

Paper

by Andang Sunarto

Submission date: 01-Jul-2020 12:48PM (UTC+0800)

Submission ID: 1239946730

File name: On_The_Perception_Ofdevelopment_Zakat_-_Based_Economic_PEZ.pdf (146.9K)

Word count: 4716

Character count: 24021

**The Relationship Of Knowledge
On The Perception Of Economic Development
Zakat Based (PEZ)**

Asnaini

IAIN Bengkulu

Email: asnaasnaini@gmail.com

M. Izddad Hilmi

UII Yogyakarta

Email: muhammad.izddadhilmi@gmail.com

Abstract: *This study aims to examine the relationship between knowledge about zakatalerts maal to the perception of economic development based on zakat funds. This research uses simple regression analysis. The study was tested on 30 respondents in the city of Bengkulu using two questionnaire models. Namely tests for knowledge and scale 1-5 for perception. From the results of the analysis note that the variables are positively related. The regression equation of X to Y is $Y = 60.489 + 1,176X$. The implication of the results of this study is the importance of continuing BAZNAS socialization to increase public knowledge and understanding of zakat alerts and the need for concrete efforts from the government and related parties in improving the performance of the National Zakat Board (BAZNAS) to foster public trust in zakat management by institutions BAZNAS so that his perception of economic development based on zakat funds is getting better and optimistic.*

Keyword: *Economic Development Zakat Based, PEZ*

INTRODUCTION

In the past year, the efforts of zakat institutions for the National Amil Zakat Agency have become more visible and better. Although in reality the number of *muzakki* (Zakat Obligations) who have not used this institution in paying zakat is also still high. That is, there is still the potential of *muzakki* which can be maximized so that they behave positively on the management of zakat by BAZNAS, so they are willing to pay their zakat through BAZNAS not directly to *mustahik*. Paying directly has an impact on the minimum receipt of zakat by

BAZNAS. The implication is that BAZNAS cannot be optimal in the management of zakat. Although there is no strict prohibition on giving direct zakat, but with this pattern there is no guarantee of equal distribution, justice, and control in the distribution of zakat. Therefore, Islam strongly recommends that zakat be managed by the State (a special institution appointed by the Government, currently BAZNAS).¹ This is because zakat is not

¹This is clearly stated in the QS. at-Taubah / 9: 103 and the Hadith of the Messenger of Allah. who ordered Mu'az to take alms in the land of

only related to the owner of the property but also relates to the rights of others, the poor (*mustahik*).²

The purpose of zakat³ will be very difficult to achieve, if zakat is done with a straight-line scheme (*muzakki* directly to *mustahik*). Because it is like it or not, agree or not, zakat should be managed by the Institute. Understanding this goal the attitude of the Obligatory Zakat should be very positive towards the management of zakat by the institution. In fact, there are still many people who are negative. The obligatory Zakat is still paying the zakat directly. The problem is, are they not aware of the impact of this direct gift? Such as the small amount of zakat funds that can be used by the Institute for community empowerment, could cause fatalities due to the pattern of distribution without plans and control, humiliation for the poor, and disorder in society and the possibility of

creating feelings of *riya* ' on the Zakat Obligation that should be avoided, because in principle they are returning Allah's right to the *Mustahik*.

The next question that arises is whether knowledge *muzakki's* of zakat is related to people's perceptions on the economic development of zakat-based funds? Apakah role of religious leaders associated with the perception of charity-based economic development in the future? Is education related to the perception of zakat-based economic development? Is the role of government related to the perception of zakat-based economic development? Are parental habits, community culture, work, friends or attitudes about zakat management related to the perception of zakat fund-based economic development? Another question is whether the existence of the Zakat Law, zakat motivation, and the performance of 'zakat managers /' amil 'is related to the perception of zakat fund-based economic development?

The complexity of the problems associated with optimizing the management of zakat, makes the issue of zakat always interesting to study. This study aims to statistically examine the relationship of knowledge about the making of zakat *maal* to the perception of zakat fund-based economic development.

Yemen. In Indonesia, the management¹⁰ of zakat by this institution is regulated in Act Number 23 of 2011 concerning Management of Zakat.

² There are eight groups which are obliged to receive zakat (Surah At-Taubah / 9: 60)

³ Wahbah explained that the purpose of zakat for the benefit of the community is: (1) Promoting the spirit and spirit of mutual support and social solidarity among Islamic societies, (2) Applying and closer social economic distance and inequality in society, (3) Tackling financing that may arise as a result various disasters such as natural disasters and so on, (4) Covering costs arising from conflicts, disputes and various forms of chaos in society, (5) Providing a tactical and special fund for handling the cost of living for homeless people, the unemployed, and other social tuna. Muhammad Said Wahbah, et al., *Dirasat, Muqaranat fi Zakat al-Mal*, (Jeddah: Tihama, 1984), p. 97

RESEARCH METHODOLOGY

This research is an associative research with a quantitative approach. The data sourced from primary data are 30 people *muzakki* in Selebar District, Bengkulu City taken randomly using incidental sampling technique.

The research variables measured in this study consisted of two main types of variables, namely free and bound variables, with details:

Bound Variable (Y) = perception of zakat economic development, using a scale arranged based on concepts about zakat-based economic development with reference to four principles that must be understood in zakat institutions. Namely: 1) Principles of Islamic Pillars, 2) Moral Principles, 3) Institutional principles, and 4) Management Principles. Distribution of items Perception scale based on these aspects can be seen in the following table 1:

Table 1 Distribution of Perception Scale

Items PEZ				
No	Aspect	Number Item		Total
		Favorable	Unfavorable	
1.	Principles of Islamic principles	1,2,3	5,9,12	6
2.	Principles Moral	6,11,15,16	7,21,22	7
3.	Institutional	4,8,14,18,	10,13,17	8

	1 Principles	20		
4.	Management Principles	23,24,19	25	4
	Total	15	10	25

Scale measurement this follows method *Summated rating of Likert* using five alternative answers. Namely: Strongly Disagree (**STS**) with a score of 1, Disagree (**TS**) with a score of 2, Hesitate (**RR**) with a score of 3, Agree (**S**) with a score of 4, and Strongly Agree (**SS**) with a score of 5. More the high score obtained by the subject means the higher the perception of the community about the economic development of zakat, and vice versa the lower the score obtained by the subject means the lower perception of zakat economic development.

The independent variable (X) = zakat knowledge. To find out public knowledge about zakat, a number of questions were asked in the form of test objectives (multiple choice) which are guided by Bloom's taxonomy on aspects related to zakat. Namely aspects of understanding, law, functions and nature, types of zakat, zakat obligatory and those entitled to receive zakat. Respondents can choose one "right" answer between the choices (a, b, c, d). Only five of the Bloom Knowledge Taxonomies used are C1 - C5, meaning that C6 (creating) is not used in this instrument. Because the problem of

zakat is very difficult to apply. For the purposes of quantitative analysis, the answer "correct" is given a value of 1, and an incorrect answer will be given a value of 0. The distribution of knowledge test items based on these aspects is presented in the following table 2:

Table 2 Distribution of Zakat Knowledge

No	Aspect	Dimensions of Cognitive Process					Total
		C1	C2	C3	C4	C5	
1	Understanding zakat	1	15	-	2	-	3
2	Zakat law	2	16	-	3	-	3
3	Purpose, function and nature of zakat	3,7	17	2	3	3	6
4	Types of zakat property	4,8,1	18,2	2	3	3	8
5	who are obliged to pay zakat	5,9,1	19,23	-	3	2	7
6	who are entitled to receive zakat	6,10,14	20,24	2	3	1	9
Total		13	9	4	6	4	36

Note:

C1 = Remembrance
Understanding
C2 =
C3 = applying

C4 = Analyzing
Evaluating
C5 =

Technical analysis of the data used is descriptive and inferential analysis. Descriptive analysis consists of presenting data with a histogram, calculation of the mean, median, mode, standard deviation and theoretical range. Inferential analysis (hypothesis testing) with Regression analysis *Linear Simple*.

RESEARCH RESULTS

1. Perception About Zakat Economic Development (PEZ)

Funded Branca (1964), Woodworth and Marquis (1957) in Walgito⁴ stated that perception is a process that is preceded by a sensing process, which is the process of receiving stimulus by individuals through sensory devices (sensory processes). This process continues or continues, and this process is the process of perception. It can be understood that the initial process of perception is the sensing process. This process takes place at any time when the individual receives a stimulus through vision (eyes), hearing (ears), smell (nose), taste (tongue), and palpation (palms). This sense organ is the link between the individual and the outside world. Besides that, stimulants can also come from the

⁴ Bimo Walgito, *Pengantar Psikologi Umum* (Yogyakarta: ANDI, 2004), p. 87-88.

individual himself. But most come from outside and through the sense of sight.

Davidolf (1981) and Rogers (1965) in Walgito⁵ stated that what is in the individual will be active in perception. Therefore, feelings, thinking abilities, experiences of different individuals will lead to different perceptions between individuals. Therefore, perception is individual. Someone's experience will play a role in someone perceiving something.

In connection with the public's perception of the economic development based on zakat funds, of course, it starts with the sensing of this matter. Either by sight, hearing and experience from within individuals or others. All this can be a stimulus in perception. From within individuals one can learn and understand the whole Islamic concept of zakat, its function in human life, both religious, social and economic functions, the nature and usefulness of zakat for the recipients of zakat and so on. Then, they absorb this understanding so as to form a perception of how zakat is developed within the framework of the economic development of the people.

The external stimulus of course starts with his vision of how zakat is managed in the field of economic

development mustahik. It could also be from other people's experiences. A good experience will give a good impression on someone. Based on this, it is very important to give a good impression about the management of zakat by the institution, in this case BAZNAS. A good and correct example of zakat-based economic development is very important to be presented in the midst of society, so that it can be a good stimulus in people's perception. How does the zakat institution, in this case BAZNAS, manage zakat funds in accordance with sharia principles and correct management functions.

Abdurrachman Qadir⁶ said that according to the nature of the zakat obligation *ilzami-ijbari* which must be carried out with certainty, "zakat handling must be implemented in an operational task by a functional institution, namely the amil zakat body as an administrator and zakat management. The main tasks of the amil zakat body include duties as collectors (collectors), distributors (distributors), coordinators, organizers, motivators, supervisors and evaluators. "

Imam al-Jashash⁷, explained that zakat must be managed by the state, namely

13

⁶ Abdurrachman Qadir, *Zakat dalam Dimensi Mahdhah dan Sosial* (Jakarta: Raja Grafindo Persada, 1998), p. 169.

⁷ Abu Bakr al-Razi al-Jashash (917-980) M, in his book *Ahkam al-Quran* discusses the problem of zakat from the viewpoint of the Koran.

⁵ Bimo Walgito, *Pengantar Psikologi...*, p. 89 and 97.

amil zakat which has five functions, namely: 1) Determine and identify the people affected by the obligatory zakat (*muzakki*); 2) Determine the criteria for assets that must be zakati; 3) Selecting the amount of zakat mustahik; 4) Determine the payment schedule of zakat for each *muzakki*; 5) Determine the criteria for the distribution of zakat for each mustahik in accordance with their respective conditions.

There is no doubt that ¹ in order to realize the economic development of the community based on zakat funds (PEZ), zakat institutions are needed that are professional and able to increase commitment *muzakki*'s to tithe to zakat institutions as recommended by the Shari'a and the Law on Management of Zakat.

Eri Sudewo, said that there are four principles that must be understood in zakat institutions. Namely: 1) Principles of Islamic Pillars, 2) Moral Principles, 3) Institutional principles, and 4) Management Principles.⁸ The principle of the Five Pillars of Islam has the spirit to give an understanding to all parties that zakat is the only pillar of the community that is not

merely ritual worship. In the community pillars the emphasis is on the muamalah aspect, that zakat is related to other human needs and is very conditional. Therefore Islam does not specify technically how to manage it. This is where human *ijtihad* is needed. Therefore moral principles are needed. This principle recommends that the amil zakat must have several requirements. The qualities of morality are: Honest, trustworthy, Sidiq, responsibility, fair, love, fond of helping and steadfast. The Institutional Principle supports OPZ to be trusted by donors and the public. Some institutional principles that must be owned by OPZ are: Appropriate figures, Non-political, Non-group, Independent, and objective Neutral. While the Principle Management gives the choice so that in the management of zakat more emphasis on the process (*management by process / MBP style*). With *MBP* the management has actually taught all managers and staff to work according to principles. All employees are taught how to do the right process. style is *MBP* very appropriate to be used by zakat institutions.

Starting from the opinion above, the stimulus from the public perception in terms of zakat management can be sourced from his opinion on how to approach the economic development based on zakat

⁸ Eri Sudewo, *Manajemen Zakat Tinggalkan 15 Tradisi Terapkan 4 Prinsip Dasar*, (Jakarta: IMZ, 2004), p. 30-58. The description of the importance of institutions and management in the management of zakat has also been published by the author in an article entitled: Management of Zakat by Amil Zakat Countries (Study of the Attitudes of *Muzakki* in Bengkulu City), 2017.

funds. Is it individual or functional, structural and institutional.

2. Knowledge of Zakat

Every Muslim acknowledges in his heart that zakat is one of the upholding of the upholding of Islam that must be fulfilled.⁹ Zakat is derived from the word *zaka-yuzaku-zakah* which means blessing, growing, clean, good, and increasing.¹⁰

In the opinion of Ibn Taymiyyah as quoted by Hikmat Kurnia and Ade Hidayat in his book explained that "a person who issues zakat becomes pure and clean heart and develops meaningfully. Named *berkababang* because by paying zakat, owned property can grow so that it does not accumulate in a place or on someone."¹¹

In terms of the scholars interpret the zakat in various ways, but has the same essence. Zakat is defined as "a certain amount of assets that must be issued and handed over to those who are entitled to receive it."¹² In another sense, zakat is "one of the main services and includes one of the pillars of Islam."¹³ In Law No. 23 of 2011

article 1 paragraph (1) states that "zakat is a treasure that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law.

From various definitions of zakat in terms it can be interpreted that zakat is a certain gift from certain assets to certain people according to specified conditions.

The main spirit in zakat is wealth transperation. Where the rich help the poor. Can be called the spirit of community development. (*Community development community development*), is a endeavor practicalto direct the community to independence, so they are able to analyze their own social issues and can find solutions to their own problems.¹⁴ This spirit is possessed by Islam in its teachings about the implementation of "zakat". Zakat As a social action can be one alternative in solving social problems. This means that zakat funds are very possible to support the implementation of community development. As one of the social institutions that has always existed in Islam, zakat institutions can be relied upon as a source of funds in the development and empowerment of the people's economy.

This is because legally formal institutions of zakat are recognized in

⁹ Muhammad, *Aspek Hukum Dalam Muamalat*, (Depok: Graha Science, 2007), Cet. 1, h. 153

¹⁰ Ahmad Warson Munawir, *Al-Munawwir (Kamus Arab-Indonesia)* (Surabaya: Pustaka Progresif 1697). p. 577-578.

¹¹ Hikmat Kurnia dan Ade Hidayat, *Panduan Pintar Zakat* (Jakarta: Qultum Media, 2008), p. 3.

¹² Asnaini, *Zakat Produktif Dalam Perspektif Hukum Islam* (Yogyakarta: Pustaka Pelajar, 2008), p. 23.

¹³ Amir Syarifuddin, *Garis-Garis Besar Fiqh* (Jakarta: Prenada Media, 2003), p. 37.

¹⁴ Asrom Aritonang, Hegel Teromi dan Syaiful Bahari, *Pendampingan Komunitas pedesaan* (Jakarta: Sekretariat Bina Desa, 2001), h. 8; Zubaedi, *Wacana pembangunan Alternatif* (Yogyakarta: Ar-Ruzz Media, 2007), p. 15-19.

Islam,¹⁵ and also by the State. This institution, known in Indonesia as BAZNAS, is domiciled at every level from the national level to the district level.¹⁶ This means that in terms of access to the existence of zakat institutions, it should not be a problem. The problem is whether this right is known by the people of Indonesia? Specifically Muslims and more specifically the Zakat Obligers?

Masdar F. Mas'udi,¹⁷ stated that: Zakat is the only practice that discusses social justice or equal access to material resources. The basic concept of zakat as a mechanism of wealth distribution is the transfer of material assets owned by the rich (who have more than needed) to then be distributed to those in need. Should the transfer be carried out among people is on their own consciousness. But because humans suffer from the lust of "love of wealth" (*hubbu al-dunya*), then the presence of institutions that make such transfers is inevitable.

Knowledge of zakat, especially the essence of the alms-making, is very important to understand so that people have

a good perception of the economic development based on zakat funds.

In this case the better a person's knowledge of zakat, the more likely he has the correct perception of the economic development of zakat by BAZNAS, and the more likely he is to make alms through BAZNAS.

Based on the description above, a hypothesis can be drawn up that: There is a positive relationship between zakat knowledge (X) on the perception of zakat fund-based economic development (Y).

3. Description of Variable Data

The following describes the range of theoretical scores, theoretical maximum values, theoretical minimum values, range of empirical scores, maximum values, minimum values, average values, standard deviations, medians, modes, frequency distribution, and histograms of each each variable.

4. PEZ perception

The research data for PEZ perception score theoretically has a range of scores of 104 (between 1 to 105) and empirically has a range of scores of 37 with the lowest score of 53 and the highest score of 90. Based on the results of data analysis it can be stated that the average score average of 80.13, standard deviation of 8,553, median of 83, mode 85, number of

¹⁵ At-Taubah ayat 103.

¹⁶ Law Number 23 of 2011 concerning Management of Zakat.

¹⁷ Masdar F. Mas'udi, "Zakat: The Concept of Clean Treasures" in Budhy Munawar Rachman, *Contextualization of Islamic Doctrine in History*, (Jakarta: Paramadina, 1995), p. 435.

grade 6, and class length 6.1. The frequency distribution is as in the following table 3:

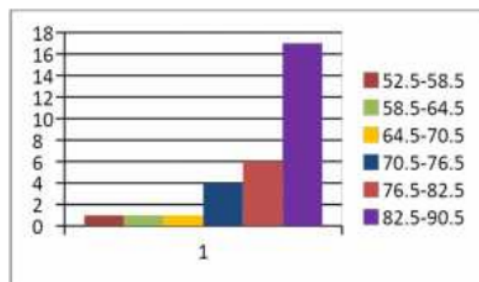
Table 3 Frequency Distribution of PEZ Perception Score

No.	Class Interval	Absolute Frequency	Relative Frequency (%)
1	53 - 58	1	3.33
2	59 - 64	1	3.33
3	65 - 70	1	3.33
4	71 - 76	4	13.33
5	77 - 82	6	20
6	83 - 90	17	56.66
Total		30	100

From table 3 it can be seen that 6 respondents (20%) of the total respondents who had an average score of PEZ perception score, 7 respondents (23.33%) had scores in below average, and 17 respondents (56.66%) had above-average scores. Histogram of PEZ perception score group can be seen in the following figure 1:

Figure 1

Histogram of PEZ Perception Score



2. Knowledge of Zakat

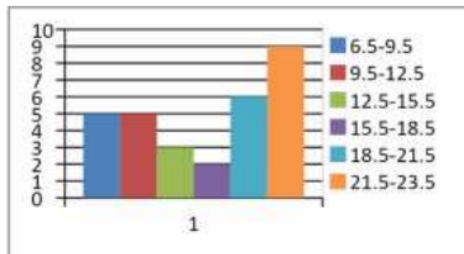
Based on the results of research for zakat knowledge scores theoretically have a range of scores of 22 (between 0 to 23) and empirically have a range of scores of 16

with the lowest score of 7 and the highest score of 23. Based on the results of data analysis it can be revealed an average score of 16.70, standard deviation of 5.730, median of 18.00, mode 23, number of classes 6 and class length of 2.6 (3), and frequency distribution as in the following table 4:

Table 4 Frequency Distribution of Zakat Knowledge Scores

No	Class Interval	Absolute Frequency	Relative Frequency (%)
1	7-9	5	16.66
2	10-12	5	16.66
3	13-15	3	10
4	16-18	2	6.66
5	19-21	6	20
6	22-23	9	30
Total		30	100

From table 4 it appears that 2 respondents (6.66%) of the total respondents had an average score of PEZ perception, 13 respondents (43%) had a score below the average, and 15 respondents (50%) memi score above average. Histogram of zakat knowledge score group can be seen in the following figure 2:

Figure 2**Histogram of Zakat Knowledge Score**

2. Testing Requirements Analysis

1. Normality Test

The results of the normality test can be seen in the following table 5 summaries:

Table 5 Results of the Normality Test for each Variable

No	Variable	KZ	P	Information
1	PEZ Perception	1,084	0,191	Normal
2	Zakat Knowledge	1,010	0,260	Normal
3	Zakat management attitude	0,260	0,364	Normal

2. Linearity Test Linearity

test results can be seen in the following table 6:

Table 6 Linearity Test Results ($\alpha 0.05$)

Variables	Significant(2-tailed)	Conclusions
Y of X_1	0,000	Linear
Y of X_2	0,000	Linear
Y of X_1 and X_2	0,000	Linear

4

From table 6 it can be concluded that the Sig (2-tailed) value is smaller than the value of $\alpha 0.05$, meaning that H_0 is rejected, then the regression model or relationship for the data pair is not linear.

3. Hypothesis Testing

The significant relationship between the variables of zakat knowledge (X) and the perception of PEZ (Y), seen the regression equation, coefficient of determination, and the direction of the relationship between the two variables. Significance test of the relationship between the knowledge of zakat (X) with the perception of PEZ (Y) is done by ANOVA technique by comparing the value of Sig (2-tailed) with the value of α . If the Sign value (2-tailed) is smaller than the value of α . So, H_0 is rejected, which means it has a significant relationship. If it is greater, then H_0 is accepted. The relationship can be seen in table 7 as follows:

Table 7 Relationship X (Zakat Knowledge) and Y (PEZ Perception)

Correlation between	R	R (Square)	Regression Equation	F	Significant(2-tailed)
X_1 and Y	0.788	0.621	60.448 (Constant)	46.904	0,000

		1.17	
		6	
		(X1)	

From table 7 we get Sig (2-tailed) = 0,000 > $\alpha = 0.05$, so H_{0a} accepted. Thus it can be concluded that there is a positive relationship between the knowledge of zakat with the perception of PEZ. Means knowledge about zakat has a positive influence on one's perception of zakat-based economic development. The more understanding about zakat, the more positive perception.

From the results of testing X knowledge of zakat with Y perception of PEZ produces a regression coefficient b of 1.176 and a constant of 60.489. Then the form of the relationship between X and Y can be expressed by a simple regression equation $\hat{Y} = 60.489 + 1.176X$. It can be said that the form of the relationship is meaningful and linear. This regression equation model implies that if the community's zakat knowledge is increased by one score, then the tendency of perception increases by 1,176 scores at a constant of 60,489. The analysis also shows the determination coefficient of 0.621. this means that 62.1% of the variance in the perception of PEZ (Y) is explained by the zakat knowledge variable (X).

CONCLUSION

Knowledge of zakat has a positive relationship with the perception of PEZ. The implication is that understanding factors, such as the lack of zakat information received by the public, the concept of zakat which is not yet contextual and understanding the public in seeing the essence of zakat itself can influence their perception of zakat development. The better one's knowledge of zakat, the more positive the perception about zakat-based economic development. Community optimism is very important in this regard. The function of zakat such as economic development will be difficult to implement if the knowledge of community zakat still leads to individual zakat rather than institutional zakat.

REFERENCES

- Al-Jashash, Abu Bakr al-Razi (917-980) AD, in his book *Ahkam al-Quran* discusses the problem of zakat from the viewpoint of the Koran.
- Al- Fuzan, Shaleh, *Fiqih Sehari-hari*, alih bahasa oleh Abdul Hayyie Al-Khattani dk, Depok: Gemma Insani Press, 2005.
- Asnaini, Asnaini *Zakat Produktif Dalam Perspektif Hukum Islam*, Yogyakarta: Pustaka Pelajar, 2008.
- Asrom Aritonang, Hegel Teromi dan Syaiful Bahari, *Pendampingan Komunitas pedesaan* (Jakarta: Sekretariat Bina Desa, 2001.

- Fathoni, Nur, *Fikih Zakat Indonesia*, Semarang: CV Karya Abadi Jaya, cet. Ke-1, 2015.
- Hafhiduddin, Didin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani Pres, 2002.
- Hasan, M. Ali, *Zakat dan Infaq Salah Satu Solusi Mengatasi Problematika Sosial di Indonesia* Jakarta: Kencana, 2008.
- Imam Syafi'i Abu Abdullah Bin Muhammad Idris, *Mukhtashar Kitab Al- Umm Fiil Fiqhi*, alih bahasa oleh Mohammad yasir Abd Muthallib, dkk, Jakarta: Pustaka Azzam, 2005.
- Kurnia, Hikmat dan Ade Hidayat, *Panduan Pintar Zakat*, Jakarta: Qultum Media, 2008. Marwan Asri, *Marketing* (yogyakarta: UUP-AMP YKPN, 1991
- Masdar F. Mas'udi, "Zakat: Konsep Harta yang Bersih" dalam Budhy Munawar Rachman, *Kontekstualisasi Doktrin Islam dalam Sejarah*, Jakarta: Paramadina, 1995.
- Muhammad, *Aspek Hukum Dalam Muamalat*, Depok: Graha Ilmu, 2007.
- Muhammad Said Wahbah, dkk., *Dirasat, Muqaranat fi Zakat al-Mal*, Jeddah: Tihama, 1984.
- Mursyidi, *Akuntansi Zakat Kontenporer*, Bandung: PT. Remaja Rosdakarya, 2003
- Mufraini, Arif, *Akuntansi dan Manajemen Zakat* Jakarta: Kencana, 2008.
- Mufraini, M. Arif, *Akuntansi dan manajemen zakat, Mengkomunikasikan kesadaran dan Membangun Jaringan*, Jakarta: Kencana, 2006.
- Qadir, Abdurrachman, *Zakat dalam Dimensi Mahdhah dan Sosial*, Jakarta: Raja Grafindo Persada, 1998.
- Qardhawi, Yusuf, *Al-ibadah fi Al-Islam*, Beirut: Daar el-Kutub allmiyah, 1993.
- Soemitra, Andri, *Bank Dan Lembaga Keuangan Syari'ah, Cet II*, Jakarta: Kencana, 2010.
- Syarifuddin, Amir, *Garis-Garis Besar Fiqh*, Jakarta: Prenada Media, 2003.
- Sabiq, Sayid, *Fiqh Sunnah*, Terj. Oleh Mahyudin Syaf, Jilid 3, Bandung: Al-Ma'rif, cet. Ke 6, 1998.
- Sudewo, Eri *Manajemen Zakat Tinggalkan 15 Tradisi Terapkan 4 Prinsip Dasar*, Jakarta: IMZ, 2004
- Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat
- Walgito, Bimo *Pengantar Psikologi Umum* (Yogyakarta: ANDI, 2004).
- Warson, Ahmad, Munawir, *Al-Munawwir (Kamus Arab-Indonesia)*, Surabaya: Pustaka Progresif, 1997.
- Zubaedi, *Wacana pembangunan Alternatif*, Yogyakarta: Ar-Ruzz Media, 2007.
- Zuhri, Syaifuddin, *Zakat di Era Reformasi*, Semarang: FITK UIN Walisongo, 2012.

Paper

ORIGINALITY REPORT

8%

SIMILARITY INDEX

%

INTERNET SOURCES

8%

PUBLICATIONS

%

STUDENT PAPERS

PRIMARY SOURCES

1

AD Rarasati, FF Bahwal. "Sharia-compliant Financing of Infrastructure Development in Rural Area", IOP Conference Series: Earth and Environmental Science, 2019

Publication

1%

2

Sumartik ., Lilik Indayani, Zahratul jannah. "The Influence of Halal Labelization, Brand Image and Product Quality Towards Consumer Purchase Decisions of Wardah Cosmetic Product", KnE Social Sciences, 2019

Publication

1%

3

Manda Amanah, Metti Paramita. "ANALISIS SISTEM REKRUITMEN DAN SELEKSI AMILIN (STUDI KASUS DI BADAN AMIL ZAKAT KOTA BOGOR DAN LEMBAGA AMIL ZAKAT DHOMPET DHUAFA)", JURNAL SYARIKAH : JURNAL EKONOMI ISLAM, 2015

Publication

<1%

4

"Effect of Work Culture and Leadership Against Employee Commitments In The Industrial Revolution 4.0 Era", International Journal of

<1%

5

Budi Rahmat Hakim. "ANALISIS TERHADAP UNDANG-UNDANG NOMOR 23 TAHUN 2011 TENTANG PENGELOLAAN ZAKAT (PERSPEKTIF HUKUM ISLAM)", Syariah Jurnal Hukum dan Pemikiran, 2016

Publication

<1 %

6

Muhammad Nusran, Muhammad Basri, Lamatinulu Ahmad, Andi Yusvan Paris. "Analysis Of Marketing Mix On The Decision Of The Purchasing Of Toyota Kijang Innova Car Using Method Of Structural Equation Modeling (SEM)", IOP Conference Series: Earth and Environmental Science, 2018

Publication

<1 %

7

Ilham Thohari, Moh. Makmun. "Reformasi zakat pertanian (Studi di dusun Jeblok desa Brudu kecamatan Sumobito kabupaten Jombang)", Ijtihad : Jurnal Wacana Hukum Islam dan Kemanusiaan, 2019

Publication

<1 %

8

Aden Rosadi. "Amil Zakat Menurut Hukum Islam dan Peraturan Perundang-Undangan", Al-Manahij: Jurnal Kajian Hukum Islam, 2017

Publication

<1 %

9

Murni Ngurawan. "Sistem Pengupahan Buruh

Bangunan dalam Prespektif Ekonomi Islam dan Implikasinya Terhadap Kesejahteraan Keluarga (studi kasus Perumahan Mapanget Griya Indah)", Jurnal Ilmiah Al-Syir'ah, 2016

Publication

<1 %

10

Sugeng Riyadi. "Efektifitas Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Dan Pemberdayaan Zakat Dalam Rangka Mengentaskan Kemiskinan", JURNAL USM LAW REVIEW, 2019

Publication

<1 %

11

Husin Bafadhal. "ZAKAT SERIKAT USAHA DALAM PERSPEKTIF EKONOMI ISLAM", ILTIZAM Journal of Sharia Economic Research, 2018

Publication

<1 %

12

Nurul Ichsan Hasan, Rona Roudhotul Jannah. "Efektifitas Penyaluran Dana ZIS : Studi Kasus pada SMA Terbuka Binaan LAZ Sukses Kota Depok", AL-FALAH : Journal of Islamic Economics, 2019

Publication

<1 %

13

Youdhi Prayogo, Nurleza Nurleza. "Optimalisasi Pengelolaan Zakat dalam Perspektif Kebijakan Fiskal pada BAZNAZ Kabupaten Sarolangun", INNOVATIO: Journal for Religious Innovation Studies, 2016

Publication

<1 %

14

Mustafa Darwis, Abdul Rahim. "Implementasi Keuangan Publik Islam (Studi Pada Kriteria Kaya Dalam Zakat Terhadap Perda Zakat Di Sulawesi Selatan)", Jurnal Ilmiah Al-Tsarwah, 2019

Publication

<1 %

15

Zainuddin Zainuddin, Hasbuddin Khalid. "Legal Perception of the Community Regarding Productive Zakat and Its Utilization In Makassar", FIAT JUSTISIA, 2020

Publication

<1 %

16

NAIMAH NAIMAH. "KONSEP HUKUM ZAKAT SEBAGAI INSTRUMEN DALAM MENINGKATKAN PEREKONOMIAN UMMAT", Syariah Jurnal Hukum dan Pemikiran, 2014

Publication

<1 %

17

Syaakir Sofyan. "PERAN LEMBAGA ZAKAT DALAM PENGENTASAN KEMISKINAN DI INDONESIA", Bilancia: Jurnal Studi Ilmu Syariah dan Hukum, 2018

Publication

<1 %

18

Nur Azizah Rahman. "BATAS WAKTU PEMBERIAN ZAKAT KEPADA MU'ALLAF: KAJIAN FIQIH KONTEMPORER & USHUL AL-FIQH.", Potret Pemikiran, 2016

Publication

<1 %

Moh Dahlan. "The Hermeneutics Of Authentic

19

Jurisprudence Of Gus Dur In Indonesia", Al-Risalah, 2018

Publication

<1 %

20

Mochlasin Mochlasin. "Zakat Untuk Mengurangi Angka Ketergantungan Ekonomi Dengan Penyaluran Model Usaha Produktif", INFERENSI: Jurnal Penelitian Sosial Keagamaan, 2018

Publication

<1 %

21

Muhamad Fakhrudin. "Taqnin Al Ahkam Dalam Implementasi Zakat Di Indonesia", Al-Ahkam, 2019

Publication

<1 %

22

Syafei, Zakaria. "Public Trust of Zakat Management in the Office of Religious Affairs, Cipocok Jaya, Serang, Banten, Indonesia", Journal of Management and Sustainability, 2015.

Publication

<1 %

23

Ernawati Ernawati. "KARAKTERISTIK PROGRAM PEMBERDAYAAN MUSTAHIK OLEH LEMBAGA AMIL ZAKAT NASIONAL DI INDONESIA", INFERENSI, 2016

Publication

<1 %

24

Andi Bahri. "Zakat as Tax on the Perspective of Islamic Law", HUNAFa: Jurnal Studia Islamika, 2017

<1 %

Exclude quotes	Off	Exclude matches	Off
Exclude bibliography	Off		