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Assessing the Awareness and Willingness of Mindanao State University Faculty, Staff, Alumni and Students in Contributing to a University-Based Zakat Fund

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A B S T R A C T

In predominantly Muslim areas like Mindanao, universities have failed to institutionalise the zakat system in their institutional processes. Based on the construction of Islamic social finance and institutional trust that connects religious awareness and clear governance with donor willingness, this paper measures the feasibility of implementing zakat funds at Mindanao State University (MSU). This need is very urgent because a large number of students require financial assistance and a significant number of community members are eligible to distribute zakat. Meeting the descriptive survey research design with 314 respondents through stratified random sampling via Google Forms and analysed using descriptive statistics and weighted mean. This study assesses the level of knowledge among MSU stakeholders regarding the level of knowledge of the beneficiaries and their willingness to receive that knowledge, leading to the identification of key factors for success. The researchers established the university community has a high awareness of the religious value of zakat, a religious attitude towards that value, and trust in the institution. Three key elements highlighted by respondents who support the idea of a zakat fund at MSU are that the fund manages the use of discretionary funds in Islamic banking responsibly, integrates digital technology, and collaborates with Islamic scholars. Finally, the research paper recommends that MSU needs to adopt a Sharia-compliant zakat management system with a high level of transparency to set an example for other government organisations, thereby generating programs that can help student welfare and advance Islamic giving practices towards educational equity across the Philippines.

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1. INTRODUCTION

The need to implement zakat as an organized social justice instrument has been increasing over recent times in Muslim-dominant regions like Bangsamoro with significant Islamic educational institutions throughout the Philippines. A

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conceptual plan started to develop structured zakat funds at Mindanao State University (MSU) due to the observable challenges Muslim students faced because of financial problems which endangered their educational pursuits. The Islamic economic justice system places Zakat at its core due to its role as one of the essential teachings of Islam. Zakat stands as a fundamental religious duty for Muslim believers who exceed the specified nisab threshold since it distributes wealth to assist poor individuals, debtors and students. To fill this gap, the study seeks to achieve four main objectives: (1) to determine the awareness level of stakeholders on the topic of zakat and its social impact in terms of MSU community; (2) to evaluate the willingness of the stakeholders to contribute to a structured fund; (3) to determine the socio-religious and institutional factors influencing their support; and (4) to provide comprehensive recommendations on how to establish a workable and a transparent system of administration of zakat within the context of MSU community. The end-result of this initiative will be to create a self-sustainable platform in which asnaf (qualified zakat recipients) students will be supported by developing an ethical and organized zakat culture among Filipino Muslims. The research focused on an urgent institutional matter which revealed the insufficient system for zakat collection and distribution in MSU as a government academic entity. The informal distribution of zakat prevented its true development role because it lacked proper centralization. MSU's faculty members together with its staff and alumni and student participants made up the research sample to acquire complete understanding of the university community. Future graduates together with established zakat contributors made up the essential participant group.

The major loophole in the current system of zakat is related to the lack of consistency concerning the level of knowledge and willingness of potential contributors, combined with a poor official system of collection. The works by Hasbullah et al. (2024), and Oemar et al. (2023) show that institutional zakat management not only raises the compliance rates but also guarantees the equal share of resources among the Muslim communities. Additionally, Mohsin (2020) emphasizes that involvement in zakat requires trust, awareness, and clear channels of communication. As a result, several sources affirm that implementing policies to create educational institutions as centrally planned zakat centers is an ideal solution to these problems even with a high level of adherence to the Shari'ah.

The research added important findings to the extensive understanding of Islamic social finance and public institution zakat execution. The model provides universal implementation guidelines to build zakat centers within other Philippine government institutions. The proposed zakat management system at MSU operated under Philippine tax laws and fulfilled the requirements of Islamic teachings. Individual donors have the opportunity to deduct donations from their tax bills through Section 34(H) of the National Internal Revenue Code (NIRC) but they face a 5% limit for tax deductions with accredited charitable institutions. The policy creation allowed zakat donations to become tax deductible as long as donors sent their payments through accredited organizations. A charitable organization received accreditation either from the Philippine Council for NGO Certification (PCNC) or the Bureau of Internal Revenue (BIR) to be eligible. Secure accreditation of zakat management at MSU would guide Muslim donors to perform their religious duty through tax incentives supported by the state. The research supports legal and Islamic standards which creates crucial evidence to develop established zakat procedures in universities. The implementation of zakat within national policies establishes institutions that enhance system accountability while building donor trust and ensuring long-term operational stability according to Salleh et al. (2021).

This research established an evidence-driven assessment together with policy advice that supported the asnaf groups stated in the Qur'an (Surah At-Tawbah 9:60) while benefiting Muslim students. This research establishes solutions for fakir and miskin students together with gharimin borrowers and fi sabilillah donors to provide power to disenfranchised groups while improving education quality in Muslim regions. The research promoted among Meranaw people, especially those with professional backgrounds alongside MSU alumni to establish a constant habit of zakat charitable behavior to develop spiritual wellbeing while building strong community bonds. Local zakat institutions benefit Muslims through their powerful function which helps eliminate poverty while enabling educational opportunities in Muslim areas. The research findings sought to boost zakat governance transparency thus building public trust by implementing the zakat management strategy. The authors created fundamental elements to establish an academic zakat institution with Islamic legal principles combined with public policy guidance supported by research on public understanding of zakat and determination of success factors. The study developed MSU into a base for zakat management transparency which would serve as a leading example within the Philippines.

Since its position as one of the Islamic pillars Zakat stands as a vital economic tool which distributes wealth while helping poorest Muslims. Zakat institutions have not been sufficiently developed within academic establishments specifically within public institutions like Mindanao State University (MSU) despite their religious importance and economic impact. The Bangsamoro region contains numerous students from poor families who faced ongoing financial obstacles because there was no established and transparent zakat management system. Most zakat donations inside the MSU community operated as individual or non-institutionalized channels at the time of research which reduced their intended economic benefits. Average Muslim population representation at the university made up its faculty along with staff members and alumni and student body who were potential zakat donors yet faced low levels of awareness regarding zakat together with an insufficient organizational structure and no complete administrative framework that could handle zakat collection and distribution effectively. The initial assessment demonstrated unclear understanding and different contributions among respondents alongside the complete lack of a unified zakat management body.

The academic literature contains discussions about zakat both at national and institutional levels but there is a lack of studies which explore zakat operations in Philippine public universities. Researchers had failed to create operational models adapted to university settings which merge Islamic doctrine with National Internal Revenue Code donation protocols. The objective of this research was to evaluate the awareness levels and acceptance of the MSU community about zakat alongside factor analysis that led to a model development for transparent university-based zakat management. The research results sought to serve educational institutions together with zakat agencies while supporting policymakers and Muslim community members through inclusive faith-based development.

Objectives of the Study:

1. To assess the level of awareness among MSU faculty, staff, and students regarding zakat and its social impact.
   The research objective quantified the level of zakat understanding among MSU students regarding their religious duties and social equity applications of zakat. The research examined how well people knew about the eight asnaf groups eligible for zakat and also evaluated their understanding of zakat principles in Islamic law plus its poverty reduction and distribution functions. The research showed how willing the MSU community was to participate in institutional zakat distribution but also established awareness deficiencies which required educational programs.
2. To evaluate the willingness of MSU community members to contribute to a structured zakat fund.
   The research aimed to measure how receptive faculty members and staff along with alumni and students showed to donate to a single zakat system operated by the university. The research evaluated employee motivations, religious beliefs and the situational factors that affected their donation choices for trust, convenience and compliance reasons.

The data helped determine if establishing a zakat program at the university would succeed and how to create enduring donor commitment.

3. To identify factors influencing their decision to support or oppose a university-based zakat system.

   This specific objective assessed the social factors and religious beliefs along with institutional elements which shaped how MSU community members reacted to organized zakat initiatives. The research investigated how transparency levels and institutional credibility together with perceived social results and religious backing affected the audience's response. The identified elements led to the development of strategies that would enhance trust levels and stimulate stronger involvement with zakat-based giving practices.

4. To propose recommendations for establishing an effective and transparent zakat management system at MSU.

   This research requirement involved developing an organized zakat management system that covers donation procedures and oversight functions as well as distribution protocols and compliance tracking features for MSU. MSU received actionable recommendations from this project that supported Islamic principles as well as Philippine regulatory guidelines to become a blueprint for zakat institution across both MSU and other administrative bodies.

2. LITERATURE REVIEW

The essential practice of Zakat within Islam's five pillars serves to establish socio-economic justice through the movement of wealth from wealthy to less fortunate individuals. The Muslim world depends on institutional zakat to fight poverty alongside improving educational fairness and developing communities. The practice of zakat is not widely employed in academic and governmental institutions across Southeast Asia with the Philippines serving as an example. This research review uses 22 related studies to study the relationship between zakat awareness in Mindanao State University (MSU) among students and employees and their willingness to donate and the environmental factors that affect zakat contribution and the applicable governance approaches for a university zakat program.

Awareness of Zakat and Its Social Impact

Zakat implementation demands that people recognize its essential nature first. The scholars have unanimously recognized the significance of Muslim understanding regarding zakat duties to fulfill compliance requirements and optimize its social impact. Mohsin and Ismail (2013) explain that inadequate understanding of zakat applications toward salaries together with widespread misconceptions prevent zakat collection and discourage people from fulfilling their zakat duties. The results of their study demonstrate that educational programs should focus on teaching the complete roles of zakat in religion and economics and social development. The review work by Alam et al. (2023) on Malaysian zakat research showed that leading institutions maintain continuous awareness programs to teach their public about zakat's role as a developmental mechanism. Research by Mustofa and Putranto (2024) found that although Zakat and waqf studies were growing in popularity among university students the educational structure about Zakat needed improvement. Research suggests that measuring and raising the current degree of awareness stands vital for faculty staff alumni as well as undergraduate students at MSU. The first requirement for developing an open and inclusive zakat system at universities is strong awareness among all stakeholders.

Expanding on the starting requirement of awareness, historical and modern evidence has been made to point towards the requirement of education to go beyond the basic requirements and concentrate on the transformative socio-economic effects of education. Al-Ayubi et al. (2022) emphasize that the high levels of public awareness of the historical Muslim state in the document Mir'at al Thullab (written in the 17th century) were much needed by the Islamic social finance. In addition, present enlightenment needs to actively change the mode of thinking of both the donors and the beneficiaries towards consumptive charity to productive empowerment. According to Thaib (2024), the lack of intensive and holistic education may result in mismanagement of funds by recipients when distributing zakat. Therefore, religious and money literacy must be incorporated into the MSU awareness campaign, as it is only enabling beneficiaries to realize that using wealth responsibly is an act of worship that will bring about better outcomes. When the stakeholders understand that institutional zakat can directly jump up the human development index, and aggressively reduce poverty, their inherent awareness will translate into action.

Willingness to Contribute to a Structured Zakat Fund

The willingness of people to donate to institutional zakat systems depends on their internal religious commitments and their level of confidence in the institutions. Doktoralina (2016) together with Mohsin (2020) show in their conceptual analysis that donor willingness emerges when zakat systems prove themselves honest and Shariah-compliant with robust management practices. Mohsin found that donors will maintain regular donation practice if institutions show visibility in their financial reporting along with evidence of social impact. The research carried out by Khatimah and Beik (2024) using BAZNAS-supported students in pesantren-based university revealed that scholarship recipients transition into dedicated zakat system advocates who will support zakat in the future. MSU students form part of this significant pattern where those who receive zakat ultimately become donors because they gain employment followed by zakat eligibility. Early engagement proves essential to developing donor willingness according to the presented logic. Mohd Isa (2014) demonstrated that donor response in universities depends on both institutional branding efforts and clear policy structures and operational visibility. The research conducted by Mohd Isa reveals religious traditions together with cultural background and institutional structures as essential elements which determine donor attitudes in Malaysia and Australia regarding philanthropic giving. MSU needs to build religious motivation while demonstrating its position as an honest and ethical Zakat establishment.

The relationship between high zakat potential on the one hand and the actual willingness of the populace to give to the formal institutions on the other, are highly moderated by institutional trust. Al-Fatih (2020) found a deep paradox in Indonesia: despite the massive demographic advantage, the actual institutional collection is disproportionately low due to a severe level of distrust towards government related agencies on the part of the populace because of a sense of bureaucratic inefficiency or misappropriation of funds. Only by actively re-branding themselves using all means available to them as institutions as highly professional and differentiated in effect as far as the corrupt institutions, can a willingness to contribute be unlocked. Moreover, to persuade the faculty and alumni to the willingness, it is necessary to adapt to the current realities in the financial sector. Haikal and Mawaddah (2023) stress the current movement in the sphere of professional zakat, claiming that by creating an interferon network of advanced technology to pay specific professions (university lecturer, university staff, etc.) the willingness of donors increases significantly. When institutions systematically facilitate available means by which professionals persist in cleansing their wealth through an official channel, compliance rates run high.

Factors Influencing Support or Opposition to Institutional Zakat

Many studies investigated the reasons people agree or refuse to participate in structured zakat programs. The combination of data trust and transparent management along with stakeholder involvement during decision-making strongly influences how people view institutional zakat programs according to Oemar et al. (2023). The research on Baitul Maal

UNISBA demonstrated that donors avoid contributing funds when fund management is unclear despite religious motivation. Hasbullah et al. (2024) performed research to examine zakat governance approaches at USIM's PWZ and UPM's WAZAN which operate as Malaysian public university zakat centers. Research results indicate that university-based zakat centers gain maximum support through stakeholder involvement in decision-making processes and regular reporting together with alignment with State Islamic Religious Councils. MSU should prioritize good governance combined with community engagement because these factors are essential for sustained backing. Mohsin and his colleagues (2011) discovered that when Zakat eligibility procedures remain unclear especially regarding salary and pension funds then it leads to lower levels of stakeholder support. The system at MSU needs to establish clear definitions for zakatable assets through Shari'ah court rulings that scholars can verify to gain stakeholder trust.

In addition to the involvement of the stakeholders, the greatest factor that will alleviate opposition to the institutional zakat is strict enforcement of the Good Corporate Governance (GCG) and supplemented by the legal process. As Ferly et al. (2026) express it, zakat agencies have a hybrid identity that requires both a de jure constitutional legitimate status by the state and a de facto legitimate status, earned by its operations, by the people. Although MSU might have the administrative powers to create a fund, it would simultaneously have to put into operation the ethical principles of Maqasid al-Shariah (objectives of Islamic law) to avoid the skepticism of the donors. Also, the digital age presents a new critical success factor in achieving the popular audience support: technological engagement. Digitalization according to Musyafa et al. (2024) was one of the crucial moderating variables that speeds up the effect of good governance. Digital tracking systems and mobile banking applications will enable zakat institutions to automate their transparent reporting, human error reduction, and drastically cut overhead costs, which will counteract the popular opposition to administrative inefficiency.

Models and Recommendations for Transparent Zakat Management

The evaluated research serves as a framework to understand zakat system development for academic institutions as well as nonprofit organizations. Hasbullah et al. (2024) establish a governance framework that has operational and policy central committees respectively. The establishment of two parallel oversight bodies creates both an effective system of financing oversight along with strategic planning abilities. Waqf and zakat models succeed in improving donor involvement and beneficiary connectivity when they include combined funding approaches for education with micro-finance support and healthcare services according to Anuar et al. (2019). Private universities in Malaysia maintain more independence regarding waqf and zakat management than public counterparts according to Hussin, R. et al (2016). because they encounter reduced bureaucracy. However, the importance of endorsement by religious authorities remained fundamental to them just like obtaining approval from a legitimate source. The University of MSU needs to establish collaborative partnerships with the Bangsamoro Darul Ifta or other authorized Islamic institutions. Tax deductions are available to Philippine donors who provide financial support to organizations that hold accreditation status from the National Internal Revenue Code Section 34(H) (NIRC). The university zakat body needs accreditation from either the Philippine Council for NGO Certification (PCNC) or BIR approval for qualification. According to Mohsin (2020) implementing zakat management through existing regulatory frameworks would boost sustainability while providing tax benefits to donations from zakat contributors.

In order to effectively operationalize these recommendations, MSU can adopt effective holistic empowerment models that have been implemented in leading international agencies. Khatimah et al. (2024) report the success of the National Amil Zakat Agency (BAZNAS) in Indonesia in removing purely consumptive charity by designing the means of organized empowerment, specifically the Mustahik Move to Muzakki (M3) program. By following this pattern, Zakat Management Committee of MSU might specifically design scholarships programs to students not just as a material give-out, but as a holistic mentorship program that integrates material assistance with spiritual and academic guidance. Finally, the formation of these institutional modes of thought implies that MSU needs to build an integrated conceptual framework in which tight corporate government, ongoing Shari'ah control by organizations as agencies, and modern digital transparency would be in harmony (Musyafa 2024). This multi-layered strategy will ensure the zakat fund of the university is a sustainable, self-sustaining learning engine towards educational equity in the Philippines.

3. METHODOLOGY

This research adopted a descriptive survey approach that properly measured the awareness levels and contribution attitudes and willingness towards university-based zakat funds. The research method enabled investigators to collect quantitative along with qualitative information which generated complete understanding of participant concepts of zakat while studying their motives and institutional framework opinions. This research design permitted the acquisition of rich information that allowed researchers to create recommendations for university policies through studying MSU participant patterns.

The population target of this study included faculty members, staff, students and alumni of the Mindanao State University (MSU) system. Professors and lecturers were chosen according to their possible financial ability and religious interest to give to zakat. In the same way, administrative and support personnel were assessed on their eligibility to contribute since their monetary status is relatively stable and have knowledge in how zakat is practiced. They were also included as they represent both potential beneficiaries (asnaf) and future contributors to the institution. In addition, their alumni were included in the sample to give indications of their long-term devotion to the institution and their possible ability to contribute to the funding of zakat. In order to make proportional representation among these subgroups and at different campuses of MSU, stratified random sampling method was used as a tool to select 314 respondents.

The main data gathering tool was a structured questionnaire survey that was administered using Google Forms. To evaluate the level of awareness, with willingness to contribute, and view of the governance factors, the survey used four-item Likert scale between Strongly Agree and Strongly Disagree. This forced-choice, even-point scale was specifically chosen to remove the neutral, midpoint, of the scale, which would otherwise bias the results towards central tendency. Since actionable policy decisions and strong indications of financial commitment are crucial to actually establish a university-based zakat fund, it was essential to obtain a clear directional stance of the respondents in terms of financial commitment. Moreover, the study reviewed secondary data in order to complement the primary research findings, including up-to-date models of zakat management, Islamic financial laws, and government policies. A weighted mean was chosen as the primary descriptive statistical device that was to analyze the responses and literally identify strong trends within the data set.

4. RESULT AND DISCUSSION

Participants ranked the statement regarding zakat as a fundamental pillar of Islam essential for faith practice with a very strong awareness (WM = 3.94). Items described the technical aspects of zakat scored equally strong responses as respondents knew zakat has distinct consequences from sadaqah (WM = 3.81) and that knowledge of nisab and zakatable assets (WM = 3.77) and zakat retention requirements (WM = 3.69) are essential. The respondents showed good understanding of zakat's impact on both its organizational structure and the social realm. The WMs for items demonstrating conceptual understanding of zakat reached 3.65 in relation to the belief that an established zakat system promotes accountability while the score for proper disbursement to asnaf recipients reached 3.75. A small minority held divergent views regarding the effectiveness of zakat distribution to non-asnaf groups according to the WM score of 3.37.

Zakat functions as a vital anti-poverty tool according to research participants (WM = 3.59) while management from institutions allows zakat to tackle education and health problems simultaneously (WM = 3.57) along with establishing consecutive economic justice (WM = 3.57). The distribution of zakat leads to higher levels of solidarity (WM = 3.77) in addition to dignity (WM = 3.64) among recipients because its effects go further than monetary assistance. Research participants highly supported the notion that universities managing zakat funds improve student welfare services (WM=3.63). The weighted means from all fifteen statements received values between 3.37 and 3.94 which indicates strong agreement from respondents. The survey participants displayed a continuous understanding of zakat regulations in all parts of fundamental and technical and social aspects.

The research results confirmed that the MSU community members including faculty and students together with staff demonstrated extensive understanding regarding zakat practices. All weighted means were consistent with each other which demonstrated that survey participants both recognized zakat as a religious requirement and its operational role in society. The derived findings held strong implications because of multiple reasons. Study findings demonstrated that MSU members had suitable capabilities to work with standardized zakat institutions. The knowledge of asnaf requirements along with distribution protocols demonstrates readiness to aid systems which follow Islamic principles. Thezoek alignment provided essential guidelines to create institutional zakat funding systems through university bases that conform to Shariah standards and meet religious community values. The university students agreed that zakat possesses an important social function to decrease poverty levels and strengthen community interdependence which proved they understood zakat has purposes beyond individual religious duties. The viewpoint found special significance within academic settings where the growth of both ethical leadership and social innovations takes place.

The respondents' responses concerning zakat misallocation (WM = 3.37) fell below other scores but remained in the "Strongly Agree" range indicating a need for additional education about this issue. Further investigation through qualitative research or institutional dialogue should study whether the survey results indicate charitable flexibility towards asnaf interpretation in modern settings. These study results established sufficient foundation for implementing zakat services at MSU universities. People who completed the survey showed understanding regarding the core ethical and logical principles of zakat as an Islamic approach to social equality. The wide-ranging awareness regarding religious beliefs demonstrated by university members received backing from academic research studies. According to Hasbullah et al. (2024) universities have PWZ and WAZAN zakat institutions which help students through accountable zakat distribution systems. Research by WM established how autonomous institutions and precise management authority led to better zakat operational transparency while yielding improved distribution results which the MSU members strongly supported (WM = 3.65 for structured systems and WM = 3.75 for appropriate distribution).

Table 1. Level of Awareness of Zakat and Its Social Impact Among MSU Faculty, Staff, and Students

Questions	SA	A	D	SD	Total	WM	VI
Zakat is recognized as one of the fundamental pillars of Islam essential to the practice of the faith.	297	16	0	1	314	3.94	SA
Proper calculation of zakat includes knowledge of nisab (minimum threshold) and zakatable assets.	246	66	1	1	314	3.77	SA
Zakat differs from general charity (sadaqah) in its obligatory nature and	256	57	1	0	314	3.81	SA

prescribed distribution.							
Annual zakat becomes due when wealth meets the nisab threshold and is retained for one lunar year.	221	89	4	0	314	3.69	SA
A structured system of zakat enhances accountability compared to informal giving.	213	93	7	1	314	3.65	SA
Zakat is exclusively intended for the eight categories (asnaf) prescribed in the Qur'an.	188	120	5	1	314	3.58	SA
Beneficiaries of zakat include the poor, the needy, those in debt, and those working in zakat administration.	211	88	10	5	314	3.61	SA
Understanding of who qualifies as zakat recipients is necessary for correct disbursement.	242	67	4	1	314	3.75	SA
Misallocation of zakat to non-asnaf groups undermines the effectiveness of zakat distribution.	153	127	30	4	314	3.37	SA
Awareness of rightful zakat beneficiaries increases the likelihood of fulfilling religious obligations properly.	243	69	2	0	314	3.77	SA
Zakat is a key instrument in reducing poverty and promoting socio-economic justice.	206	90	16	2	314	3.59	SA
Institutionalized zakat can address long-term educational and healthcare needs within communities.	194	107	12	1	314	3.57	SA
Zakat promotes a sense of solidarity and mutual responsibility within the Muslim ummah.	247	64	2	1	314	3.77	SA
A university-based zakat fund can contribute meaningfully to student welfare and academic success.	211	92	8	3	314	3.63	SA
The social impact of zakat extends beyond material aid by fostering dignity and empowerment among recipients.	208	101	4	1	314	3.64	SA

University-based zakat bodies at UNISBA achieved better trust and participation through their data-driven management together with informed decision-making according to Oemar et al. (2023). The MSU respondents confirmed that effective zakat beneficiary identification and organized giving practices drive better religious following as well as increased social benefits. According to Khatimah and Beik (2024) institutional zakat plays an essential role in developing human capital and educational empowerment of STIBA Ar Raayah students and this research finding matches with the MSU study results showing participant agreement about zakat's support for student dignity (WM = 3.64) and welfare (WM = 3.63). Mohsin (2020) explains that zakat works as a social financial tool which protects both those in need and establishes ethical standards and social fairness for society.

The study results regarding zakat-based poverty reduction (3.59 WM) and solidarity enhancement (3.77 WM) were supported by these findings. Moralee Mohsin Lahsasna and Ismail (2011) supported establishing organized zakat collection methods which would accept donations from normal income streams. Hasan (2016) illustrated through the Indonesian example of eL-Zawa that zakat-based microfinance programs enhanced the welfare of needy people which confirmed MSU participants' views about zakat as a resource for empowerment alongside development. The research confirmed the survey findings through which it became evident that MSU students exhibited zakat awareness at a level comparable to global standards in Islamic higher education institutions. Research evidence demonstrates the potential success of zakat collection programs launched through university institutions to meet religious requirements and advance educational access and social initiatives as well as sustainable progress.

Table 2. Willingness of MSU Community Members to Contribute to a Structured Zakat Fund

Questions	SA	A	D	SD	Total	WM	VI
A university-based zakat fund is a viable platform for fulfilling zakat obligations.	157	142	12	3	314	3.44	SA
Contributing financially to a structured zakat system within the university is an act of collective responsibility.	152	135	23	4	314	3.39	SA

Availability of a transparent zakat platform increases motivation to contribute regularly.	215	94	5	0	314	3.67	SA
A structured zakat mechanism within the university promotes convenience and confidence in giving.	173	132	8	1	314	3.52	SA
Willingness to contribute is strengthened when zakat is managed by a reputable academic institution.	188	108	15	3	314	3.53	SA
Contributions to a university zakat fund can significantly improve the welfare of financially struggling students.	205	99	7	3	314	3.61	SA
Supporting a zakat fund within the university promotes educational equity and access.	182	120	9	3	314	3.53	SA
The importance of zakat extends beyond religious obligation to include societal development.	212	94	6	2	314	3.64	SA
Zakat contributions to institutional systems are equally important as direct individual giving.	166	129	18	1	314	3.46	SA
A university zakat fund has the potential to become a sustainable source of student assistance.	184	113	12	5	314	3.52	SA
Trust in institutional management is essential before participating in a university-based zakat system.	216	96	1	1	314	3.68	SA
Transparent financial reporting increases confidence in zakat fund administration.	227	83	4	0	314	3.71	SA
Presence of an independent zakat committee encourages active contribution to the fund.	194	113	6	1	314	3.59	SA
Public disclosure of fund disbursement builds trust among potential contributors.	212	89	12	1	314	3.63	SA
Assurance of compliance with Islamic financial principles influences the decision to support the zakat fund.	226	86	2	0	314	3.71	SA

The study results regarding zakat-based poverty reduction (3.59 WM) and solidarity enhancement (3.77 WM) were supported by these findings. Moralee Mohsin Lahsasna and Ismail (2011) supported establishing organized zakat collection methods which would accept donations from normal income streams. Hasan (2016) illustrated through the Indonesian example of eL-Zawa that zakat-based microfinance programs enhanced the welfare of needy people which confirmed MSU participants' views about zakat as a resource for empowerment alongside development. The research confirmed the survey findings through which it became evident that MSU students exhibited zakat awareness at a level comparable to global standards in Islamic higher education institutions. Research evidence demonstrates the potential success of zakat collection programs launched through university institutions to meet religious requirements and advance educational access and social initiatives as well as sustainable progress.

The majority of respondents indicated positive views about participating in a zakat system at the university level with special focus on governance mechanisms and trustworthiness and Islamic compliance standards and perceived societal benefits. The percentage results in Table 2 demonstrated that MSU personnel including faculty members and students together with staff showed a clear interest in donating funds to a zakat structure provided it fulfills criteria for transparency, reliability and Shari'ah standards. Response data showed MSU stakeholders were both aware of zakat obligation (as indicated by Table 1) and ready to offer their full support to institutional zakat programs. The respondents demonstrated active willingness in zakat fund contributions because they expected institutions to maintain financial transparency alongside adherence to Islamic principles and trustworthy management.

The success of a zakat program at Michigan State University would require strict compliance with Islamic legal and ethical standards as well as independent oversight and public disclosure systems. The respondents considered perceived advantages equally crucial to their approval process. Students perceived that creating a zakat fund at MSU would solve educational finance challenges along with boosting educational equity. The general backing for institutionalized philanthropic programs indicated how traditional personal or spontaneous charitable donations gave way to organized charitable activities based on Islamic social finance practices. The WMs among respondents regarding the fund's capability to fulfill religious commitments were lower than other scores indicating some people remained unsure regarding institutional zakat systems.

The situation demanded continuous education and discussions that would align institutional models with Islamic traditional laws.

The data established that MSU possessed favorable circumstances to establish a successful university zakat fund though achievement would depend on maintaining clear communications and strong institutional integrity through a staffing model that promoted religious and practical and social community benefits. Research literature on institutional zakat systems shows that the high degree of willingness discovered in this study corresponds to their findings. Hasbullah et al. (2024) demonstrated structured zakat funds in universities through an evaluation of PWZ (USIM) and WAZAN (UPM) as examples which showed caution and transparency in zakat management through independent and accountable committees. MSU respondents agreed with these findings about institutional trust and autonomy which directly matched the scores for trust in management (WM = 3.68) and committee involvement (WM = 3.59). Oemar et al. (2023) showed donors choose to support zakat institutions because these institutions made effective decisions while also being transparent. Baitul Maal UNISBA Bandung identified tracking performance and donor statistics as fundamental elements for establishing legitimacy according to the researchers – validation also applies to MSU's proposed fund.

In their research Mohsin, Lahsasna, and Ismail (2011) demonstrated the significance of implementing zakat collection as a salary deduction method. The implementation of structured zakat collection systems would make zakat giving more consistent and convenient according to the respondents (WM = 3.52). This suggestion to implement zakat within university operations found support among the participants who backed structured institutional platforms in this research. According to Mohsin (2020) zakat exceeds monetary responsibility because it serves as a dual socio-economic instrument that promotes ethical conduct while ensuring social equity and minimizing riba-based economic systems. University respondents confirmed their understanding of zakat being both religious and social duty through their survey response rate (WM = 3.64). According to Hasan (2016) the Indonesian institution eL-Zawa implemented zakat donations to run microfinance projects for helping poor people. The key elements behind their model's success comprised the trust between institutions and wise fund distribution, thus matching MSU students' views on how zakat funds benefit student wellbeing and educational accessibility (WM = 3.61). Institutions working with BAZNAS formed partnerships that produced visible results such as educational scholarship programs and empowerment initiatives according to Khatimah and Beik (2024).

The data indicated major possibilities for partnerships despite MSU's lack of formalization as willingness was high but required formalization and better fund management procedures (WM = 3.63 for public disclosures). Mohd Isa (2014) emphasized that philanthropic culture together with institutional alignment toward religious values becomes vital in Malaysian Islam society. The study results aligned with MSU survey findings about zakat behavior that tracked with religious identity and institutional trust mechanisms in accord with collectively responsible zakat (WM = 3.39) and social development actions (WM = 3.64).

Table 3. Determinants Influencing Support or Opposition to a University-Based Zakat System

Questions	SA	A	D	SD	Total	WM	VI
Supporting a university-based zakat fund aligns with the ethical teachings of Islam.	193	104	16	1	314	3.56	SA
Religious obligations serve as a strong motivation for participating in formal zakat systems.	214	96	3	1	314	3.67	SA
Preference is given to zakat programs that adhere to Shari'ah-compliant principles.	193	119	2	0	314	3.61	SA
Religious endorsement from scholars increases confidence in	189	118	7	0	314	3.58	SA

supporting institutionalized zakat.							
A structured zakat system is viewed as a more accountable and ethical means of fulfilling religious duty.	177	124	11	2	314	3.52	SA
Institutional reputation significantly influences the decision to support a university zakat initiative.	184	123	6	1	314	3.56	SA
Confidence in zakat management improves when accountability mechanisms are in place.	210	100	4	0	314	3.66	SA
Transparent decision-making processes increase trust in fund utilization	218	94	1	1	314	3.68	SA
Support is more likely when governance involves qualified and trusted individuals.	206	105	2	1	314	3.64	SA
A university-based zakat system has the potential to create long-term educational benefits.	182	121	10	1	314	3.54	SA
Support for a zakat fund increases when its positive outcomes are clearly communicated.	208	102	4	0	314	3.65	SA
Belief in the fund’s ability to uplift disadvantaged students encourages participation.	182	123	8	1	314	3.55	SA
Institutional zakat systems are more likely to create lasting social change than individual giving.	177	119	17	1	314	3.50	SA
Demonstrated success stories from beneficiaries influence the decision to support the program.	196	114	3	1	314	3.61	SA

Majority of the respondents strongly agreed with the statement that visible fund utilization decision processes foster trust in donor fund use (WM = 3.68). The perception of zakat management improves due to established accountability systems according to respondents (WM=3.66). Second to this finding was "Religious obligations exist as major motivators for formal zakat system involvement" (WM=3.67) Religious duty and governance mechanisms prove vital for shaping institutional zakat program attitudes according to these three key statements. The participants viewed institution-wide reputation while upholding ethical standards as vital factors. The findings show that institutional reputation actively influences university zakat initiative support decisions while qualified trusted governance actors and clear zakat fund outcome communication align with support increases according to respondents' statements (WM = 3.56 and WM = 3.64 and WM = 3.65). Religious legitimacy appeared as an essential motivational element during this process. Research participants demonstrated very high agreement regarding scholars' religious support (WM = 3.58) and commitment to Sharia-compliant practices (WM = 3.61) as essential motivations for backing such initiatives. The respondents evaluated long-lasting educational advantages as well as testimonies from beneficiaries highly important (WM = 3.54 and WM = 3.61 respectively). Respondents showed considerable agreement with the idea that institutional zakat systems produce extended social transformation better than personal handouts (WM = 3.50). While this finding was positive it indicated that a small number of respondents upheld their personal preference to provide zakat as direct donations instead of institutional donations. The data showed that university zakat system support level depended on both religious agreement and institutional confidence and a belief in meaningful social outcomes.

The data in Table 3 indicated that MSU community members allowed both institutional and religious elements to affect their decision to support zakat collection inside universities. The belief in both strong operational integrity and religious respectability showed that individuals would donate their zakat funds through these systems. The study participants made accountability measures including transparent governance along with the involvement of trustworthy personnel and the public disclosure of results their main priorities. Strong support emerged from these high WMs because people wanted an institutional zakat system which combined a strong religious foundation with professional standards. The study provided vital information for MSU to envision its zakat program because it confirmed that such an initiative needed to combine Islamic doctrines with contemporary financial management systems.

Religious elements shaped supporter bases to a great extent. The majority of Malaysian respondents demonstrated high willingness to support zakat through religious institutions as long as scholars gave their endorsement and proper compliance systems were in place. Program delivery effectiveness became vital because stakeholders emphasized seeing tangible positive impacts including beneficiary success stories and long-term educational benefits from their zakat donations. For stakeholders to maintain support it was necessary to see concrete outcomes achieving their belief in the system. The proposed MSU zakat system required development with transparency measures and compliance features while adding components for community engagement and outcome assessment components. Most participants found that institutions delivering zakat produce greater social effects than donations made by individuals; however (WM = 3.50) this reading score was lower compared to other survey questions. This suggested a degree of caution or a lingering preference for traditional, personal giving methods. The transition to institutional zakat systems could have been more acceptable through either a hybrid approach or transitional phases when implementing zakat systems.

Table 3 conveyed strong evidence that supported various relevant studies found in the reviewed literature. Hasbullah et al. (2024) emphasized how university zakat centers need autonomous structures and governance frameworks which build trust and boost participation at PWZ USIM and WAZAN UPM. The survey results of MSU respondents specifically matched their assessment that institutional management (WM = 3.68) needs greater trust as well as their views on accountability (WM = 3.66) and the importance of transparent governance (WM = 3.68). Oemar et al. (2023) showed how Baitul Maal UNISBA enhanced donor faith and institutional reliability through proper data management and transparency practices.

The recommendation for data management by the study author matches the MSU respondents' need for structured and trustworthy leadership (WM = 3.64).

Through his study Mohsin (2020) demonstrated that zakat works as a social and financial instrument for boosting ethical actions while eliminating poor conditions and eliminating dependence on riba systems. The MSU community members expressed their agreement (WM = 3.50) that zakat funds generate permanent social advantages (WM = 3.54) which drive transformative social change. Mohsin, Lahsasna, and Ismail (2011) investigated the validity of wage reduction deducting and regular donation methods for zakat purposes. The research evidence about system structures matching religious obligations (WM = 3.67) and Shari'ah conformity (WM = 3.61) found similar support among MSU survey respondents. Mohd Isa (2014) established that institutional image along with branding and religious and cultural value alignment strongly impacted philanthropic activities.

The study findings about institutional reputation and perceived positive outcomes as support drivers for zakat initiatives matched the MSU research data (WM = 3.56 and WM = 3.65 respectively). The study by Khatimah and Beik (2024) showed that concrete accomplishments from zakat recipients drove people in the community to join actively. The survey participants at MSU affirmed that widespread participation grew when students learned how the zakat money uplifted their fellows (WM = 3.61). The findings of Hasan (2016) validate how microfinance institutions built public trust by demonstrating their impacts and maintaining ethical funding practices which corresponded with the MSU respondents' perceived linkages between institutional trust and student welfare. Through their systematic research Alam et al. (2023) found digitalization combined with effective service delivery along with institutional cooperation to function as key drivers influencing how Muslims feel about zakat systems in Malaysia. The research findings supported MSU community members who emphasized that institutional mechanisms together with governance represent vital elements determining decision-making processes.

Table 4. Recommendations for establishing an effective and transparent zakat management system at MSU

Questions	SA	A	D	SD	Total	WM	VI
The establishment of a University Zakat Management Committee (UZMC) will significantly improve the effectiveness of zakat fund management.	198	106	8	2	314	3.59	SA
A clear and comprehensive zakat policy framework will ensure proper distribution and transparency of zakat funds within the university.	208	101	4	1	314	3.64	SA
Digital platforms for zakat collection and tracking will enhance transparency and accountability in managing zakat funds.	209	96	8	1	314	3.63	SA
Regular financial reporting of zakat funds should be publicly accessible to all members of the MSU community.	214	92	7	1	314	3.65	SA
External audits by third-party financial institutions will increase confidence in the management and transparency of the zakat fund.	198	102	13	1	314	3.58	SA
The university's zakat program should focus primarily on providing financial support to students in need and faculty members facing hardship.	177	111	22	4	314	3.47	SA
Awareness campaigns about the importance of zakat will encourage more MSU community members to participate in the zakat program.	199	111	3	1	314	3.62	SA
It is essential to establish a feedback and grievance mechanism to address concerns related to the zakat fund.	214	97	2	1	314	3.67	SA
Aligning the zakat management system with Islamic financial principles and the Philippine revenue code will ensure legal and voluntary compliance.	193	116	4	1	314	3.60	SA
A collaborative approach with accredited Islamic financial institutions and religious scholars will enhance the credibility and effectiveness of the zakat system at MSU.	211	98	4	1	314	3.65	SA

People in the MSU community proved their backing for a zakat system which followed Sharia principles and maintained full visibility while operating according to Islamic rules. For a proposed zakat model to succeed it needs to include structures alongside religious backing and technological elements and stakeholder feedback systems and transparent mechanisms and accountability frameworks. Stakeholders demonstrated advanced organizational skill through their support for grievance systems and third-party audits because this showed their operational knowledge as well as their spiritual and ethical motivations. The recommendations followed established governance principles which Hasbullah et al. (2024) and Oemar et al. (2023) promote. The implementation of digital tools stands in agreement with Alam et al. (2023) as they observed how digitization increases transparency in systems. Mohsin (2020) together with Mohsin et al. (2011) proposed the creation of zakat systems that uphold both Islamic principles and legal requirements. According to Khatimah and Beik (2024) BAZNAS stands as a credible institution which should establish formal partnerships while this recommendation matches the call of MSU respondents for working with zakat-accredited entities.

5. CONCLUSIONS

This research paper extends the discussion on Islamic social finance by empirically proving the unreliability of religious obligation by itself in mobilizing zakat in institutionalized educational systems; it has to be coupled with high standards of institutional trust and transparent governance. In theory, the study fills the literature in terms of filling in the gap between the religious philanthropy and the institutionalized aspects of the secular society such as transparency and accountability inherent in the secular state university. In practice, a tangible policy blueprint of Mindanao State University (MSU) and other state investing institutions is being offered. Public Universities can make disparate charity giving into an independent, sustainable financial system to support marginalized asnaf students by an algorithmic operationalization of a University Zakat

Management Committee (UZMC) with independent audit, digital tracking, and alignment with the National Internal Revenue Code (NIRC). Finally, the framework introduces an Islamic social finance governing model to the Philippine populace sector, in a standardized manner. To expand on these findings, future research effort should look at the longitudinal effects of a functioning zakat fund on student retention and academic achievement, expand the study scope to conduct comparative studies across multiple Philippine universities, and examine the legal aspects of full implementation of Olympic zakat fund in the broader national policies addressing educational funding policies.

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