



BAITUL MAL STRATEGY IN INCREASING COMMUNITY INTEREST IN PAYING ZAKAT, INFAQ AND ALMS IN BAITUL MAL ACEH TAMANG

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Abstrak

Objectives – To find out the strategy in increasing public interest to pay zakat, infaq and alms in Baitu Mal Aceh Tamang.

Methods – Descriptive qualitative with an interview as the instrument.

Findings – by increasing the socialization program implemented by Baitul Mal Aceh Tamang, will yield on the public awareness as well as knowledge regarding the programs implemented. Promotion undertaken is in the forms of billboard, banner and institutional website as it will provide an access for the public to gain information related to Baitul Mal Aceh Tamang and its implemented program.

Limitation – Limited only on the strategy of Baitul Mal Aceh Tamang in improving the interest of Community in paying zakat, Infaq and Alm in Aceh Tamang.

Practical Implication – The results can be utilised as a reference by the government and zakat institutions

Keywords :

Strategy,
Baitul Mal,
Community
interest,
Zakat, Infaq
and Alms.

INTRODUCTION

Zakat is an obligation for every Muslim who has the ability to fulfill it. The ability in this context is someone who has enough wealth for one *nishab* after the personal's basic needs and household are met. Ability is related to the amount of (wealth) and time (Hamdani, 2013). One *nishab* as a minimum standard set by syara' in relation to quantity (amount) and haul is required with respect to the duration of ownership of assets. Determination of zakat is basically aimed for personal's self-control over the assets given by Allah SWT (M. Idris Ramulyo, 2010).

Zakat is one of the pillars of Islam, not only obligatory for the Prophet, but also for all Muslims in the world as it stated in the verses of the Qur'an and the

consensus of all Muslims until now (Mas'udi, 2013). In the Qur'an Allah swt, said:

يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فَتُكْوَىٰ بِهَا جِبَاهُهُمْ وَجُنُوبُهُمْ وَظُهُورُهُمْ، هَذَا مَا كَنَزْتُمْ لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

Page | 16 Translation :

"On the Day when that (Al-Kanz: money, gold and silver, etc., the Zakat of which has not been paid) will be heated in the Fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said unto them):-"This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard".(QS. At-Taubah: 35)

According to the provisions of Islamic law, Zakat, infaq and alms as well as other religious social funds collected by the National Amil Zakat Agency (BAZNAS) and then distributed to the people who are entitled to receive it (mustahik). The distribution of zakat is intended for 8 (eight) asnaf, namely the indigent, the poor, amilin, converts, gharimin, riqab, fisabilillah and ibn sabil. The distribution of community funds will be managed by the National Amil Zakat Agency and carried out in the form of consumptive as well as productive. In addition, in providing support and assistance to the community, the National Amil Zakat Agency also instills a spirit of entrepreneur and independence to the poor and needy who are still productive. These steps are synergized from the provincial level to the regions and be managed by the Zakat Collecting Unit (Sangid Ahmad, 2018).

Baitul Mal's strategy in increasing public interest in paying zakat must be arranged systematically thus people will be aware of the obligation to pay zakat, infaq and alms in Baitul Mal Aceh Tamiang. The importance of public awareness in distributing zakat done by Baitul Mal Aceh Tamiang is an effort to reduce the poverty rate and as well as create a prosperous, independent society in overcoming the needs of life.

Based on the observations at Baitul Mal Aceh Tamiang, out of the total population of 2017, only 18 muzakki from Karang Baru village who deposited zakat in Baitul Mal Aceh Tamiang. This is certainly a data for Baitul Mal to upgrade its strategies and then have an impact in escalating the community's interest of Karang Baru to deposit their zakat in Baitul Mal Aceh Tamiang.

RESEARCH METHODS

This study is a descriptive research as the researcher wants to explain and analyse data related to the Strategy in Increasing Public Interest in Paying Zakat, Infaq and Alms in Baitul Mal Aceh Tamiang. The research site is in Baitul Mal Aceh Tamiang, Aceh Tamiang Regency, located in the Tanah Terban Garden, Karang Baru, Aceh Tamiang. It was carried out on September 21 to October 11, 2021.

Research subject

Research subjects are respondents who are considered able to provide related information regarding the subject. Sample is based on the observations regarding Baitul Mal 's strategy in attracting the people of Aceh Tamiang to pay zakat, Infaq and alms. Below is the number of subjects based by its gender.

Table 1.1. Key Informant Research Data

| No | Name | Position/Status |
|----|--------------------------------|--|
| 1. | Mulkan TTT, S.Pd.I, Lc,. M.H.I | Head of Socialization and Development departemen |
| 2. | Hadi Primanda, S.Sos | head of the collection section |
| 3. | Bapak Fujiyama Prasetya, SE | Head of Utilization Section |
| 4. | Bapak H. Anwar | Community |
| 5. | Bapak M. Hafiys | Community |
| 6. | Ibu Asmawati | Community |
| 7. | Ibu Desi Ferawati | Community |
| 8. | Bapak Zulfadli | Community |

Based on the table 1.1, there are 3 informants who represent Baitul Mal Aceh Tamiang and 5 informants who represent the community.

Data Collection Techniques

The data and information used in this study were obtained through interviews and documentation. The information will be processed into data which will later be concluded as a research' result.

a. Observation

According to Sugiono, observation is a deliberate and systematic study of social phenomena and psychological phenomena in the form of observation and recording. Observations undertaken in Baitul Mal, Aceh

Tamiang was done by conducting direct observations. The results have been carried out to assess the level of data accuracy and information submitted by all participants.

b. Interview

Interviews are an information gathering tool by asking a number of questions and answered directly by the interviewee (Mukhlas Suseno, 2020). The main characteristic of the interview is a direct face-to-face contact between the information seeker (interviewer) and the source of information (interviewee). Researchers used the structured interviews with some questions prepared in advance, in a form of essays (elaborations). Researchers will conduct multiple interviews with 3 staff of Baitul mal, Aceh Tamiang. Namely; 1 staff who acts as the Head of the Socialization and Development Section then 2 staff who act as Members of the Zakat and Infaq Collection Section at Baitul Mal Aceh Tamiang.

C. Documentation

The documentation used in this study aims to collect data from interviews and complete profiles of Baitul Mal Aceh Tamiang.

Data analysis technique

In qualitative research, the technique of analysing data is a process of compiling data obtained via multiple steps of interviews and later be interpreted as the findings of certain research (Muhammad Alif, 2019). According to Helaluddin, there are three stages to analyse qualitative data, namely:

- a. Data reduction: data taken by sorting out important points related to the topic of discussion
- b. Presentation of data (data display): describing as well as clarifying the data collected and present it as the research result.
- c. Confirmation of data: concluding the results.

Data Validity Technique

In qualitative research, findings or data can be declared as valid if there is no differences/ gap between what was reported by the researcher and what actually happened to the object (Eko Sugianto, 2017). Triangulation method which is the principle of testing the validity of data was taken by the reseacher. This process was done by clarifying the data through utilising various channels until it has answered all the problem formulated and conclusions were produced.

RESULT AND DISCUSSION

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Diagnosis describes the challenges faced

Based on the results of interviews conducted in Baitul Mal Aceh Tamiang related to the strategy in attracting public interest in paying zakat, there are several steps undertaken as explained by Mr. Fujiyama Prasetya, SE (the head of the utilization section) which explaining that:

"..... Baitul Mal's strategy to attract people's interest in paying zakat is to increase the socialization program. Through the socialization program, community will know more on the benefits of distributing zakat in Baitul Mal compared to paying them individually...."

In addition, Mr. Hadi Primanda, S.Sos , The Head of Collection, said that:

"....Alhamdulillah, now Baitul Mal is designing zakat collection electronically by cooperating with Bank Aceh. By clicking the menu icon for the deposit of zakat, infaq and alms will be taken automatically through the Action application...."

One of the strategies implemented by Baitul Mal is by conducting socialization to the community. Through the socialization program, the public will be able to obtain information related to the programs held by Baitul Mal, thus it will surely provide more understanding to the public regarding zakat payments through the Baitul Mal institution.

In addition, An action application; a collaboration program with one of local Bank in Aceh (Bank Aceh) is also being prepared and must be realized immediately as it will make it easier for people to pay zakat, it will provide convenience to the community when depositing zakat.

Guiding Policy

In this second part, the programs undergone are always monitored. This was explained by Mr. Fujiyama Prasetya, SE who mentioned that

“...The program was designed as now we all have our own technology and our hands on smartphones. Hence, the society are able to use the Action application, select the deposit or alms menu and infaq...”

From the narrative above, it is explained that the program is adjusted to the needs of the community by providing an understanding and information in the form of promotion that remind the community to always pay zakat based on the possession or assets.

The implementation of the program certainly needs to be monitored in order to improve the quality of the program. Supervision is carried out in order to meet the needs of the community. This is in accordance with Mr. Fujiyama Prasetya, SE who explained that:

“.....Some of the programs that have been launched previously, indeed, involve supervision so that this program will be presented properly to the community....”

Based on the interview, Baitul Mal really maintains the trust of the community as it is the main factor that needs to be improved in order to increase the community's interest in paying zakat in Baitul Mal Aceh Tamiang.

Furthermore, the focal point needs to be done so that the distribution of zakat can be directed properly. This was stated by Mr. Fujiyama Prasetya, SE who explained that:

“... focal points need to be planned beforehand, so that the distribution of zakat can be undertaken well, such as the distribution of Ibn Sabil's funds for santri and students in schools, the rumah Dhufa program. This is so that the community will know what the zakat funds are for....”

The above statement was also expressed by Mr. Hadi Primanda, who mentioned that:

“.....The focal point must be planned as optimal as possible so that the public knows and aware of the obligation to pay zakat....”

From the explanation above, the focal point must be described by the Baitul Mal so that the public will know where and when zakat is distributed. It is aimed to increase public interest in paying zakat at Baitul Mal Aceh Tamiang. The focal point referred to by Baitul Mal here is a strategic place so that people know how to pay zakat, such as assistance for flood victims and victims of other natural disasters. In this matter, Baitul Mal has put up billboards and banners so that

people are motivated to pay zakat at Baitul Mal Aceh Tamiang. The billboards and banners can be seen in the corner of Kuala Simpang City to urge every Muslim to pay zakat. The collected zakat can be distributed through Baitul Mal Aceh Tamiang. Therefore, Baitul Mal pays attention to the focal point of zakat distribution so that the public knows when and where the zakat is given as well as increasing the confidence of community in distributing their zakat to Baitul Mal Aceh Tamiang.

Coherent

From the results of interviews conducted with Mr. Hadi Primanda, regarding a special appeal to the community to have higher confidence in paying zakat, infaq and alms.

“....It is clear that the appeal continues to be carried out both from the Baitul Mal itself as well as from the Regent's instructions, so this is shown both to businessmen and traders. This is done by ordering all the people who we think have met the condition to pay zakat through the second Baitul Mal's appeal letter via the Regent's instructions.....”

Furthermore, Mr. Fujiyama Prasetya, SE also added that:

“....For an appeal like I said earlier, we have already disseminated it to the community itself.....”

Based on the description above, civil servants, businessmen and honorariums are those who distribute majority of their zakat in Baitul Mal, Aceh Tamiang, while others still distributing it through other channels. This is an input for Baitul Mal to better target and urge the community to pay zakat in Aceh Tamiang.

Furthermore, Baitul Mal's solution is to deal with the low interest of the public in paying zakat, infaq and alms. Mr. Fujiyama Prasetya, SE explained that:

“....Previously, we told the public how important it was to pay zakat. We gave an understanding to the general public. As for the way we convey it, we usually distribute brochures and as well as during Friday prayer sermon at the mosque....”

Other solutions as expressed by Mr. Hadi Primanda such as:

“....So the most effective solution is actually to provide a direct understanding to the community about the obligation of zakat itself, because if we return to the Qur'an, so many verses of the Qur'an explain that paying zakat is obligatory. Therefore, every Muslim, apart from praying, there is an obligation to pay zakat, hence it shows how important it is. one of our solutions is to increase people's

awareness regarding zakat is by directing socialization to the community in addition to the socialization through the media...."

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Based on the explanation above, Baitul Mal's strategy in attracting people to pay zakat has been maximized by conducting socialization programs, attracting people to pay zakat and planning a focal point to whom the funds will be distributed. All of these things have been planned and have been implemented so that there is an increase number in muzakki who want to pay zakat at Baitul Mal Aceh Tamiang. Moreover, Baitul Mal also gives a special appeal to the public to pay zakat through maximising billboards, banners, brochures and others so that people will aware that Baitul Mal is a structured place to pay zakat, so that people do not have to worry about their obligation to pay zakat.

The public must understand that the obligation to pay zakat can be channeled through the Baitul Mal institution. Although some people choose to pay zakat individually as in some cases; there are people who really need it but are not recorded by the Baitul Mal, therefore they prefer to pay zakat for those who are deemed worthy to receive it. This is an input for Baitul Mal in rearranging future programs

Then the next interview regarding the appeal that was made resulted in better prospects for Baitul Mal. Mr. Fujiyama Prasetya, SE explained that

"....So far, Alhamdulillah, every year, the progress is increasing., when there are programs that are distributed, we will continue to do so..."

Furthermore, Mr. Hadi Primanda also explained that

"Yes, there is a significant increase in people paying zakat at Baitul Mal Aceh Tamiang".

Furthermore, interviews were also conducted with the community which can be described as follows:

Positive response (Feeling happy)

The public's opinion regarding the program implemented by Baitul Mal Kuala Simpang. According to Mrs. Asmawati (stated below) :

"...I really like it, as there are many programs implemented by Baitul mal, of course, programs that make Muzakki even more enthusiastic to pay zakat, the more programs implemented, the larger zakat funds can be collected for mustahik...."

Furthermore, Mr. M. Hafiys revealed that:

"...Of course, because it really helps the community's economy..."

Mr. H. Anwar stated that:

“... Yes, I like the program from Baitul Mal because it is very helpful for people who are less in the economy...”

Furthermore, Mrs. Asmawati explained that:

“....I Like it, because I think it's very efficient...”

From the narrative above, it is explained that the community likes the programs held by Baitul Mal Aceh Tamiang as there are many choices that make it easier for people to deposit their zakat in Baitul Mal Aceh Tamiang.

Interest

Based on the interview with Mrs. Desy Ferawati who explained the services provided by Baitul Mal Aceh Tamiang

“....the service provided by the Baitul Mal staff is very good, the staff are friendly, speak well and are not ignoring people (customers) who come to Baitul Mal. Therefore, I want Baitul Mal to be able to make a very big contribution to the needy community in the future....”

Mr. Zufadli explained that:

“...Of course, moreover the staff is very friendly with the community...”

From the narrative above, it is explained that the services provided are classified as very good and the employees who provide information are also friendly and speak well. This makes the community feel comfortable with the services provided by the Baitul Mal in general.

Attention

Based on the interview with Ms. Desy Ferawati regarding her interest in participating in the program implemented by Baitul Mal:

“... I am very interested, as the implementation of the Baitul Mal program is very good and right on target, so I am interested in participating in the programs in Baitul Mal. In addition to the various of programs, this program makes the Muzakki even more enthusiastic in paying zakat and always following the existing programs.”

Similar views are also given by Mr. H. Anwar who explained that:

“....If given the opportunity to participate, I'd be happy to...”

From the narrative above, it is clear that the community is interested in participating in the program implemented by Baitul Mal. Various types of programs offered by Baitul Mal resulting the people to have many choices to join the programs offered. This of course, makes the people want to follow the program that has been set by the Baitul Mal Aceh Tamiang.

Involvement

The promotion given by Baitul Mal, explained by Mrs. Desy Ferawati who stated that:

"It doesn't always focus on what is promoted by Baitul Mal Kuala Simpang (Aceh Tamiang), there are some programs that are not being promoted yet Muzakki shows an interest in participating in it".

Mr. M. Hafiys explained that:

"...Not that focus, but if I know the information, I will definitely join.."

From the narration above, it is clear that the promotion given does not always make people follow the promotion. It was conveyed that the community had their own desire to participate in the programs offered by Baitul Mal Aceh Tamiang.

Furthermore, in terms of the community participation in the program implemented by Baitul Mal Aceh Tamiang. An explanation by Mrs. Desy Ferawati stated that:

"Not always involved in the Baitul Mal program, but we are here to see how the program works. Sometimes there are programs that do not involve outsiders but only the staff"

From the narrative above, it is clear that the community does not always participate in the implemented program, but the program itself that involves the community to participate in the program.

Author Analysis

From the results regarding baitul mal's strategy in increasing public interest in paying zakat, infaq and alms in Baitu Mal Aceh Tamiang. Based on the interview and analysis, it can be understood that by increasing the socialization program taken by Baitul Mal Aceh Tamiang, it will increase public interest in paying zakat, infaq and alms in Baitu Mal Aceh Tamiang. This socialization program is given so that the public aware and know the programs that Baitul Mal wants to implement. Later on, by providing promotions on the programs held through putting up billboards, banners and even on the Baitul Mal's official website, will make it easier for the public to find information related to Baitul Mal Aceh Tamiang.

On the other hand, based on the pre- research observation, the problem in regards with zakat is in the lack of public awareness on the importance of issuing zakat if it has met the condition to be issued. To address this issue, Baitul Mal actively continues to carry out socialization to the community as it aim for the community to have motivation in issuing zakat through zakat management institutions, increasing public's interest in paying zakat in Baitul Mal as well reducing the poverty rate in the area in a long term.

Baitul Mal is optimist that through continuous socialization on the compulsory of zakat to the community, it will provide optimum results in collecting zakat as well as managing and distributing it to people who are entitled to receive it. The fact that so far the zakat income from the people in Aceh Tamiang has been maximum hence the utilization of it has also been maximized in the sense that the collected zakat has been distributed by several parties. Therefore, in carrying out the socialization on the compulsory of zakat to the community, the Baitul Mal Institution recognizes that the community is very open and positive in receiving input from the results of the socialization, and this only requires patience considering the condition of people whose economic classified as middle to lower. Eventhough, it is still become a problem, the community still distributes zakat through the Baitul Mal Institution.

Until now, in regards to the management of zakat, Baitul Mal Aceh Tamiang has shown an optimum results. The collection and empowerment of zakat funds has been able to provide a vast influence for the realization of community welfare. The management of zakat has been supported by a set of laws, namely law number 38 of 1999 on the management of zakat. However, there are also some obstacles and barriers experienced by zakat management organizations in raising zakat funds generated from the community. In addition to the internal factors of the Institution, some studies also show the existence of external factors that yield to its low number of funds.

The lack of Amils' understanding on zakat is still one of the obstacles in managing zakat. Zakat is only understood by its terms within the textbook alone and not by the context. Many amils, especially those who are still traditional, are very rigid in understanding zakat and this results in the failure of achieving the goals of zakat. In fact, in terms of the application of zakat within the community, a point which must be taken is the basic idea of it, which is useful for the community and can provide benefits for the people as well as transforming mustahik as an independent individual and not depend on other parties' or community beliefs.

The existence of small group of community who is not aware of the importance of paying zakat is still exist to be one of the obstacles in the management of zakat funds. In addition, it is embedded in the minds of some Muslims that the instruction of zakat is only obligatory within the month of Ramadan and it is still limited to the payment of zakat fitrah only. The basic idea of zakat for the benefit of the ummah has shifted to a mere ritual worship that is

performed in conjunction with fasting practice. There is a *haul* condition (one year of ownership) indicating that the fulfillment of zakat can be undertaken each month (not in a particular month only). When the community's awareness regarding importance of zakat for the improvement of the well-being and prosperity has improved, this will reflect on the increase in the receipt of zakat.

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Some factors that hinder the socialization of zakat in the community can be pointed out into; First of all, in general, Muslims' understanding of zakat is still very minim compared to the understanding of prayer, fasting, and other sharia obligations. Second, the concept of zakat that is understood and studied by the community is no longer in accordance with the socio-cultural and economic conditions of the nation. For instances; regarding to the corporate zakat and professional zakat, many sources of funds have not been explored. Third, the conflict of interest between the zakat management organizations that raises concerns on unhealthy competition, the feeling that property (land) will be interrupted and so on. Hence the organizations seem to operate on their own. Fourth, the lack of public trust in the zakat management institution as it is not considered trustworthy. Finally, some people still use the traditional pattern, which is to distribute zakat directly to third party (scholars and other community leaders) and later be distributed to the needy. Fifth, there is no full political support from the government. Lastly, there are still lack of a competence human resources (zakat managers).

CONCLUTION

Continous socialization program in Increasing public interest in paying zakat, infaq and alms in Baitu Mal Aceh Tamiang will increase public interest in paying zakat, infaq and alms in Baitu Mal Aceh Tamiang. This strategy is taken to increase public awareness and knowldege in regards to the programs which Baitul Mal wants to implement. The lack of Amils' understanding on zakat is also still one of the obstacles in managing zakat in Aceh Tamiang. Zakat is only understood by its terms within the textbook alone and not by the context. Many amils, especially those who are still traditional, are very rigid in understanding zakat and this results in the failure of achieving the goals. In fact, in terms of the application of zakat within the community, a point which must be taken is the basic idea that Zakat proposes, which is its usefulness for the community and can provide benefits for the people as well as transforming mustahik as an

independent individual and not depend on other parties' or community beliefs. When the community's awareness regarding importance of zakat for the improvement of the wellbeing and prosperity has improved, this will reflect on the increase in the receipt of zakat. There for immediate strategy need to applied by Baitul Mal Aceh Tamiang.

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