

Determinants Of Low Revenue Realization Zakat, Infak And Alms In West Nusa Tenggara

Baiq Titin Fitriani
 Mataram University
 Jl. Majapahit No.62
 baiqtitinfitriani@gmail.com

ABSTRACT

Payment of ZIS funds (Zakat, Infak and Alms) through Institutions also provides far greater benefits compared to paying directly to Mustahiq. Indonesia, as a developing country, has the fourth largest population in the world with a population of 255.9 million people in 2015 and around 85% of the population is Muslim. As the largest Muslim country, there is no doubt that Indonesia has enormous zakat potential. This also applies in West Nusa Tenggara. The potential for receiving Zakat, Indak and Alms is very large in various sectors, be it government employees, private employees, the agricultural sector, animal husbandry and others. But the realization is still far from the existing potential. The problems of zakat collection in West Nusa Tenggara are divided into three main categories, namely internal problems, external problems, and system problems. The solution to the problem of low zakat collection can be started from the Strategic-S (System), Strategic-E (External), Regulation (System), HR (Internal) and Government (External), followed by Strategic-I (Internal), Management & Governance (Internal), Community (External), and Communication & Outreach (Internal).

Keywords : Zakat Receipt, Infaq and Alms, BAZNAS, Zakat Management, Internal, External, System.

1. INTRODUCTION

Law number 23 of 2011 concerning the management of zakat article 1 states that the National Zakat Amil Agency (BAZNAS) is an institution authorized to manage zakat infaq and zakat funds nationally. The implementation of Baznas is based on the principles of Islamic law, trustworthiness, benefit, justice, legal certainty, integration and accountability. BAZNAS is located at the district/city, provincial and national (central) levels. For muzakki themselves, paying zakat at Baznas is a form of implementing Allah's commands in the Qur'an.

Payment of ZIS funds (Zakat, Infaq and Alms) through Institutions also provides far greater benefits than paying directly to Mustahiq. When making direct payments to mustahiq, of course the funds will only be consumed for daily needs. In contrast, if payments are made through institutions, there are more programs offered to manage these funds, ranging from empowerment, health and poverty alleviation . In addition, payments through institutions can also maintain the sincerity of the muzakki because they do not know the recipients of ZIS funds closely. Indonesia as a country with a very large Muslim population should have the potential to raise zakat funds. But the realization is not the case, there is still a huge gap between potential and realization. Indonesia as a developing country has the fourth largest population in the world with a population of 255.9 million in 2015 and around 85% of the population is Muslim. As the largest Muslim country, no doubt Once again, Indonesia has enormous zakat potential. According to various sources, the potential for zakat in Indonesia varies from IDR 20 trillion per year according to PIRAC, IDR 100 trillion per year according to ADB, up to IDR 217 trillion per year in 2010 according to Firdaus, et al. (2012). The final zakat potential is equivalent to USD 22.6 billion. This figure is equivalent to 3.4 percent of Indonesia's gross domestic product (GDP). The realization of the potential for zakat only reached Rp. 1.5 trillion, still far below expectations. However, the average annual growth is quite promising and reaches 20.86%, while the zakat collected reaches IDR 2.3 trillion on 2015 And IDR 3.7 trillion on 2016 (Bazna s , 2017).

In line with the above, in Mataram City there is the Mataram City Baznas which is tasked with receiving ZIS funds within the Mataram City Government . Then there is also the West Nusa Tenggara Provincial Baznas which is tasked with receiving ZIS funds at the NTB Provincial Government and several other vertical agencies . Mataram City Baznas records receipt of ZIS funds as follows:

Table 1.1 Realization of Mataram City ZIS Revenue in 2014-2019

Year	ZIS Income Amount (Rp)	Growth
2014	3,655,584,451	
2015	4,591,840,055	26%
2016	4,836,062,060	5%
2017	4,747,932,062	-2%
2018	5,713,326,508	20%
2019	4,489,873,179	-21%

Source: Mataram City Baznas Annual Report

Based on table 1.1 it can be seen that there was an increase in ZIS revenue for 2015, 2016 and 2018 but Baznas experienced a decrease in ZIS revenue in 2017 and 2019, even in 2019 it recorded a decrease in revenue of 21%. This amount of revenue is still far from the potential receipt of Zakat, Infaq and Alms owned by Baznas Kota Mataram. This is

because the city of Mataram which has a Muslim population in 2017 as many as 384,177 people should have the potential to receive ZIS funds of Rp. 16,000,000,000 (sixteen billion rupiah) for the income sector at the Skpd and PPKD levels of Mataram City . According to Mr. Heri who is Deputy Chairperson of Baznas IV Mataram City said, that no synergy has been built between the Mataram City Baznas and mosques that accept Zakat, Infaq and Alms payments. Where many mosques do not want to work together to report how much funds have been collected even though Law Number 23 of 2011 mandates synergies to be built because Baznas is the center of the Zakat Management Organization.

Baznas of West Nusa Tenggara Province also carries out operational activities to raise ZIS funds. Where ZIS funds are received is presented in table 1.2 below:

Table 1.2 Realization of NTB Province ZIS Revenue in 2014-2018

Year	ZIS Income Amount (Rp)	Growth
2014	5,038,524,144	
2015	6,178,591,325	23%
2016	8,288,499,700	34%
2017	16,957,368,435	105%
2018	21,633,578,408	28%

Source: NTB Province Baznas Annual Report

Based on table 1.2, it can be seen that there was an increase in ZIS revenue from 2015-2018. In fact, ZIS revenue growth experienced the largest increase in 2017 of 105%. This happened because there was a significant increase in the number of muzakki, namely from the education sector such as schools and tertiary institutions where in previous years the Provincial Baznas did not take segmentation in this sector. The West Nusa Tenggara Provincial Baznas has a very large ZIS revenue potential. Where for the NTB Provincial Government employee sector, both SKPD and PPKD have potential income of $\geq 250,000,000,000.00$ (more than two hundred and fifty billion). Many factors have caused ZIS funds to be received at Baznas in the NTB Province. According to Pak Yadi (Head of Planning for the NTB Province National Development Planning Agency), the level of public trust in the Zakat Management Institution is one of the obstacles. This is reflected in the tendency of the people to pay zakat directly to mustahik. In addition, the image in society that is also developing is "if the government participates in managing it, it will definitely be damaged". This is reflected in the several rejections received by BAZNAS and even by the State Civil Apparatus (ASN) themselves when carrying out zakat, infaq and alms fundraising activities.

Based on the phenomenon above, the author is interested in discussing the determinants of the low realization of zakat, infaq and alms receipts in West Nusa Tenggara.

2. THEORETICAL BASIS

Shari`ate Enterprise Theory

Shari`ate Enterprise Theory is an axiom based on the concept that Allah SWT is the Creator and Sole Owner of all the resources in this world. Allah SWT as the main source of trust from the resources owned by Stakeholders . Apart from giving its main form of accountability to God vertically, Shari`ate Enterprise Theory then expands its form of accountability horizontally, namely to humans, the environment and nature. The concept of Shari`ate Enterprise Theory demands that Amil be responsible for all activities and activities and be honest in reporting the receipt of Zakat, infaq and alms funds.

Acceptance of Zakat, Infaq and Alms

In terms of terminology, zakat means giving a portion of property which is an obligation that has been ordered by Allah SWT, based on a certain amount and calculation then given to people who are entitled to receive it . Infaq, according to syara`, is spending part of one's assets for purposes that have been determined by Islam, such as infaq on Fridays, infaq during Eid al-Fitr prayers and others. Infaq is issued by every Muslim, both high-income and low-income Muslims, both in broad and narrow circumstances. While alms has a broader meaning than infaq. Alms are assets or non-properties issued by a person or business entity outside of zakat for the public interest. It can be concluded that zakat, infaq and alms are things that fulfill God's commands, namely fulfilling their social obligations (Sumadi, 2017).

Monzer Khaf stated, "The role of the government (state) in terms of collecting and distributing zakat is very important. Allah SWT. said in QS At-Taubah verse 103 and refers to the Prophet Muhammad SAW. as heads of state, the verse orders to take alms from their assets, QS At-Taubah verse 60 stipulates the category of zakat recipients (mustahik) and amil being one of the categories. This clearly shows that zakat should not be handled by individual payers, but by government agencies that employ their employees Those who collect and distribute zakat funds to mustahik are called amil. Zakat collectors, zakat committees, zakat collectors (amil) are employees specially appointed by the authorities to collect zakat and collect it from property owners.

Management Zakat

Management is a social and technical process that utilizes resources, influences human action, and facilitates change to achieve goals (Haiman and Scott, 1970). Management steps consist of planning, organizing, actuating, and controlling processes. Zakat management has four aspects, namely collection, management, distribution, and reporting.

Fundraising is the process of influencing / informing the public, both individuals and institutions, to channel funds to an organization (commercial or social). OPZ as a social institution needs to have good collection management. Thus, amil must have the ability to communicate both orally and in writing write. Activity collection objective For encouragement worries social community by building public trust (muzakki) distribute part of their sustenance to those in need (ashnaf). One of the concrete forms of collection performance management is presenting performance or annual reports on a regular basis to muzaki and other stakeholders . Muzaki's conscience to donate fund through OPZ is effort collection fund (Purwanto, 2009).

Based on Law Number 23 of 2011, zakat management is the activity of planning, implementing and coordinating the collection, distribution and utilization of zakat. Zakat management aims to increase the effectiveness and efficiency of services in the management of zakat and increase the benefits of zakat to realize social welfare and poverty alleviation. In an effort to achieve the goal of managing zakat, a National Zakat Amil Agency (Baznas) was formed which is based in the national capital, provincial Baznas, and district/city Baznas. BAZNAS is a non-structural government agency that is independent and responsible to the President through the Minister. Baznas is an institution authorized to carry out the task of managing zakat nationally. To assist BAZNAS in the implementation of the collection, distribution and utilization of zakat, the community can established the Amil Zakat Institution (LAZ). The establishment of LAZ must obtain permission from the Minister or an official appointed by the Minister. LAZ is required to periodically report to Baznas on the implementation of the collection, distribution and utilization of zakat that has been audited by sharia and finance. Zakat must be distributed to mustahik in accordance with Islamic law. Distribution is based on priority scale by taking into account the principles of equity, justice, and territoriality.

Zakat can be distributed to mustahik in the form of consumptive and productive efforts in the context of handling the poor and improving the quality of the people if the mustahik's basic needs have been met. As for aspects Reporting is required to fulfill the elements of transparency and accountability. Regency/City Baznas are required to submit reports on the implementation of zakat management, infaq, alms, And fund social religious other to Bazna s provincial and district/city governments periodically. Then the provincial Baznas must submit report application management zakat, infaq, alms, And other religious social funds to Baznas and regional governments on a regular basis. Temporary That, laz What is needed transport report application management zakat, infaq, alms, And fund social religious other to Bazna And local government on a regular basis. BAZNAS is required to submit reports on the implementation of the management of zakat, infaq, alms, and other social religious funds to the Minister. by periodically. Report balance sheet annual Bazna announced through print or media electronic.

Zakat Management Organization

Zakat Management Organizations are institutions that carry out activities to collect , receive , distribute and manage zakat, infaq , and alms funds . In Law Number 23 of 2011 concerning Zakat Management, zakat management is an activity that includes planning , organizing , implementing , and supervising to distribution and utilization of zakat. The first thing that must be done in zakat management activities is to determine vision and mission zakat institutions that will formed . The vision and mission that has been set must be disseminated to management so that become guidelines in each decision or policy making .

There are two types of zakat management institutions in Indonesia, namely the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) . according to Law no. 23 of 2011 BAZNAS is an institution independent and responsible non - structural government answer who did zakat management _ national . Meanwhile, LAZ is an institution formed by the community in charge help the process of collecting , distributing and utilizing zakat.

Collection of Zakat in Era Digital

In the era of globalization, every individual cannot be separated from technology-based transactions digital. By Because That, Institution Amil zakat need update to date for development Information And Communication Technology (ICT) in in order to improve the quality of service for both muzaki, mustahik, and stakeholders . ICT systems promote easier flow of information and communication And fast. Era digital moment This Can Become opportunity (opportunity) For development of a more professional and transparent management of zakat in Indonesia. The more diverse methods or methods of zakat payment provided by Amil Zakat Institutions can increase the interest of muzakki to pay their zakat through Amil Zakat Institutions (Santoso and Ahmad, 2016).

In addition, in today's digital era, the role of banking is very important, especially for muzakki to issue zakat. Currently, the tendency to pay zakat via bank transfer is quite high via mobile banking or internet banking . This shows that the bank channel in paying zakat is in great demand by the community, especially for muzaki who live in big cities with quite busy work schedules (Purnamasari and Firdaus, 2017).

Zakat collection in Singapore is carried out by the Singapore Islamic Religious Council (MUIS). The strategic efforts undertaken by MUIS in collecting zakat funds are as follows. First , a persuasive strategy (promotion) through brochures or advertisements, zakat collection centers in each mosque that provide forms, brochures, and how to calculate the amount of zakat to be issued. Second , the shuttle system for the ball, namely amil coming to you muzaki or contributor to environment they, so that they Again easy And interested For Become muzaki or contributor. third , studying religious or Regular lectures every second and fourth Sunday every carried out by mosques under the authority of Majlis Ugama Islam Singapore, Like mosque Sultan And mosque Abdul Ghafur. Fourth , dissemination of the products and services of the Zakat and Waqf Task Force which are a source of information to the public. In collection activities, MUIS uses technology

to support organizational work systems, such as using telephone, facsimile or internet facilities to introduce programs and institutions, while zakat payment services are through internet banking or known as e-nets/ e - payment . (DBS/POSB iBanking, mBanking), through inspect, with card special (cash card) Which debit amount zakat payable (CIMB Clicks), wadi'ah savings with an audio deduction system (OCBC Bank) and through outlets spread across various mosques in Singapore (Directorate of Zakat Empowerment, Ministry of Religion, 2013).

Several strategies for collecting zakat in Malaysia include deducting scheduled (monthly) zakat using the e-zakat system, through the head office and branch offices of zakat institutions, online banking. with online banking facilities for zakat services such as cooperation with banks Islam, Maybank, Bank CIMB, Bank Rakyat, Bank Muamalat, Standard Chartered, HSBC Bank, Hong Leong Bank, Ambank, Agro Bank, National Savings Bank, Pos Malaysia, agent counters, and through amil (Fairi, 2018).

Baznas as one of the Indonesian Zakat Amil Agencies has a strategy for collecting zakat, including through zakat through the payroll system as a form of zakat service for direct deduction of employee salaries in a company, through automated teller machines (ATMs) for Islamic banks, zakat through zakat cars. around, zakat through e-Card , through take zakat Which There is on application Muzaki Corner, digital zakat which is done online through crowdfunding website.

In order to strengthen zakat collection, Baznas has developed three digital platforms as follows; first , the internal platform such as the Baznas website and the Muzaki Corner application service; secondly , external platforms such as platforms from BAZNAS partners, zakat payments through Kitabisa.com, Gojek, Bukalapak, Tokopedia, and others; third , social media platforms , by facilitating donations through social media called Oy Indonesia (Sharianews.com, 2018).

3. RESEARCH METHOD

This article uses a qualitative research method with a literature review approach. Literature research or library research is a series of research related to library data collection methods, or research whose research object is explored through various library information, such as books, journals, articles and so on (Zed, 2008) . Besides that, literature research will examine or review various ideas or findings contained in the body of literature and formulate theoretical and methodological contributions for certain topics.

Qualitative methods with a literature review approach aim to describe or describe various real conditions, events or phenomena that occur in society and become objects of research. The author seeks to bring this phenomenon to the surface so that it can become an interesting discussion based on existing literature. The analysis was carried out by collecting various kinds of literature (journals and others) that are related and compatible with the theme of the article.

4. RESULT AND DISCUSSION

Of course there are many factors that cause zakat collection to be not optimal. According to the PEBS-UI study (2011), there are at least three causes for the low collection of zakat funds . First , the low awareness of muzakki to pay zakat, low public trust in zakat management organizations, both public (Baznas) and private (LAZ), and the behavior of zakat payers who are still very generous, namely short term, decentralized, and interpersonally oriented. Second , the zakat base is still being explored Concentrated on certain types of zakat, such as zakat fitrah and professional zakat. Third , incentives for zakat payers to pay zakat are still low. However, until now the situation has not changed much.

According to Young et al. (2006), the factors that influence the muzakki's decision to pay zakat consist of the muzaki's belief in paying zakat (worship), altruism, muzakki's self-satisfaction, and the Zakat Management Organization (OPZ) factor itself. Zakat collection problems are divided into three main categories, namely internal problems, external problems, and problems system.

Internal Problems OPZ

Internal problems are problems encountered within the Zakat Management Organization (OPZ), and/or Zakat Collection Unit (UPZ) and/or Zakat Management Partners (MPZ) themselves. The internal problems consist of the number of institutions Amil Zakat (LAZ) Which too Lots, expensive cost promotion, low effectiveness of the zakat utilization program, low synergy between zakat stakeholders , and limited human resources for amil zakat (Huda et al., 2014), low quality of human resources, success rate of managing zakat funds (Noor et al. , 2015) , OPZ employees yet full time , weak obedience control IT internal, payment zakat through Internet banking and the like are not yet widely available (Nikmatuniyah, 2014), effectiveness, transparency, professionalism, accountability of zakat institutions, ease of paying zakat, satisfactory service, low public trust in zakat management and governance, lack of amil certification, low incentives for zakat payers to pay zakat, low ghiroh , distribution zakat only For necessity consumptive public, profession amil not enough bonafide, low quality and quantity of human resources (Puskas Baznas, 2018), inaccurate muzaki and mustahik databases , no cheap promotion or socialization models, limited professional amil human resources (Huda and Sawarjuwono, 2013). Internal issues include strategic issues, HR, management and governance (collection), IT utilization, communication and outreach, and accountability.

External Issues OPZ

Problem external is problem Which There is in outside Organization Zakat Manager (OPZ), and/or units collectors Zakat (UPZ) and/or Partners Manager Zakat (MPZ) Which is at in outside control they. As for problem external OPZ consists of differences of opinion (khilafiah) regarding zakat fiqh, low coordination between regulators and OPZ, low role of the Ministry of Religion in managing zakat, mustahik who tend to be charitable, low trust of muzaki to OPZ and

regulators, low awareness of muzaki in fulfilling zakat in a manner Correct in accordance with sharia, And low muzaki/community knowledge about jurisprudence zakat (literacy zakat), public Not yet understand how to calculate zakat, religious factors such as faith, religious understanding, and recompense (Huda et al., 2014), level trust people who are low on zakat institutions, the role of stakeholders who Not yet optimal (Noor et al., 2015), the problem of awareness of muzaki (Muslim companies) paying zakat is still low when compared to compliance with paying taxes (Arif et al., 2011), literacy and zakat education for the community (Bakar and Rashid, 2010), low awareness of obligatory zakat (muzaki) (Puskas Baznas, 2018), inter-OPZ empowerment programs are not yet organized, limited OPZ partnerships, government policies that are inconsistent with zakat utilization programs (Huda and Sawarjuwono, 2013). External issues include strategic, community, muzaki, government, coordination, and competition issues.

Problem System

System problems are problems faced by Zakat Management Organizations that are external to OPZ and/or UPZ and/or MPZ that are already systemized which are beyond their control. The system problem consists of zakat that has not become an obligatory system (Huda et al, 2014); lack of regulatory support from the state to be proactive in implementing Law no. 23 of 2011 concerning zakat; The types of zakat objects excavated are still concentrated on zakat fitrah and professions (Puskas Baznas, 2018) and (Aedy, 2013); Zakat is voluntary, isn't it? obligation; traditional amil through less professional mosques (Aedy, 2013); weak regulatory and institutional framework for zakat (Mubarok and Fanani, 2014); the dual authority of BAZNAS and the Ministry of Religion; the dualism of Baznas functions as regulator and operator; inequality in the position of Baznas as an operator with LAZ; the weak position of the Regional Baznas; unequal position between UPZ and OPZ; the enforcement of rules and monitoring tools is not yet running (Ascarya et al., 2016). System issues include strategic, regulatory, dualism, decentralization authority, amil traditional, And supervision.

Recommendation

The solution to the problem of low zakat collection in West Nusa Tenggara can begin from side Strategic-S (System), Strategic-E (External), Regulation (System), HR (Internal) And Government (External), followed by Strategic-I (internal), Management & Governance (Internal), Community (External), and Communication & Outreach (Internal). More specifically, the solution to the problem of low zakat collection in West Nusa Tenggara can be started from the obligatory element of zakat for Muslims who can afford it and zakat by cutting direct taxes (Strategic-S); harmonization of policies and programs related to zakat and the National Zakat Movement (Strategic-E); harmonization of zakat regulations with related regulations and amendments to the Law (Regulation); amil professional certification and development of amil career path (HR); Government support and commitment Government (Government). Then followed by OPZ socialization and communication and exploring other zakat bases (Strategic-I); changes in amil mindset and intensification and extensification of zakat collection (Management and Governance); effective education-socialization-communication strategies, and improve the performance and professionalism of OPZ (Society); as well as planning the communication-outreach-education program and matching the characteristics of muzaki and the method of communication (Communication & Outreach). Because strategic solutions on System, External and Internal aspects are a priority, fight for zakat through track legislative And executive become high urgency.

5. CONCLUSION

The potential for receiving zakat, infaq and alms (ZIS) is still very large, which is also supported by the large Muslim population. However, the realization of existing ZIS revenues is still far when compared to the existing potential so that improvements from various fields by stakeholders must continue to be carried out so that ZIS fundraising activities can be carried out optimally so that later existing ZIS funds can be distributed to the community to increase the existing economic level. These improvements can come from internal Baznas, the Government and strengthening public awareness.

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