

EFFICIENCY AND EFFECTIVENESS OF ZAKAT PAYROLL SYSTEM AND DIGITAL ZAKAT ON THE ACCEPTANCE OF ZAKAT FUNDS BAZNAS 2016-2017

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Abstract

This study aims to analyze the level of efficiency and effectiveness of zakat payroll system and digital zakat on the acceptance of zakat funds in BAZNAS2016-2017. This study used the Data Envelopment Analysis (DEA) method with DEA Frontier software, Microsoft Excel 2010 and the Allocation to Collection Ratio (ACR) which compares the distribution ratio with the collection of zakat funds from each program. The results and findings of this study indicate that both the zakat payroll system and digital zakat have a high level of efficiency and effectiveness. This indicates that the community awareness was already high to pay of zakat profession. This research is expected to be a reference for zakat institutions and zakat practitioners in measuring the level of efficiency and effectiveness of a program.

Keywords: Zakat Payroll System, Digital Zakat, Effectiveness, Efficiency

INTRODUCTION

Zakat is one of the most critical sectors in Islamic philanthropy. According to Law Number 23 in 2011 concerning Management of Zakat, Zakat is a property that must be issued by a Muslim or business entity to be given to those who are entitled to receive it by Islamic Shari'a. Zakat for Muslims is considered as part of the basic teachings that must be fulfilled, because zakat is one of the pillars of Islam. Therefore, the law of paying zakat is mandatory, so that it will be rewarded

for those who carry out and are considered guilty for anyone who leaves it. As the third pillar of Islam, zakat has a dual function, namely as a fardhiyyah (individual) worship to harmonize relations with God and as mu'amalah ijtima'iyyah (social) worship in order to establish relationships with fellow human beings. (Qadir, 1998: 67)

Indonesia is one of the countries with a majority of Muslim population, amounting to 216.66 million people or with a percentage of Muslims equal to 85 percent of the total

population (BPS, 2015). This fact implies that zakat has great potential and can contribute to reducing poverty. The world of zakat has the potential to be developed economically. In the last decade, zakat has experienced rapid development when seen from its growth. However, the growth of zakat is still very far from the potential zakat. According to Kahf, the total potential of zakat in OIC member countries ranged from 1.8 to 4.34 percent of total GDP. If GDP multiplies the potential for zakat, then the potential for world zakat reaches USD 600 billion (Beik, 2015).

The potential of zakat in Indonesia is remarkably higher. This has also been realized by the government, in this case, BAPPENAS has integrated zakat programs in OPZ into the national program of achieving SDGs (Sustainable Development Goals). Besides, BAPPENAS also incorporated zakat into the Indonesian Islamic Financial Architecture Masterplan or *Masterplan Arsitektur Keuangan Syariah Indonesia* (MAKSI) which launched in 2015. Based on MAKSI, BAZNAS was directed as a coordinator in the regulation, collection, and distribution of public zakat, with the Ministry of Religion as a regulator and supervisor of BAZNAS performance.

In calculating the potential for zakat, several studies discuss the potential of zakat in Indonesia: (Al Arif, 2010) The PIRAC study shows that the potential for zakat in Indonesia tends to increase every year. Based on a survey of 10 major cities in Indonesia, PIRAC shows that the average potential of zakat per *muzakki* reached 684,550.00

rupiahs in 2007, an increase from the previous 416,000.00 rupiahs in 2004. PEBS FEUI used the *muzakki* approach from the Indonesian Muslim population with the assumption that 95 percent of *muzakki* who pay zakat, it can be projected the potential of zakat fund collection in 2009 reached 12.7 trillion (Indonesia Economic Outlook, 2010).

Whiles, the research conducted by Syarif Hidayatullah UIN Jakarta shows that the national zakat potential can reach 19.3 trillion. Besides, Firdaus et al. (2012) states that the potential for public zakat in 2011 reached 3.4 percent of total GDP. In other words, the potential for zakat in Indonesia was reached 217 trillion. This amount includes the potential for zakat receipts from various areas, such as zakat in households, private companies, BUMN, as well as deposits and savings. The last is BAZNAS Research, the potential of national zakat in 2015 reached 286 trillion.

Table 1. National ZIS Collection (Rupiah), 2012-2016

| Year | Collection of Zakat |
|------|---------------------|
| 2012 | 52,454,295,426 |
| 2013 | 48,172,735,723 |
| 2014 | 185,884,216,884 |
| 2015 | 343,974,177,096 |
| 2016 | 459,172,253,282 |

Source: Zakat Outlook in 2017

Based on Table 1, the number of national ZIS collection that was successfully collected shows the figure of billion rupiahs. In 2012, national ZIS collected around 52,454,292,426 rupiah and continued to increase every year until the end of 2016 reached 459,172,253,282 rupiah. When viewed from the amount of

potential reached 386 trillion rupiahs, the real collection of zakat is still considered too far from the potential. After the zakat is collected, the zakat will be distributed. The amount of distribution and ZIS in the last five years can be seen in Table 2.

Table 2. National ZIS Distribution (Rupiah), 2012-2016

| Year | ZIS Distribution |
|------|------------------|
| 2012 | 453,608,000 |
| 2013 | 8,979,902,431 |
| 2014 | 17,490,291,878 |
| 2015 | 64,373,804,233 |
| 2016 | 164,377,951,096 |

Source: Zakat Outlook in 2017

Based on Table 2, it can be seen that the national ZIS distribution rate in five years has increased. Start from in 2012 in the amount of 453,608,000 rupiahs until in 2016 in the amount of 164,377,951,096 rupiahs. The ZIS distributed is estimated to be one-fourth or one-third of the total ZIS collection we can see in Table 1 above.

In the 2017 Zakat Indonesia Outlook, BAZNAS states that the potential for zakat in Indonesia, which described by various studies, has not been supported by the collection of zakat funds in the field. The latest data shows that there is a high gap between the potential zakat and the collection of zakat funds. This can be seen from the actual data of zakat, infaq and national alms collection by the official OPZ in 2015 which only reached 3.7 trillion or less than 1.3 percent of its potential (BAZNAS, 2016)

In response to this, the government took the initiative to issue regulations to promote of zakat national towards a more equitable economic development, including the enactment of Law No. 23 in 2011 which regulates the planning, implementation and coordination of the collection, distribution and utilization of zakat by BAZNAS. The derivative regulation summarized in PP No. 14/2014 and Presidential Instruction No. 3/2014.

According to Law No. 23 of 2011 concerning zakat management, BAZNAS, Amil Zakat Institution or *Lembaga Amil Zakat* (LAZ), and Zakat Collector Unit or *Unit Pengumpul Zakat* (UPZ) are institutions that are given the mandate to manage zakat. BAZNAS is an institution formed by the government in charge of collecting, distributing and utilizing zakat. The obligation of LAZ and UPZ was reported on the activities of collecting and utilizing zakat that has been done to BAZNAS, and not the obligation to deposit zakat to BAZNAS. (Hafidhuddin, 2012: 43)

The Law No. 23 of 2011 also stated that the purpose of zakat management is to be able to improve the effectiveness and efficiency of services in the management of zakat and can increase the benefits of zakat to realise the welfare of the people in poverty alleviation funds (Masuko, 2014).

The collection of zakat funds continues to experience a significant increase, one indicator that shows this, based on the total funds successfully channelled effectively in the following table:

Table 3: Collection and Fund Distribution Based on Organization of Management Zakat in 2016

| Institute | Gathering | | Distribution | | Absorption |
|----------------------|----------------------|-------|----------------------|-------|------------------|
| | Rp. | % | Rp. | % | |
| BAZNAS | Rp 97,637,657,910 | 2.53 | Rp 77,163,262,785 | 3.43 | 61.60% |
| Provincial BAZNAS | Rp. 644,859,329,420 | 17.65 | Rp 342,186,614,275 | 15.2 | |
| BAZNAS Regency/ City | Rp. 876,626,483,800 | 24 | Rp. 568,772,590,869 | 25.26 | |
| LAZ | Rp 2,039,218,862,993 | 55.82 | Rp 1,263,512,276,616 | 56.11 | |
| Total | Rp 3,653,273,250,292 | 100 | Rp 2,251,634,744,545 | 100 | Effective enough |

In table 3 it can be seen that the accumulation and absorption of zakat funds in 2016 cumulatively obtained absorption data of 61.6%. This achievement shows that OPZ which consists of BAZNAS, Provincial of BAZNAS, Regency/ City of BAZNAS, and LAZ is quite useful in absorbing the funds used, but individually the BAZNAS is the OPZ with the smallest proportion of collection compared to the Provincial of BAZNAS, Regency/City of BAZNAS, and LAZ, which will be explained in the following picture:

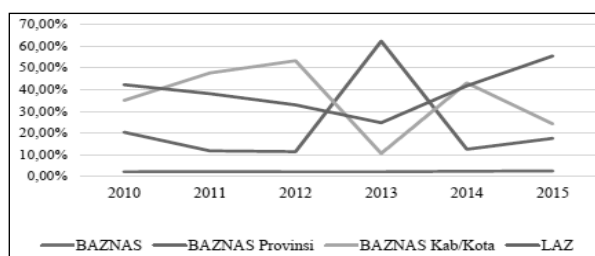


Figure 1. Proportion of Zakat Collection Based on Zakat Management Organization

Increase the collection and absorption of zakat funds, BAZNAS and other OPZ continue to search various work program planning and cooperation with public and private institutions, which are expected to increase the growth of collection and absorption of zakat funds in each year. These programs are divided into two types, namely

the absorption program and the distribution of zakat funds, both of which are aimed at building public trust in the institution of amil zakat, especially BAZNAS.

The types of BAZNAS collection programs include Zakat Pick Up Service, *Muzaki* Corner, Zakat Digital and Zakat Payroll System (ZPS). Zakat Payroll System continues to be developed by BAZNAS by partnering with several institutions/companies, both government and private. Zakat Payroll System is a convenience service from BAZNAS which is developed to present zakat online which is directly channelled to BAZNAS partners, or specific program users as desired by *Muzakki* with technological advancements. This service has been running for about five years at BAZNAS.

Besides, the Zakat Payroll System is also digital zakat developed by BAZNAS partnering with social crowdfunding of the Kitabisa.com which has been running for approximately two years. For approximately two years, it has received a positive response from the community. Until now, Kitabisa.com was able to collect zakat funds for 516,312,336 rupiahs in 2016 and 1,929,029,595 rupiahs in 2017.

LITERATURE REVIEW

Professional Zakat

The legal principle of the profession in Indonesia is permissible (halal). This refers to the Fatwa of Indonesian Ulema Council or Fatwa *Majelis Ulama Indonesia (MUI)*

Number 3 in 2003 concerning income zakat (profession). As for the practice, professional zakat in Indonesia still has not found common ground, both in *qiyas*, *nishab* and *haul*. For more details, here is a table of differences in professional zakat in Indonesia (Zen, 2014):

Table 4: Assessment of Professional Zakat in Indonesia

| No. | Manager of Zakat | Qiyas | Nishab | Haul | Zakat Level |
|-----|----------------------------|------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------|
| 1. | Fatwa of MUI No. 3 in 2003 | Zakat on Trade | 85 grams of gold | Enough just haul can be fulfilled yearly or monthly | 2.5% |
| 2. | BAZNAS | Zakat on Agricultural, paid when getting the harvest | 653 Kg of grain and 524 kg of staple food rice, paid from gross income | Without haul | The analogy to gold and silver zakat is 2.5% based on the rules of "Qiyas Ash Shabah." |
| 3. | BAZDA Lebak | Zakat on trade | 85 grams of gold | Enough haul | 2.5% |
| 4. | BAZNAS Kab.Sukabumi | Zakat on trade | 85 grams of gold | Enough just haul paid yearly or monthly | 2.5% of all gross income |
| 5. | YBM BRI | Zakat on Agricultural | Five wasaq or 652.8 kg of unhulled rice equivalent to 520 kg of rice | Without haul | Qiyas zakat in gold and silver 2.5% |
| 6. | LAZIS Amaliah ASTRA | Zakat on trade | 85 grams of gold | Enough just Haul | 2.5% |
| 7. | Shia | Zakat on rikaz | 85 grams of gold | Without haul | 20% |

The concept of Efficiency and Effectiveness

According to Wise, there are 3E for the assessment of non-profit organizations, namely economy, efficiency, and effectiveness, or usually called the performance indicator. Indicators of performance for a zakat institution are needed to find out whether the institution functions as it should or not. These indicators include at least some important things, such as the distribution period, the effectiveness of fund allocation, the ratio of operational costs in raising funds, the quality of the government, the quality of program distribution, and the maximum funds allowed to be held etc. (BAZNAS & Bank Indonesia, 2016)

The relationship between input and output is a measure of efficiency, while the relationship between outputs achieved with organizational goals is a measure of effectiveness. (Wise, 2002)

According to Permendagri No. 13 in 2006, appropriate to do (produce) something (without wasting time, effort, and cost) or can carry out the task correctly and carefully. Whiles, effectiveness is the achievement of program results with targets that have not been established, namely by comparing the output with results (output-outcome). The outcome can be interpreted as anything that reflects the functioning of output activities in the medium term.

RESEARCH METHODS

Data

This study used one dependent variable (bound) and two independent variables (not bound). The dependent variable in this study is the variable of receipt of zakat funds on BAZNAS; while the two independent variables used are zakat payroll system and digital zakat.

The data used in this study is secondary data, namely data obtained based on information that has been compiled and has been published by a particular institution. In this study, the data used were obtained from the PID BAZNAS (*Pusat Informasi and Data Badan Amil Zakat Nasional*).

Analysis Method

This study uses two non-parametric statistical analysis techniques. Namely Data Envelopment Analysis (DEA) to measure the level of efficiency and the Allocation to Collection Ratio (ACR) to measure the level of effectiveness

1. Data Envelopment Analysis (DEA)

Data Envelopment Analysis (DEA) is a technique of mathematical programming that used to evaluate the relative efficiency of a set of units of decision makers or Decision Making Units (DMU) in managing resources (inputs) to the same type that into results (output) with also the old type, where the relationship of the function form from input to output is unknown. DEA is a relative efficiency measure that is used to evaluate how a decision is taken in a unit. An efficient program will show a value

of 1. However, an adequate understanding does not mean giving the maximum output, but which gives an overview of best practices from the output between the programs that are sampled.

2. Allocation to Collection Ratio (ACR).

The benchmark used is the method of the ratio of the effectiveness of the absorption of zakat funds or the Allocation to Collection Ratio (ACR). This effectiveness ratio measures the ability of zakat institutions to channel their zakat funds by dividing the total distribution funds with a total collection fund. (BAZNAS, Indonesian Zakat Outlook 2018, 2018) This ACR is expressed in percentages which can be classified into five categories:

- a. Highly effective (If $ACR > 90\%$)
- b. Effective (If ACR reaches 70-89%)
- c. Fairly Effective (If ACR reaches 50-69%)
- d. Below Expectation (If ACR reaches 20-49%)
- e. Ineffective (If $ACR < 20\%$)

RESEARCH RESULT

Based on data processing using *DEA Frontier*, the following results are obtained:

1. Efficiency Testing

Table 5. ZPS Program Efficiency Testing

| Year | Data Type | Efficiency Percentage (%) | Efficient Criteria |
|--------|-----------|---------------------------|--------------------|
| 2016Q1 | ZPS | 97.03 | Efficient |
| 2016Q2 | ZPS | 97.14 | Efficient |
| 2016Q3 | ZPS | 97.23 | Efficient |
| 2016Q4 | ZPS | 97.31 | Efficient |
| 2017Q1 | ZPS | 97.40 | Efficient |
| 2017Q2 | ZPS | 97.45 | Efficient |
| 2017Q3 | ZPS | 97,51 | Efficient |

| | | | |
|--------|-----|--------|----------------|
| 2017Q4 | ZPS | 97.77 | Efficient |
| 2016Q1 | ZD | 96.04 | Efficient |
| 2016Q2 | ZD | 96.67 | Efficient |
| 2016Q3 | ZD | 97.20 | Efficient |
| 2016Q4 | ZD | 97.64 | Efficient |
| 2017Q1 | ZD | 98.12 | Efficient |
| 2017Q2 | ZD | 98.35 | Efficient |
| 2017Q3 | ZD | 98.70 | Efficient |
| 2017Q4 | ZD | 100.00 | Very efficient |

Source: Processed Data

Table 6. Efficiency of ZPS and ZD toward the Total Revenue of the Zakat Fund

| Year | Data Type | Efficiency Percentage (%) | Efficient Criteria |
|--------|-----------|---------------------------|--------------------|
| 2016Q1 | ZPS | 81.72 | Efficient enough |
| 2016Q2 | ZPS | 81.14 | Efficient enough |
| 2016Q3 | ZPS | 80.635 | Efficient enough |
| 2016Q4 | ZPS | 80.20 | Efficient enough |
| 2017Q1 | ZPS | 79.73 | Less efficient |
| 2017Q2 | ZPS | 79.48 | Less efficient |
| 2017Q3 | ZPS | 79.11 | Less efficient |
| 2017Q4 | ZPS | 77.73 | Less efficient |
| 2016Q2 | ZD | 97.72 | Efficient |
| 2016Q3 | ZD | 95.81 | Efficient |
| 2016Q4 | ZD | 94.19 | Efficient |
| 2017Q1 | ZD | 92.49 | Efficient |
| 2017Q2 | ZD | 91.63 | Efficient |
| 2017Q3 | ZD | 90.36 | Efficient |
| 2017Q4 | ZD | 85.70 | Efficient enough |

Source: Processed Data

In tables 5 and 6 are the results of data processing using DEA Frontier which the result of efficiency measurements on two things, namely the ZPS and ZD programs. BAZNAS received the efficiency of ZPS and ZD on total zakat funds.

The level of zakat payroll system efficiency ranges from 97 or categorized as efficient. The highest efficiency in the study period occurred in 2017 in the fourth quarter with a score of 97.77. And the lowest efficiency occurred in

2016 in the first quarter with a score of 93.33. Whereas, the total receipt of zakat funds, the level of efficiency of zakat payroll system ranges from 77-81 or categorized as less until efficient enough. It means that the payroll system zakat program has a high level of efficiency, but it is not considered efficient when compared to the total zakat receipt.

Whereas, the level of efficiency of digital zakat can be done during the study period ranging from a score of 96-100, or categorized as efficient to very efficient. The level of efficiency of digital zakat continues to increase during the study period, starting with the 96.04 in the first quarter in 2016 and reached a score of 100 at the end of the study period. As for the total receipt of zakat funds, the level efficiency of digital zakat is considered to be an efficient category to efficient enough, because the scores obtained a range from 85-97. It means that the digital zakat program already has a very high level of efficiency, both in the program and in the total receipt of zakat funds.

Table 7. Benchmark the Effectiveness of the Zakat Payroll System

| Service Program | Year | Gathering | Distribution | ACR (%) | Information |
|----------------------|--------|-----------|--------------|---------|-------------|
| Zakat Payroll System | 2016Q1 | 5.77 | 4.70 | 82.45 | Effective |
| | 2016Q2 | 5.96 | 4.93 | 82.71 | Effective |
| | 2016Q3 | 6.10 | 5.11 | 83.77 | Effective |
| | 2016Q4 | 6.19 | 5.25 | 84.81 | Effective |
| | 2017Q1 | 9.02 | 7.75 | 85.92 | Effective |
| | 2017Q2 | 7.91 | 6.83 | 86.34 | Effective |
| | 2017Q3 | 5.64 | 4.91 | 87.05 | Effective |
| | 2017Q4 | 2.20 | 1.98 | 90 | Effective |

Source: Secondary data processed

Table 8. Benchmark the Effectiveness of Digital Zakat

| Service Program | Year | Gathering | Distribution | ACR (%) | Information |
|-----------------|--------|-----------|--------------|---------|------------------|
| Digital Zakat | 2016Q1 | 4.72 | 4.69 | 99.36 | Highly effective |
| | 2016Q2 | 4.95 | 4.91 | 99.29 | Highly effective |
| | 2016Q3 | 5.13 | 5.10 | 99.32 | Highly effective |
| | 2016Q4 | 5.27 | 5.23 | 99.32 | Highly effective |
| | 2017Q1 | 7.78 | 7.73 | 99.31 | Highly effective |
| | 2017Q2 | 6.86 | 6.81 | 99.30 | Highly effective |
| | 2017Q3 | 4.93 | 4.90 | 99.29 | Highly effective |
| | 2017Q4 | 2.00 | 1.98 | 99.24 | Highly effective |

Source: Secondary data processed

Based on tables 7 and 8 which a measurement of the effectiveness of a program, it can be seen that the level of effectiveness of zakat payroll system has ranged from a score of 82-90. It means that this program has been effective in implementing the program. Whiles, digital zakat, the level of effectiveness ranges from a score of 99 or can be interpreted as very effective.

CONCLUSIONS AND RECOMMENDATIONS

Zakat Payroll Systems and Digital Zakat have both achieved a level of efficiency and effectiveness. The level of zakat payroll system efficiency ranges from 97 or categorized as efficient. Whereas, the level of efficiency of digital zakat can be done during the study period ranging from a score of 96-100, or categorized as efficient to very efficient.

Besides, the effectiveness category, the level of effectiveness of zakat payroll system has ranged between a score of 82-90 or categorized as effective. Moreover, the level of effectiveness

ranges from a score of 99 or can be interpreted as very effective.

Based on the results of this study, to increase the effectiveness and efficiency of programs from zakat institutions, *Amil* must be more active in creating programs available with current conditions. This also needs to be considered by the BAZNAS institution in order can provide regular information to the broader community with an adequate information system and continuity of data updates.

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