

## Maqashid Syariah Principles in the Governance of Fundraising Activities of Zakat Management Institutions

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### *Abstract*

The ability of zakat institutions to collect zakat funds is still far from the existing potential. The collection of national zakat funds reaches Rp. 11.5 T out of 233 T from the existing potential, or the funds that have been obtained are 5% of the existing potential. The percentage of gain is still very small, so it needs to be continuously developed and solutions need to be found for existing problems. There is no doubt that the zakat institution is the main driving force behind the collection and distribution of zakat funds, so that the management development of zakat institutions is important. The problems faced by the management of zakat institutions need to be broken down and solutions are need to be sought. This study aims to explore solutions to these problems. This study uses field studies by collecting data through interviews and field observations. The results of the study show that management has a vital role in collecting and distributing zakat funds. The application of maqashid sharia principles in management has a significant impact on the development of the Institution. Fundraising performance was achieved easily due to the spirit of teamwork that was intended to be professional and religious

**Keywords:** *Lazismu, Fundraising, Maqashid Syariah*

### *Abstrak*

Penelitian ini menganalisis kinerja manajemen menggunakan konsep maqashid syariah, untuk mengukur kinerja manajemen dan melihat potensi pengembangannya. Kemampuan Lembaga zakat dalam menghimpun dana zakat masih jauh dari potensi yang ada. Penghimpunan dana zakat nasional baru mencapai sebesar 5% dari potensi yang ada. Prosentase tersebut masih sangat kecil, sehingga pengembangan manajemen perlu terus dilaksanakan dan perlu dicarikan solusi atas permasalahan yang ada. Tidak diragukan lagi Lembaga zakat sebagai motor utama penggerak penghimpunan dan penyaluran dana zakat, pengembangan manajemen Lembaga zakat menjadi hal yang penting. Penelitian ini menggunakan studi lapangan dengan mengambil data melalui wawancara dan observasi lapangan.

Hasil penelitian menunjukkan bahwa manajemen memiliki peran yang vital dalam penghimpunan dan penyaluran dana zakat. Penerapan prinsip maqashid syariah dalam manajemen berdampak signifikan dalam pengembangan lembaga. Kinerja fundraising tercapai dengan mudah karena semangat kerja tim yang diniatkan profesional dan ibadah. Penelitian ini memiliki keterbatasan yaitu dilaksanakan pada lembaga dengan skala kecil yaitu Lazismu kabupaten/kota, sehingga pengukuran data tidak bisa mumpuni. Pada penelitian selanjutnya disarankan untuk meneliti Lazismu yang lebih besar yaitu Lazismu Provinsi agar memperoleh skala manajemen yang lebih besar dan diharapkan memperoleh data yang lebih komprehensif.

*Kata Kunci: Lazismu, Fundraising, Maqashid Syariah*

## INTRODUCTION

The acquisition of zakat funds obtained by various institutions is still far from target. There is as much as Rp. 233 T of zakat potential, whereas the funds that have been successfully collected by the zakat institution are Rp. 11.5 T. In terms of its contribution, zakat institutions have benefited 56 million of Indonesians (Badan Amil Zakat Nasional, 2019). Given the large potential of zakat funds and the large contribution to the economy, zakat funds have proven to play a significant role in the national economy, especially in providing social aid to the community, education, as well as developing a productive economy.

The management of zakat in Indonesia is regulated by Law no 23 year 2011 on the management of zakat that is implemented by BAZ and LAZ. According to 2019 statistical data of the National Amil Zakat Agency / Baznas (2019), there are 490 BAZs and 81 LAZs across Indonesia. Their contributions to fundraising during 2019 reached Rp. 6.855 trillion, and the distribution of funds reached Rp. 6.216 Trillion. With a total of 8.8 million donors and 23.5 million beneficiaries. If you look at the realization of 2019 data, zakat funds have played a significant role in national development.

The increasing role and benefits of zakat funds in national development cannot be separated from the importance of developing zakat institutions. Zakat institutions are the main drivers of collecting and distributing zakat funds. Zakat institutions need to be developed in terms of quality and quantity. The role of zakat institutions needs to be continuously improved so that they can play a more active role in the national development. Zakat institutions still need a lot of innovations that need to be developed in terms of human resource development,

management development and outreach to zakat payers. Indonesia's population is predominantly Muslim and the potential for zakat is large in terms of zakat funds collection as well as developing its benefits towards economic and social development. According to a research by Huda et al., (2014), several elements of zakat management require priority solutions including regulatory aspects, zakat management institutions, as well as aspects of *muzakki* and *mustahik*. In these areas, zakat management institutions have a major role and act as a motor in the management of zakat. The active role of zakat institutions can be realized by providing recommendations to the government, developing management aspects of zakat management institutions as well as developing activities for zakat collection and distribution.

The management of zakat institutions is facing several problems, e.g: lack of professional workers; inability to develop a professional management system. These problems become crucial since zakat institutions bear a mighty task in achieving the potential collection of zakat funds. Zakat institutions still have problems that need to be overcome, such as the community that is still reluctant to pay zakat. This is due to several factors: firstly, religious factor which is the lack of knowledge about zakat; secondly, they do not know the benefits of paying zakat, and; the community is not sure enough that paying zakat through institutions would provide better benefits than delivering it directly to the recipients. Those three factors made the zakat institution services have not reached zakat payers (Daulay & Lubis, 2015).

On the other hand, the management of zakat institutions has been carried out in a trustful and professional manner as showed by the result of study by Asmarani & Kusumaningtias (2019). Nevertheless, with the current system, zakat institutions have not been able to optimize the existing opportunities. So it becomes important to research the development of management of zakat institutions that apply modern management systems and adopt modern management standards by implementing Best Practices and Common Practices, both have proven their success. Institutional performance measurement and management system improvement is carried out on an ongoing basis to ensure sustainable growth in zakat management institutions. Maqashid Syariah is often used to measure the performance of Islamic financial institutions. This performance measurement is very relevant since Islamic financial institutions need to measure their compliance with the sharia principles (Jazil & Syahrudin,

2013).

Some researches on maqashid sharia that has been carried out, such as research by Ht & Rama, (2018) on Islamic banks, shows that the maqashid index of Islamic banks in Southeast Asia is still low due to the development of Islamic banks that is carried out within the framework of conventional banks, even though they have implemented sharia concepts and follow sharia compliance.

Performance measurement using sharia maqashid is mostly carried out in banking institutions, while researches measuring the performance of zakat institutions are still in small number. Other studies carried out at zakat institutions used other performance measurements such as financial performance, thus the authors consider that this measurement is not comprehensive. The use of the sharia maqasid index was carried out by the authors in order to obtain a comprehensive measurement, so that in the future they could develop the application of modern management concepts to zakat institutions.

In order to increase the capacity and quality of management to achieve the expected targets, Islamic financial institutions need to adopt modern management science and apply Islamic concepts since they need to meet requirements in the operational system of the institution. According to research Khoiri et al., (2022) The application of *maqashid sharia* is important in the process of establishing regional laws related to zakat as well as the application of this concept in the management of zakat institutions.

## **RESEARCH METHOD**

The purpose of this study is to analyze the management practices of zakat institutions implemented by LAZISMU Depok City. The research analyzes management practices by measuring *maqashid sharia*, with the aim to discover whether the institution meets the *maqashid sharia* indicators or not. By meeting these indicators, it is expected that the Institution will be more resilient in carrying out development strategies to maximize the acquisition and collection of zakat funds. The research uses field research with qualitative research method using a case study approach. The research was conducted at LAZISMU Depok City. Data collection uses interview instruments according to Bougie & Sekaran (2019) which are important instruments for data collection, especially for in-depth exploration of information. The interviews were conducted in a structured

manner using an interview guides. Structured interviews were carried out based on pre-determined list of questions that were used as guidelines. Interviews were conducted with several parties: fundraising managers, area managers and administrators. conducting interviews with these 3 parties to mutually confirm the validity of the information obtained with the aim of obtaining valid and consistent data. Data collection was also carried out through the observation method. Observations carried out to verify the validity of the information submitted by respondents.

## **RESEARCH FINDINGS AND DISCUSSION**

This study analyzes the fundraising process at zakat institutions. The fundraising process is an important process, especially collecting zakat funds and educating *muzakki* to pay zakat. This process is the main process since it is the front face of the Institution that determines the amount of zakat funds that have been successfully collected from the community. The creativity and hard work of the fundraising team will determine the success of zakat funds collection. Analysis of performance of the fundraising process uses the *maqashid sharia* theory. This analysis is important since zakat institutions are institutions that put social religious values as their priority, which are relevant to the concept of Islam.

### **Fundraising Process**

Fundraising process aim to introduce activities. Successful zakat institutions must carry out fundraising process. Research conducted by Susilawati (2018) shows that there are several fundraising models applied by the institutions: 1) The officer goes directly to the prospective *muzakki* to calculate the zakat that must be paid; 2) Communication through mass media; 3) Direct and indirect models: direct model includes delivering direct letters, presentations, and donation pick-up services, whereas indirect method includes brochures and communication media; 4) The *muzakki* pays directly to the institution; 5) Donors bring donors.

The fundraising process at LAZISMU Depok City begins with creating a program. The program is then presented in the form of flyers delivered to relations or through the media such as WhatsApp personal message as well as group message. Prospective donors were also contacted by the fundraising team

via telephone, followed by sending printed brochures via courier service. Programs are also offered through proposals submitted to donors. The proposals are presented in an attractive graphic design form.

The use of information technology is quite effective in delivering information to the public. A research by Anam & Anggraini (2020) shows that the use of android-based applications is quite effective in increasing public knowledge regarding Islamic bank products. If information technology is maximized, it will improve *muzakki*'s knowledge regarding the obligation to pay zakat. The use of information technology such as smartphones will help fundraising activities a lot. During the corona pandemic season, smartphone users are highly optimized and provide maximum results (Saban et al., 2021).

Fundraising activities can be carried out by minimizing physical meetings. From the payment side, donors will pay zakat through a bank account or cash. Most donors pay via bank transfer. Furthermore, the staff will submit proof of zakat deposit and appreciation letter if a printed version is needed and will be sent via WhatsApp or email if a digital version is needed.

The finance team also provides support to fundraising in providing services. To ensure that financial report of *muzakki* is in accordance with the PSAK 109 standards, financial reporting is compiled with assistance from Lazismu West Java Region.

The report is submitted to donors in 2 pages within a magazine published by Lazismu Depok City. The magazine is published in a regular basis entitled Al Maunah and presented in an attractive book form. The financial reports presented in the magazine are submitted in a report format, consist of: 1) Report on cashflow containing information on income and distribution of funds in a format that is in accordance with PSAK 109; 2) Charts of financial performance, contain charts that present data on financial receipts from various types of receipts.

With the process implemented, the achievements obtained by the finance team are being able to submit periodic and regular reports, having financial staff, the financial reports presented have implemented the PSAK 109 Standard. This is in accordance with national standards, namely the Statement of Financial Accounting Standards (PSAK) 109 issued by the Association of Indonesian Accountants (Ikbal et al., 2021). Fulfilment of this standard can be

used as a reference that financial management at the institution have been run professionally and transparently.

## **Fundraising Strategy**

### ***Trust Building Strategy***

Zakat can be paid directly from muzaki to mustahik. Zakat can also be paid to Institutions and they will deliver it to mustahik. Zakat through institutions is expected to provide higher and more creative benefits, rather than being distributed directly by the muzakki themselves. Zakat management has provided benefits to the national economy according to research by Fajrina et al., (2020). Those benefits include: 1) becoming an element of state expenditure; 2) provide a macroeconomic stimulus when the economy stagnates social assistance zakat in a consumptive form will be spent and increase the purchasing power of recipients; 3) transfer of income from the rich to the poor, thereby increasing the income of the poor; 4) support the development of a productive economic business community.

Reporting activities aim to increase transparency in the management of zakat funds to the public. According to research by Daulay & Lubis (2015), people are reluctant to pay zakat because they are expecting the management to be more open in terms of management. Reporting is a tool used by management in supporting the principle of information disclosure.

*Muzakki's* trust in zakat institutions is important, because if Amil institutions provide more benefits in distributing zakat, then *muzakki* will pay zakat through the institution (Bin-Nashwan et al., 2020). *Muzakki* also needs to ensure that the institution is trustworthy in managing or distributing zakat funds. LAZISMU Depok City seeks to improve their brand image and reputation to *muzakki*. The more the *muzakki's* trust in the institution, the more funds will be entrusted to the institution. Currently, the institution is on their way of increasing *muzakki's* trust.

### ***Fundraising Goal***

From the results of data collection, with measurements adopted from Bastiar & Bahri (2019) the achievements of Lazismu Depok City in several indicators observed are as follows:

Table 1. Achievement in institutional performance indicators

No	Target	Achievement	Description
1.	<i>Muzakki</i> Data Collection	Achieved	
2.	Zakat Collection	Not yet Achieved	Many AUM employees are not yet obligated to pay zakat
3.	Distribution Through Empowerment, Education and Training Programs	Not yet Achieved	Do not have staff who focus on distribution
4.	Zakat Utilization Community Health and Social Programs	Achieved	Distribution of Health and Social programs is carried out with the entire team

Based on the table 1 above, from the 4 indicators, 2 indicators were achieved. This shows that based on this measurement the management performance of LAZISMU Depok City reaches 50% of the existing management performance indicators. The 2 performance indicators that have been achieved are management processes related to the main processes at zakat institutions. 2 processes that are not achieved are supporting processes in zakat institutions.

### ***Muzaki* Data Collection**

The achievement of fundraising activities is that programs launched can be funded well, and can be supported with sufficient marketing tools such as flyers, banners, business cards, and banners. The fundraising team develops relationships and manages donor or *muzakki* data. The data collected at least consists of names and telephone numbers. From this database, the fundraising team routinely sends promotional media to offer programs.

### **Zakat Collection**

Efforts to collect zakat are carried out by establishing relationships with donors. Muhammadiyah Business Unit that Called 'Amal Usaha Muhammadiyah' (AUM) is one of collection target. However, they experienced problems since the majority of AUM employees did not meet the requirements to pay zakat. Therefore, efforts to collect zakat are developed for donors other than AUM.



Obstacles in collecting zakat funds at AUM are circumvented by raising infaq funds through program offerings. Distribution of funds earned via fundraising at AUM is allocated to programs or activities at the Institution. However, LAZISMU Depok City still has the authority to determine whether the funds are to be allocated as a whole or partially.

Having experienced staffs in the bank, these staffs carry out their duties with define intention as well as sincerity to work, so that the targets set by the Institution can be achieved, furthermore, the acquisition of funds even exceeds the target.

### **Empowerment Program Distribution**

The empowerment program is carried out by providing assistance to MSMEs. Providing assistance is not accompanied by coaching to partners. So the success of the implemented empowerment program cannot be measured. The amount of disbursement for this program is not large and it is not the focus of the institution.

### **Health Program Distribution**

This program is carried out by providing health assistance to mustahiq. This program is in great demand by donors. The program is offered through kitabisa.com web platform, and it gains a great demand on the platform. During the pandemic, this program was very much needed by mustahik and in demand by muzakki, therefore contributing significant income.

In 2022 the Institution's target is to be able to raise funds of Rp. 2 billion. However, this target has not been reached since they only earned Rp. 1.2 billion. This is due to the program that became the point of interest last year, yet in 2022 it became less attractive.

After conducting an evaluation, it turned out that the program that was in demand during the pandemic was the Health and Humanity program. After the pandemic is over, it is necessary to develop non-covid programs such as economic development and other humanitarian programs that were implemented before Covid. In general, program innovation is needed and programs need to be designed more attractive to donors. It needs to be developed and offered in such a way that will attract the donors. The program as a strength of zakat institutions needs to be developed to be a program that is in

great demand. During the pandemic and post-pandemic, the programs offered need to be changed. Programs such as the empowerment programs need to be strengthened and offered to donors.

The success of programs that managed to obtain good funding from donors was dominated by the Health program. The program offered through *kitabisa.com* platform. The program that was rolled out during the pandemic has succeeded in attracting sympathy of donors, as shown by the success of the various programs launched. Mustahik received aids for their difficulties faced during the corona pandemic (M. K. Anam & Hardiansah, 2022). In terms of fundraising programs, current strengths are in digital fundraising. Whereas the non-digital fundraising programs need to be developed more creatively.

### **Maqashid Sharia Analysis**

Good Zakat management according to research by Anwar, (2012) is shown by structured management where there is a separation of responsibilities and duties. In addition, the selection of beneficiary candidates is run in a strict way to obtain accurate targeting, timeliness and in order to achieve the desired benefits.

Fiqh experts agree that the ultimate goal of law is benefit or the good and welfare of mankind. The concept of benefit will make a major contribution if it is implemented in the development of Islamic economics, such as: the concept of fulfilling human needs, the paradigm of economic activity and utility standards. With explanations from the book such as *al muwafaqat* we are able to understand the Koran and Sunnah thoroughly and comprehensively (Kasdi, 2016). The research results from Kara (2012) can comprehensively explain economics and Asyatibi's thoughts, where those thoughts are very relevant to sharia economics.

The principle of *Maqashid Syariah* (Sahroni & Karim, 2015) is to fulfil human needs by realizing their benefit and avoiding *mafsadah* from them. Maslahat is a general rule that is abstracted from many *furu'* problems originated from legal arguments. The laws of *fiqh* in *furu'* matters are analyzed and concluded that all of them share one point in common, which is fulfilling or protecting the benefit of God's servant in this world and the hereafter. The *maqashid sharia* consists of 5 principles, e.g: 1. *Hifdzu din* (protecting religion); 2. *Hifdzu nafs* (protecting the soul); 3. *Hifdzu aql* (protecting the mind); 4. *Hifdzu mal* (protecting property); 5. *Hifdzu nasab* (protecting offspring).

The measurement of *sharia maqashid* at zakat institutions uses a quantitative method as in Ataina's research. Hudayati & Tohirin (2019) measures each program implemented using the index method which measures 5 areas as follows:

1) The benefits of zakat for mustahik,

With the program organized by Lazismu Depok City, several benefits have been received by mustahik, such as medical services in form of free ambulance services, providing drugs and medicines that are not covered by BPJS, as well as the basic food economic development program coordinated by RT and RW.

The benefits received by mustahik of Lazismu Depok City includes training program for business development, assistance in developing a business, as well as other benefits from the assistance itself, such as using the funds received as their business development capital. Benefits in the consumptive field such as scholarships provide benefits in terms of meeting basic needs, which are food and educational needs.

A research by Hapsari & Abidin (2016) regarding the distribution of zakat funds, the Zakat Fund organizer has fulfilled the indicator of *maqashid sharia*, which is the indicator of maintaining religion in 3 out of 7 organizations. Four organizations have programs but use infaq and aims funds. Research by Rahman & Haron (2019) uses The Simple Additive Weighting (TSAW) to measure the performance of Islamic banks in Indonesia and how they contribute to Indonesian society in handling corporate governance. As a result, it is hoped that the government will prepare a stronger *sharia maqashid* index to measure the performance of *maqashid sharia*.

2) Benefits for Amil

The institution provides benefits for the *Amil* by providing a good income, in accordance to the standard Regional Minimum Wage, as well as incentives and bonuses if they have exceeded the minimum fundraising target. In addition to a decent salary, career development, education and training related to work, *Amil* also earns additional income, the amount of which is agreed and determined annually. The management determines the minimum salary that can be earned by *amil* as Lazismu Depok City employees. If the organization's income increases, the welfare of the *amil* will

also increases since they will receive incentives from the increase in zakat funds collected. To increase the income of the board and management, a one-year work plan or program to collect zakat funds is then discussed together. Currently amil receives a salary and incentives. Incentives are paid when they have reached the minimum fundraising target.

The management of zakat institutions when measured by *sharia maqashid* values, several elements have been fulfilled, according to Asmarani & Kusumaningtias (2019), such as: employees work in a trustworthy and professional manner, planned programs are carried out effectively in accordance with policies set by the institution.

### 3) Benefits for Nature/Environment and Society

Lazismu Depok City participates in community and environmental programs launched by the city government. The institution follows an environmental development program directed by the city government. Implemented environmental programs. Lazismu Depok City actively coordinates and receive direction from the Depok City Regional Government, in this case is Bappeda. Lazismu Depok City also carries out the results of the suggested program mapping, as well as provides activity reports to the Depok City Government/Bappeda regarding which area of the mosque program is realized.

A research by Muhtadi (2020) shows that zakat institutions have a role in changing the behavior of mustahik because they benefit from the knowledge provided by educator facilitators as well as technical assistance.

### 4) Performance measurement system for zakat institutions,

Performance measurement is carried out using financial reports. Fundraising performance and achievement of revenue targets are known in the financial reports presented by the finance team. With the financial reports prepared by the team, it can be seen how much the funds are earned and how much being distributed, so that it can measure whether the collection and distribution of funds are in accordance with the targets set.

A research by Bastiar & Bahri (2019) measures the performance of zakat institutions using financial reports prepared in accordance with the PSAK 109 standard. Where the function of the PSAK is to recognize, measure and

present transactions of zakat institutions up to the presentation of financial statements. The presentation of the internal financial reports carried out by the Institution is in accordance with the financial report format according to PSAK 109. Thus, it is easier to measure the performance of the Institution by observing the financial receipt and distribution of funds. This is in line with the research by M. K. Anam (2019) using PSAK 109.

#### 5) Benefits for *Muzakki*

The fundraising team provides standard services for zakat payments by *muzakki*, that includes: receiving proof of deposit, program reports, as well as information that their funds are more useful since they are delivered through the program.

According to *Muzakki's* loyalty fundraising manager's assessment, the loyalty level of *muzakki* is still low at around 10%. This is indicated by several complaints submitted by *muzakki* oftenly. The lack of loyalty of *muzakki* is also shown by not paying donations or zakat if the program is not offered by the fundraising team. Regarding these complaints and criticisms, the fundraising team made improvements or provided services that were complained by *muzakki*.

Islamic financial institutions need to maintain Islamic compliance as stated in a research by Sukardi (2012), so as not to cheat the public as consumers. In maintaining service quality in global competition, Islamic financial institutions need to maintain Islamic values in running their business. Otherwise, it will portray Islamic values as irrelevant to the demands of the era. Islamic values are implemented by the fundraising team by providing good service to *muzakki*.

A research by Sutomo et al., (2017) stated that satisfied *muzakki* will be loyal to zakat institutions, with the number of *muzakki* who are satisfied with the service of 82%. The Fundraising Team strives to provide good service, especially related to fundraising activities such as providing information and other services for *muzakki* when paying zakat, thus they can bring satisfaction to *muzakki*. A research by M. K. Anam & Safitri (2019) stated maximizing marketing services can provide satisfaction to customers.

## CONCLUSION

The fundraising process in Lazismu Depok City was carried out in a professional manner. This can be seen from the value of the funds raised which was successfully raised at over Rp. 1 Billion per year. Based on the results of the analysis, the *Maqashid Syariah* Aspect has been fulfilled. With the fulfilment of the *Maqashid Syariah* aspect, it has an impact towards organizational development especially on the work spirit of the Institution's personnel. Institution personnel work sincerely regardless of the salary paid by the Institution. However, on the one hand, the Institute also takes into account the basic salary and incentives for the achievements. Compliance with *maqashid sharia* produces several benefits for *Mustahik*, Amil, the environment as well as the *mustahik*. This research was carried out in a small institution, thus it experienced limitations in obtaining data and drawing conclusions from the analysis. Suggestions for further research is that research can be carried out at larger institutions, such as the provincial Lazismu.

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