

Digital Fundraising Transformation as a Form of Stability Strategy and Effort to Grow Zakat Awareness through the Concept of Zakat Profession

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ABSTRACT

This study aims to the effectiveness of the application of digital fundraising transformation as a form of strategy and efforts to grow zakat awareness through the concept of zakat profession. The reseacrh method used is descriptive qualitative method. The reseacrh data collection was done by using observation, interview, and questionnaire methods. The population in this study is Muzakki (Zakat Payers) who pays zakat profession to LAZ and BAZ Jambi City with a sampling technique tha non probability sampling with a sample of 100 respondents. The analytical technique used in this research is Description Statistical Analysis. The result of the study indicates that the strategy and application of digital transformation of zakat fundraising as a form of strategy and efforts to grow zakat awareness through the concept of zakat profession carried out by LAZ and BAZ in Jambi City has been effective. This shows that public awareness is high to pay zakat profession.

Keywords: Effectiveness, Digital Fundraising Transformation, Zakat Profession, Zakat Awareness

JEL Classification Codes: L31, O32, F63

INTRODUCTION

The obligation to fulfill zakat for Muslims is the same as the obligation to perform prayers five times. The position of zakat in Islam is very high, so in the Qur'an the word zakat is often juxtaposed with the word salat. According to Aulia (2019), there are 28 verses in the Qur'an that mention the word zakat along with prayer, one of which is in Q.S Al-Baqarah verse 110: "And perform prayer and cash zakat. And all the good that you do for yourself, you will get it by Allah's side. God sees what you do."

Table 1. Zakat Potential in Indonesia 2020

No.	Zakat Object	Zakat Potential (Trillion Rupiah)
1	Agricultural Zakat	19,79
2	Livestock Zakat	9,51
3	Money Zakat	58,76

No.	Zakat Object	Zakat Potential (Trillion Rupiah)
4	Zakat Income and Services	139,07
5	Company Zakat	144,5*
Total Zakat Potential		327,6

Source: Outlook Zakat Indonesia 2021

Zakat is one form of worship that is highly recommended for Muslims. In addition, zakat is one of the pillars of Islam and is closely related to the socio-economic community. Zakat teachings are not only about religion, but also social, because zakat can help solve social and economic problems in society. Therefore, if zakat is managed and utilized properly and maximally, then zakat can help the development of Islamic civilization (Damanuri, 2012). As a country with a majority Muslim population, Indonesia actually has great potential in empowering and using zakat. Although zakat has not

been able to solve welfare problems in full, but if the collection and distribution is managed properly, trust, and professionally, then at least this can reduce some things related to poverty (Zen, 2014). The potential of zakat reaches Rp. 327.6 trillion per year. One of the very potential today is from the type of zakat profession or income itself.

The results of the IPPZ study showed that the potential of zakat in Indonesia in 2020 reached Rp. 327.6 trillion. In this case, the company's zakat indicator becomes the sector that has the highest zakat potential value of Rp. 144.5 trillion. Meanwhile, in 2019 Zakat Company has a potential of Rp 6.71 trillion. Zakat Income becomes the sector that has the highest potential value of zakat second in number of Rp. 139.07 trillion, which is followed by Zakat Money amounting to Rp. 58.76 Trillion, Agricultural Zakat amounting to Rp. 19.79 trillion, and livestock zakat of Rp. 9.51 Trillion. The magnitude of zakat potential in Indonesia, in fact, is inversely proportional to its realization. In terms of the number of collections, the realization of zakat in Indonesia in 2019 only ranged from Rp 8.1 trillion.

Table 2. National Zakat Collection by Fund Type

No.	Types of Funds	Amount of Funds (Rp)	Percentage
1	Zakat Maal-Income	3,302,249,700,640	40.68%
2	Zakat Maal-Company	492,422,843,634	6.07%
3	Zakat Fitrah	1,112,605,640,958	13.71%
4	Infaq/Alms Bound	963,154,055,758	11.87%
5	Infaq/ Alms Unbound	1,439,878,355,805	17.74%
6	CSR	114,347,788,466	1.41%
7	Other Religious Social Funds	692,939,298,007	8.54%

Source: Outlook Zakat Indonesia 2021

Zakat income or zakat profession as one type of Zakat Maal that plays an important role in efforts to achieve the potential goals of zakat. Based on data in

table 1.2 the proportion of zakat income is the highest amount, which is worth Rp 3.3 trillion, about 40.68 percent of the total realization of Zakat Indonesia.

Zakat income as a sector that has the potential value of zakat and the highest proportion of zakat collection, of course, can be a new force that must be developed seriously, because the achievement of such potential is still far from expected. Funds collected from zakat income only amounted to 2.3 percent of its zakat potential, so there needs to be a breakthrough in realizing the new power. One of the breakthroughs that can be done is to maximize the object of the amount of Zakat Income in Indonesia and increase zakat collection innovation.

One of the reasons zakat has not been collected optimally in the institution of amil zakat is because the knowledge and awareness of property that must be issued zakat is still limited to conventional sources clearly stated in the Qur'an and Hadith with certain statements (Ayyub, 2007). And there also needs to be a new breakthrough in increasing zakat collection in Jambi City. So one of the breakthroughs that can be done is to maximize the object of the amount of zakat income in Indonesia and the need for strategies to implement digital fundraising transformation as a form of stability strategy and efforts to foster awareness of people who have jobs and incomes working in the field of Professions in Jambi City.

In this era of globalization, the development of information technology is increasing over time. Smartphone users in Indonesia have reached 92 million units and internet users in Indonesia in 2020 also reached 119.4 million (Katadata, 2019). The development of technology brings many changes in various sectors of activity, one of which is in terms of financial transactions. OPZ is required to be able to utilize digital technology to get a wider target and market reach in order to maximize and increase the effectiveness of OPZ programs. LAZ and BAZ Jambi City

itself have started implementing digital-based collection. Digital fundraising used by LAZ and BAZ Jambi in increasing zakat collection are:

Tabel 3. Digital Fundraising Services

No.	Types of Digital Fundraising
1	Official Website
2	Email
3	Muzakki Corner application (Simbalite BAZNAS)
4	Sosial Media Network (FB, Instagram, Youtube, etc)
5	E-Commerce (Kitabisa.com, Bantoo, etc)
6	Digital Payment (QR-Code, m-banking, Transfer Online, Zakat Payroll, etc).

Source: Interview with LAZ and BAZ Jambi

With the development of information technology, especially in the collection of zakat, of course, it is expected and contributes to helping OPZ in maximizing the collection and development of zakat so that the public is more aware to pay zakat to OPZ.

LITERATURE REVIEW

Digital Transformation

Digital transformation is the change in the way a job works by using information technology to achieve efficiency and effectiveness. This transformation has been implemented in various fields, including education with e-learning, business with e-business, banking with e-banking, government with e-government and many more, whose goal is to improve the efficiency and effectiveness of work and other supporting files using databases (Danuari, 2019).

In the business world with digital transformation, it allows customers to order products easily and cheaply or order more. Transactions are initially done directly and traditionally, but online this transaction can be done with various information technology media, ranging from ordering, payment, confirmation to the process of checking the delivery of goods all done

digitally. Digital transformation has the effect of continuing to the price of products that will be cheaper, this is because the marketing and administration process does not require large costs. Finally, those who do business traditionally will experience losses due to the switch of customers to digital transactions that are easy, cheap, fast and efficient (Danuari, 2019).

The presence of digital technology has proven effective and efficient in the community, including hotels supported by online travel applications such as Traveloka and Trivago to help hotel bookings more easily and efficiently. Payment systems that are already digital-based have been felt by the public including on the high street, Gojek, online stores and various types of businesses through digital payments.

Digitalization in the Zakat Fund Collection Process

OPZ as an institution that has a gathering function, of course it is appropriate to participate in utilizing digital media and technology. The growth and development of technology, digital media, and social media has changed the mechanism of gathering organizations such as OPZ more massively in interacting with the public and donors. This kind of gathering activity can also be referred to as a digital-based fundraising activity (Amarodin, 2020).

Over time, this digital media continues to innovate. This will also apply to digital media that will be utilized by OPZ in order to socialize gathering activities by utilizing various media channels. Some that can be used by OPZ to reform its program in order to optimize the collection of zakat funds are as follows:

1. Website
2. Email
3. Search Engine Marketing
4. Social Media Marketing
5. Social Network
6. Digital Payment

Zakat Profession

In terms of language, the word zakat has several meanings, namely Al-barakatu (blessing), Al-namaa (grow and develop), ath-thaharatu (holiness), and Ash-shalahu (blessing). Zakat also means, additional or excess. Zakat is anything that develops or is more. Whereas in terms of syara', zakat means issuing a certain amount of property which will later be given to people who are entitled to receive it (Mustahik) with predetermined conditions. The meaning of zakat in the language and terms of syara' has a very close relationship, namely that the assets issued by a person will grow, develop, increase, holy and also a blessing (Hafidhudin, 2002).

Etymologically, the term profession comes from English, namely "Profession" which means work. In terminology, profession means work that has higher education requirements for the perpetrators which will later be emphasized on mental work; where theoretical knowledge is needed as an infiltration to carry out practical actions, not manual work (Mahfudin and Wahyud, 2017).

Yusuf Qardhawi (2004) in Hafidhuddin (2002) says that the profession is a job or business that can generate money or wealth, and can be carried out by individuals or groups, such as the government, private companies by obtaining wages, salaries, or honorariums. Income earned from self-employment is pure professional income, such as the income of advocates, doctors, designers, engineers, artists, tailors, consultants, teaching staff (teachers, lecturers, and professors), and the like. Work carried out in groups or working with other parties is a type of work such as workers, employees and the like.

According to the fatwa of the Indonesian Ulema Council (MUI), professional zakat is zakat issued from halal business results that is imposed on every job or certain professional expertise, whether carried out alone or together with other people or institutions, which brings

income (money). who meet the nisab, such as doctors, teachers, consultants, private company employees, managers, office workers, artists, etc.

Effectiveness

Effectiveness is a measure of success in achieving goals in the sense of achieving the goals that have been set because of the activity process. Effectiveness refers to the relationship between the expected results and the actual results achieved. In this case the level of effectiveness can be measured by comparing the results obtained with a predetermined plan or target. If the results obtained are in accordance with the plan and achieve the expected goals, then the business or work is said to be successful. Effectiveness, effectiveness can also be seen as the cause of other variables, so that the measure of effectiveness can be expressed qualitatively in the form of an assessment (Abidah, 2010).

The concept of effectiveness is used to evaluate the course of an organization towards a program that is implemented in accordance with its objectives, whether the program is experiencing a good improvement or vice versa (Abidah, 2010).

METHODOLOGY

This type of research is conducted is field research using qualitative research approaches with qualitative descriptive methods (Gunawan, 2013). The data collection methods used in performing this activity are primary data and secondary data. Primary data is obtained by observation, interview and dissemination of questionnaires to the sources concerned. Secondary data is obtained from other parties, such as reports, books, research journals, articles and scientific magazines related to research problems. The place and location that became the object of research is Jambi City. The population in this study was Muzakki (Zakat Payers) who paid

zakat profession to LAZ and BAZ Jambi City with sampling technique that is Non Probability sampling with a sample of 100 respondents. Data collection techniques were conducted in this study through observation, interviews, and questionnaire dissemination. The measurement scale used is a likert scale with the following options: Score 5 for Strongly Agreeable answers, Score 4 for Agreed answers, Scores 3 for Disagreed answers, Scores 2 for Disagree answers, Scores 1 for Strongly Disagreed answers.

The data analysis technique used is descriptive statistical analysis. Descriptive statistical analysis is also done to compile a distribution frequency table to find out the rate of acquisition of values (scores) of the variables studied. In this study, the scores obtained were also used to answer the second purpose of the study, namely describing the effectiveness of the application of digital transformation of zakat fundraising to the zakat profession. The scores obtained from statement items are categorized on a 5 basis, i.e. very effective, effective, quite effective,

ineffective, and very ineffective.

To categorize each score, a method of classifying based on the position of the values in the range scale is used. To determine the range scale used the following formula (Sugiyono, 2018):

▪ Scale Range Determination

$$\text{Scale Range (SR)} = n \frac{(m-1)}{m}$$

SR = Scale Range

n = Number of Samples

m = Number of Alternative Item

$$\text{Answers Scale Range} = 100 \frac{(5-1)}{5}$$

$$\text{Scale Range} = 80 = 80$$

▪ Determination of Score Range

$$\begin{aligned} \text{Lowest score range} &= (n \times \text{lowest score}) \\ &= 100 \times 1 \\ &= 100 \end{aligned}$$

$$\begin{aligned} \text{Highest score range} &= (n \times \text{highest score}) \\ &= 100 \times 5 \\ &= 500 \end{aligned}$$

Since the scale used in this study is the likert scale 1-5, the classification category for variables can be seen in the table 4.

Table 4. Variable Classification Range

<i>Interval</i>	<i>Social Marketing</i>	<i>Quality of Service</i>	<i>Berzakat's decision</i>
100-179	Very Ineffective	Very Ineffective	Very Ineffective
180-259	Ineffective	Ineffective	Ineffective
260-339	Quite Effective	Quite Effective	Quite Effective
340-419	Effective	Effective	Effective
420-500	Very Effective	Very Effective	Very Effective

Each respondent's answer to a question given to muzakki who paid zakat profession through LAZ and BAZ Kota Jambi, then given weight based on the likert scale. How to calculate the score is:

$$x = \frac{X1 + X2 + \dots + Xn}{n}$$

Information:

Xn: weight value

n: number of weights

Here is the formula for the effectiveness of the implementation of digital transformation of zakat

fundraising that has been modified by the author based on research:

$$\text{Program Effectiveness} = \frac{X1 + X2 + X3}{3}$$

RESULTS AND DISCUSSION

Effectiveness of Digital Fundraising Transformation

1. Social Marketing

The total average score on social marketing variables is:

$$\begin{aligned}
 X \text{ Social Marketing} &= (406 + 401 + 484 \\
 &+ 408 + 411 + 416 \\
 &+ 408 + 377 + 398)/9 \\
 &= 412,875
 \end{aligned}$$

Based on the total average score of 412,875, it can be seen that social marketing variables fall into the effective category. So it can be concluded that the implementation of digital fundraising transformation in Jambi City has been running well and effectively.

2. Quality of Service

The total average score on the Service Quality variable is:

$$\begin{aligned}
 X \text{ Quality of Service} &= (391 + 399 + 401 \\
 &+ 398 + 394 + 404 \\
 &+ 403 + 399 + 400 \\
 &+ 396 + 404 + 393 \\
 &+ 398 + 400 + 404 \\
 &+ 395 + 392 + 392 \\
 &+ 398 + 398 + 399 \\
 &+ 391 + 392 + 391 \\
 &+ 391 + 400 + @02 \\
 &+ 396)/28 = 397,178
 \end{aligned}$$

Based on the results of the total average score of 397,178, it can be seen that the service quality variable falls into the effective category. So it can be concluded that the quality of program services carried out in the implementation of digital fundraising transformation in Jambi City has been running well and effectively. The picture for the question of the quality of this service is the level of reliability, responsiveness, assurance, empathy, tangible conducted by LAZ and BAZ Kota Jambi in the application of digital fundraising zakat.

3. Decision

The total average score on the Service Quality variable is:

$$\begin{aligned}
 X \text{ Decision} &= (399 + 396 + 388 \\
 &+ 392 + 398)/5 \\
 &= 394,6
 \end{aligned}$$

Based on the total average score of 394.6, it can be seen that the decision variable falls into the effective category. So it can be concluded that public awareness will pay zakat and also the decision of the community to pay zakat to LAZ and BAZ Kota Jambi using quality digital fundraising has been running well and effectively. The picture for the question of this decision is the level of muzakki trust in paying his zakat and also the consistency of muzakki in paying zakat profession in LAZ and BAZ Kota Jambi.

Summary of Variable Averages

The summary of the average frequency of respondents' answers to social marketing, quality of service, and decisions is as follows:

Table 5. Summary of Respondent Tabulation

<i>Dimension</i>	<i>Average Score</i>	<i>Category</i>
Social Marketing	412,8	Effective
Service Quality	397,1	Effective
Decision	394,6	Effective
Total	1204,5	
Average	401,5	Effective

Based on the calculations of the table above, it can be known that the overall average of social marketing variables, service quality, and decisions is 401.5, if entered into the range of measurement scales that fall into the effective category. This proves that the application of digital fundraising transformation in the payment of zakat profession as a form of efforts to grow awareness has been effective. From the results of the three variables above, which get the lowest score is the service quality variable. So that LAZ and BAZ Kota Jambi must pay more attention and improve the quality of services carried out in the future. According to Kotler (1997)

Quality of service is a form of consumer assessment of the level of service received (perceived service) with the level of service expected (expected services). Thus the quality of service is a very decisive factor in the success of a business venture, as well as for non-profit organizations such as amil zakat institutions, because this becomes a priority and consideration of muzakki.

Discussion of Respondent Assessment Related to The Effectiveness of The Implementation of Transformation digital Fundraising Through the Concept of Zakat Profession

1. Social Marketing Indicators (Social Marketing)

In general, based on respondents' assessment of social marketing indicators in the digital transformation of zakat fundraising in an effort to foster zakat awareness in Jambi City, the results obtained fall into the category of good and effective.

In this regard, most muzakki stated that social marketing carried out by LAZ / BAZ Jambi is effective in efforts to raise awareness, introduce digital zakat fundraising and muzakki participation in the digital transformation of zakat fundraising, because in the collection of digital zakat there is no cost whatsoever, this is evidenced by the statement that has the highest score, namely by the statement "LAZ / BAZ Jambi does not charge anything for services" Services Zakat" both digitally and non-digitally with a score of 484 categories is very effective.

But there are still respondents who answer disagree, because there are still many people who do not know the existence of LAZ / BAZ Jambi and also there are still less promotions from LAZ and BAZ Jambi both from digital and non-digital to the jambi community which resulted in still few people who know about LAZ / BAZ Jambi, this is evidenced by the statement "I know the existence of LAZ /

BAZ Jambi through advertising promotion, website, print media, social media, banners / billboards, and socialization", which has a score of 377.

LAZ / BAZ is an organization whose tendency is non-profit, meaning that the amil institution is an institution whose function is not to seek profit, but to be a facility for the community to distribute zakat for the benefit of the ummah economy. Amil zakat institution is an institution that provides services to the community to collect and distribute zakat. For LAZ and BAZ, the proper application of the concept of social marketing will provide clear information for muzakki and muzakki candidates to know about the concept and zakat program of the institution. The social marketing process carried out will also provide added value for zakat institutions, so that muzakki will provide more trust and will ultimately decide to berzakat in the institution concerned.

Therefore, it is necessary to implement Islamic social marketing which is one of the solutions to increase the collection of zakat. According to Isnaeni (2018) Islamic social marketing is Application of marketing technology for the analysis, planning, implementation, and evaluation of programs designed to influence the acceptance of social ideas to voluntarily accept, reject, modify, and change behavior to improve personal, community welfare and provide value in order to achieve certain behavioral goals in creating a well-being society within the framework of Islamic Sharia.

Therefore, there needs to be an evaluation from LAZ / BAZ Jambi in terms of social marketing to increase promotion both through digital and non-digital so that people are more aware of the existence of LAZ / BAZ Jambi.

2. Service Quality Indicators

In general, based on respondents'

assessment of service quality indicators in the digital transformation of zakat fundraising as an effort to grow awareness in Jambi City, the results obtained fall into the category of good. In this regard, most muzakki stated that the quality of service provided by LAZ/ BAZ Kota Jambi has been effective in efforts to foster awareness and participation of muzakki in the implementation of digital transformation of zakat fundraising, this is evidenced by the statement that has the highest score, namely the statement "The role of LAZ / BAZ Jambi in helping underprivileged communities and communities affected by disasters is very responsive", "LAZ/BAZ Jambi provides zakat entrusted to the right mustahik" with a score of 404 effective categories.

According to Kotler (1997) Quality of service is a form of consumer assessment of the level of service received (perceived service) with the level of service expected (expected services). Thus the quality of service is a very decisive factor in the success of a business venture, as well as for non-profit organizations such as amil zakat institutions, because this becomes a priority and consideration of muzakki to distribute zakat.

3. Decision Indicators

In general, based on respondents' assessment of decision indicators in digital transformation of zakat fundraising as an effort to grow awareness, the results obtained belong to the good category. So it can be seen that the average respondent has a high level of approval of the decision statement given. This is evidenced by the statement that has the highest score, namely with the statement "I fully believe in LAZ / BAZ Jambi because it is in accordance with Islamic sharia, chooses the legality aspect, and can be trusted" with a score of 399 effective categories.

The smallest approval rate of this decision indicator is with a score of 388, with the statement "I will pay zakat at LAZ

/ BAZ Jambi although many other amil zakat institutions". Most respondents believe in LAZ / BAZ Jambi because it is in accordance with Islamic sharia, but to distribute zakat to LAZ / BAZ there are still many respondents who do not approve.

The loyalty of zakat payments to only one amil institution is actually not a requirement of shari'ah. In the view of Islam the most important thing is when the ummah is aware and willing to fulfill their zakat in accordance with the provisions of Shariah and fulfill the provisions of more maslahat for the welfare of the ummah. Payment of zakat by paying to an official amil institution is a form of implementation of a more maslahat zakat program.

CONCLUSION

Based on the results of research and discussion of Digital Fundraising Transformation as a Form of Stability Strategy and Efforts to Grow Awareness Through the Concept of Zakat Profession, it can be concluded that based on research studies that have been conducted, that LAZ and BAZ Kota Jambi are currently starting to develop Fundraising that were initially done offline or manually with digital-based gatherings. So that the collection program has all started to rely on digital services. This is done to facilitate muzakki in paying zakat and also as an effort to increase public awareness in the obligation to pay zakat, especially the zakat profession. The massive dissemination of program information through social media has given a very large role in zakat collection, especially the zakat profession for LAZ and BAZ Kota Jambi. Based on the level of classification of the effectiveness of the application of digital transformation, social marketing variables, service quality, and berzakat decisions have been effectively carried out by LAZ / BAZ Kota Jambi as an effort to strategy stability and efforts to foster awareness through the concept of zakat profession with an average score of

401.5. The more effective the OPZ in collecting, the better the governance.

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