

## DEVELOPING QURANIC GLOBAL RESILIENCE AGENTS: MODIFIED IPZ ANALYSIS OF IMAM MUDA SALMAN PROGRAM

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### ABSTRACT

*The impact study of the Imam Muda Salman Program (IMS) in shaping Qur'anic-based global resilience agents amidst global uncertainty. The aim of this research is to determine the impact of the IMS program and its relevance to the sustainable development goals (SDGs). This study applies a descriptive mixed-methods approach using a Modified Zakat Utilization Index (IPZ) framework. Data collection involved a structured questionnaire distributed to 41 active beneficiaries. The measurement shows a composite Modified IPZ value of 0.74 (Fairly Good/Strengthening Phase). The highest impact was found in Social, Cultural, and Da'wah dimensions (0.77 each), while the Environmental indicator (0.68) requires improvement. The findings suggest a need for curriculum standardization in Quranic competencies and increased focus on environmental awareness in zakat programs. The program successfully transforms beneficiaries (mustahik) into socially and spiritually adaptive resilience agents, contributing to SDG 4 (Quality Education) and SDG 17 (Partnerships). This study introduces a Modified IPZ framework specifically adjusted for leadership and character-building programs, shifting focus from purely economic metrics to spiritual and social resilience. The study focuses specifically on IMS beneficiaries. Future research could expand to similar leadership programs to test the modified IPZ framework's wider applicability.*

**Keywords:** Global Resilience Agents, Imam Muda Salman, Sustainable Development Goals (SDGs), Zakat Utilization Index (IPZ)

### I. INTRODUCTION

In the current era of globalization, the world confronts increasingly complex and widespread crises. These range from the long-term impacts of the COVID-19 pandemic affecting various sectors, to climate change threatening environmental sustainability, as well as geopolitical tensions and economic pressures affecting all strata of society. This situation has caused many educational institutions and communities to lose their capacity to support optimal individual growth therefore, a comprehensive resilience strategy is required, covering not only economic aspects but also spiritual and social dimensions as a foundation for recovery and development (Global Partnership for Education, 2024).

The concept of spiritual global resilience is highly relevant in addressing these multifaceted challenges. Spiritual resilience is defined as an individual's capacity to maintain and develop inner well-being through beliefs, spiritual values, and religious practices when facing adversity (Fauziah & Octavia, 2023; Fitriyani et al., 2024). More than mere survival, this form of resilience empowers individuals to grow and transform through difficult experiences, ensuring the maintenance of psychological and social well-being.

Zakat plays a strategic role in strengthening this resilience through various assistance programs for mustahik (beneficiaries). Beyond being a religious obligation, zakat serves as an instrument of economic and social empowerment allocated for education, training, and community capacity building (Abramuthiah et al., 2024). Through productive zakat utilization, individuals and communities gain the spiritual strength and adaptive capacity necessary to withstand social and economic shocks.

A prominent case study in this domain is the Salman Young Imam Program (IMS). Funded by productive zakat, IMS is a scholarship program designed to cultivate young leaders who are creative, innovative, and contemporary. The program provides 20–30 selected students with comprehensive training in leadership, spiritual development, digital da'wah (preaching), and mosque management, supported by a monthly stipend to facilitate their studies and social contribution. While previous studies have evaluated the initial impact of such programs (Qausar *et al.*, 2024), there is a limited understanding of how these programs specifically foster resilience in a post-crisis context.

Considering the global demand for resilience strategies and the strategic role of Islamic philanthropy, this study focuses on the Salman Young Imam Program (IMS) with three primary objectives. First, to examine the relevance of the IMS program in creating agents of spiritual resilience adaptable to the global level. Second, to comprehensively assess the program's impact by developing and applying the Modified Zakat Utilization Index (IPZ) framework to measure spiritual, social, and economic improvements. Third, to analyze the long-term contribution of IMS beneficiaries toward achieving the Sustainable Development Goals (SDGs), specifically SDG 4 (Quality Education), SDG 8 (Decent Work), and SDG 17 (Partnerships), positioning this zakat-based model as an effective solution for sustainable human development.

## II. LITERATURE REVIEW

### **Spiritual Global Resilience**

The concept of resilience in human development discourse has shifted from a mere personal trait to an ecological process dependent on the availability of resources in an individual's environment. Ungar (2012) defines resilience as the capacity of individuals to navigate their way to the psychological, social, cultural, and physical resources that sustain their well-being. In the context of global post-crisis challenges, youth mental resilience faces significant threats due to social isolation and economic uncertainty. Therefore, within this study, Spiritual Global Resilience is understood as an adaptive capacity built through the integration of transcendental values (religion) and solid community support. Value-based cadre programs, such as Imam Muda Salman (IMS), function as ecosystems providing these spiritual resources, which are crucial for restoring individual social functioning amidst global dynamics.

### **Zakat as a Catalyst for SDGs Acceleration**

Zakat plays a dual role as a religious obligation and an Islamic social finance instrument that contributes directly to the achievement of Sustainable Development Goals (SDGs). BAZNAS (2024) reports that effective zakat utilization targets pillars of social and economic development. In the context of education programs, zakat contributes to SDG 4 (Quality Education) by providing access to quality education for asnaf fisabilillah. Furthermore, the coaching model that equips participants with leadership skills and professional da'wah capabilities supports SDG 8 (Decent Work) and SDG 17 (Partnerships). The synergy between zakat funds and this character-building program creates a social safety net that strengthens community resilience against external shocks. More details regarding the relationship between the zakat program and the SDGs are discussed in the SDGs codification guide for zakat, where most of the 5 pillars of the zakat program are closely related to supporting the SDGs. Several programs

such as economics, health, education and others can be measured directly using the coding guide (BAZNAS, 2021).

### **Imam Muda Salman for Character Building & Ecological Responsibility**

The Imam Muda Salman (IMS) Program is a strategic zakat utilization initiative aimed at forming young leaders with "Quranic, Inspirational, and Contemporary" characters. Unlike purely financial aid programs, IMS emphasizes value internalization. In the environmental aspect, the program adopts Islamic environmental ethics as described by Izzi Deen (1990), where humans act as khalifah (stewards) responsible for maintaining nature's balance. Previous research by Raja Muda Al Qausar et al. (2024) at the 8th ICONZ evaluated the initial impact of this program. The current study expands on that analysis with a more comprehensive approach, integrating qualitative analysis to validate IMS's role in forming global resilience agents relevant to contemporary challenges.

### **Measuring Impact with the Modified IPZ Framework**

The Zakat Utilization Index (IPZ) is an evaluation instrument designed by the National Board of Zakat (BAZNAS) to measure the effectiveness and efficiency of zakat management. Standard IPZ ensures that zakat utilization meets Sharia principles and delivers significant positive impacts on beneficiaries (mustahik) across five main indicators: social, cultural, economic, da'wah, and environmental (Puskas BAZNAS, 2019).

However, to suit the specific nature of the IMS program—which focuses on leadership cadre rather than micro-business—this study adopts a Modified IPZ framework. This modification involves adjusting weights to emphasize Social and Da'wah indicators. This adjustment is grounded in Social Capital Theory: Coleman (1988) highlights the importance of bonding social capital (internal trust) formed within closed groups, while Putnam (2000) emphasizes bridging social capital (external participation). Consequently, the modified instrument is designed to capture specific dynamics of internal mentoring and external social impact that standard economic metrics might miss.

## **III. METHODOLOGY**

This study employs a mixed-method approach combining quantitative analysis with descriptive qualitative insights. The primary objective is to evaluate the impact of productive zakat utilization on the development of Quranic-charactered global resilience agents. The study focuses on the beneficiaries of the Imam Muda Salman (IMS) scholarship program. The population consists of active beneficiaries managed by LAZ Rumah Amal Salman, utilizing a total sampling technique (N=41) to ensure comprehensive data coverage of the specific cohort.

The core analytical instrument used is the Modified Zakat Utilization Index (IPZ). While adopting the standard multi-stage weighted index framework established by the Center of Strategic Studies (Puskas BAZNAS, 2019; 2025), this study adapts specific variables within the indicators to align with the program's goal of forming global resilience. The modification focuses on contextualizing the Da'wah (Spiritual) and Social indicators to measure intangible outcomes such as spiritual resilience and global social engagement, rather than solely economic metrics. Data Collection and Analysis Data was collected using a structured questionnaire employing a Likert Scale (1-5), where 1 represents the least ideal condition and 5 represents the optimal condition. The calculation follows a systematic multi-stage weighted index method. First, individual variable indices are calculated using Min-Max normalization. Second, these indices are aggregated based on their specific weights to determine the composite IPZ value.

The variable index calculation is performed using the following normalization formula:

$$\text{Indicator } X \text{ value} = \frac{(\text{score } X - \text{score min})}{(\text{score max} - \text{score min})}$$

Where:

Score X: Actual score obtained.

Score Min: Minimum possible score (1).

Score Max: Maximum possible score (5).

Once the indicators are normalized, the final Zakat Utilization Index (IPZ) is calculated using the standard weighted formula (Puskas BAZNAS, 2019):

$$\text{IPZ} = 0.26(\text{X1}) + 0.17(\text{X2}) + 0.22(\text{X3}) + 0.2(\text{X4}) + 0.15(\text{X5})$$

Diketahui X1 : Social Indicator

X2 : Cultural Indicator

X3 : Economic Indicator

X4 : Da'wah (Spiritual) Indicator

X5 : Environmental Indicator

The resulting IPZ score is then interpreted to categorize the program's effectiveness level, complemented by qualitative analysis of open-ended responses to provide context on global resilience formation.

#### IV. RESULTS AND DISCUSSION

##### IPZ Indicator Modification Results for Young Imam Salman

Based on a literature review compiled by Puskas BAZNAS, there are five key indicators used, namely social, cultural, economic, da'wah (preaching), and environmental indicators. Each indicator has a number of variables, including social indicators consisting of 8 variables, cultural 5 variables, economic 5 variables, da'wah (spiritual) 5 variables, and environmental 4 variables, bringing the total number of variables to 27. The details of these indicators and variables were then adapted to suit the characteristics and needs of the Imam Muda Salman program. Information regarding the adjustment of variables was obtained through a discussion process with stakeholders who manage the Imam Muda Salman program.

Social indicators in the Zakat Utilization Index (IPZ) are used to assess the quality of social interactions among mustahik, both within the group and with external parties. This social aspect is considered an important element that plays a role in shaping global resilience agents for beneficiaries. To obtain a more comprehensive picture, social indicators are broken down into several variables that describe the dynamics of these social relationships. Overall, these indicators consist of eight variables, which are shown in the following table.

**Table 1.** Social Indicators

| No | Variable                        | Variable Description   |
|----|---------------------------------|--|
| S1 | Trust in facilitators (mentors) | Measures the extent to which participants trust the mentor's guidance in shaping their Qur'anic character, mental toughness, and adaptability. |
| S2 | Group Decision-Making Process   | Measures the ability to deliberate, solve problems, and respond to difficult situations in a mature and resilient manner.                      |

|    |   |  |
|----|---|--|
| S3 | Spirit of mutual support among group members              | Measuring the ability to help fellow participants in difficult situations, demonstrating empathy as an agent of social resilience. |
| S4 | The group can resolve internal issues that arise          | Measuring participants' capacity to mitigate conflict, maintain peace, and become agents of social stability.                      |
| S5 | Possessing a market information network                   | Measures participants' access to cross-community, national, and international networks that strengthen their global role.          |
| S6 | Group participation for communities affected by disasters | Measuring participants' ability to support others in crisis situations as part of their resilience agent character.                |
| S7 | Participating in community activities                     | Measuring participants' active role in social and religious environments to maintain moral stability in the community.             |
| S8 | Participating in community- based activities              | Measuring participants' contributions to social service as a form of Qur'anic resilience and leadership.                           |

The cultural indicators in the Zakat Utilization Index (IPZ) measure the learning culture and capacity building of the beneficiaries of the Imam Muda Salman (IMS) program. In the context of the IPZ for the IMS program that we are implementing, cultural indicators no longer refer to a culture of, but rather to a culture of development within both internal (group) and external spheres. These include da'wah capacity, leadership, Qur'anic literacy, and cross-cultural adaptability. The cultural indicators are divided into five variables, as shown in the table below.

**Table 2.** Cultural Indicators

| No | Variable   | Variable Explanation  |
|----|--|---|
| B1 | Seeking the latest information related to business development | Measuring participants' adaptive abilities in updating their preaching and leadership skills to become agents of global resilience (through print media, electronic media, seminars, etc.). |
| B2 | Participating in training                                      | Assessing initiatives to develop capacity through training relevant to the challenges of da'wah in various cultural contexts.   |
| B3 | Developing new skills  | Measuring the ability to build cross-cultural, communication, and technological skills as global competencies.  |
| B4 | Sharing experiences in groups                                  | Measuring the ability to share insights that can strengthen the spiritual and social resilience of the community.   |

|    |   |   |
|----|---|---|
| B5 | Commitment to maintaining the quantity and continuity of efforts. | Measuring participants' consistency in maintaining routines of preaching and self-development as the core of resilient character. |
|----|---|---|

Economic indicators focus on assessing the impact of zakat utilization, both in material and non-material terms, on the beneficiaries of the Imam Muda Salman (IMS) program. The assessment of these indicators focuses on financial independence, personal economic stability, and the ability of participants to manage the benefits received to support da'wah activities and self-development. Economic indicators consist of five variables, which are described in the following table.

**Table 3.** Economic Indicators

| No | Variable                                      | Variable Description  |
|----|---|---|
| E1 | Access to capital from financial institutions | Measures the ability of beneficiaries to access financial institutions (ranging from moneylenders, informal financial institutions, and formal financial institutions), both sharia and conventional. |
| E2 | Access to markets                             | Measuring the basic assets owned by beneficiaries to carry out da'wah (community, assembly, or media)   |
| E3 | Income level                                  | Measuring the increase in beneficiaries' income as the foundation for mental and social resilience.   |
| E4 | Savings ownership                             | Measuring beneficiaries' savings ownership as part of financial resilience.   |
| E5 | Asset growth                                  | Measuring the increase in assets owned as supporting tools (laptops, books, digital da'wah tools) for the sustainability of their role as global agents.  |

The dakwah indicators in the Zakat Utilization Index (IPS) are strongly linked to the Salman Young Imam Program (IMS). These indicators measure how the utilization of zakat contributes to the spiritual development of mustahiq, including improving their understanding of religion, increasing their commitment to worship, and applying Qur'anic morals in their daily lives. In the context of this study, dakwah indicators are positioned as an important component in shaping spiritual resilience, which is the main foundation for Qur'anic-based global resilience agents. These indicators consist of five variables, as shown in the table below.

**Table 4.** Da'wah Indicators

| No | Variable            | Variable Explanation   |
|----|---------------------|--|
| D1 | Religious knowledge | Measures the commitment of mustahik in studying religious knowledge through recitation, halaqoh, or improvement of Qur'anic knowledge. |
| D2 | Prayer              | Measuring the frequency and quality of prayer performance that supports personal resilience (congregational and on time).              |

|    |                             |  |
|----|-----------------------------|--|
| D3 | Fasting                     | Measuring the frequency of obligatory and recommended fasting as part of spiritual resilience.   |
| D4 | Zakat, charity, and charity | Measuring the spirit of sharing among the needy through the frequency of ZISWAF as part of social awareness and Qur'anic responsibility. |
| D5 | Behavior                    | Measuring the internalization of Qur'anic character in cross-cultural and global interactions (in dress and interaction).                |

Environmental indicators in the Zakat Utilization Index (IPZ) assess the behavior of mustahiq in preserving the environment and using natural resources wisely. Environmental indicators focus on environmental preservation behavior as part of Qur'anic ethics in the context of Imam Muda Salman. These indicators are divided into four variables, as shown in the table below.

**Table 5.** Environmental Indicators

| No | Variable                                      | Variable Description  |
|----|---|---|
| L1 | Using a Disposal and sorting                  | Measuring environmental discipline as a form of community resilience.   |
| L2 | Waste management                              | Measuring beneficiaries' awareness in managing waste, from disposal and sorting to treatment, as environmentally friendly behavior.         |
| L3 | Having a source of clean and consumable water | Measuring ownership and awareness of clean and consumable water treatment.  |
| L4 | Disaster awareness                            | Measuring beneficiaries' awareness of disaster risks and mitigation methods, as well as the implementation of such risk mitigation measures |

### Results of Modified IPZ Measurement of the Salman Young Imam Program

After modifying the indicators in the IPZ framework questionnaire, testing was conducted on 41 beneficiaries of the Salman Young Imam Program. Then, from the data collected, calculations were made using the formula in the IPZ measurement guide. The results of the IPZ analysis of the condition of IMS beneficiaries can be explained as follows

#### Social Indicators

The following presents the results of data processing for economic indicators.

**Table 6.** Results of data processing for social indicators

| Variable Code | Code Weight (a) | Score X/<br>Average X | Max Score | Minimum Score | $\frac{\text{IndikatorX}}{= \frac{(\text{skorX} - \text{skormin})}{(\text{skormax} - \text{skor min})}}$<br>(b) | Variable X (a) x (b) |
|---------------|-----------------|-----------------------|-----------|---------------|---|----------------------|
| S1            | 0.12            | 4.63                  | 5         | 1             | 0.91  | 0.11                 |

|                  |      |      |   |   |      |      |
|------------------|------|------|---|---|------|------|
| S2               | 0.14 | 4.20 | 5 | 1 | 0.80 | 0.11 |
| S3               | 0.17 | 4.17 | 5 | 2 | 0.72 | 0.12 |
| S4               | 0.13 | 4.17 | 5 | 2 | 0.72 | 0.09 |
| S5               | 0.09 | 4.10 | 5 | 1 | 0.77 | 0.07 |
| S6               | 0.13 | 3.63 | 5 | 2 | 0.54 | 0.07 |
| S7               | 0.12 | 3.90 | 5 | 1 | 0.73 | 0.09 |
| S8               | 0.10 | 5.20 | 5 | 1 | 1.05 | 0.10 |
| Total Variable X |      |      |   |   |      | 0.77 |

Source: Processed data, 2025

The above calculation results show that the total value of the social indicator is **0.77**, which is interpreted as good. The highest variable value is S8 (1.05), followed by S1 (0.91) and S2 (0.80). Meanwhile, the variable with the lowest value is S6 (0.54). Overall, these results show that IMS Program participants have strong social interaction skills, ranging from trust in mentors, deliberation skills, to involvement in social activities. These findings are consistent with the concept of *social capital*, which emphasizes the importance of supportive relationships in shaping individual resilience (Putnam, 2000; Coleman, 1988) and supports the literature on *global spiritual resilience*, which emphasizes the importance of healthy social relationships as the foundation for strengthening Qur'anic character at the local and global level.

### Cultural Indicators

The following presents the results of data processing for cultural indicators.

**Table 7.** Data processing results for cultural indicators

| Variable Code    | Weight Code (a) | Score X/<br>Average X | Max Score | Minimum Score | $\frac{\text{IndikatorX}}{= \frac{(\text{skorX} - \text{skormin})}{(\text{skormax} - \text{skor min})}}$<br>(b) | Variable X<br>(a) x (b) |
|------------------|-----------------|-----------------------|-----------|---------------|---|-------------------------|
| B1               | 0.18            | 4.17                  | 5         | 1             | 0.79  | 0.14                    |
| B2               | 0.23            | 4.20                  | 5         | 1             | 0.80  | 0.18                    |
| B3               | 0.23            | 4.07                  | 5         | 1             | 0.77  | 0.18                    |
| B4               | 0.17            | 3.63                  | 5         | 1             | 0.66  | 0.11                    |
| B5               | 0.19            | 4.37                  | 5         | 1             | 0.84  | 0.16                    |
| Total Variable X |                 |                       |           |               |   | 0.77                    |

Source: Processed data, 2025

The above calculation shows that the total value of the cultural indicator is 0.77, which is interpreted as good. The highest variable value is B5 (0.84), followed by B2 (0.80) and B1/B3 (0.79–0.77). The variable with the lowest value is B4 (0.66). These findings indicate that the self-development culture of IMS participants, such as commitment to maintaining consistency in capacity building, participating in

training, and updating knowledge, has been running well. The highest value in B5 indicates a strong culture of "continuity in self-development," which is in line with the principle of lifelong learning in the UNESCO (2015) framework and is one of the core characteristics of global resilience agents who are adaptive to various cross-cultural contexts.

### Economic Indicators

The following presents the results of data processing for economic indicators.

**Table 8.** Results of data processing for economic indicators

| Variable Code    | Weight Code (a) | Score X/<br>Average X | Max Score | Minimum Score | $\frac{\text{IndikatorX}}{= \frac{(\text{skorX} - \text{skormin})}{(\text{skormax} - \text{skormin})}}$<br>(b) | Variable X (a) x (b) |
|------------------|-----------------|-----------------------|-----------|---------------|--|----------------------|
| E1               | 0.19            | 3.63                  | 5         | 1             | 0.66   | 0.13                 |
| E2               | 0.28            | 3.83                  | 5         | 1             | 0.71   | 0.20                 |
| E3               | 0.2             | 3.98                  | 5         | 1             | 0.74   | 0.15                 |
| E4               | 0.18            | 3.54                  | 5         | 1             | 0.63   | 0.11                 |
| E5               | 0.15            | 3.71                  | 5         | 1             | 0.68   | 0.10                 |
| Total Variable X |                 |                       |           |               |  | 0.69                 |

Source: Processed data, 2025

The above calculation results show that the total economic indicator value is 0.69, which is interpreted as fairly good. The highest variable values are E3 (0.74) and E2 (0.71), which reflect a sufficient increase in income and market access for program participants. The variable with the lowest value is E4 (0.63), which illustrates that the aspect of savings-based financial resilience can still be improved. Overall, the economic indicators reflect that even though the IMS program is not an entrepreneurship program, the utilization of zakat still provides financial support that helps the basic economic stability of participants, thereby strengthening their readiness as agents of da'wah and agents of global resilience.

### Dakwah Indicators

The following presents the results of data processing for the Da'wah indicators.

**Table 9.** Results of data processing for the dakwah indicator

| Variable Code | Weight Code (a) | Score X/<br>Average X | Maximum Score | Minimum Score | $\frac{\text{IndikatorX}}{= \frac{(\text{skorX} - \text{skormin})}{(\text{skormax} - \text{skormin})}}$<br>(b) | Variable X (a) x (b) |
|---------------|-----------------|-----------------------|---------------|---------------|--|----------------------|
| D1            | 0.16            | 4.29                  | 5             | 1             | 0.82   | 0.13                 |
| D2            | 0.28            | 4.44                  | 5             | 1             | 0.86   | 0.24                 |
| D3            | 0.17            | 3.05                  | 5             | 1             | 0.51   | 0.09                 |

|                  |      |      |   |   |      |      |
|------------------|------|------|---|---|------|------|
| D4               | 0.22 | 4.29 | 5 | 2 | 0.76 | 0.17 |
| D5               | 0.17 | 4.41 | 5 | 1 | 0.85 | 0.15 |
| Total Variable X |      |      |   |   |      | 0.77 |

Source: Processed data, 2025

The above calculation results show that the total value of the dakwah indicator is 0.77, which is interpreted as good. The highest variable values are D2 (0.86) and D5 (0.85), indicating that the quality of prayer and Qur'anic behavior of the participants is at a very good level. The next variables are D1 (0.82) and D4 (0.76). The variable with the lowest value is D3 (0.51), which indicates that the aspect of fasting still has room for improvement. Overall, the results of the dakwah indicator show that the IMS program is able to strengthen the spiritual resilience of participants as an important element in global spiritual resilience. The improvement in the quality of worship that emerged among participants is in line with the concept of spiritual resilience described by Ungar (2013), in which religious practices and values become a source of steadfastness and direction in life. These findings confirm that IMS has formed a strong foundation for the emergence of Qur'anic youth who are able to play a role in various global contexts.

### Environmental Indicators

The following presents the results of data processing for environmental indicators.

**Table 10.** Results of data processing for environmental indicators

| Variable Code    | Weight Code (a) | Score X/<br>Average X | Max Score | Minimum Score | IndikatorX<br>$= \frac{(skorX - skormin)}{(skormax - skor\ min)}$<br>(b) | Variable X<br>(a) x (b) |
|------------------|-----------------|-----------------------|-----------|---------------|--|-------------------------|
| L1               | 0.25            | 3.95                  | 5         | 1             | 0.74   | 0.18                    |
| L2               | 0.22            | 3.49                  | 5         | 1             | 0.62   | 0.14                    |
| L3               | 0.33            | 3.76                  | 5         | 1             | 0.69   | 0.23                    |
| L4               | 0.2             | 3.54                  | 5         | 1             | 0.63   | 0.13                    |
| Total Variable X |                 |                       |           |               |  | 0.68                    |

Source: Processed data, 2025

The results of the above calculations show that the total value of the environmental indicator is 0.68, which is interpreted as quite good. The highest variable values are L3 (0.69) and L1 (0.74), which indicate that participants have positive behaviors related to clean water use and general hygiene practices. This finding is in line with the concept of Islamic environmental ethics, which emphasizes humanity's responsibility to protect the earth (Izzi Deen, 1990). On the other hand, the variables with the lowest scores are L2 (0.62) and L4 (0.63), indicating that waste management and disaster mitigation awareness still need to be strengthened. Overall, the environmental indicators reflect that participants have applied Qur'anic ethics in protecting the environment, although there is still room for development to form global resilience agents with stronger ecological awareness.

### Overall Zakat Utilization Index Measurement Results

As explained earlier, the Zakat Utilization Index (IPZ) consists of five indicators, namely Social, Cultural, Economic, Da'wah, and Environmental. The following are the IPZ measurements

for all indicators.

**Table 11.** Overall index measurement results

| Indicator   | Total Variable X<br>(a) | IPZ Weight per Variable<br>(b) | IPZ Value<br>(a) x (b) |
|-------------|-------------------------|--------------------------------|------------------------|
| Social      | 0.77                    | 0.26                           | 0.20                   |
| Culture     | 0.77                    | 0.17                           | 0.13                   |
| Economy     | 0.69                    | 0.22                           | 0.15                   |
| Dakwah      | 0.77                    | 0.2                            | 0.15                   |
| Environment | 0.68                    | 0.15                           | 0.10                   |

The indicator index values are then entered into the IPZ formula with the following calculations.

$IPZ = \text{Social} + \text{Cultural} + \text{Economic} + \text{Da'wah} + \text{Environment}$

$IPZ = 0.20 + 0.13 + 0.15 + 0.15 + 0.10$

$IPZ = 0.74$

The table shows that some indicators have a fairly good interpretation, namely the economic (0.69) and environmental (0.68) indicators. Meanwhile, the social, cultural, and da'wah indicators have a good interpretation, namely social (0.77), cultural (0.77), and da'wah (0.77). Therefore, the total value of the Zakat Utilization Index (IPZ) is (0.74) with a fairly good interpretation. This is in line with the overall IPZ indicators, which are also in the fairly good category. According to Puskas Baznas, zakat programs with IPZ values in the range of (0.26 - 0.75) are included in programs that are experiencing a strengthening phase.

#### **Qualitative Findings on Open-Ended Questions**

As mentioned in the methodology, an analysis of the respondents' open-ended answers was conducted. Analysis of all respondents' open-ended answers shows that the Salman Young Imam Program has a consistent impact on three main areas: spiritual, social, and economic, while also broadening the global perspective of some participants and shaping awareness of the program's contribution to sustainable development goals (SDGs).

The results of the analysis are divided into five points. First, Strengthening Spirituality and Qur'anic Competence. Most respondents described IMS as a significant point of improvement in the quality of their worship and their closeness to the Qur'an. The coaching in tahsin, tahfizh, fiqh, tauhid, and tsaqafah Islamiyyah was described as "improving recitation to become tartil," "increasing understanding of the laws of worship," and "fostering calmness and consistency." Many respondents interpreted the IMS as a journey of Qur'anic character building, not just a technical coaching program. Second, Expansion of Social Networks and Positive Environments. Respondents emphasized that IMS provides a supportive and inspiring social environment. They gain cross-regional relationships, opportunities to interact with DKM and the community, and experiences in learning to appreciate differences. The identity of "Young Imam Salman" also increases public trust, but at the same time becomes a mandate for them to maintain good character and set an example. Third, Economic Impact and Da'wah-Based Opportunities. The scholarships and bisyaroh provided by IMS tangibly help participants' financial security during college. Some respondents began to earn income from imam activities, tahfidz teaching, and da'wah. Although some said that the economic impact was still additional, IMS was seen as providing a foundation of values and skills relevant to opening up broader economic opportunities. Fourth, Global Da'wah Experience. Some respondents who had preached abroad reported that the experience broadened their understanding of cultural diversity, Islamic universalism, and the importance of approaching da'wah through good character. This cross-border experience strengthened their adaptability and communication

skills in a global context. Fourth, Contribution to SDGs. Respondents explicitly linked the contribution of IMS to several SDGs and provided their views on the development of IMS: SDG 4 (Quality Education), SDG 8 (Decent Work & Economic Growth), SDG 10 (Reduced Inequalities), SDG 16 (Peace, Justice & Strong Institutions), SDG 17 (Partnerships for the Goals).

Overall, the qualitative results show that IMS not only improves the individual capacity of participants but also shapes Qur'anic youth agents who are able to contribute to society and are relevant to the global development agenda. These findings reinforce the quantitative results of IPZ, which placed social, cultural, and da'wah indicators in the good category and economic indicators in the fairly good category.

## V. CONCLUSION

Based on the research conducted using the Modified Zakat Utilization Index (IPZ) approach, the Imam Muda Salman (IMS) program achieved a composite score of 0.74. This score categorizes the zakat utilization as "Good" and positions the program in the "Strengthening Phase." The highest scores were recorded in three key indicators: Social (0.77), Culture (0.77), and Da'wah (0.77), while the Environmental indicator scored the lowest (0.68). These values demonstrate that the IMS program delivers a strong impact on social, cultural, and spiritual dimensions. The interpretation of all indicators falling within the "Good" and "Sufficiently Good" categories indicates a significant positive impact perceived by the scholarship recipients, validating the program's effectiveness in shaping the character of Global Resilience Agents with Quranic values.

Based on both quantitative and qualitative findings, the primary recommendation for strengthening the program is to standardize the coaching curriculum, specifically focusing on Quranic competencies (tahsin-tahfidz-sanad), ethics (akhlak), and leadership. Respondent feedback highlights the urgent need for training in Sharia entrepreneurship, financial literacy, digital da'wah, and religious career opportunities. These interventions are critical to fortifying the program's contribution to SDG 8 (Decent Work) and addressing the Economic indicator, which currently remains in the "Sufficient" category. Furthermore, expanding access for youth from frontier, outermost, and underdeveloped regions (3T) will significantly enhance IMS's contribution to SDG 10 (Reduced Inequalities) and SDG 16 (Peace, Justice, and Strong Institutions).

For Rumah Amal Salman, the management of the alumni network must be upgraded through regular collaboration forums, cross-generational mentoring programs, and joint social projects. This alumni network serves as the engine for IMS's sustainability and expands its contribution to SDG 17 (Partnerships for the Goals).

At the policy level, given the substantial social impact and moral strengthening generated by the program, the government and national zakat institutions should adopt IMS as a model for zakat-based youth cadre formation to be replicated in other regions. Formal support in the form of partnership regulations, incentives for Quranic coaching programs, and facilitation of collaborations with mosques, Islamic boarding schools (pesantren), and international institutions will amplify the program's impact on SDG 4, SDG 16, and SDG 17. The government is also encouraged to promote the use of the Modified IPZ as a standard evaluation tool for similar productive zakat programs, ensuring that Quranic youth development approaches are systematic and measurable.

Overall, strengthening the curriculum design, expanding professional access, fortifying the alumni network, and securing cross-institutional policy support will position IMS as a premier ecosystem

for Quranic youth development, that is not only spiritually and socially resilient but also highly relevant to national and global development agendas.

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