

## BULAK SUMUR FRAMEWORK: IMPLEMENTATION SOCIAL CAPITAL VALUES TO OPTIMISE ZISWAF POTENSION

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**Abstract.** *Zakat, Infaq, Sedekah and Waqf (ZISWAF)* are potential instruments in improving the welfare of the community in the economic sector. However, this is not as expected, because there are many problems ranging from collection to distribution of funds, such as low public awareness, management and HR institutions that are less competent, to regulations that are less supportive. This problem is tried to be solved by researchers using the Bulak Sumur Framework through the application of social capital values in the form of trust, norms and networks. This research uses a qualitative approach with the method of literature study. The research results obtained in optimizing the potential of ZISWAF are in terms of trust by conducting socialization, improving HR management, etc. Then in terms of norms by making regulations, policies and rules related to the ease of ZISWAF for the community, cooperation between institutions and related sanctions for Muslims who do not pay *zakat*. And finally, from the network side which includes cooperation with technology institutions in making programs, collaboration between institutions in collecting and distributing starting from the realm of mosques and mass organizations as well as cooperation with influencers and YouTubers who have income and appeal to the community

**Keywords:** Bulak Sumur Framework, ZISWAF, Social Capital

**Abstrak.** *Zakat, Infak, Sedekah dan Wakaf (ZISWAF)* merupakan instrument potensial dalam meningkatkan kesejahteraan masyarakat disektor perekonomian. Namun, hal tersebut tidak sesuai dengan yang diharapkan, karena terdapat banyak permasalahan mulai dari penghimpunan hingga pendistribusian seperti rendahnya kesadaran masyarakat, management dan SDM lembaga yang kurang kompeten, hingga regulasi yang kurang mendukung. Permasalahan ini coba diselesaikan peneliti dengan menggunakan Bulak Sumur Framework melalui penerapan nilai *social capital* berupa kepercayaan, norma dan jaringan. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kepustakaan. Adapun hasil penelitian yang diperoleh dalam

mengoptimalkan potensi ZISWAF yaitu dari sisi kepercayaan dengan melakukan sosialisasi, memperbaiki manajemen SDM, dll. Kemudian dari sisi norma dengan membuat regulasi, kebijakan serta aturan terkait kemudahan ZISWAF bagi masyarakat, kerjasama antar lembaga serta terkait sanksi bagi muslim yang tidak membayar *zakat*. Dan terakhir dari sisi jaringan yaitu meliputi kerjasama dengan lembaga Teknologi dalam membuat program, kerjasama antar lembaga penghimpun dan pendistribusi sampai ke ranah masjid dan ormas serta kerjasama dengan para influencer dan youtuber yang memiliki penghasilan dan daya tarik bagi masyarakat

**Kata Kunci:** Bulak Sumur Framework, ZISWAF, Social Capital

## Introduction

Indonesia is a developing country with a poverty rate of 9.22% or equivalent to 24.79 million people (Avisena, Media Indonesia, 2020). By looking at this figure, the state's capacity is very limited in reducing poverty, especially using APBN funds. Therefore, it is necessary to have an instrument that can help the government in poverty alleviation by collecting and distributing funds or aid evenly.<sup>1</sup>

It should be understood that solving state problems related to poverty is not an easy thing. Poverty is a form of God's power in testing His servants, as those who are rich with excess possessions care for others or not. Even in the teachings of Islam it is described that our relationship with humans is likened to a single body, which if someone experiences pain it will have an impact on other members of the body. So, we as humans have contact (relationship) to other humans.

In Indonesia, we know that in religious demographics, the majority of the population is Muslim, which is estimated at 229 million out of a total population of 263 million. In other words, the Muslim population in Indonesia

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<sup>1</sup> Nurdin, N., & Mir'atun, M. a. "Do Government And Private Sharia Commercial Banks Practice Similar Financial Social Responsibility Disclosure." *Hunafa: Jurnal Studia Islamika*, 15, no. 2 (2018): 285-321.

reaches 87.2% or around 13% of the Muslim population in the world. As a country that is predominantly Muslim and culturally obliged to pay *zakat*, there is a suggestion to give *sedekah*, and even donating assets for goods as a field of reward for them in the hereafter, then in the perspective of Islamic economics there is great potential to help the government through *zakat* funds, *infaq*, *sedekah* and *waqf* (ZISWAF) as an alternative to poverty alleviation. However, in Indonesia until now there is still a lack of optimizing the potential of ZISWAF funds.

There are many problems that occur with ZISWAF funds, this is as described in Ahmad Alam's research where there are many problems faced by stakeholders, ranging from a lack of synergy between institutions, government, *muzzaki* and *mustahik*, low public trust in *muzzaki*, organizations. Management of *Zakat* (OPZ) and regulators, and others, where these problems can be resolved if there is synergy from the three stakeholders. Another problem was also found by L. Hamdani, et al that the priority issue that must be resolved is the lack of socialization and education related to *Zakat* Core Principles (ZCP), it must be more accountable and transparent in every financial report. Then, Firmansyah<sup>2</sup> who found the problem of *zakat* in the National *Zakat* Agency (BAZNAS) of the City of Tasikmalaya, namely external problems such as the absence of Regional Regulations (Perda) related to *zakat* distribution to institutions, followed by a lack of knowledge and the community's unfamiliarity with BAZNAS. Then the internal problems, such as the lack of leadership performance, are ultimately in line with the poor performance of the OPZ.

From several previous studies, it can be seen that the problems related to the lack of potential optimization of ZISWAF are influenced by several factors: first, the level of *muzakki* awareness is still low; second, government support regarding the implementation of the *Zakat* Law no. 23 of 2011 is still lacking; third, the object of *zakat* is still more dominant in focusing on *zakat* *fitrah* and

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<sup>2</sup> Firmansyah, Irman and Wawan Sukmana, "Analisis Problematika Zakat Pada Baznas Kota Tasikmalaya: Pendekatan Metode Analytic Network Process (ANP)", *Jurnal Riset Akuntansi Dan Keuangan*, 2 (2), (2014), p. 392-406.

also on profession; fourth, there are still low incentives for muzakki related to *zakat* as a tax reduction; fifth, the level of public trust in the management organization is still low because they feel less professional; sixth, the funds distributed are still large / dominant in the consumptive, non-productive realm<sup>3, 4</sup>.

Judging from the problems that exist in each of the previous studies, almost all problems are based on the non-creation of social capital values, which are related to beliefs, norms and networks. Muringani<sup>5</sup> states that economic growth is highly correlated with the presence of social capital. So that the role of social capital can be used as an alternative in dealing with problems and optimizing the potential of ZISWAF, which will later have an impact on economic growth. Because, the economic growth of a society will be good if it has the following characteristics: (1) there is a strong relationship between fellow community members, (2) there are leaders who are honest and treat themselves as part of the community, (3) there is a sense of mutual trust and the establishment of cooperation within elements of society.<sup>6</sup>

## Research Methods

By analyzing the potential of *Zakat, Infaq, Sedekah and Waqf* through the values contained in Social Capital, namely in the form of trust, norms and networks, this study uses a qualitative approach with the type of library

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<sup>3</sup> Hidayati, D. L., "Qur'anic Perspective on Poverty Alleviation." *Lentera*, 12(2), (2015), p. 129-140.

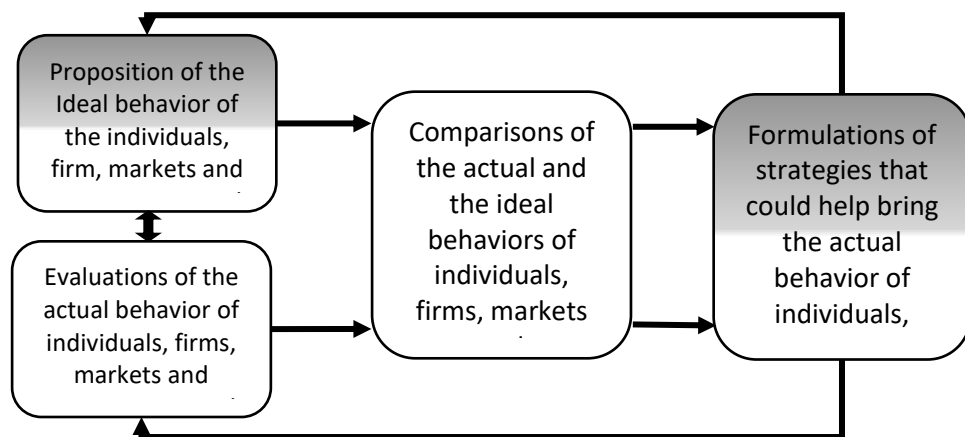
<sup>4</sup> Nurdin, N., Novia, N., Rahman, A., & Suhada, R. (2019). "Potensi Industri Produk Makanan Halal Di Kota Palu.", *Jurnal Ilmu Ekonomi dan Bisnis Islam*, 1 no. 1, (2019): p. 1-12.

<sup>5</sup> Muringani, J., Fitjar, R. D., & Rodríguez-Pose, A. "Social capital and economic growth in the regions of Europe." *Environment and Planning A: Economy and Space*, (2021), 0308518X211000059. doi: 10.1177/0308518X211000059

<sup>6</sup> Rusli, R., Hasyim, M. S., & Nurdin, N., "A New Islamic Knowledge Production And Fatwa Rulings: How Indonesia's Young Muslim Scholars Interact With Online Sources." *Journal of Indonesian Islam*, 14(2), (2021), p. 499-518.

research research.<sup>7,8</sup> This literature study was conducted to find information from previous studies related to problems that occurred in the practice of collecting, distributing or otherwise on ZISWAF funds which resulted in less-than-optimal funding. After knowing the problem, then analyzed using the Bulak Sumur Framework in order to create an optimization of ZISWAF funds through the application of social capital values.

**Pic. 1. The Scope of Islamic Economic (Bulak Sumur Framework)**



**Source:** Susanto, 2020

Bulak Sumur Framework is a framework that has four structured parts. First, it shows the ideal behavior of individuals, companies, markets and governments that have an impact on the economy based on the texts of the Qur'an, Hadith, positive law, etc. Second, it shows the factual behavior of individuals, companies, markets and governments that have an impact on the economy based on facts that occur in the field. Third, conduct an analysis by comparing the actual and ideal behavior of individuals, companies, markets and

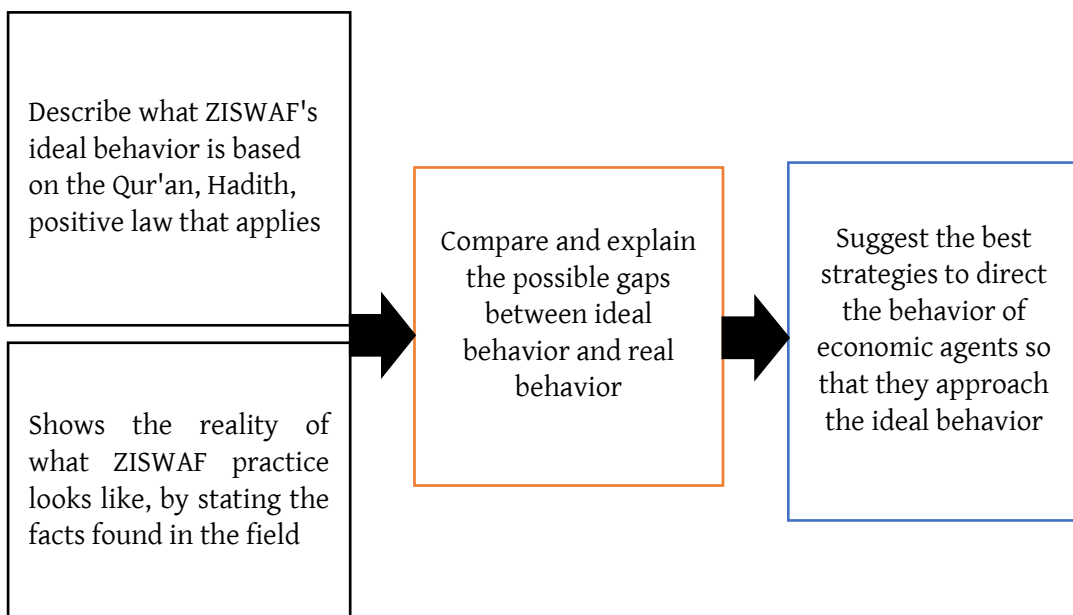
<sup>7</sup> Nurdin, N., "To Research Online or Not to Research Online: Using Internet-Based Research in Islamic Studies Context." *Indonesian Journal of Islam and Muslim Societies*, 7(1), (2017), p. 31-54.

<sup>8</sup> Nurdin, N., & Ahsan, M. N., "Strategi Pencegahan Bahaya Konten Radikal Dan Pornografi Di Internet.", *Al-Mishbah: Jurnal Ilmu Dakwah dan Komunikasi*, 12(2), (2016), p. 155-167.

governments so that gaps occur. Fourth, formulating strategies so that the actual behavior of individuals, companies, markets, and governments approaches / becomes ideal.

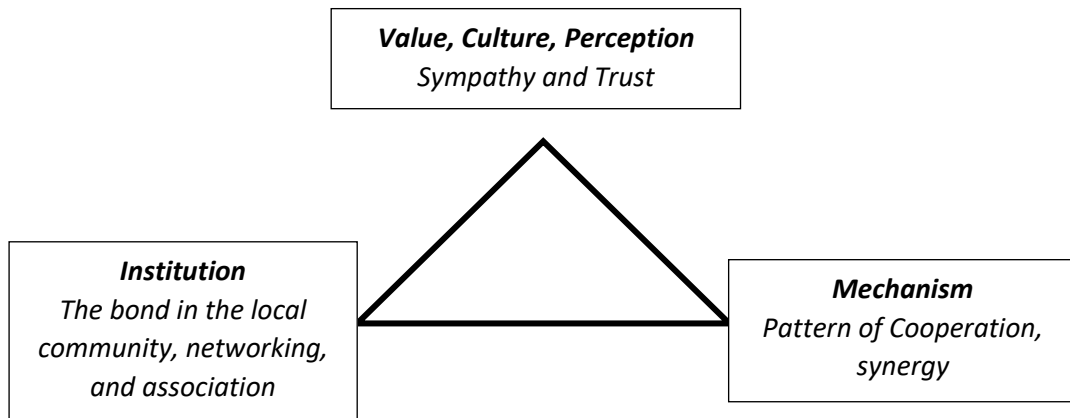
Therefore, if Bulak Sumur Framework is used to optimize the potential of ZISWAF, then what needs to be done is first, showing what ZISWAF's ideal behavior is based on the Al-Qur'an, Hadith, applicable positive law, etc. Second, showing the reality of ZISWAF practice, by stating facts that are found in the field. Third, analyze the gap (gap) that occurs between the actual and ideal behavior of ZISWAF. Fourth, formulating strategies for problem gaps so that ZISWAF practices approach / become ideal.

**Pic. 2. Bulak Sumur Framework-ZISWAF**



## Results and Discussion

**Pic. 3. Three Components of Social Capital**



**Source:** Hermawati dan Rinandari, 2008<sup>9</sup>

Social Capital functions as a tool in resolving conflicts within society. The existence of social capital will give its own contribution to social integration. So that in this case, social capital can function as a guardian of social integration as well as resolve conflicts in society. Based on the problems that arise regarding ZISWAF, the values of social capital in the form of trust, norms and networks in the elements of individuals, society, institutions and government are used to optimize the potential of ZISWAF.

Trust. Nurdin<sup>10</sup> states that trust is an attitude of mutual trust in society that allows people to unite with others and contribute to increasing social capital.<sup>11</sup> Meanwhile, Piotr Sztompka defines trust as a desire to take risks in social relationships on the basis of trust and confidence that others will do

<sup>9</sup> Hamdani, L., M. Yasir N and Muslim M. Solusi, "Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles." *Jurnal Muqtasid*, 10(1), (2019): p.40-56.

<sup>10</sup> Nurdin, N., "Institutional Arrangements in E-Government Implementation and Use: A Case Study From Indonesian Local Government." *International Journal of Electronic Government Research (IJEGR)*, 14(2), (2018), p. 44-63. doi: 10.4018/ijegr.2018040104

<sup>11</sup> Mawardi J., "Peranan Social Capital dalam Pemberdayaan Masyarakat", *Jurnal Pengembangan Masyarakat Islam*, Vol 3, No 2, (2007).

something as expected and act mutually supportive, not detrimental to and the group.

Trust is a prerequisite in state life in every economic and political development, because it contains cooperative aspects (Seth Kaplan, 2009). In increasing trust, there are several factors that must be considered by individuals, communities, institutions and also the government. First is the mandate for the assigned duties or responsibilities, where every action taken is based on the applicable rules. Second, namely professionalism or being professional, and the scope of this professional is very broad, whether it is professional in performance, professional in service, or professional in science and insight. This can be interpreted that we as ZISWAF managers must know the ins and outs of ZISWAF such as the obligatory wealth requirements of *zakat*, both previous and modern sources of *zakat*, the calculation of *zakat* calculations, ZISWAF distribution, the financial system and so on. Or also the latest information about ZISWAF or anything related to it. All of these things can increase public confidence because then the community will feel calm and confident that the ZISWAF funds that have been given will be distributed according to the provisions and will be managed properly. Third, Transparency, namely the openness of the *Zakat* Management Institution regarding everything that exists in the institution, especially regarding finance and its distribution by publishing it to the public. There are so many ways to publish to the public, either by publishing in the mass media, promotional media or social media (technology) owned by the institution.

Norms can be interpreted as a set of rules that are expected to be obeyed and implemented by members of the community in a particular group or social entity<sup>12</sup>. Norms that are formed are usually institutionalized and have strict sanctions that can prevent deviant actions from being carried out by

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<sup>12</sup> Kimbal, R. *Modal Sosial dan Ekonomi Industri Kecil Sebuah Studi Kualitatif*. (Yogyakarta: Deepublish, 2015)



individuals. Nurdin & Khaeruddin<sup>13</sup> define that norms consist of understandings, values, hopes and goals that are believed and carried out together by a group of people. These norms can be sourced from religion, moral guidelines, and secular standards such as professional code of ethics. With the existence of norms in activities, it will encourage the creation of a climate of cooperation and obeying the rules. With the existence of norms that are formed in the social order, in terms of optimizing the potential of ZISWAF it will be pushed to a much better direction.

Social capital will work best when there is a tendency for a group to socialize with one another. People will always have social relations with other communities through various variations such as the principle of voluntary, equality, freedom and civility. With the synergy between one individual and another, it will show the strength of social capital in that society. In addition, it needs to be understood that a network will not be solidly formed

#### *Application of Social Capital Value in Optimizing ZISWAF Potential with Bulak Sumur Framework*

Ideal :

- a. All Muslim communities are legally obliged to pay *Zakat* and the government plays an important role in *Zakat* and there are criteria in choosing *Amil*. The important role needed by the government is the regulation regarding the obligation to collect / pay *zakat*, if you do not pay *zakat*, there will be separate sanctions, considering that the potential for *zakat* in Indonesia itself in 2020 should reach 340 trillion<sup>14</sup>.

<sup>13</sup> Nurdin, N., & Yusuf, K., "Knowledge Management Lifecycle in Islamic Bank: The Case of Syariah Banks in Indonesia." *International Journal of Knowledge Management Studies*, 11(1), (2020): 59-80. doi: 10.1504/ijkms.2020.105073

<sup>14</sup> Dzulfikar M., Potensi Zakat Nasional 2020 Berkisar Rp 340an Triliun. Diakses 4 Februari 2020 - <https://www.goriatu.com/berita/baca/potensi-zakat-nasional-2020-berkisar-rp-340an-triliun.html#:~:text=Titik%20paling%20ideal%2C%20adalah%20menjadikan,kisaran%20angka%20Rp%20340%20triliun.&text=%22Sekitar%20Rp%20340an%20triliun>

As was the case during the time of Abu Bakr regarding the collection of *zakat* funds, following the rules that existed at the time of the Prophet and by choosing someone who could be used as *Amil*. When *amil* collects *zakat*, but someone is reluctant to pay *zakat*, that is where Abu Bakr's firmness as a leader fights them. At the time of the Prophet, an *Amil* was determined by the Prophet himself with his own special criteria, therefore it should be necessary at this time to have a competent *amil* with criteria such as having *Amil* certification, so not just anyone can become *Amil*. Allah has said regarding *Amil*'s task and the benefits of paying *zakat* itself, namely:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۚ  
وَاللَّهُ سَمِيعٌ عَلِيمٌ

*Take zakat from some of their assets, with that zakat you clean and purify them and pray for them. Indeed, your prayer (becomes) peace of mind for them. And Allah is All-Hearing, All-Knowing. (QS. At-Taubah: 103)*

- b. The group of people who receive *zakat* (*Mustahik*), people who have the right to receive *zakat* have already established by Allah in his word, namely:

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرَمِينَ  
وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ ۚ فَرِيضَةً مِّنَ اللَّهِ ۚ وَاللَّهُ عَلِيمٌ حَكِيمٌ

*Indeed, the zakat is only for the poor, the needy, the managers of zakat, the converts whose hearts are persuaded, to (free) slaves, those who are in debt, for the way of Allah and for them yuang is on the way, as an ordinance ordained by Allah, and Allah is All -Knowing, All -Wise. (QS. At-Taubah: 60)*

- c. The distribution of ZISWAF to productive Realms and ZISWAF funds makes *mustahik* proceed to become *muzzaki*. It is time for the recipients

of *zakat*, no longer continue to be recipients but can develop themselves from being *mustahik*, then becoming *muzzaki*. This requires development in ZISWAF which is productive and increasingly creative.

- d. Administration and preparation of good and transparent financial reports. In terms of preparing financial reports, it must be in accordance with the accounting standards of PSAK 109, professional sharia accountants are needed, training in the application of PSAK 109 for all directors, financial managers or financial staff so that financial reports are presented accountable and transparent.
- e. The existence of standardization and accreditation for ZISWAF institutions as well as socialization related to ZISWAF

Reality:

- a) Public awareness for *zakat* is still relatively low
- b) The obligation of *zakat* is still voluntary in the laws and regulations in Indonesia
- c) The tendency of people to pay *zakat* directly to *mustahik*
- d) Public trust in the ZISWAF management institution is still low
- e) There are no regulations regarding the obligatory *zakat* for a Muslim and sanctions for not paying *zakat*.
- f) ZISWAF funding is still far from its true potential
- g) There are still many ZISWAF collection and distribution carried out traditionally, so the programs they have tend to be traditional, namely consumptive use of funds.
- h) There are still many financial reports, especially at ZISWAF institutions in areas where their financial reports do not meet the accounting standards of PSAK 109
- i) *Muzzaki's* lack of knowledge and motivation regarding ZISWAF

Analysis:

Low education and public awareness of the importance of ZISWAF for the economy resulted in people not paying *zakat*, donations, *sedekah* and not

optimizing waqf. In addition, government support for the management of ZISWAF, especially in the regulatory sector, is very minimal so that it is unable to encourage people to pay *zakat*, even the laws that are made contain controversy because of multiple interpretations. Especially in the collection of *zakat* funds, where the community already believes in one of the *Amil*, then there are restrictions, namely the requirements in the form of mass organizations listed in the law that can become *Amil* so that it has an impact on the low funds collected. The lack of public trust in the institutions / mass organizations listed in the law makes people allocate their own *zakat*. What the community does will have an impact on the possibility of misallocation of *zakat* funds or even accumulation of funds in one place.

When viewed from the problem, the aspects that need to be studied first are related to the BAZNAS institution, then the Government then the Community. In terms of BAZNAS, the main concern is the management and human resources that are not optimal. Then from the community side, related to the lack of socialization and education related to ZISWAF, lack of accountability and transparency and the absence of syariah kontras. Then, from the government's point of view, the lack of incentive funds, lack of regulation and the absence of synergy with the *Zakat* Management Organization <sup>15</sup>. Seeing this, it is necessary to increase public trust in institutions, firm norms / rules and networks of agencies, community groups, etc. in increasing the potential of ZISWAF in Indonesia.

#### Strategy:

##### a. Optimizing ZISWAF Potential through Trust

Conducting regular outreach to the community, both socialization related to ZISWAF, socialization related to the management institution and socialization of the programs to be carried out In addition, it

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<sup>15</sup> Hamdani, L., M. Yasir N and Muslim M., "Solusi Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles." *Jurnal Muqtasid*, 10(1), (2019): p.40-56.

provides a clear picture of the effects of collecting and allocating *zakat* funds in each region

- Improving human resource management by selecting and improving the quality of *Amil*, then continued with regular evaluation and training for *Amil*
- Establishment of Control Sharia on all activities of the ZISWAF institution so that later it will present Accountability and Transparency related to financial reports to the public.
- Doing publications related to activities such as collection, distribution, financial reports, and so on
- Certification and accreditation of *zakat* management institutions

b. ZISWAF Potential Optimization through Norms

- Making regulations and fixing weaknesses in the bureaucratic system that are more appropriate to make it easier for the community
- Have clear standardization rules regarding human resource acceptance, issuance of certificates of expertise and eligibility of income for Muzzaki
- Issued policies related to sanctions for Muslim communities who do not pay the obligation of *Zakat*
- Making policies related to cooperation with supporting institutions in the collection and distribution of ZISWAF such as mosques, mass organizations, etc.

c. Optimization of ZISWAF Potential through the Network

- Creating an easy method of raising and distributing funds using technologies such as QR codes, the ZISWAF application, etc.
- Coordinating between ZISWAF institutions so that good collection and distribution occur
- In collaboration with technology institutions to develop ZISWAF-specific applications and the public can ask various questions related to ZISWAF in the application

- Collaborate with influencers, YouTubers, etc. in raising ZISWAF funds. Because many of the YouTubers or Influencers give their funds to areas that are less productive, this is where the institution must be responsive in providing the concept of empowerment.
- Cooperating with mosques which are also involved in the association of ZISWAF. Coordinating the funds collected to be distributed to the productive domain.
- Cooperating with institutions that encourage the distribution of society to be productive, not consumptive.

## **Conclusion**

*Zakat, infaq, sedekah and waqf* are potential instruments from the sharia economic sector in promoting public welfare. Indonesia, which is one of the countries with the largest Muslim population in the world, has the potential to obtain quite large ZISWAF funds. However, there are problems related to the collection and distribution of funds such as low public awareness, inadequate management and human resources of institutions, inadequate regulations, lack of accountability and low transparency of funds resulting in ZISWAF's potential to help the economy cannot be realized. Starting from the problems that arise, it can be seen that what underlies all of this is the value of social capital in the form of trust, norms and networks.

By using the Bulak Sumur Framework, which looks at the ideal side and the reality side, which then analyzes the causes of the gap between ideal and reality, resulting in a solution in the form of ZISWAF's potential optimization strategy for the value of social capital from the side of trust, namely by conducting socialization, improving HR management, etc. Then in terms of norms, namely by making regulations, policies and rules related to the ease of ZISWAF for the community, cooperation between institutions and related to sanctions for Muslims who do not pay *zakat*. And finally in terms of the network,

which includes cooperation with technology institutions in making programs, cooperation between gathering and distributing agencies to the realm of mosques and mass organizations and collaboration with influencers and YouTubers who have income and appeal to the community as role models.

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