

A Perception of Samarinda Citizen in Choosing Zakat, Charity, and Shadaqah Institution

Tikawati Tikawati

UIN Sultan Aji Muhammad Idris Samarinda
tikawati@iain-samarinda.ac.id

Bambang Iswanto

UIN Sultan Aji Muhammad Idris Samarinda
bambangiswanto@iain-samarinda.ac.id

Abstract

The potential for collecting Zakat, Infaq, and Sadaqah (ZIS) in East Kalimantan is still relatively large. Bank Indonesia (BI) East Kalimantan branch noted that throughout 2016, the total ZIS collected in East Kalimantan reached Rp 24.5 billion. This research intends to explore information about people's perceptions in choosing a place of Zakat. In addition, this study also wants to see people's perception of zakat institutions managed by the government, namely BAZNAS KALTIM. The survey was distributed to 1000 people of Samarinda City randomly but was conducted door to door directly. Surveys are processed with quantitative descriptive methods using percentages. From the results of this research, it could be seen that there were still many respondents who liked to pay Zakat in mosques or directly to mustahik. It gave influenced inequality in the distribution of Zakat in the community. The public's public trust in the distribution of Zakat was still low. Their trust was only in 20% portion as one of the reasons people choose to pay Zakat. The people of Samarinda were still unfamiliar with Baznas as one of the agencies to distribute Zakat, infaq, and shodaqoh funds.

Keywords: Perception, ZIS Institute, Baznas Kaltim

INTRODUCTION

Samarinda is one of the most populated cities in East Kalimantan province. Some data from the Central Statistics Agency of Samarinda recorded more than one million people living here until 2020. Meanwhile, around 80% of the population of Samarinda were Muslim. One of the pillars of Islam that is always done regularly every year is paying Zakat. Considering the large population in Samarinda, the potential for Zakat in this city is very large. Professional management of zakat infaq and sadaqah's potential will be an economic strength to reduce poverty, create jobs, increase income and encourage economic growth (Hoque et al., 2015).

The existence of zakat institutions nowadays has become the attention of many people. Zakat can economically erase the differences between the poor and the rich. Zakat is also an alternative instrument of fiscal policy to realize equitable income and justice distribution among Muslims. The existence of zakat institutions as collectors and distributors of zakat funds is expected to be

an effective solution to various problems in society, both social and economic (Bin Naswan et al., 2020)

The potential for collecting Zakat, Infaq, and Sadaqah (ZIS) in East Kalimantan is still relatively large. Bank Indonesia (BI) East Kalimantan branch noted that throughout 2016, the total ZIS collected in East Kalimantan reached Rp 24.5 billion. It was also recorded that in the first semester of 2017, ZIS Kaltim received Rp 19.6 billion, with a composition of Rp 16.6 billion coming from zakat mal (property), followed by Rp 1.7 billion from zakat infaq and Rp 1.3 billion from zakat al- fitr. It means there is still an enormous potential for Zakat in the community. If it is appropriately collected, it will be able to reduce the poverty rate in Indonesia, especially in Samarinda.

The spirit of togetherness in maximizing the potential of Zakat in Samarinda is especially needed, in line with Law No.23 of 2011 concerning Zakat Management which permits the formation of zakat institutions by the community. The target of collecting zakat funds in the community is expected to be comprehensive with the variety of services to be given to muzaki and a candidate of muzaki. Healthy competition between zakat institutions is also needed to attract muzakki's interest in paying Zakat, infaq, and sadaqah.

Many factors underlie muzakki in choosing an institution or place to distribute Zakat, infaq, and shodaqoh. A perception in the view of muzaki will create preferences or choices in determining the decision where he will pay his Zakat. Muzaki, who has decided to pay Zakat, usually chooses one of the following three options. They will not pay forever for various reasons, choose another institution to pay their Zakat, or so on to pay Zakat to that institution again (Darma et al., 2017).

Nasution, et al., (2017) conducted a study entitled Determinants of Paying Zakah at the National Zakah Agency (Baznas) Among Zakah Payers in Medan, Indonesia. This study aimed to analyze the factors that influence the people in Medan in deciding to pay Zakat in Baznas. This study used a survey method by distributing questionnaires to obtain data in the field. The study's results illustrated that most people of Medan City still did not know the role of Baznas as a zakat institution. Most of the people of Medan paid Zakat through mosques and gave Zakat directly to asnaf. Research is done by Clarashinta, et al., (2017) on the potential and realization of Indonesian zakat funds showed that the results that the potential and realization of zakat funds in Indonesia in the 2011-2015 period had increased in line with the increase in the number of people who were obliged to pay Zakat and per capita income. Satria Darma et al (2017) with the title Analysis of muzaki's perceptions of preferences and decisions in choosing LAZ (A Case Study in Medan and its surroundings). This quantitative research used the path analysis method as its analysis tool. The results of this study indicated that perceptions of service, promotion, and location affect the preferences of muzaki in choosing LAZ.

This research intended to explore Samarinda citizens' perception in choosing a place to pay Zakat, infaq, and alms. There are still very few studies and observations aimed at gathering information in the community regarding the underlying reasons or factors in determining the choice of place to pay Zakat. This has made researchers here interested in conducting a more in-depth study.

Based on the background and literature that had been described previously, the formulation of the problems that could be written in this study were as follows: How perception of people of Samarinda in choosing places to pay Zakat, infaq, and sadaqah is; and How the perception of people of Samarinda towards the Baznas institution of East Kalimantan Province is.

This study aimed to determine the people's perception of Samarinda in choosing the place to pay Zakat, infaq, and sadaqah, and their perception of the Baznas institution. From the results of this study, it is hoped that they can contribute input, evaluation, and motivation to improve services and governance of zakat management organizations or agencies in Samarinda. In addition, it is also hoped that this research can be a reference for OPZ in increasing and optimizing the potential of Zakat in the community.

LITERATURE

The Perception Theory and Concept

Perception is the ability to discriminate, classify, focus, and so on; it is the ability to organize and observe. The scientific dictionary defines perception as the arrangement of supports in units, knowing, through the senses, response, and the power of understanding (Barry et al., 2001). Therefore, it is also said that humans who can distinguish, classify, and focus everything around them are called humans who can organize observations or perceptions.

According to the Great Indonesian Dictionary, perception is a direct response (receiver) of a person's absorption or process of knowing things through his five senses (KBBI, 2002). Walgito said that perception is a process that is known by the senses. Sensing is the process of receiving a stimulus by an individual through a receiving device, namely senses, transmitted by nerves to the brain as part of the central nervous system. The following process is called the perception process". According to Vincent, several factors influence perception, including 1) Functional factors that determine perception. Functional factors come from needs, past experiences, and other things included in personal factors, which determine the perception of not the type or form of stimuli, but the characteristics of the person who responds to the stimuli. 2) Structural factors that determine perception. Structural factors derive solely from the nature of physical stimuli and the neural effects on the individual's nervous system. The point here is that in understanding an event, one cannot examine separate facts but must see it concerning the whole, its context, its environment, and its problems (Partanto & Barry, 2001).

The Theory and Concept of Zakat

Zakat is the third pillar of Islam and is one of worship with a high level of virtue, so Allah SWT in the Qur'an mentions the word Zakat up to 30 times, and 27 of them are mentioned in one context with prayer (Waasilah & Nurhayati, 2009).

According to the language of Zakat, it means to grow and develop or to purify because Zakat will develop the reward of zakat performer and cleanse him from sin. According to the Shari'a, Zakat is an obligatory right of certain assets at a particular time. While Zakat, according to its term, the definition of Zakat in the study of fiqh, as written by several fuqaha '(fiqh experts), there are several editors who have relatively the same intent.

Among the definitions which had explained by the fuqaha are as follows, According to Asy-Syaukani, Zakat is giving part of the treasure that had reached the nishab to the poor people and so on, and it did not have a nature that could be prevented by syara' from giving it to him (Ash Shidiq, 2009).

According to Sayyid Sabiq, Zakat is a designation of a right of Allah issued by someone for the poor. It is called Zakat because paying Zakat contained the hope of obtaining blessings,

cleansing the soul from being stingy toward the rich or eliminating the envy of the poor and developing it with various kindness (Asnaini, 2008). According to Didin Hafidhudin, Zakat is part of the property with certain conditions. Allah SWT requires the owner to be given to those entitled to receive it with certain conditions. From those definitions above, it can be concluded that Zakat is people's property for others in need, from those who are obliged to pay it to those entitled to receive it. Zakat can cleanse the souls of muzakki from being stingy and spiteful and cleanse themselves from sin while also eliminating the envy of poor people for the rich. Through Zakat, it can create a prosperous society and build a self-sufficient life (Hafiddudin, 2002).

RESEARCH METHODS AND DESIGN

This research was quantitative descriptive research. Quantitative descriptive research was conducted to know and describe the characteristics of variables in a situation. This research also provided an overview of history or aspects relevant to the phenomenon of attention from the perspective of a person, organization, industry orientation, or others. Primary data were data obtained directly from the source of study. The data were collected by distributing 1000 questionnaires to Muslim community in Samarinda that spread over 10 districts, namely Loa Janan Ilir, Palaran, Samarinda Ilir, Samarinda City, Samarinda Seberang, Samarinda Ulu, North Samarinda, Sambutan, Sungai Kunjang, and Sungai Pinang.

Then, the secondary data were obtained from certain parties related to the research. These data were obtained by Viewing the population through the Central Bureau of Statistics of Samarinda and literature study, namely the method of collecting data by reading literature related to the research object.

The questionnaire was used to collect data in this research; namely, data collection was done by giving the respondents a set of written questions to be answered. The sampling was done using the non-probability sampling technique (non-probability sampling). This method means that the people of Samarinda have unequal opportunities to be sampled, so only the people who had been determined were used as the samples in this study. The number of respondents was observed to be as many as 1000 people, facilitating the analysis with an assumption of normality and limiting the sample because the author used a purposive sampling method.

Some samples were taken from Muslim community of Samarinda that spread over 10 sub-districts, namely Loa Janan Ilir, Palaran, Samarinda Ilir, Samarinda Kota, Samarinda Seberang, Samarinda Ulu, North Samarinda, Sambutan, Sungai Kunjang, and Sungai Pinang. The selection of sub-districts was made based on a random system, with respondents who used to pay Zakat at BAZ, amil zakat at mosques or went directly to mustahiq. Therefore, the possible method was the purposive sampling method, which was determined with specific considerations (generally adapted to the objectives and research problems). The population elements selected as samples were limited to factors that could provide information based on some considerations. Some considerations in taking the sample were as follows: 1) Respondents were muzakki who paid Zakat directly to mustahiq, private LAZ, or the Amil Zakat Agency. Information of the data of muzakki was assisted by the local amil; 2) Respondents were easy to find and willing to be interviewed and asked for an explanation related to the questions given; 3) Limitations in sampling pertaining to time, effort, cost, and others; 4) Age between 25 - 60 years, namely that the donor class was generally a class of adult age who had worked or had a source of income.

RESULT AND DISCUSSION

Characteristics of Respondents

The questionnaires in this study were distributed to 1000 respondents, but the collected questionnaires were among 842 respondents. Furthermore, the collected data is identified and classified based on several criteria of the general description of respondents were as follows:

Table 3.1
The Classification by Gender

No	Gender	Jumlah	Percentage
1	Male	576	68.33 %
2	Female	256	30.37 %
3	Fulan/anonim	11	1.30 %
Total		843	100 %

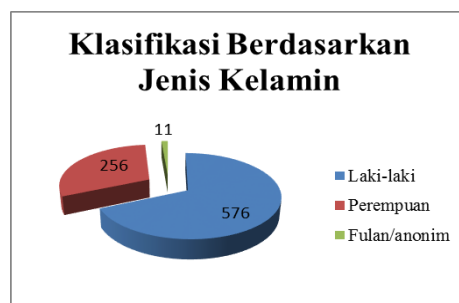


Figure .3.1 Gender of Respondents

Based on the table above, it can be seen that most of the respondents collected in this study were male, with a total of 576 people (68.33%). Meanwhile, female respondents were 256 (30.37%). In this study, 11 people (1.30%) did not mention their gender (sex). The total number of respondents in this study was 843 people.

Table 3.2
The Classification based on the Districts

No	Districts	Total	Percentage
1	Loa Janan Ilir	105	12.46 %
2	Palaran	24	2.85 %
3	Samarinda Ilir	15	1.78 %
4	Samarinda Kota	34	4.03 %
5	Samarinda Ulu	196	23.25 %
6	Samarinda Utara	54	6.41 %
7	Sambutan	114	13.52 %
8	Sungai Kunjang	155	18.39 %
9	Sungai Pinang	62	7.35 %
10	Samarinda Seberang	61	7.24 %

No	Districts	Total	Percentage
11	Fulan/Anonim	23	2.73 %
Total		843	100 %

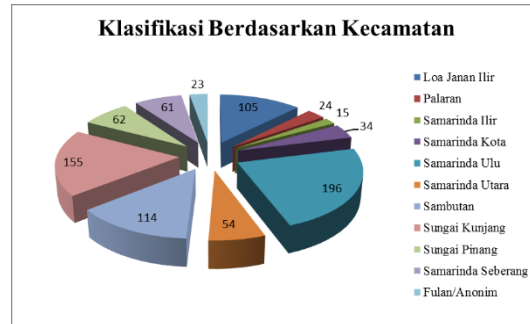


Figure 3.2 District Area

Based on table 3.2 above, it can be seen that most of the respondents in this study were in Samarinda, namely the Ulu sub-district, with a total of 196 people (23.25%). Some respondents in the Loa Janan Ilir sub-district were 105 people (12.46%). Then, those who were Palaran sub-district were 24 people (2.85%), Samarinda Ilir sub-district were 15 people (1.78%), Samarinda Kota sub-district were 34 people (4.03 %), sub-district were 54 people (6.41%), Sambutan sub-district were as many as 114 people (13.52%), Sungai Kunjang sub-district were 155 people (18.39%), Sungai Pinang sub-district were 62 people (7.32%), Samarinda sub-district were 61 people (7.24%) and respondents who did not mention their address (fulan/anonymous) as many as 23 people (2.73%).

Table 3.3
The Classification based on Age

No	Age	Total	Presentage
1	<20	15	1.78 %
2	20-29	212	25.15 %
3	30-39	190	22.54 %
4	40-49	218	25.86 %
5	50-59	147	17.44 %
6	>60	48	5.69 %
7	Fulan/Anonim	13	1.54 %
Total		843	100 %

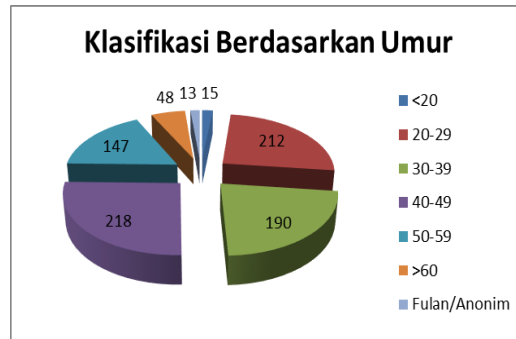


Figure 3.3 Respondent's age

Based on the table above, it can be seen that most of the respondents in this study were 40-49 years, as many as 218 people (25.86%). Respondents aged <20 years were 15 people (1.78%), respondents aged 20-29 years were 212 people (25.15%), respondents aged 30-39 years were 190 people (22.54%), aged 50-59 years as many as 147 people (17.44%), respondents aged >60 years as many as 48 people (1.54%) and respondents who did not mention their age (full/anonymous) as many as 13 people (1.54%).

**Table 3.4
The Classification based on Profession**

No	Profesion	Total	Presentage
1	PNS/ Civil Servant	149	17.67 %
2	Entrepreneurs	157	18.62 %
3	Private	427	50.65 %
4	Professional	90	10.68 %
5	Retirees	20	2.37 %
Total		843	100 %

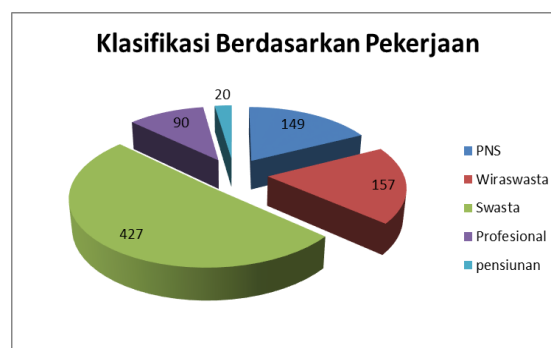


Figure 3.4 Profession

Based on the table above, it can be seen that most respondents worked in the private sector, as many as 427 people (50.65%). Respondents who worked as civil servants were 49 people (17.67%), respondents who worked as entrepreneurs were 157 people (18.62%), respondents who worked as professionals were 90 people (10.68%), and as retirees were 20 people (2.37%).

Table 3.5
The Clarification based on Income

No	Income	Total	Presentage
1	<5.000.000	652	77.34 %
2	5.000.000-10.000.000	170	20.17 %
3	10.000.000-20.000.000	20	2.37 %
4	>20.000.000	1	0.12 %
Total		843	100 %

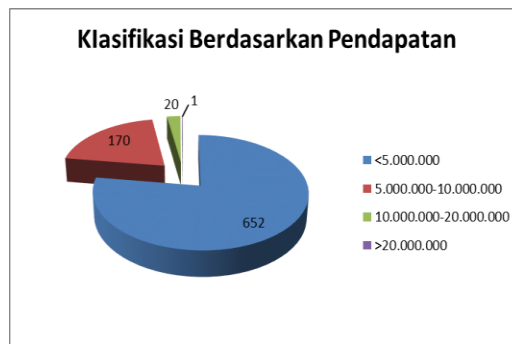


Figure 3.5 The Income of Respondents

Based on the table above, it can be seen that most of the respondents have a total income of <5,000,000 as many as 652 people (77.34%). Respondents who have an income of 5,000,000-10,000,000 are 170 people (20.17%), respondents who have an income of 10,000,000-20,000,000 are 20 people (2.37%) and respondents who have income > 20,000,000 as many as 1 person (0.12%).

People's Perceptions in Choosing the Place to Pay Zakat

Table 3.6 Question 1
Did you pay the Zakat Fitr

No	Alternative answers	Total	Percentage
1	Yes	841	99.76 %
2	No	2	0.24 %
Total		843	100 %



Figure 3.6 Zakat Fitr

Based on the table above, it can be seen that most of them chose yes; as many as 841 people (99.76%) and only two people (0.24%) chose no. The results of the survey above showed that most of the respondents paid Zakat. These results indicated that most of the people of Samarinda had understood the obligation as a Muslim, namely paying zakat fitrah every year. Good religious understanding of them had been manifested in their daily worship practice, in this case paying zakat fitr.

Table 3.7 Question 2
Did you pay the Zakat Maal (property)?

No	Alternative answers	Total	Presentage
1	Yes	341	40.45 %
2	No	490	58.13 %
3	No answers	12	1.42 %
Total		843	100 %

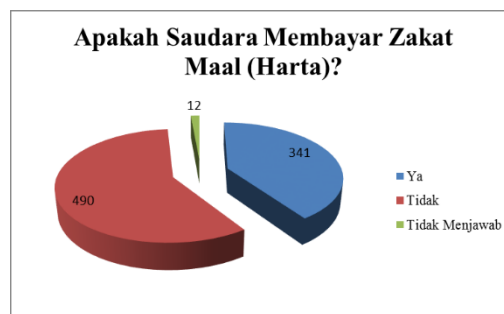


Figure 3.7 Zakat of Property

Based on the table above, it can be seen that most of the respondents chose the answer no, as many as 490 people (58.13%), respondents who selected the answer yes, as many as 341 people (40.45%), and respondents who did not answer as many as 12 people (1, 42%). If you read the results of this percentage of people based on their income and the results in table 3.7, it showed that most respondents had obligations to pay zakat maal/property.

Table 3.8 Question 3
Did you pay the Zakat of Profession?

No	Alternative answers	Total	Presentage
1	Yes	199	23.61 %
2	No	622	73.78 %
3	No answers	22	2.61 %
Total		843	100 %

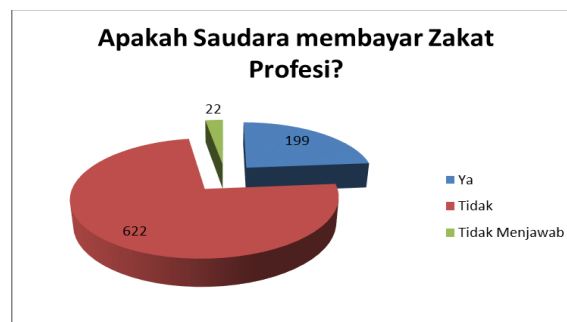


Figure 3.8 the Zakat of Profession

Based on the table above, it can be seen that most of the respondents chose the answer no, as many as 622 people (73.78%), respondents who answered yes were 199 people (23.61%), and respondents who did not respond were 22 people (2, 61%).

Professional Zakat is a reward or income in the form of wages or salaries, or in the form of currency, either fixed or not, obtained by professionals who have met the nishab and haul requirements. The results showed that 23.61% of respondents paid Zakat fitrah. Suppose you look at the results of the general description of respondents in terms of income. In that case, it could be concluded that the respondents in this study had fulfilled their professional Zakat.

Table 3.9 Question 4
Where do you usually pay Zakat?

No	Alternative answers	Total	Presentage
1	Baznas	47	5.58 %
2	Mosque	554	65.72 %
3	Directly to mustahik	221	26.22 %
4	Etc (LAZ/UPZ)	21	2.49 %
Total		843	100 %

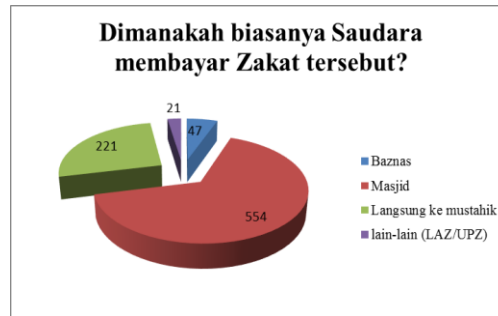


Figure 3.9 Places to pay Zakat

Based on the table above, it is known that most of the respondents paid Zakat at the mosque, as many as 554 people (65.72%). Respondents who paid Zakat to baznas were 47 people (5.58%), those who paid Zakat directly to mustahik were 221 people (26.22%), and respondents who paid Zakat to LAZ/UPZ and other places were 21 people (2.49%). The results of the study illustrated that most of the people of Samarinda still choose the mosque as a place for them to distribute their Zakat, followed by the second option, which was directly given to mustahik they knew.

Table 3.10 Question 6
Please explain your reasons in
choosing those above institutions/places to distribute Zakat

No	Alternative Answers	Total	Percentage
1	Near home and easy to reach the location	585	69.40 %
2	More Trusting	29	3.44 %
3	More Targeted/ appropriate	137	16.25 %
4	No reason	92	10.91 %
	Total	843	100 %

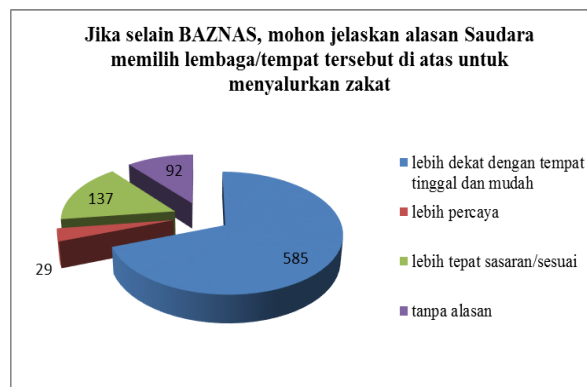


Figure 3.10 The Reasons for choosing Institutions/ Places to pay Zakat

Based on the table above, it can be seen that most respondents chose to distribute Zakat to mosques because, according to them, the places they decided were closer to their homes and more accessible for them to distribute it, as many as 585 people (69.40%). Respondents who had no reason; believed more in the place which had been chosen; were 29 people (3.44%). Respondents

with the explanation that direct distribution was more targeted and appropriate as many as 137 people (16.25%) while 92 people (10.91%) did not give their reasons.

The results of this study were in line with the statement of Mawardi (2005) and Rulian et al (2015) that muzakki who paid their Zakat directly to mustahik had several reasons, including ambiguous and odd distribution of Zakat so that not all mustahik got it. It caused muzakki's perception that OPZ did not distribute their Zakat widely. The results of this study also strengthen the research of Mukhlis (2011), which stated that muzakki chose to distribute their Zakat directly to mustahik because of more straightforward and direct access to the target and the absence of socialization about zakat institutions towards muzaki.

The Perception Public of BAZNAS

Table 3.11 Question 7

Do you know that the Provincial Baznas have a collecting and distributing Zakat role?

No	Alternative Reasons	Total	Presentage
1	Yes	533	63.23 %
2	No	308	36.54 %
3	No Answer	2	0.24 %
Total		843	100 %

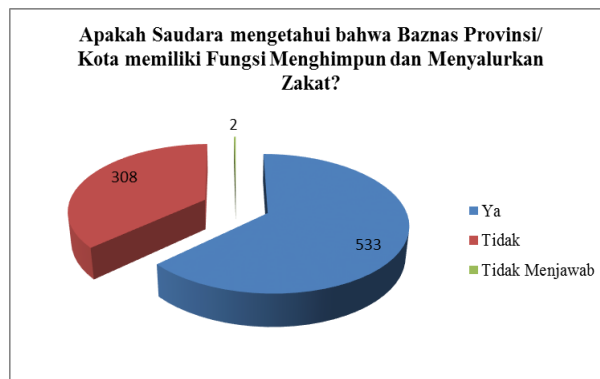


Figure 3.11 Knowledge about Baznas

Based on the table above, it can be seen that most respondents chose the answer yes, as many as 533 people (63.23%). Respondents who chose no answer as many as 308 people (36.54%), while two people (0.24%) did not give their answers yet.

Table 3.12 Question 8

If your answer above was “Yes,” why didn’t you pay your Zakat at the Provincial Baznas?

No	Alternative Answers	Total	Percentage
1	Lack of Information regarding Baznas counter	245	29.06 %
2	Lack of Information about the service of picking up Baznas	129	15.30 %
3	Other things (lack of socialization & less transparent)	131	15.54 %

No	Alternative Answers	Total	Percentage
4	No reason	338	40.09 %
	Total	843	100 %

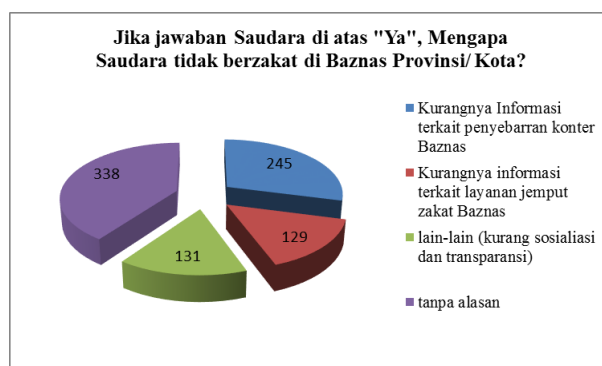


Figure 3.12 Some Causes of People not Paying the Zakat at Baznas Counter

Based on the table, it can be seen that most respondents did not pay their Zakat in Baznas due to a lack of information related to the distribution of Baznas counters, as many as 245 people (29.06%). There were 129 respondents (15.30%). Respondents who had other reasons (lack of socialization and transparency) were 131 people (15.54%), while 338 people (40.09%) did not give reasons yet.

CONCLUSION

Based on the results of this research, several conclusions the perception of the people of Samarinda in choosing a place to pay Zakat was quite good. It could be seen from the enormous percentage value in Zakat distribution through institutions, such as mosques, langgar/surau/ small mosques, and other institutions. Good religious understanding of them impacted the fulfillment of obligations in paying Zakat. From the results of this research, it could be seen that there were still many respondents who liked to pay Zakat in mosques or directly to mustahik. It gave influenced inequality in the distribution of Zakat in the community. The public's public trust in the distribution of Zakat was still low. Their trust was only in 20% portion as one of the reasons people choose to pay Zakat. The people of Samarinda were still unfamiliar with Baznas as one of the agencies to distribute Zakat, infaq, and shodaqoh funds.

SUGGESTION

Based on the study's results, the researchers gave some suggestions and recommendations as follows: The need for more intense socialization among the public about zakat management institutions, the products, and services owned by zakat institutions and/or agencies people have more knowledge about Zakat.

Zakat institutions and Baznas simultaneously or synergize in terms of getting public trust so that zakat funds could be collected better and their distribution was more equitable. And further research could develop other research models related to the management of LAZ/Baznas to

increase public trust and see models of collecting and distributing Zakat in the community so that institutions manage more funds and their distribution could be more targeted and equitable.

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