

STRATEGY FOR COLLECTING ZAKAT, INFAK AND SEDAH IN ZAKAT
COLLECTION UNIT (UPZ) TEKARANG DISTRICT

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ABSTRACT

Indonesia as a country with the largest Muslim population in the world, of course, has great potential in collecting zakat, infaq and alms. However, these large funds have not been fully exploited. In fact, if the large funds can be collected to the maximum, it will provide many benefits for the welfare of the community. In order for these large funds to be extracted optimally, this is where the role of zakat management institutions is to carry out a strategic step in collecting zakat, infaq, and alms. The focus of this research is: 1) What is the strategy of UPZ in Tekarang District in an effort to increase the collection of zakat, infaq and alms in Tekarang District? 2) What factors support and hinder the collection of zakat, infaq and alms in UPZ, Tekarang District?. This study uses a qualitative approach and type of case study. Data collection techniques through interviews, observation and documentation. Data analysis uses descriptive analysis method, by collecting the necessary data, which is in accordance with the research problem, then reviewing and analyzing, then drawing conclusions. The results of the study show the following: 1) UPZ Tekarang Subdistrict strategies in an effort to increase zakat, infaq and alms collection in Tekarang District there are two, the first is socialization, the second is zakat pick-up service 2). Factors that support the collection of zakat, infaq and alms in UPZ, Tekarang District, include a) BAZNAS institutional support for Sambas Regency, b) public awareness to pay zakat. And the factors that impede the collection of zakat, donation and alms in UPZ District of Tekarang include a) the community is still a lot to pay zakat directly to mustahik, b) there are still many entrepreneurs and gardeners who do not want to pay the zakat through UPZ District of Tekarang, c) factors laws.

Keywords: Zakat, Strategy, Collection, UPZ

INTRODUCTION

Zakat is one of the pillars of the five pillars of Islam, Allah has made it obligatory for every Muslim to issue it as a purifier of their property, namely for those who already have assets up to nishab (the lowest limit of obligatory zakat) and have passed the ownership of the property the haul period (one year). years for savings and commercial assets, or has arrived at harvesting agricultural products). (Abu Bakr Jabir Al-Jazairi, 2014). The function of zakat in general covers the moral, social and economic fields. In the moral field, zakat erodes the greed and greed of the heart of the rich. Whereas in the social field, zakat serves to eliminate poverty from society. In the economic field, zakat prevents the accumulation of wealth in the hands of a small number of people and is an obligatory contribution of Muslims to the state treasury (Abdul Mannan, 1997). Indonesia currently has a population according to the population census in 2020 and data from the Central Statistics Agency (BPS) in 2020 is 270 million people, which is projected in 2023 to reach 277 million people. (BPS, 2020). Of the total population, 84 percent or 229.62 million people are Muslims. (Budy Viva, 2020). This amount is a very large potential, when associated with zakat. According to a study by the Puskas BAZNAS 2021, the potential for national zakat has reached Rp. 327.6 trillion in 2020. However, the potential for zakat in Indonesia has not been supported by the collection of zakat funds in the field. Recent data shows that there is a fairly high gap between the potential of zakat and the collection of zakat funds. This can be seen from the actual data on national zakat collection in 2020 which only reached Rp 10.2 trillion or less than 3.11 percent of its potential. (BAZNAS Puskas, 2021).

The collection of zakat funds has always been a big theme for zakat amil organizations, both the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institute (LAZ). To catch and chase the "zakat ball" they have prepared various strategies to increase zakat collection (Ahmad Juwaini, 2005). The activities of collecting zakat, infaq and alms funds are very important for social institutions or organizations to carry out activities carried out by these social institutions or organizations. The basic substance of collection can be summarized into two things, namely the program and the method of collection. Programs are community empowerment activities or activities to implement the vision and mission of the institution which is the reason for the need for funds from external parties as well as the reason for donors to donate. While the collection method is a pattern or form carried out by an institution in order to raise funds from the community. (Iswoyo, Setiyo and Hamid Abidin, 2006). Collecting activities here are very important for the running of the program and the operation of the institution from public funds. This will greatly affect the progress of social institutions. When the funds collected have begun to decrease or are about to run out, the institution is in a slumped position.

Law Number 23 of 2011 concerning zakat management states that the institution given the mandate to collect zakat other than the National Amil Zakat Agency (BAZNAS), and the Amil Zakat Institution (LAZ) is the Zakat Collecting Unit (UPZ) which is a zakat collection organization unit (OPZ) formed by BAZNAS in collecting zakat. The Zakat Collecting Unit (UPZ) is an extension of BAZNAS to collect zakat so that the Zakat Collecting Organization (OPZ) becomes closer to the community. With the presence and proximity of the Zakat Collecting Organization (OPZ) it can make it easier for the community to distribute their zakat and at the same time it can help the government in collecting zakat nationally. (Sumar'in Asmawi, 2017). One of them is the UPZ of Tekarang District. In terms of collecting zakat, infaq and alms, UPZ Tekarang District certainly has a strategy to collect zakat, infaq and alms funds. The collection strategy is the starting point in determining the organizational needs of UPZ in Tekarang District. All of that can be done to increase activities to meet growing needs. The collection activity will determine the success of UPZ in Tekarang District. The collection plays an important role for UPZ Tekarang District in an effort to support the running of the program in the operational activities that have been determined. On the other hand, the absence of a regional regulation on zakat since 2017 and only coming at the end of 2020, namely Regional Regulation No. 5 of 2020 concerning Zakat Management, does not become a barrier for the UPZ management of Tekarang District in optimizing the collection of zakat funds. This is evidenced by the acceptance of zakat which tends to increase from year to year, as shown in the following table:

Table 1. Total Collection of Zakat, Infaq and Alms at UPZ Tekarang District from 2017 s.d. 2020

No	Year	Total Collection
1.	2017	82.428.345
2.	2018	201.607.659
3.	2019	310.621.126
4.	2020	297.564.779

Source: UPZ Document in Terang Subdistrict

Based on the table above, information is obtained that in 2017 the total collection of zakat, infaq and alms funds was Rp. 82,428,345,-. While in 2018 it was Rp. 201,607,659,-. In 2019 Rp. 310,621.126,-. In 2020, Rp. 297,564,779,-. This shows that from 2017 to 2018 there was a very significant increase of 145% worth Rp. 119,179,314,-. In 2018 compared to 2019 there was an increase of 54% worth Rp. 109,013,467,-. Whereas in 2019 compared to 2020 there was a decrease of 4% worth Rp. 13,056,347,- due to the Covid-19 pandemic. The amount of zakat, infaq and alms collection at the UPZ of Tekarang District indicates a precise strategy in collecting zakat, infaq and alms funds.

Based on a field survey, UPZ of Tekarang District is the Zakat Collecting Unit (UPZ) which collects the most zakat, infaq and alms in Sambas Regency in 2020. (BAZNAS Sambas, 2020). With a population of 17,896 people and consists of 7 villages. (Diskominfo, 2020) able to maximize zakat collection. Compared with UPZ in other sub-districts such as UPZ in Teluk Keramat District which collects zakat, infaq and alms of Rp. 126. 987.818,- in 2020. (BAZNAS Sambas, 2020). Meanwhile, it has a population of 75,325 people in Teluk Keramat District and consists of 25 villages. (Diskominfo, 2020). UPZ Tebas District has a collection of zakat, infaq and alms of Rp. 30,000,000,- in 2020. (BAZNAS Sambas, 2020). Whereas Tebas District has a population of 81,815 people and consists of 23 villages. (Diskominfo, 2020). And UPZ Pemangkat District collects zakat, infaq and alms as much as Rp. 65.500.000,- in 2020. (BAZNAS Sambas, 2020). While Pemangkat District has a population of 54,339 people and consists of 8 villages. (Diskominfo, 2020). From the number of residents and villages, it can be seen that UPZ in Tekarang District is able to maximize zakat collection in Tekarang District.

METHODS

This research uses descriptive qualitative research method (field research). Qualitative descriptive research method, which is a research procedure that produces descriptive data in the form of written or spoken words from people and observed behavior (Lexy J. Moleong, 2003). The method of data collection, using primary data and secondary data, primary data obtained directly from the field collected through interviews, while secondary data obtained from literature studies, including literature that is appropriate to research, books, scientific papers, journals, theses, dissertations, seminar materials, scientific writings in various magazines or websites that are relevant to this research. (Soemitro Ronny Hanitijo, 1988). After the data is collected, processed, analyzed, then described and a critical solution is sought with relevant theories, so that data analysis is carried out inductively. In the discussion the author uses descriptive analysis method, by collecting the necessary data, which is in accordance with the research problem, then reviewing and analyzing, then drawing conclusions (Nana Syaodih Sukmadinata, 2011).

RESULTS AND DISCUSSIONS

Strategy of UPZ of Tekarang District in an Effort to Increase Collection of Zakat, Infaq and Alms in Tekarang District.

Based on the results of the researcher's interview with Mr. Agus Serli as the chairman of UPZ of Tekarang District, UPZ of Tekarang District in an effort to increase the collection of zakat, infaq and alms funds, uses several strategies to achieve the desired target. There are 2 strategies used, namely:

Socialization

Live Outreach, (a) socialization is carried out to all villages in Tekarang District. Then a Zakat Collection Unit (UPZ) was formed in all villages in Tekarang District, (b) The next stage of socialization is carried out by UPZ of Tekarang District through each Zakat Collection Unit (UPZ) in all villages, (c) socialization is carried out directly to the community which is still ongoing, namely through Friday Safaris at the District level, together with the UPZ Management in Tekarang District, District Apparatus, District Police, Religious Counselors in Tekarang District, PHBI Management in Tekarang District, and Youth Mosque in Tekarang District every day. Friday. This activity was also accompanied by the distribution of the UPZ program in each UPZ Mosque.

This strategy is very relevant to the theory presented by M. Anwar Sani, that one element of zakat collection management (integrated marketing communications) is Public Relations or Public Relations, because Public Relations can respond to several events very quickly, according to the planned strategy. Public Relations will be able to work better if it is integrated with activities such as creating a positive media environment. (Didin Hafidhuddin, M. Anwar Sani, 2012). This is also in

accordance with one of the zakat collection programs from the Department of Economics and Sharia Finance, Bank Indonesia, that in order to increase awareness of the Muslim community to pay zakat, zakat management institutions can promote zakat collection through da'wah for example, religious lectures and public consultations, seminar and training (Department of Islamic Economics and Finance, 2016). With this strategy, UPZ of Tekarang District can deliver its programs directly to the community, so that effective and efficient communication will be created between UPZ of Tekarang;

District and the community, In addition, the UPZ of Tekarang District can get closer to the community, so that zakat fund collectors can easily explain the importance of zakat which is a mandatory command for Muslims who have assets, thus muzaki are aware and encouraged to issue zakat through UPZ of Tekarang District. Based on this strategy, UPZ of Tekarang District has taken an effective and efficient approach to disseminating zakat information. This is in accordance with Azyumardi's theory that zakat socialization means the process/effort to disseminate the teachings of zakat to the community so that it can be easily accepted, understood, and practiced by the community (Azyumardi Azra, 2008). This direct or indirect socialization activity can become the strength of UPZ in Tekarang District in increasing the collection of zakat, infaq and alms. According to Nurul Huda, increasing zakat socialization and education to the community is a priority solution that is considered very important in solving the national zakat problem. Socialization can provide an understanding to the public about the importance of zakat. Understanding provides awareness and awareness will provide a stronger impetus for tithing (Nurul Huda, Desti Anggraini, et al, 2014).

Indirect Socialization

Based on the results of the researcher's interview with Mr. Agus Serli as chairman of the UPZ of Tekarang District, this print media is one of the strategies of UPZ Tekarang District, in an effort to increase the collection of zakat, infaq and alms funds in Tekarang District, the use of print media is to facilitate the public in getting information about several programs UPZ, District Terang. This strategy is very relevant to the theory presented by M. Anwar Sani, that through print media advertisements can be identified a message delivery through the media, either through newspapers, magazines to posters as a form of communication aimed at influencing the public (Didin Hafidhuddin, M. Anwar Sani, 2012). So that the Muslim community is encouraged to issue zakat which is a mandatory command for Muslims who have property.

Electronic Media

Based on the results of the researcher's interview with Mr. Agus Serli as chairman of the UPZ of Tekarang District, this electronic media is one of the strategies of UPZ of Tekarang District, in an effort to increase the collection of zakat funds in Tekarang District. By reporting on events and several UPZ programs in Tekarang District through electronic media, it is hoped that the public will find it easier to absorb information about the programs developed by Tekarang District UPZ. This strategy is very relevant to M Anwar Sani's theory, that through electronic media advertising can be identified as a message delivery through a medium, either through television, radio, internet/website information technology, and other social media, as a form of communication aimed at influencing the public. (Didin Hafidhuddin, M. Anwar Sani, 2012). This is in accordance with the theory of one of the zakat collection programs from the Department of Economics and Islamic Finance, Bank Indonesia, that marketing efforts must be supported by a reliable information technology system (a computerized zakat management system to disseminate zakat management governance). (Department of Islamic Economics and Finance, 2016). So that the Muslim community is encouraged to issue zakat which is a mandatory command for Muslims who have property.

This strategy is also in accordance with Ade Nur Rohim's opinion, that in this digital era, people have the right to have the convenience of accessing and receiving information about zakat management through digital fundraising. OPZ is required to be a trustworthy, credible, and

professional institution, with progressive steps to transform and optimize the use of digital fundraising channels such as websites, email marketing, search engine marketing, social media marketing, to social networks, in socialization activities to deliver zakat management programs, in particular. related to the collection of zakat. The socialization is absolutely necessary to provide education to the public, especially the obligation to pay tithe (Ade Nur Rohim, 2019). This strategy is also in accordance with the opinion of the National and District Amil Zakat Boards, that one of the factors that influence the increase in zakat collection is the digital technology factor. Through digital technology, zakat payments are made easier because muzaki do not need to go to the zakat counter or office. (BAZNAS Puskas, 2019).

This strategy shows that the UPZ of Tekarang District has carried out transparency to ensure access or freedom for everyone to obtain information about the administration of the Tekarang District UPZ, namely the activities of collecting and distributing zakat, infaq and alms. According to Mia Kusmiati, an institution is said to be healthy when its management is transparent, accountable, bureaucratic but not rigid, holds quality standards and has clarity in the quality targets and objectives to be achieved (Mia Kusmiati, 2015).

Pick Up Service

Based on the results of the researcher's interview with Mr. Agus Serli as chairman of the UPZ of Tekarang District, the zakat fund pick-up service is one of the strategies of UPZ of Tekarang District, in an effort to increase the collection of Zakat, Infak and alms funds in Tekarang District. People who have understood and are aware of the obligation to pay zakat, they come to the UPZ Office of Tekarang District to ask for information about the assets that must be paid for zakat. Then there are muzaki who pay directly to the office and some ask to be picked up/picked up at their homes (pick up service).

This strategy is very relevant to the theory of zakat management at the time of the Prophet Muhammad, that the zakat management system carried out by amil includes Hasabah, officers to estimate, calculate zakat and robes, officers to withdraw, take zakat from muzaki. (Mustafa Edwin Nasution, et al, 2007). This strategy is also very relevant to the opinion of Wahbah Al-Zuhayly, that the Imam is obliged to form and send a committee of zakat collectors because the Prophet SAW and the caliphs after him sent zakat collectors. (Wahbah Al-Zuhayly, 1996). This strategy is also in accordance with Yusuf Qardawi's opinion that it is obligatory for imams to send zakat collectors, because the Prophet SAW and the Caliphs afterwards assigned zakat collectors. (Yusuf Qardawi, 1996). From the several strategies above, fundraising is an activity carried out to raise funds and other resources from the community, which will be used to finance programs and operational activities of the institution, so as to achieve the goals and achieve the expected targets. This is strongly supported by the theory put forward by M. Anwar Sani, that collection activities have at least 5 (five) main objectives, namely raising funds, collecting donors, gathering sympathizers or supporters, building the image of the institution and providing satisfaction to donors (Didin Hafidhuddin, M. Anwar Sani, 2012).

This strategy is also strongly supported by the theory put forward by Didin Hanifudin and Ahmad Juwaeni, that fundraising is defined as an activity to collect or raise zakat, infaq, and alms funds as well as other resources from the community, whether individuals, groups, organizations and companies that will be channeled and utilized for mustahik. (Didin Hanifudin and Ahmad Juwaeni, 2006). Some of the strategies of UPZ Tekarang District are very relevant to the theory of strategic principles proposed by Hatten, that strategy must be consistent with its environment, and each organization does not only make one strategy. (J. Salusu, 2003). This is strongly supported by the theory put forward by M. Anwar Sani that the influence of design will penetrate into all fields and is the center of communication, which is a prerequisite for success in communication. The appearance of the packaging, the way of advertising all have a role in evoking an emotional response from the public, and that response is at the core of everything that is to be achieved. (Didin Hafidhuddin, M. Anwar

Sani, 2012). This strategy is strongly supported by the theory presented by Malay S.P Hasibuan that strategy is basically a determination of the way that must be done in order to allow obtaining optimal, effective results, and in a relatively short and precise time towards achieving the goals that have been set (Malayu S.P. Hasibuan, 2009).

Factors that Support and Inhibit the Collection of Zakat, Infaq and Alms in UPZ, Tekarang District

Supporting Factors

Every activity carried out by a company or agency, of course there are several factors that encourage and support the programs and activities that are carried out, this also applies to the UPZ of Tekarang District in collecting zakat funds, where as well as the strategy implemented and planned by the District UPZ Now, it requires factors that support the program. Meanwhile, based on the results of the researcher's interview with Mr. Agus Serli as the head of UPZ, Tekarang District, the supporting factors, in an effort to increase the collection of zakat, infaq and alms funds at UPZ, Tekarang District are: As the result of the interview with Mr. Agus Serli that the BAZNAS of Sambas Regency greatly facilitates the UPZ of Tekarang Sub-district to propose the establishment of a mosque UPZ in the village and as well as other policies, thus helping to accelerate the collection of zakat, infaq and alms funds in the Tekarang District area.

The institutional support of the Regency BAZNAS is one of the supporting factors in collecting zakat, infaq and alms funds at UPZ Tekarang District, because with the formation of several Zakat Collection Units (UPZ) in the village, Tekarang District UPZ can work well, and have fixed fund donations, thus there is no worry to implement the programs. The support from BAZNAS Regency is a tangible manifestation of the success of the strategy implemented by UPZ, Tekarang District. This is strongly supported by the theory of strategic principles put forward by Hatten, that the signs of a successful strategy are shown by the support of related parties (J. Salusu, 2003).

Public awareness to pay Zakat, Infaq and Alms

Based on the results of an interview with Mr. Agus Serli that there is some public awareness to pay zakat, infaq and alms, among others: (a) awareness of muzakki and donors to pay zakat, infaq and alms through UPZ Tekarang sub-district, be it zakat maal, professional zakat, and agricultural zakat, plantation zakat, infaq and alms. And there are also muzakki who ask at the UPZ Office of Tekarang District about the types of assets that must be tithe; (b) Public awareness in general, such as that which runs in SD/MI, SMP/MTs and SMA/MA schools, each student makes an infaq payment of Rp. 1,000.00 (one thousand rupiah) every month and after it is collected, it is handed over to the UPZ District Terang; Public awareness to pay zakat, infaq and alms is one of the supporting factors in collecting zakat funds at UPZ, Tekarang District, because in addition to having fixed fund donations, individual muzaki donations, and infaq donations from the general public, there is no concern for UPZ Tekarang District. to carry out its programs to meet and assist the needs of mustahik zakat (eight groups), improve the people's economy by managing zakat funds that are oriented towards improving the mustahik's economic conditions, and muzakki already believe in the program run by UPZ Tekarang District. This is a tangible manifestation of the community's trust in UPZ, Tekarang District. This factor is strongly supported by the concept put forward by M. Anwar Sani that collection activities have at least 5 (five) main objectives, namely raising funds, collecting donors, gathering sympathizers or supporters, building the image of the institution and providing satisfaction to donors (Didin Hafidhuddin, M. Anwar Sani, 2012).

Obstacle Factor

It is a natural law that every action has obstacles and every movement has risks, as well as an agency or institution that runs the program will be faced with several things that become obstacles and

risks in carrying out the program, as well as UPZ Tekarang District. As the results of the interview with Mr. Agus Serli that there are several factors that hinder the collection of zakat funds UPZ Tekarang District are as follows:

- a. People still pay a lot of zakat directly to mustahik; there are still many people who pay zakat directly to mustahik, which is one of the inhibiting factors in collecting zakat funds.
- b. There are still many entrepreneurs/traders and planters, who do not want to pay zakat through UPZ of Tekarang District; there are still many entrepreneurs/traders and planters who do not want to pay zakat through the UPZ of Tekarang District, which is one of the inhibiting factors in collecting zakat funds. This is due to the absence of binding regulations, although direct socialization has been carried out several times;

Law Factor

- a. Amil cannot audit muzaki, amil can only count if requested by muzaki. This is because there is no law that regulates amil to audit muzaki.
- b. There are no sanctions rules for muzakki who do not pay zakat;
- c. There are no rules for sanctions for untrustworthy zakat managers. This is because there is no law that regulates sanctions for untrustworthy zakat managers.

The law factor is one of the inhibiting factors in the collection of zakat funds because there is no regional regulation on zakat set by the local government. And at the end of 2020 the new government issued the Sambas Regency Regional Regulation No. 5 of 2020 concerning Zakat Management. This is relevant to what was announced by the Department of Economics and Islamic Finance - Bank Indonesia, that the regulatory framework must provide balanced information on penalties for those who fail to pay zakat in order to prevent Muslims from violating the pillars of Islam. (Department of Islamic Economics and Finance, 2016).

CONCLUSION

Based on the results of research and discussion conducted in this study, there are several conclusions that can be drawn, including: the strategy of UPZ in Tekarang District in an effort to increase the collection of zakat, infaq and alms in Tekarang District is twofold, the first is socialization and the second is pick-up service. Factors that support the collection of zakat, infaq and alms in UPZ, Tekarang District, namely the institutional support of BAZNAS in Sambas Regency and public awareness to pay zakat, infaq and alms. While the factors that hinder the collection of zakat, infaq and alms in UPZ, Tekarang District, there are three, the first is that there are still many people who pay zakat directly to mustahik, secondly there are still many entrepreneurs/traders and planters who do not want to pay zakat, the last factor is the law.

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