std. estimate	AVE	Coefficient α
Program Monitoring	PMP.1	0.765	0.689	0.877
	PMP.2	0.918		
	PMP.3	0.770		

Source: Primary data processed, 2025

Based on the results of the analysis, program objectives, indicators SSRP.2 with a value of (0.859) and SSRP.3 with a value of (0.963) make a very strong contribution in shaping the Program Objectives factor, while SSRP.1 which is worth (0.460) is below the minimum threshold and is considered less representative. For the program socialization factor, indicators SSLP.2 (0.669) and SSLP.3 (0.700) contribute significantly, while SSLP.1 (0.315) is considered less representative. Meanwhile, all indicators on the program goals factor, namely TJP.1 (0.787), TJP.2 (0.906), and TJP.3 (0.789) showed a strong role in setting program goals. Similarly, in the program monitoring factor, all indicators, namely PMP.1 (0.765), PMP.2 (0.918), and PMP.3 (0.770), meet the standard and provide a clear picture of the effectiveness of program monitoring

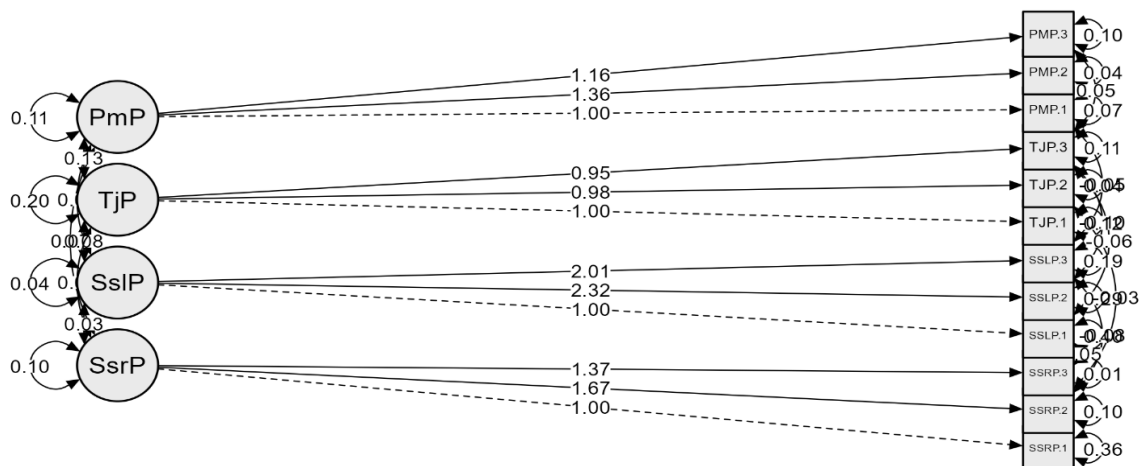


Figure 6. Model Plot

Source: Primary data processed, 2025

Furthermore, the program effectiveness of all indicators will be standardized using the effectiveness formula, so the following results can be obtained:

1. Program Objectives

Table 7. Result Questionnaire Data Question 1

Answer	Number of Respondents	Answer Score
Strongly Agree	24	96
Agree	25	75
Disagree	3	6
Strongly Disagree	1	1
Total Answer Score		178

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I am included in the category that is prioritized to receive the BSI Inspirasi scholarship which is intended for students with limited economic conditions”, the following results were obtained:

$$\text{Effectiveness} = \frac{178}{212} \times 100\% = 84\%$$

Of the total 53 respondents, 24 people gave very agree answers with a total score of 96, 25 people chose to agree with a score of 75, while 3 respondents disagreed with a score of 6, and one respondent stated strongly disagree with a score of 1. Based on this data, a percentage of 84% was obtained. So the results of this respondent's response show that the program is considered very effective.

Table 8. Result Questionnaire Data Question 2

Answer	Number of Respondents	Answer Score
Strongly Agree	44	176
Agree	7	21
Disagree	1	2
Strongly Disagree	1	1
Total Answer Score		200

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel that my college education costs are helped by the BSI Scholarship Inspirasi Program”, the following results were obtained: Effectiveness = $\frac{200}{212} \times 100\% = 94\%$. Of the total 53 respondents, 44 people gave very agree answers with a total score of 176, 7 people chose to agree with a score of 21, while 1 respondent stated disagree with a score of 2, and 1 respondent stated strongly disagree with a score of 1. Based on this data, a percentage of 94% was obtained. So the results of this respondent's response show that the program is considered very effective.

Table 9. Result Questionnaire Data Question 3

Answer	Number of Respondents	Answer Score
Strongly Agree	47	188
Agree	4	12
Disagree	2	4
Strongly Disagree	0	0
Total Answer Score		204

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel helped by the existence of BSI Scholarship Inspirasi programs, such as coaching, facilitation, and social projects carried out”, the following results were obtained: Effectiveness = $\frac{204}{212} \times 100\% = 96\%$.

Of the total 53 respondents, 47 people gave answers strongly agreeing with a total score of 188, 4 people chose to agree with a score of 12, while 2 respondents disagreed with a score of 4, and no respondents strongly disagreed. Based on this data, a percentage of 96% was obtained. So the results of this respondent's response show that the program is considered very effective.

Referring to the three questions regarding the Program Objective indicator, the following results were obtained: Effectiveness = $\frac{582}{636} \times 100\% = 92\%$. So from the results of data processing on three questions representing the Program Objectives indicator, a total score of 582 out of a maximum score of 636 was obtained. Thus, the effectiveness level of this indicator reaches 92%. Referring to the category of Effectiveness Measurement Standards set by the R&D of the Ministry of Home Affairs, this result shows that the Program Objectives indicator is in the very effective category.

2. Program Socialization

Table 10. Result Questionnaire Data Question 1

Answer	Number of Respondents	Answer Score
Strongly Agree	38	152
Agree	11	33
Disagree	3	6
Strongly Disagree	1	1
Total Answer Score		192

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I know the BSI Scholarship Inspirasi Program from social media”, the following results were obtained: Effectiveness = $\frac{192}{212} \times 100\% = 91\%$. Of the total 53 respondents, 38 people gave answers strongly agreeing with a total score of 152, 11 people chose to agree with a score of 33, while 3 respondents disagreed with a score of 6, and 1 respondent stated strongly disagreeing with a score of 1. Based on this data, a percentage of 91% was obtained. So the results of this respondent's response show that the program is considered very effective.

Table 11. Result Questionnaire Data Question 2

Answer	Number of Respondents	Answer Score
Strongly Agree	32	128
Agree	16	48
Disagree	4	8
Strongly Disagree	1	1
Total Answer Score		185

Source: Primary data processed, 2025

Referring to respondents' answers to the question “I feel helped by the socialization of the BSI Scholarship Inspirasi program, namely ‘BSI Goes To Campus’ in conveying information to prospective beneficiaries,” the following results were obtained: Effectiveness = $\frac{185}{212} \times 100\% = 87\%$. Of the 53 respondents, 34 strongly agreed with a total score of 128, 16 agreed with a score of 48, 4 disagreed with a score of 8, and 1 strongly disagreed with a score of 1. This data resulted in an effectiveness rate of 87%, indicating that the program is considered very effective.

Table 12. Result Questionnaire Data Question 3

Answer	Number of Respondents	Answer Score
Strongly Agree	36	144
Agree	13	39
Disagree	4	8
Strongly Disagree	0	0
Total Answer Score		191

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel the registration process to become an awardee of the BSI Scholarship Inspirasi Program is easy”, the following results were obtained: Effectiveness = $\frac{191}{212} \times 100\% = 90\%$. Out of 53 respondents, 36 strongly agreed with a total score of 144, 13 agreed with a score of 39, 4 disagreed with a score of 8, and none strongly disagreed. This data resulted in a 90% effectiveness rate, indicating that the program is considered very effective.

Referring to the three questions regarding the Program Socialization indicator, the following results were obtained: Effectiveness = $\frac{568}{636} \times 100\% = 89\%$. The data processing of three questions representing the Program Socialization indicator yielded a total score of 568 out of a maximum of 636, resulting in an effectiveness level of 89%. According to the Ministry of Home Affairs' R&D effectiveness standards, this score places the Program Socialization indicator in the "very effective" category.

3. Program Goals

Table 13. Result Questionnaire Data Question 1

Answer	Number of Respondents	Answer Score
Strongly Agree	32	128
Agree	19	57
Disagree	2	4
Strongly Disagree	0	0
Total Answer Score		189

Source: Primary data processed, 2025

Based on the results of respondents' answers to the question “I feel that the BSI Scholarship Inspiration Program has helped improve my academic performance in college”, the following results were obtained: $\text{Effectiveness} = \frac{189}{212} \times 100\% = 89\%$. From a total of 53 respondents, 32 people gave answers strongly agreeing with a total score of 128, 19 people chose to agree with a score of 57, while 2 respondents disagreed with a score of 4, and no respondents strongly disagreed. Based on this data, a percentage of 89% was obtained. So the results of this respondent's response show that the program is considered very effective.

Table 14. Result Questionnaire Data Question 2

Answer	Number of Respondents	Answer Score
Strongly Agree	39	156
Agree	13	39
Disagree	1	2
Strongly Disagree	0	0
Total Answer Score		197

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel that the BSI Scholarship Inspirasi program has succeeded in shaping awardees to have a positive character, so as to produce superior human resources who are ready to become leaders in the future”, the following results were obtained: $\text{Effectiveness} = \frac{197}{212} \times 100\% = 93\%$. Of the total 53 respondents, 39 people gave answers strongly agreeing with a total score of 156, 13 people chose to agree with a score of 39, while 1 respondent disagreed with a score of 2, and no respondent strongly disagreed. Based on this data, a percentage of 93% was obtained. So the results of this respondent's response show that the program is considered very effective.

Table 15. Result Questionnaire Data Question 3

Answer	Number of Respondents	Answer Score
Strongly Agree	38	152
Agree	13	39
Disagree	2	4
Strongly Disagree	0	0
Total Answer Score		195

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel that the BSI Scholarship Inspirasi program can shape awardees into individuals who play an active role in inspiring and developing the Islamic economic ecosystem”, the following results were obtained: $\text{Effectiveness} = \frac{195}{212} \times 100\% = 92\%$. Of the total 53 respondents, 38 people gave

answers strongly agreeing with a total score of 152, 13 people chose to agree with a score of 39, while 2 respondents disagreed with a score of 4, and no respondents strongly disagreed. Based on this data, a percentage of 92% was obtained. So the results of this respondent's response show that the program is considered very effective.

Referring to the three questions regarding the Program Goals indicator, the following results were obtained: Effectiveness = $\frac{581}{636} \times 100\% = 91\%$. So from the results of data processing on three questions representing the Program Goals indicator, a total score of 581 out of a maximum score of 636 was obtained. Thus, the level of effectiveness of this indicator reaches 91%. Referring to the category of Effectiveness Measurement Standards set by the R&D of the Ministry of Home Affairs, this result shows that the Program Goals indicator is in the very effective category.

4. Program Monitoring

Table 16. Result Questionnaire Data Question 1

Answer	Number of Respondents	Answer Score
Strongly Agree	45	180
Agree	7	21
Disagree	1	2
Strongly Disagree	0	0
Total Answer Score		203

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel that BSI Maslahat always monitors awardees through updates on GPA scores every semester and achievements every month”, the following results were obtained: Effectiveness = $\frac{203}{212} \times 100\% = 96\%$. Of the 53 respondents, 45 strongly agreed with a total score of 180, 7 agreed with a score of 21, 1 disagreed with a score of 2, and none strongly disagreed. This resulted in an effectiveness rate of 96%, indicating that the program is considered very effective.

Table 17. Result Questionnaire Data Question 2

Answer	Number of Respondents	Answer Score
Strongly Agree	40	160
Agree	12	36
Disagree	1	2
Strongly Disagree	0	0
Total Answer Score		198

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question “I feel that the presence of facilitators helps the monitoring process in this program”, the following results were

obtained: Effectiveness = $\frac{198}{212} \times 100\% = 93\%$. Of the 53 respondents, 40 strongly agreed with a total score of 160, 12 agreed with a score of 36, 1 disagreed with a score of 2, and none strongly disagreed. This resulted in an effectiveness rate of 93%, indicating the program is considered very effective.

Table 18. Result Questionnaire Data Question 3

Answer	Number of Respondents	Answer Score
Strongly Agree	40	160
Agree	12	36
Disagree	1	2
Strongly Disagree	0	0
Total Answer Score		198

Source: Primary data processed, 2025

Referring to the results of respondents' answers to the question "I feel that BSI Maslahat has conducted effective monitoring of the implementation of the BSI Scholarship Inspirasi Program (monitoring from facilitators)", the following results were obtained: Effectiveness = $\frac{198}{212} \times 100\% = 93\%$. Out of a total of 53 respondents, 40 people gave answers strongly agreeing with a total score of 160, 12 people chose to agree with a score of 36, while 1 respondent stated disagreeing with a score of 2, and no respondent stated strongly disagreeing. Based on this data, a percentage of 93% was obtained. So the results of this respondent's response show that the program is considered very effective.

Referring to the three questions regarding the Program Monitoring indicator, the following results were obtained: Effectiveness = $\frac{599}{636} \times 100\% = 94\%$. Data processing of three questions for the Program Monitoring indicator yielded a total score of 599 out of 636, resulting in an effectiveness level of 94%. According to the Ministry of Home Affairs' R&D effectiveness standards, this places the Program Monitoring indicator in the "very effective" category.

Table 19. Achievement Results of All Indicators

No	Indicator	Value	Achievement Level
1.	Program Objectives	92%	Very Effective
2.	Program Socialization	89%	Very Effective
3.	Program Goals	91%	Very Effective
4.	Program Monitoring	94%	Very Effective

Source: Primary data processed, 2025

Based on the results of the recapitulation of the level of achievement. The Program Monitoring indicator occupies the highest position with a score of 94%, followed by Program Objectives 92%, Program Goals 91%, and Program Socialization 89%. This finding indicates

that the overall program implementation has been carried out very well and all program indicators show a very effective category.

Conclusion

Based on the findings, it can be concluded that the overall implementation of the BSI Scholarship Inspiration program is highly effective. The four main indicators measured Program Targets, Program Socialization, Program Objectives, and Program Monitoring achieved above 80%, with the highest score being the Program Monitoring indicator at 94%. This indicates that the program's monitoring and evaluation mechanisms are operating optimally. The Program Goals (92%) and Program Objectives (91%) indicators also demonstrate that beneficiaries perceive the program as tailored to their needs and with clear direction and objectives. Meanwhile, the Program Socialization program, while the lowest score among the four indicators, still falls within the highly effective category, indicating that the program's information dissemination and communication processes are adequate. The effectiveness of zakat distribution in this program is not only demonstrated quantitatively but also in accordance with the principles of Islamic economic law. This scholarship program exemplifies productive zakat distribution, which is legitimate under zakat jurisprudence, as it directs zakat funds to the poor and needy for educational empowerment. The legitimacy of the program is further supported by national legal frameworks, such as Law No. 23 of 2011 concerning Zakat Management and DSN-MUI Fatwa No. 108/DSN-MUI/X/2016, which explicitly authorize the use of zakat for educational scholarships, provided the recipients meet eligibility criteria. Additionally, this form of zakat distribution aligns with the maqāsid al-sharī'ah, particularly the preservation of intellect (*hifz al-'aql*), one of the key objectives of Islamic law. Thus, this program not only contributes to social and economic development but also upholds strong Sharia principles, embodying both moral and spiritual responsibility in enhancing human capital.

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