THE CHARACTERISTICS OF ZAKAT, INFAQ, SADAQAH AND WAKAF (ZISWAF) COLLECTION ON ZAKAT INSTITUTION (LAZ) IN PALEMBANG CITY

Fera Widyanata[1*], Ahmad Syathiri[2], Fardinant Adithama[2]
University of Sriwijaya[1,2,3]
ferawidyanata@fe.unsri.ac.id[1],*

Abstract

This study aims to analyze how zakat administrators (amil) at the Zakat Institute (LAZ) manage Zakat, Infaq, Sodaqoh and Wakaf (ZISWAF) from collecting ZISWAF funds from donors (muzakki) and distribute it to zakat recipients (mustahik) in Palembang City. This is a descriptive quantitative research using primary data by obtained directly through interviews with informants at LAZ which was selected through purposive sampling technique. The results of this study indicate that ZISWAF donors in Palembang City are still dominated by the general public/individuals with the types of donations dominated by infaq and sodaqoh. Another finding is the highest ZISWAF distribution in Palembang City is in the education program and the ZISWAF recepients are mostly absorbed in health and education programs. The limitation of this study is the sample of research subject is small. because there are still very few LAZs in Palembang which are officially registered to BAZNAS Sumsel. The results of this study are useful for BAZNAS Sumsel and LAZ in expanding the collection segment, increasing the types of donations and distribution as well as improving management operations.

Keywords: ZISWAF, Muzakki, Mustahik, LAZ, Zakat

1. INTRODUCTION

The city of Palembang, where the majority of the population is muslim, has great potential in collecting and managing zakat, infaq, sodaqoh and wakaf (ZISWAF) funds. Based on the records in 2019, Baznas South Sumatra managed to collect zakat from the community worth IDR 3,4 billion (Purwanti, Jati & Kurniawan, 2020). ZISWAF can play a very significant role in distributing income and wealth in muslim societies. The implication of zakat is that the growth of wealth due to zakat can be explained by the effect of zakat on income, consumption, savings, investment and labor and the multiplier effect of zakat on the macro economy (Pramanik, 2002). Zakat, infaq, sodaqoh and wakaf are among the instruments of fiscal policy for muslim societies that have been known for a long time and have provided success in income equalization and improvement of social welfare. In the Islamic economic system, the fiscal policy has been applied since the ancient time of Prophet Muhammad. In the reign of Rasulullah, the income of the country not only came from tax, but also from the zakat, infaq, sodaqoh and wakaf. Revenue from zakat, infaq sodaqoh and wakaf is different from tax, and is not treated like a tax. Zakat is a muslim obligation, it is part of The Five Pillars of Islam. infaq sodaqoh and wakaf is a reflection observance of a muslim to Allah. Zakat, Infaq sodaqoh and wakaf are a fundamental element in Islam which is the imperative of the pillars of Islam. In the reign of Rasulullah and Khulafaurrasyidin zakat was the main state revenue as an obligation of muslim people, while the non-muslim people was required to pay tax. The effective of state revenue and the efficient of allocation of state assets have led to prosperity and peaceful among the people at that time (Widyanata & Yuliana, 2019).

Poverty is still a social problem in all cities in Indonesia. Zakat as an economic instrument in Islam has now become an alternative solution to poverty alleviation in Indonesia. Zakat is one of the important things in Islamic philanthropy. As the third pillar of Islam, zakat must be paid by every muslim who meets the requirements (*muzakki)* to purify his property by distributing his zakat to zakat recipients mustahik (*mustahik*). This zakat not only function to help the *mustahik* economy, but can also be a balancing instrument in the national economic sector. In the long run, the main objective of

zakat is to transform *mustahik* into *muzakki*. This shows that zakat has the potential to overcome economic inequality and reduce poverty in a country. The distribution of zakat in the form of business assistance is proven to have a positive impact on increasing mustahik business income, this has an impact on reducing the poverty rate in North Aceh Regency (Hamzah & Syahnur, 2013). The distribution of zakat in the form of an educational program is also proven to have a positive impact on increasing the welfare of mustahik. Zakat spending and education are important determinants of real GDP growth suggesting that they are essential ingredients to be considered in formulating economic development programs in the muslim countries. Muslim countries must also give priority to education in their development strategy to increase the stock of human capital needed to achieve a sustained economic development (Yusoff, 2011).

Data shows that zakat collection is still only one percent of the total potential zakat collection for the muslim population in Indonesia (BAZNAS, 2019). This is due to the low trust of *muzakki* to pay zakat to formal zakat institutions. The Public Interest Research and Advocacy Center (PIRAC) survey shows that the level of public trust in zakat institutions in 2004 was only 15%. The majority of muslims still pay their zakat individually directly to mustahik, apart from a conservative religious understanding, the factor of trust is still an obstacle to zakat management (Lestari, Pratiwi, & Ulfah, 2015). Zakat is part of the wealth that have been obliged by Allah SWT to be given to those who are entitled to receive it as stated in the Qur'an. Zakat has tremendous potential to overcome the poverty of the nation and prosper the society. This potential must be realized by all muslims so that the funds collected through zakat can prosper the society. There are still many muslims who do not understand the importance of paying zakat, for that it is necessary to do socialization and education to the public regarding the law and wisdom of zakat, the assets of the object of zakat as well as the procedures for its calculation. This socialization can be carried out by the government in collaboration with the zakat institution, BAZAS, or the extension agents assigned to this matter. Thus, the awareness of paying zakat will grow in muslims. In order for public awareness and trust in zakat to thrive, it can be realized through the accountable, transparent and professional performance of the Amil Zakat Institute (LAZ) and the National Zakat Agency (BAZNAS). For this reason, amil zakat institutions must have good and professional management.

Professional management of zakat must be supported by adequate resources, so that zakat as a very potential economic source of the people is guaranteed to provide welfare for the community. The zakat management institution is a non-profit organization that aims to help muslims distribute zakat, infaq, sodaqoh and wakaf to those who are entitled. This activity involves several interrelated parties, namely the funder of zakat, managers and recipients of zakat. Usually, the fund managers are not the people the funders actually know. The problems of trust and professionalism are important prerequisites for zakat institutions both LAZ and BAZNAS today and in the future.Therefore, public trust to LAZ has an important role in collecting zakat. LAZ also has an important role in expanding the collection of zakat collection in all types of society with various backgrounds. If LAZ can collect more funds from various types of *muzakki*, automatically the distribution of zakat to *mustahik* will also increase.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Based on UU No. 23 of 2011 states that zakat management is an activity of planning, organizing and monitoring the collection and distribution and utilization of zakat. So from the meaning of zakat management, it explains that there are three elements of management, namely the collection, distribution, and utilization of zakat.

Zakat is an asset that must be issued by a muslim or a business entity to be given to those entitled to receive it in accordance with Islamic law. Infaq is property issued by a person or business entity outside of zakat for the benefit of the general public. Sodaqoh is property or non-property issued by a person or business entity outside of zakat for the general benefit. Wakaf means giving assets to be used by public interests, wakaf assets cannot be sold or inherited. Muzaki is a muslim or a business entity that is obliged to pay zakat. Mustahik is a person who is entitled to receive zakat. National

Zakat Agency, referred to as BAZNAS, is an institution that manages zakat nationally. Amil Zakat Institution, abbreviated as LAZ, is an institution formed by the community which has the task of assisting, distributing and utilizing zakat. Zakat Collection Unit, abbreviated as UPZ, is an organizational unit established by BAZNAS to help increase zakat (Hisamuddin, 2018).

LAZ (*Lembaga Amil Zakat*) is zakat management institution established by the private sector. The main duty of LAZ is as an institution that manages, collects and empowers *mustahik* from zakat funds. LAZ is a zakat management institution that is fully formed on the initiative of the community and by people engaged in zakat management, preaching, education, social and the muslim welfare. LAZ is confirmed, fostered and protected by the government. In carrying out its duties LAZ provides reports to the government according to its level. The validation of LAZ is carried out by the government according to the suggestion of BAZNAS by conducting a research on requirements. The conditions for LAZ are: legal entity, have *muzakki* and *mustahik* data, have work program, attach a statement letter willing to be audited (Kompas, 2015). LAZ's responsibilities are to: the community, *muzakki, mustahiq*, the Government or Ministry of Religion, BAZNAS, DPS, and LAZ are responsible for distributing zakat funds to mustahik appropriately.

Research entitled "Mapping of Zakat, Infaq and Sodaqoh Distribution at BAZNAS Jombang Regency". By using a qualitative approach, the results of this study is the unavailable some of the human resources needed for the implementation of the ZISWAF distribution program, and not optimal management functions of the management and executor of BAZNAS Jombang as the main strength of ZISWAF distribution program in Jombang Regency (Hidayati, Chamim, Huda, & Haryanti, 2020).

Research entitled "The Strategy of Collection and Distribution of Zakat, Infaq, Shadaqah LAZ Muhammadiyah (LAZISMU) Medan City". Using qualitative approach, the research found LAZISMU uses its strategic position and technological advances in zakat collection, but the results of ZIS collection at LAZISMU are still low so that their distribution is also low (Fahmi, 2019).

Qualitative descriptive research entitled "Analysis of the Fundraising Model of Zakat, Infaq and alms at the Zakat Institution" concludes that there are two models of zakat, infaq and alms fundraising which are effective for zakat institutions to use in collecting zakat, infaq and alms from the community. *Muzakki* directly coming to the zakat institution to pay zakat and indirectly such as through transfers, events, outlets and application systems and zakat information (Susilawati, 2018).

The research entitled "Unraveling the Problems of Zakat Distribution to the Poor" with a qualitative approach to the Analytic Network Process (ANP) problem decomposition method shows that several problems that need to be made as top priorities are the absence of standards in determining priority *mustahik*, no landscape and *mustahik* database, low mental and awareness of *mustahik* and overlapping distribution with government programs (Arifandi, 2016).

Research entitled "Zakat Funds Collection Strategy at Five Zakat Institutions in Indonesia". Using the Spyder Web Analysis method that resulted the conclusion that Dompet Dhuafa is the best in the strategy of collecting zakat, infaq and alms by implementing an integrated and wide-ranging promotion and socialization strategy overseas (Azis & Sukma, 2016).

The research entitled "Analysis of Muzakki Characteristics and LAZ Governance on the Motivation to Pay Zakat Income". Using multiple linear regression analysis techniques, it found that the level of faith, religious knowledge, LAZ governance and the level of income have a positive and significant effect on the motivation to pay zakat (Kiryanto & Khasanah, 2016).

The research entitled "Zakat Management by LAZ in Surabaya and Gresik" aims to explore the potential of company zakat in industrial based-areas using socio-legal research methods. The results of this study indicate that zakat empowerment is still oriented towards individual zakat. BUMN (government companies) and Islamic Banks distribute corporate social responsibility funds but do not

distribute zakat from their companies. Even though zakat of the company is potentially greater (Purbasari, 2015).

Qualitative descriptive research entitled "Effective Management of Zakat Management in the Contemporary Era" concludes that professional zakat management needs to be carried out by interrelating various activities related to zakat, ranging from amil, *muzakki* and *mustahik* (Atabik, 2015).

The research entitled "Analysis of Factors influencing Muzakki in Selecting Zakat Management Organization (ZMO): Case Study in BAZNAS Bogor City". Using the Logistic Regression Method analysis technique. It found that the factors that influence *muzakki* in choosing ZMO are income, level of reliability, and image of the institution (Rulian, Anggraeni, & Lubis, 2015).

The research entitled "*Muzakki's* Trust in Zakat Management Organizations: Empirical Studies on the Effect of Accountability and Transparency Mediation". This study aims to examine the effect of amil literacy on *muzakki's* trust in the Zakat Management Organization. By using linear regression analysis techniques complemented by path analysis, it can be concluded that amil literacy affects *muzakki's* trust in ZMO either directly or indirectly through transparency of financial reporting (Ardini, 2013).

Previous studies focused more on the management side of ZIS managers and the motivation of muzakki to pay zakat. Based on previous studies, the author tries to examine more deeply about the characteristics of the ZISWAF collection that has been successfully carried out by LAZ and how the efficiency of LAZ's performance from when viewed broadly from the side of *amil, muzakki*, collection, distribution.

3. RESEARCH METHODOLOGY

This study used a quantitative descriptive approach. It is research that was sourced from the data collected and expressed in numbers. Quantitative data is data in the form of numbers or extrapolated qualitative data (Suryana et al., 2013).

Collecting data in a scientific research is intended to obtain relevant, accurate, and reliable material or data that we want to examine. Therefore it is necessary to use good and suitable data collection methods. The data collection used in this research is primary data. Primary data is a source of research data obtained directly from the original source. Primary data can be obtained by conducting direct interviews and giving questionnaires to informants. Interviews were conducted based on a list of questions that had been compiled beforehand so that they were in accordance with the final objectives of the research. In conducting the interview, it is necessary to prepare questions as a guide but it is possible if there are variations in other questions for each informants (Fatihudin, 2015).

In this reserch, the primary data used were obtained directly from respondents through interviews and questionnaires with informants from LAZ. The determination of LAZ sample was using purposive sampling technique or judgment sampling where the researcher selects the sample based on an assessment of several characteristics of the sample members adjusted to the purpose of the study (Kuncoro, 2009). There were three samples or units of analysis taken in the study. They are choosen because those LAZ has been officially registered and supervised by BAZNAS Pusat and BAZNAS Palembang City. The three units of analysis are LAZ Yakesma, LAZ Yatim Mandiri and LAZ Dompet Dhuafa.

In analyzing the characteristics of the ZISWAF collection by LAZ in Palembang City, the authors used two input variables and three output variables. The input variable consists of the amount of amil and operating expenses. While the output variable consists of ZISWAF collection, ZISWAF distribution and the number of *muzakki*.
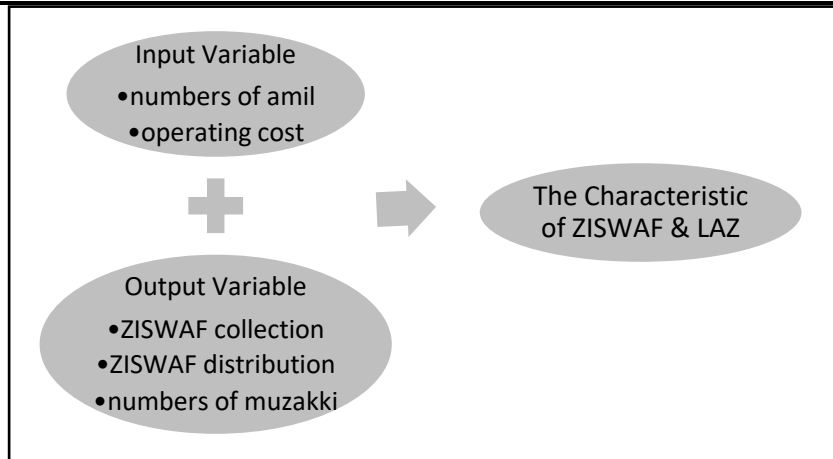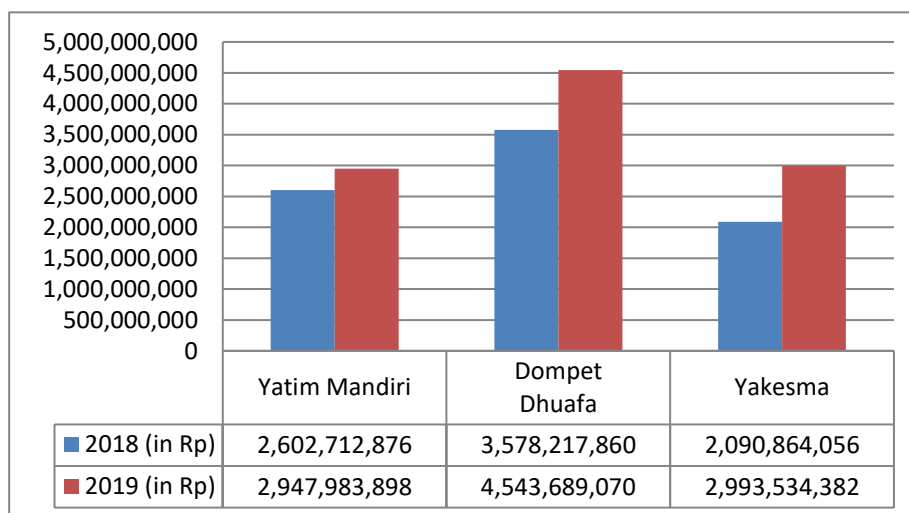
Figure 1: The characteristics of the ZISWAF collection by LAZ

This research begun by collecting primary data in the form of both quantitative and qualitative data. Primary data obtained from the results of interviews with informants in each LAZ that were the object of research. The primary data that has been collected is then used by the author to calculate descriptive statistics using Microsoft Excel. Furthermore, the authors conducted a frequency analysis. Frequency analysis is an analysis that includes an overview of data frequencies such as mean, median, minimum, maximum and standard deviation (Sugiyono, 2017). Finally, the authors conducted an analysis and interpretation of the results obtained.

4. RESULTS AND DISCUSSIONS
ZISWAF Collection in 2018-2019

The amount of zakat, infaq, sodaqoh and wakaf that can be distributed to *mustahik* depends on the amount of ZISWAF collection carried out by LAZ from the *muzakki*. The following is a graph of the collection of ZISWAF from LAZ in Palembang City.

|	Yatim Mandiri	Dompet Dhuafa	Yakesma
2018 (in Rp)	2,602,712,876	3,578,217,860	2,090,864,056
2019 (in Rp)	2,947,983,898	4,543,689,070	2,993,534,382

Source: data processed

Figure 2: ZISWAF Collection in 2018-2019

Figure 2 shows that the ZISWAF collection of the three LAZs has increased. Dompet Dhuafa experienced the highest increase in ZISWAF collection of IDR 965.471.210, from IDR 3.578.217.860 in 2018 to IDR 4.543.689.070 in 2019. Yakesma also experienced a large increase in ZISWAF collection by IDR 902.670.326, from IDR 2.090.864.056 in 2018 to IDR 2.993.534.382 in 2019. This is a very good achievement for Yakesma considering this LAZ has only been established

for less than three years. while Yatim Mandiri received an increase in ZISWAF collection of IDR 345.271.022, which is IDR 2.602.712.876 in 2018 to IDR 2.947.983,898 in 2019.

Sources of ZISWAF Collection Based on Donor Segments

In general, the largest source of ZISWAF collection in 2018-2019 comes from individuals / the general public. This is in line with Indah Purbasari's findings that zakat collection is still oriented to individual zakat. The following below is a graph of the average ZISWAF collection sources in 2018-2019.
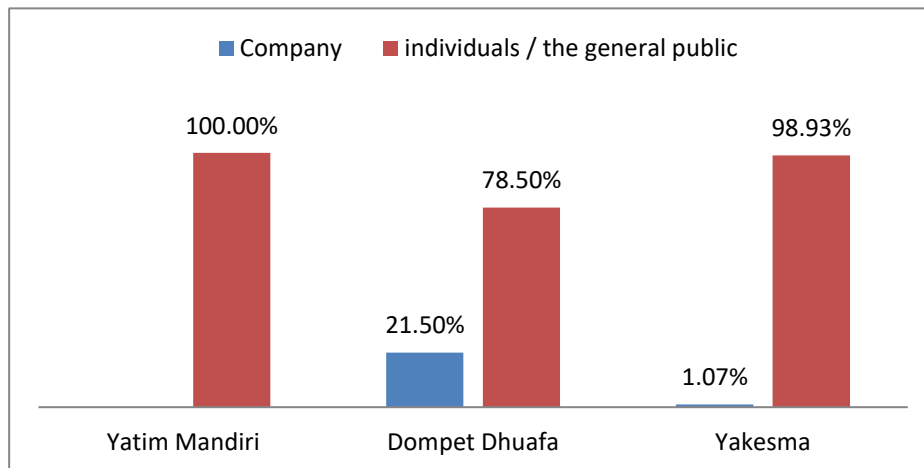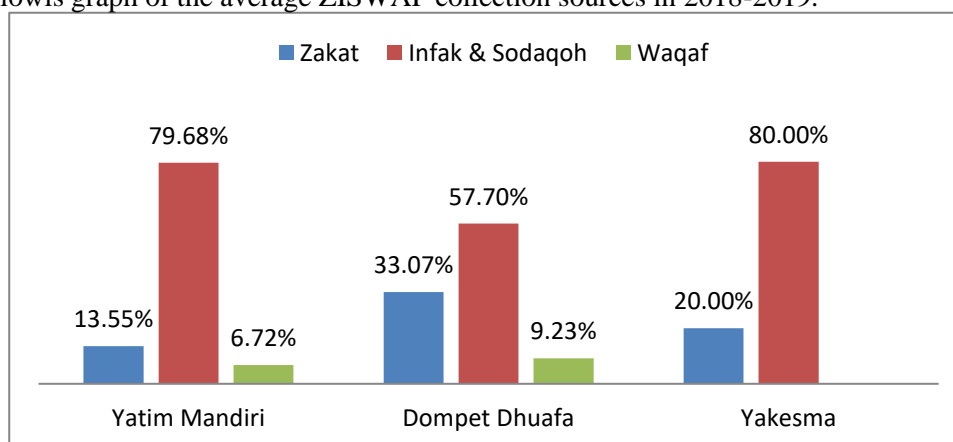

Source: data processed

Figure 3: Percentage of ZISWAF Collection in 2018-2019 Based on Donor Segments

Figure 3 shows the percentage of ZISWAF collection in Palembang City in 2018-2019. Yatim Mandiri, all ZISWAF collections come from the general public/individuals. Dompet Dhuafa 70,50% of ZISWAF collection comes from the general public/individuals, while 21,50% comes from companies, namely Pertamina, Conoco Philips and PLN UIK. Yakesma 98,93% of ZISWAF collection comes from individuals/general public, only 1,07% comes from companies, namely the IGM School and the PLN UIP.

This result is in line with one of the previous literature reviews which found that zakat empowerment is still oriented towards individual zakat (Purbasari, 2015).

Sources of ZISWAF Collection by Type of Donation

In general, the largest sources of ZISWAF collection in 2018-2019 came from *infaq* and *sodaqoh*. The following belowis graph of the average ZISWAF collection sources in 2018-2019.
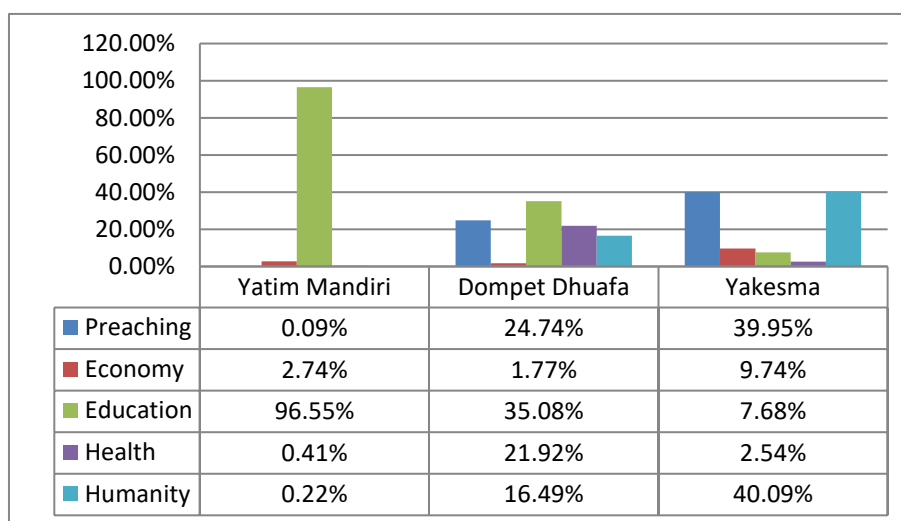

Source: data processed

Figure 4: Percentage of ZISWAF Collection Sources in 2018-2019 Based on the Type of Donation

Figure 4 shows the percentage of ZISWAF collection in Palembang City in 2018-2019. Yatim Mandiri, the largest ZISWAF collection came from infaq and sodaqoh by 79,68%, while those from zakat were 13,55% and only 6,72% came from wakaf. Dompet Dhuafa 57,70% of ZISWAF collection came from infaq and sodaqoh, while 33,07% came from zakat and 9,23% came from wakaf. Yakesma, collection of ZISWAF only came from two types, namely 80% came from infaq and sodaqoh and 20% came from zakat.

It can be seen that the percentage of wakaf collection in the three LAZ is still very small. This is because LAZ in Palembang City still focuses on ZIS collection, while wakaf collection is still an additional source.

ZIS Distribution by Program
ZIS distribution can be divided into five categories, namely preaching programs (*dakwah*), productive economy, education, health and social humanity. The graph below shows the percentage of disribution based on the program calculated by comparing the distribution ratio of each program with the total disbursement for that year.

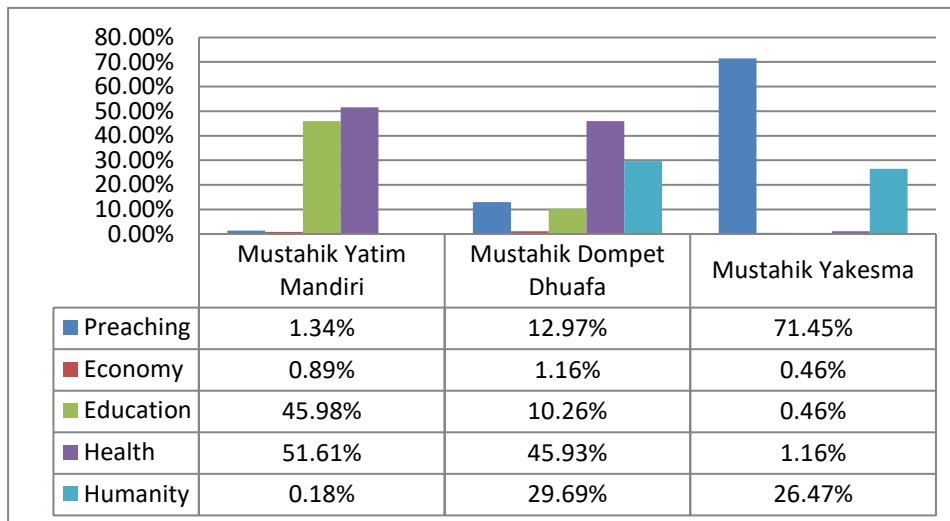|	Yatim Mandiri	Dompet Dhuafa	Yakesma
Preaching	0.09%	24.74%	39.95%
Economy	2.74%	1.77%	9.74%
Education	96.55%	35.08%	7.68%
Health	0.41%	21.92%	2.54%
Humanity	0.22%	16.49%	40.09%

Source: data processed

Figure 5: The Percentage of ZIS Distribution by Program

Figure 5 shows Yatim Mandiri very focused on distributing almost all ZIS funds to education programs by 91,55% of distribution, this LAZ does have special priority for educational programs. Dompet Dhuafa distributes ZIS almost evenly in all programs, except for economic programs, which the percentage is still very small. Yakesma distributes a lot of ZIS in preaching and humanitarian programs.

In general, LAZ distribution in Palembang City is most dominated by educational programs with an average percentage of distribution of 32,18%.

Number of Mustahik by Type of Program
Among the three LAZ, Dompet Dhuafa has the highest number of *mustahik* by 3.7533 people, Yakesma which has only been established for about three years, has had *mustahik* of 3.026 people. Yatim Mandiri has a total of 2.240 *mustahik* people. The graph below presents the percentage of the number of *mustahik* by type of program

	Mustahik Yatim Mandiri	Mustahik Dompet Dhuafa	Mustahik Yakesma
■ Preaching	1.34%	12.97%	71.45%
■ Economy	0.89%	1.16%	0.46%
■ Education	45.98%	10.26%	0.46%
■ Health	51.61%	45.93%	1.16%
■ Humanity	0.18%	29.69%	26.47%

Source: data processed

Figure 6: Number of Mustahik by Type of Program

Figure 6 shows Yatim Mandiri has the most absorbed *mustahik* in health and education programs, while for preaching, economy and humanitarian programs it has a very small percentage. Dompet Dhuafa has *mustahik* that most of them are absorbed in health and humanitarian programs, some are absorbed in preaching and health programs, and for economic programs the percentage is very small. Yakesma has the most absorbed *mustahik* in the preaching program, a small portion in humanitarian programs, while for health, economic and education programs the percentage is very small. Yakesma does focus on distributing preaching programs.

In general, the number of *mustahik* in Palembang City is mostly absorbed in health and education programs, where the average number of mustahik for health programs is 385 people and the average number of mustahik for education programs is 343 people.

Descriptive Statistics of Input and Output of ZISWAF Collection Characteristics by LAZ in Palembang City
In analyzing the characteristics of the ZISWAF collection at LAZ in Palembang City, the authors use two input variables and three output variables. The input variable consists of the amount of *amil* and operating expenses. While the output variable consists of ZISWAF collection, ZISWAF distribution and the number of *muzakki*. The table below shows the descriptive statistics of the five research variables.

Table 1: Descriptive Statistics of ZISWAF and LAZ Characteristics

Year	Descriptive Statistics	Numbers of Amil	Operating Cost (Rp)	ZISWAF Collection (Rp)	ZISWAF Distribution (Rp)	Numbers of Muzakki
2018	Mean	9.67	153,136,206	2,757,264,931	1,347,908,871	1,486
	Min	5.00	30,000,000	2,090,864,056	300,000,000	486
	Max	13.00	298,838,262	3,578,217,860	2,509,514,065	2,372
	Deviation Standard	4.16	135,832,308	755,625,627	1,109,136,259	948
2019	Mean	11.00	159,155,006	3,495,069,117	1,765,569,759	2,300
	Min	7.00	31,000,000	2,947,983,898	320,000,000	1,800
	Max	13.00	305,709,368	4,543,689,070	3,180,588,649	2,732
	Deviation Standard	3.46	138,275,853	908,417,066	1,430,539,014	470

Source: data processed

Table 1 describes descriptive statistics of LAZ in Palembang City in 2018 and 2019. The mean (average) shows the average value of each variable in that year. Min and max are the minimum and maximum values of each variable in that year. Meanwhile, the standard deviation shows the variation of the data, the higher the standard deviation value, the farther the average distance of each data unit is to the average.

In general, each input variable and output variable experienced an increase from 2018 to 2019. Only a few variables remained, experienced a decrease or experienced a significant increase.

In the variable numbers of *amil*, the max value is fixed in 13 people, while the standard deviation has decreased from 4,16 in 2018 to 3,46 in 2019. The decreasing standard deviation indicates that the variation in each data unit is closer distance to the average. This is because there was no significant addition of *amil* at the three LAZ from 2018 to 2019.

In the variable numbers of *muzakki*, the min value has increased significantly, by 486 people in 2018, then increased to 1.800 people in 2019. This is due to the addition of a large number of *muzakki* at Yakesma in 2019. Standard deviation has decreased quite significantly, from 948 in 2018 decreased to 470 in 2019. This is because there is no significant increase in the number of amil for Yatim Mandiri and Dompet Dhuafa.

5. CONCLUSION

From the research that has been carried out, the authors conclude that:

1. *Muzakki* of ZISWAF in Palembang City are still dominated by the individuals/general public. LAZ as *amil* in zakat institutions in collecting ZISWAF tends to be oriented towards individual donors. There are already several LAZ that have partnered with BUMN (government company) and private companies, but the portion is still small. In fact, the potential for collecting zakat from companies is greater.
2. The collection of funds carried out by LAZ in Palembang City is still dominated by *infaq* and *sodaqoh*. Meanwhile, the portions of zakat and wakaf are very small. Whereas wakaf funds have the potential to improve the welfare of mustahik in the long term through the improvement and development of facilities and infrastructure for productive economic activities and education for the poor.
3. The highest ZISWAF distribution in Palembang City is in the education program.
4. *Mustahik* in Palembang City is mostly absorbed in health and education programs.
5. The number of *amil* in LAZ from year to year tends to be the same, while the number of muzakki increases rapidly. This creates a huge gap. More *muzakki* means more funds that must be managed by amil. Therefore, the number of *amil* should be increased so that ZISWAF fund management runs efficiently and effectively.

LIMITATION AND STUDY FORWARD

This study uses a small sample because there are only less LAZ in Palembang City which is officially registered at BAZNAS Sumsel. The Covid 19 pandemic also made several LAZ refuse to be interviewed or met. It is expected that future research can cover more LAZ and focus on LAZ's internal performance using DEA or SFA analysis techniques.

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