

FUNDRAISING STRATEGY IN ESCALATING THE RECEIPT OF ZAKAT FUNDS AT THE ZAKAT INSTITUTION IN METRO CITY

Anggoro Sugeng

Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Metro, Lampung, Indonesia. Jl. Ki Hajar Dewantara No. 15a, Iringmulyo Metro Timur Kota Metro, 34112
E-mail: anggorosugeng@metrouniv.ac.id

Ananto Triwibowo

Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Metro, Lampung, Indonesia. Jl. Ki Hajar Dewantara No. 15a, Iringmulyo Metro Timur Kota Metro, 34112
E-mail: anantotriwibowo@metrouniv.ac.id

Aulia Ranny Priyatna

Faculty of Islamic Economics and Business, Institut Agama Islam Negeri Metro, Lampung, Indonesia. Jl. Ki Hajar Dewantara No. 15a, Iringmulyo Metro Timur Kota Metro, 34112
E-mail: ummu.hafa32@gmail.com

ABSTRACT

This study aims to determine the application of fundraising (methods, objectives, principles, and constraints) in zakat institutions in Metro City consisting of LazisNU, LazisMU, and Daarut Tauhiid Peduli in collecting zakat funds. This research is qualitative research, with interviews as a technique for finding data. The object of research is zakat institutions in Metro City consisting of LazisNU, LazisMU, and Daarut Tauhiid Peduli. The results of this study indicate that the implementation of fundraising strategies at zakat institutions in Metro namely Daarut Tauhiid Peduli, LazisMU, and LazisNU, has been following fundraising strategies. This can be seen from the use of direct fundraising methods and indirect fundraising methods. The objectives of fundraising also focus on five objectives, namely: raising funds; raising *muzakki*; improving the image of zakat institutions; gathering sympathizers and relationships; and increasing *muzakki* satisfaction. Meanwhile, the principles of fundraising are following the principle of asking; the principle of dealing with others; the principle of selling; the principle of trust and public relations; and the principle of saying thank you. The obstacles faced by zakat institutions in Metro City are divided into two, namely internal and external. The internal obstacle is the limited human resources who serve as fundraisers, so the solution is to add human resources both alumni of Sharia Economics who have not worked and the general public who have competence, to assist in reducing unemployment and trigger an increase in the receipt of zakat funds. While the external obstacle is the lack of public understanding of the obligation of zakat, the solution is socialization and literacy of the obligation of zakat as a whole.

Keywords: Constraints; Fundraising; Methods; Objectives; and Principles.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui penerapan fundraising (metode, tujuan, prinsip serta kendala) pada Lembaga zakat di Kota Metro yang terdiri dari LazisNU, LazisMU dan Daarut Tauhiid Peduli dalam menghimpun dana zakat. Penelitian ini adalah penelitian kualitatif, dengan wawancara merupakan Teknik mencari data. Adapun objek penelitian ialah Lembaga zakat di Kota Metro yang terdiri dari LazisNU, LazisMU dan Daarut Tauhiid Peduli. Hasil penelitian ini menunjukkan bahwa penerapan strategi fundraising pada Lembaga zakat di Kota Metro baik Daarut Tauhiid Peduli, LazisMU dan LazisNU telah sesuai dengan strategi fundraising. Hal ini terlihat dari digunakannya metode *direct fundraising* dan metode *indirect fundraising*. Tujuan fundraising juga berfokus kepada

lima tujuan yaitu: menghimpun dana; menghimpun *muzakki*; meningkatkan citra Lembaga zakat; menghimpun simpatisan dan relasi; serta meningkatkan kepuasan *muzakki*. Sedangkan prinsip fundraising yang dijalankan sesuai dengan prinsip meminta; prinsip berhubungan dengan orang lain; prinsip menjual; prinsip kepercayaan dan hubungan masyarakat; serta prinsip mengucapkan terima kasih. Kendala yang dihadapi Lembaga zakat di Kota Metro dibagi menjadi dua yaitu internal dan eksternal. Kendala internalnya adalah keterbatasan sumber daya manusia yang bertugas sebagai fundraiser, maka solusinya adalah menambah SDM baik alumni Ekonomi Syariah yang belum bekerja maupun masyarakat umum yang memiliki kompetensi, sehingga turut membantu dalam mengurangi pengangguran dan memicu peningkatan penerimaan dana zakat. Sedangkan kendala eksternalnya adalah minimnya pemahaman masyarakat tentang wajibnya zakat, maka solusinya adalah sosialisasi dan literasi kewajiban zakat secara utuh (keseluruhan).

Kata kunci: Kendala; Fundraising; Metode; Tujuan; dan Prinsip.

INTRODUCTION

Nowadays, zakat has been institutionalized in many countries with a good and professional system in its management. Saudi Arabia manages zakat under *maslahtuz zakah*, Kuwait through the zakat house and Sudan is managed by the zakat chamber institution (Beik, 2012, 2016; *Sudan - Zakat Chamber*, 2022; Kuwait, 2022). Meanwhile, in the Southeast Asia region, there are several professional zakat institutions, including Singapore, zakat management is managed by Singapore Zakat which is under the Singapore Islamic Religious Council (MUIS) (*Home - Zakat | Majlis Ugama Islam Singapura (Muis)*, 2022). Brunei Darussalam zakat management is under the authority of the Islamic Religious Council through a mechanism for appointing amil such as imams or banks (Aan Jaelani, 2015; *Zakat Fitrah QPDSDT*, 2021). In Malaysia, zakat management is under the zakat institutions in each country (13 states) and federal territories (*Pusat Pungutan Zakat-MAIWP*, 2022). Meanwhile in Indonesia, zakat management is under the national zakat *Amil* agency abbreviated as Baznas. Apart from Baznas, there are other amil zakat institutions such as LAZ, RZI, LazisNU, Dompot Dhufa and so on. (*Dompot Dhuafa*, 2022; *Rumah Zakat*, 2022; *NU CARE LAZISNU*, 2022; BAZNAS, 2022).

The collection of zakat funds in the Southeast Asia region today has similarities, especially concerning fundraising, where Indonesia, Malaysia, Brunei, and Singapore have collected it through digital zakat payments and this application is still being developed. Apart from that, zakat payments have also been implemented in collaboration with external parties via e-wallet and so on (Saro et al., 2023). Meanwhile, zakat collection in Kuwait and Sudan have also implemented the same strategy by utilizing digital advances, the difference only lies in the principle of zakat payment. In Indonesia, the zakat collection pattern applies voluntary principles

but zakat has been integrated with taxes so that you can make claims for zakat payments. Meanwhile, in Sudan, payments are made on an obligatory basis for its citizens, accompanied by sanctions for those who ignore them and non-Muslims are required to pay a social solidarity tax. Further, in Kuwait, payments are made on a mandatory basis for private companies and voluntary for individuals (Ilyas, 2020).

Referring to the projection of zakat potential in Indonesia, zakat funds should be collected in the amount of IDR 327 trillion, but the realization of zakat funds as of 2021 is 14 trillion or 4.28 percent of the total projected zakat potential in Indonesia (Indonesia, 2022). Many factors cause this potential to be difficult to realize, both personally and zakat institutions. Personal factors are generally caused by the lack of awareness about the obligation of zakat, lack of knowledge and education, the desire to give zakat directly to the rightful to the lack of experience in paying zakat through zakat management organizations (OPZ). While the zakat institution factor is the location that is still far from the place of residence, the lack of OPZ socialization and the limited number of OPZ personnel (Sugeng & Puspita, 2022; Yustari, 2019). Zakat management in Metro City is currently managed by several zakat institutions such as LazisNU Metro, LazisMU Metro, and Daarut Tauhiid Peduli Metro (*DPUDT_Metro*, 2022; *LAZISMU Metro-Lampung*, 2022; *NU CARE - LAZISNU Kota Metro (Official)*, 2022). The benefits and contributions of this zakat institution, of course, have a big impact on the poor in Metro City, this is reflected in the programs that have been carried out in an effort to improve the welfare of the community. This great benefit and contribution will be more pronounced when the realization of zakat funds increases.

This contribution is reflected in the declining poverty rate in Metro city. Based on BPS data, the poverty rate in Metro City in 2022 was at 7.87 percent, where previously it was recorded at 8.93 percent in 2021 (Diskominfo, 2023). From the data above, it shows that the poverty rate in Metro City has decreased, this decrease in poverty is partly due to the contribution and role of the Metro City zakat institution. While the Metro City government is trying to reduce the poverty rate, problems at the zakat institution also arise, namely the low realization of zakat funds from the expected potential. Referring to the huge potential of zakat in Indonesia and the difference in the realization of absorption also occurred in Metro Lampung City. Based on the zakat collection report, the realization of zakat funds at LazisNU 4.1%, Daarut Tauhiid Peduli 4.5% and LazisMU 4.4%. while the funds collected at each zakat institution in Metro City are as follows:

Below are the zakat funds collected at each zakat institution in Metro:

Table 1. LazisNU Zakat Accumulation in 2022 and 2023

No	Year	Number of <i>Muzakki</i>	Amount of Zakat Funds
1	2022	12	Rp. 146.500.000
2	2023	8	Rp. 66.800.000

Source: Data changed and from LazisNU Metro

Table 2. LazisMU Zakat Accumulation in 2020 and 2022

No	Year	Number of <i>Muzakki</i>	Amount of Zakat Funds
1	2020	372	Rp. 45.714.500
2	2021	353	Rp. 122.872.431
3	2022	375	Rp. 81.662.500

Source: Data changed and from LazisMU Metro

Table 3. Zakat Daarut Tauhiid Peduli Accumulation in 2020 dan 2022

No	Year	Number of <i>Muzakki</i>	Amount of Zakat Funds
1	2020	122	Rp. 177.704.670
2	2021	99	Rp. 179.998.985
3	2022	67	Rp. 197.219.954

Source: Data changed and from LazisMU Metro

When viewed and reviewed several previous studies, what can be one of the attractions of prospective *Muzakki* to make zakat payments is to provide convenience in paying zakat such as via counters, partnership UPZ banks, through several banks, and shuttle method services (Hayatuddin, 2020). In addition, the need for socialization of zakat through digital media is considered a necessity, so human resources at amil zakat institutions are needed who are professional in terms of understanding and being able to use social media as a form of effort to facilitate socialization and provide easy facilities for the community in the midst of advancing technology (Rohim, 2019).

According to (Muzayanah & Mubarokah, 2021) state that the strategies that can be used to increase zakat revenue in Baznas consist of two types, namely external and internal. External cooperation with the government sector and local industry is needed regarding regulations and education about zakat to employees, as well as facilitating facilities for giving zakat. In terms of internal Baznas institutions can increase promotion through the media regularly, improve the website provision system, increase service innovation, and take advantage of the role of Baznas figures to expand the promotion of Baznas programs to the public. Finally, Amil Zakat Institutions that can implement fundraising professionally will last longer than Amil Zakat institutions that are only managed traditionally. Fundraising strategies that can be used are

increasing transparency, creating an attractive brand image, professional management of ZIS funds, and good management (Abidah, 2016).

When viewed and reviewed several previous studies, it can be concluded that the similarity between this research and previous research is about the fundraising strategy applied to amil zakat institutions and then related to the receipt of zakat funds at the zakat institution. As well as presenting various activities carried out as a form of fundraising strategy at *Amil Zakat* institutions. The research is also equally analyzed by qualitative methods. While the difference between this research and previous research lies in the number of zakat institutions that will be used as research objects, in addition to the location of the object, this research is not only one amil zakat institution but three amil zakat institutions in the city of Metro so that later it will produce a result that is expected to be different per each zakat institution. In addition, this research will also try to analyze the fulfillment of muzzaki needs to be carried out by *Amil* zakat institutions as a form of muzzaki attraction to be able and willing to donate to these amil institutions.

Based on the illustration of the research gap above, a strategy and concrete actions are needed to increase the realization of zakat fund revenue, so that zakat funds can contribute greatly to reducing poverty and improving people's welfare. The most appropriate strategy according to researchers is the fundraising strategy. This strategy contains ways and real efforts to influence the community, both individuals and groups, to get to know the zakat institution better so that it can make people interested and channel their zakat to the zakat management institution (Muhammad, 1440). This research is important to increase the realization of zakat revenue so that the greater the realization of zakat from the total projection of zakat potential in Indonesia. Through this research, it is hoped that it can provide a solution to increase the realization of zakat fund revenue. The research team is convinced to raise the title Fundraising Strategy in Increasing the Revenue of Zakat Funds at Zakat Institutions in Metro City with the objectification of OPZ LazisNU Metro, LazisMU Metro, and Daarut Tauhiid Peduli Metro.

RESEARCH METHOD

This type of research is Field Research, namely, research carried out in the field or directly at the research location. In this research, researchers conducted research and explored data sourced from the field, namely Zakat Management Institutions in Metro City, namely LazisNU, LazisMU, and Daarut Tauhiid Peduli. The data sources for this research use primary data sources and secondary data sources (Arikunto, 2010). The primary data source comes from several

informants who are stakeholders at the Zakat Institution in Metro City. Meanwhile, secondary data sources are data obtained from documents, notes, books, and journals that are related to this research. The population in this research is the Zakat Institution in Metro. The data collection technique in this research used a purposive sampling technique. The purposive sampling technique is a sample determination technique that is based on the researcher's considerations regarding which samples are most appropriate, useful, and considered representative. In this case, the sample chosen is individuals who work at Zakat Institutions and are considered the most knowledgeable and most representative of the data extracted (Sugiono, 2009). Meanwhile, data collection methods use interviews, observation, and documentation. This method is used to identify exact fundraising strategies for increasing the receipt of zakat funds at zakat institutions in Metro City. After knowing the implementation of the fundraising strategy, the researcher continued by analyzing the strategies, obstacles, and solutions that had been used, so that they could produce analysis and answers to increase fund receipts at zakat institutions in Metro City. After data collection, the next step is to analyze the data. Data is the process of systematically searching and compiling data obtained from interviews, observations, field notes, and documentation by grouping data selecting the necessary data, and then concluding. The steps for data analysis are as follows: collecting data, namely the activity of collecting and sorting data from information sources to find information that is relevant to research. Interpreting data, namely giving meaning, providing an interpretation of the data obtained with a unified understanding that can be understood as an answer to the research question, and writing the results of the interpretation systematically, logically, and consistently in terms of language and logic which describes categorization, themes, pattern, and meaning.

RESULT AND DISCUSSION

1. RESULT

a. Implementation of Fundraising Methods at Zakat Institutions in Metro

The spread of zakat amil institutions is like an oasis for *mustahiq* and is expected to solve the problems of poverty and unemployment. The success of the poverty alleviation program is of course fully supported by the utilization of collected zakat funds. Zakat institutions must be consistent in their efforts to increase the amount of zakat receipts by taking zakat/fundraising funds both directly and indirectly from the community and *Muzakki* in particular. Currently, fundraising strategies have been implemented by the majority of zakat institutions, including

LazisMU, LazisNU and Daarut Tauhiid Peduli which are located in Metro City. The application of fundraising methods at zakat institutions in Metro City is as follows:

LazisMU

The application of collecting zakat funds is generally divided into two methods, namely direct and indirect methods. The direct method used by LazisMU to increase zakat funds and the amount of *muzakki* is by visiting and inviting prospective *muzakki* through LazisMU's zakat amil officers. Amil officers visit the *muzakki* candidate's home and office. Although the determination of *muzakki* candidates is open to the general public, LazisMU is more aimed at members of the Muhammadiyah Religious Organization. Apart from that, the direct method used is to contact prospective *muzakki* via short message/WhatsApp (Ismail, personal communication, March 18, 2023).

The indirect method used by LazisMU is by using online media such as Instagram and Facebook. On this media, LazisMU shares activity programs that have been carried out, such as providing scholarships, basic necessities and additional business funds for MSMEs. LazisMU also collaborates with the Metro City Muhammadiyah organization to provide instructions to Muhammadiyah figures and administrators to socialize and remind Muhammadiyah residents to give zakat, through recitation pulpits and religious events (Sumarni, personal communication, May 19, 2023).

LazisNU

The direct method used by LazisNU to increase the number of *muzakki* is by visiting and inviting *muzakki* candidates directly. The *muzakki* candidates visited are those who have economic advantages such as shop owners, institutional leaders, and the general public. Apart from that, LazisNU also uses WhatsApp to contact prospective *muzakki* directly. Meanwhile, the indirect method used by LazisNU is by promoting LazisNU through activities that have been carried out such as providing scholarships, goats, basic necessities, and so on. LazisNU also collaborates with Kiai, Ustadz, and NU Institutional Leaders in Metro City to carry out outreach during lectures and religious events (D. Riswanto, personal communication, July 3, 2023).

Daarut Tauhiid Peduli

Daarut Tauhiid Peduli more often uses direct methods, namely by contacting *muzakki* candidates directly via WhatsApp media and going directly to *muzakki* candidates' homes. Apart from that, for the senior *muzakki*, Daarut Tauhiid Peduli administrators always maintain friendship by providing information regarding activity programs, reminding them to pay zakat,

and providing religious motivation. Meanwhile, the indirect method used by Daarut Tauhiid Peduli is to improve the image of the institution through online media in the form of Instagram and Facebook. On this media, Daarut Tauhiid Peduli shares several documents of activities that have been carried out, pamphlets inviting and reminding the importance of zakat, as well as several rewards that Daarut Tauhiid Peduli has received in managing zakat funds, such as rewards from the Directorate of Empowerment of zakat and endowments of the Ministry of Religion of the Indonesian Republic as a Zakat Institution with Best Sharia Audit Value in 2023.

Daarut Tauhiid Peduli has proposed collaboration with several state agencies in Metro City, such as BSI, Bank Madani, Bank Mandiri, and Yamaha but it has not been realized. In withdrawing zakat funds, we have collaborated with Bank Muamalat, cooperation is only limited to if there are bank customers who want to give zakat, then the bank directs them to Daarut Tauhiid Peduli (Ema, personal communication, May 19, 2023).

b. Implementation of Fundraising Objectives at Zakat Institutions in Metro

The success of a zakat institution in collecting zakat cannot be separated from the clear objectives of the zakat management institution (Ema, personal communication, May 19, 2023; Ismail, personal communication, March 18, 2023; D. Riswanto, personal communication, July 3, 2023; Sumarni, personal communication, May 19, 2023). The practical purposes for collecting zakat at zakat institutions in Metro City are as follows:

LazisMU

The aim of fundraising is not only limited to collecting funds and *muzakki*, but also there are other goals, namely improving the image of the Institution, gathering sympathizers and relations, and increasing *muzakki* satisfaction. The implementation of fundraising objectives at LazisMU is as follows:

- 1) Collecting Funds. LazisMU as a zakat institution has carried out its functions and proven capable of collecting sustainable zakat funds. This is proven by the amount of zakat funds collected each year.
- 2) Collecting *Muzakki*. In an effort to collect muzzaki, LazisMU has implemented an outreach program to Muhammadiyah residents in general, but LazisMU specifically carries out activities by visiting, inviting people to pay zakat to Lazis MU. The party that LazisMU visited was a party that was considered capable and had not been a Muzzaki before. Meanwhile, in an effort to increase the nominal amount from Muzzaki, LazisMU handed over the matter to Muzzaki directly. LazisMU is ready to assist in calculating the zakat funds that must be

disbursed from Muzzaki. LazisMU tries to give confidence to Muzzaki to continue paying his zakat funds by inviting Muzzaki to participate in the distribution of zakat.

- 3) Improving the Image of Zakat Institutions. To improve the image of the Zakat institution, LazisMU carried out several agendas. First, create programs with the main target, namely 8 (eight) Asnaf. Secondly, holding social agendas such as free haircuts, Friday blessings, and sharing bread at every community activity in Metro City. Third, collaborate with institutions or social organizations that are partners in implementing social programs in the community. Fourth, provide information concerning various activities on social media to increase public trust in LazisMU Metro City, which distributes zakat to the needy. Apart from that, LazisMU also distributed a series of awards received from several institutions such as the ABEI Award, Baznas Award, WTP from Central LazisMU, and the Muslim Choice Award Humanity.
- 4) Gathering Sympathizers and Relations. In gathering supporters and relations, LazisMU collaborates with Muhammadiyah figures and administrators to socialize and remind Muhammadiyah residents to pay the zakat.
- 5) Developing Muzzaki Satisfaction. LazisMU, in an effort to increase muzzaki satisfaction, carries out transparent reporting via Instagram, especially financial reports every year. Meanwhile, *muzakki* who requests a report every month can contact LazisMU, and LazisMU will immediately send the requested report.

LazisNU

The implementation of fundraising goals at LazisNU is briefly explained as follows:

- 1) Collecting Funds. LazisNU is consistent in its efforts to collect zakat funds, this is proven by the zakat funds collected every year. The collection of zakat funds indicates that this institution is consistent and running well in collecting community funds and then distributing them to those in need.
- 2) Collecting *Muzakki*. The collection of muzzaki at LazisNU is carried out by conducting outreach in collaboration with preachers through lecture methods, sermons and recitations. LazisNU focuses on maintaining the amount of muzzaki that has been collected by providing confidence that the funds have been distributed through financial reports every year. While the nominal addition from the muzzaki is left entirely to the muzzaki (if there is an addition from the Muzzaki), LazisNU merely focuses on assisting with the calculations.

- 3) Improving the Image of Zakat Institutions. In an effort to improve the image of the zakat institution, LazisNU holds activities such as providing scholarships, giving away goats, and distributing necessities, all of which can be felt directly by the community.
- 4) Gathering Sympathizers and Relations. LazisNU, in an effort to gather supporters and build relationships, collaborates with Kiai, Ustadz and NU Institutional Leaders in Metro City to carry out outreach during lectures and religious events.
- 5) Developing Muzzaki Satisfaction. Muzzaki satisfaction is LazisNU's main focus in carrying out Fundraising, so in this case, LazisNU carries out financial reports every year regarding both funds collected and funds that have been distributed.

Daarut Tauhiid Peduli

The implementation of fundraising objectives at Daarut Tauhiid Peduli is briefly explained as follows:

- 1) Collecting Funds. At Daarut Tauhiid Peduli, the aim of the zakat institution has been fulfilled, namely collecting funds from the people. This is always done actively in efforts to collect zakat funds. Daarut Tauhiid Peduli in Metro is consistent as an institution that collects and distributes zakat funds for the community.
- 2) Collecting *Muzzaki*. Daarut Tauhiid Peduli's efforts to increase Muzzaki are carried out through recitations by its members. Later, the members will register as new muzzaki and pay it to Daarut Tauhiid Peduli. Meanwhile, the addition of the nominal muzzaki to Daarut Tauhiid Peduli is announced via social media such as Instagram, which includes the contact person and Daarut Tauhiid Peduli account number. Thus, the nominal addition of the muzzaki, returning to the muzzaki itself, Daarut Tauhiid Peduli provides a calculation service by contacting the contact person on the Daarut Tauhiid Peduli Instagram.
- 3) Improving the Image of Zakat Institutions. Building and improving the image of the Daarut Tauhiid Peduli zakat institution is carried out by informing about activities that have been carried out and are beneficial to the community. Apart from that, Daarut Tauhiid Peduli also informed about the awards it had achieved, such as a reward from the Directorate of Empowerment of Zakat and Waqf, Ministry of Religion of the Republic of Indonesia as the Zakat Institution with the best Sharia audit scores in 2023. Apart from that, Daarut Tauhiid Peduli reported on the distribution of funds and programs both via the web, magazines, and information using WhatsApp to donors as well as audits both internal and external nationally.

- 4) Gathering Sympathizers and Relations. Gathering sympathizers and relations was carried out by Daarut Tauhiid Peduli through proposals for collaboration with several State Agencies in Metro City such as BSI, Bank Madani, Bank Mandiri, and Yamaha but this has not been realized.
- 5) Increasing Muzzaki Satisfaction. Increasing muzzaki satisfaction is the main factor in the fundraising strategy, thus, in this case, Daarut Tauhiid Peduli issues notifications which are received directly by muzzaki after paying, there is a report on the distribution of funds either via the web, magazines, or WhatsApp information to Muzzaki. To ensure financial transparency and management of zakat funds, Daarut Tauhiid Peduli collaborates with both internal and external auditors nationally.

c. Implementation of Fundraising Principles in Zakat Institutions in Metro

The application of fundraising is not only seen from methods and objectives but also needs to be looked at from the principles of fundraising so that fund collection can be optimal. The application of fundraising principles at zakat institutions in Metro City is as follows:

LazisMU

The first principle is the principle of asking. The principle of asking is applied by LazisMU by visiting prospective *muzakki* who are known to have economic advantages. Even though he receives zakat from the community in general, LazisMU most often visits prospective *muzakki* who come from members of the Muhammadiyah organization. The method of collecting zakat funds accepted by LazisMU is by picking up the ball the form of visiting the *muzakki* directly or by using the transfer method. Apart from that, the principle of asking carried out by LazisMU is by distributing pamphlets inviting zakat through LazisMU both hard and soft via online media. (Sumarni, personal communication, May 19, 2023).

The second principle is the principle of collaborating with other parties. LazisMU has often collaborated with the Metro City Ministry of Religion in the form of requests through submission of proposals. LazisMU once submitted a request for cooperation with several Metro City government agencies but was hampered by direct salary cuts, as well as when submitting a request for cooperation with banking parties such as BSI, he experienced problems because BSI Metro was only a branch that had no authority. LazisMU Collaborates with Muhammadiyah Organization Administrators and Aisyah Women to encourage Muhammadiyah members to pay zakat through LazisMU. Also collaborating with ustadz and preachers to promote LazisMU

through da'wah media in the community and studies in mosques (Ismail, personal communication, March 18, 2023).

The third principle is the Selling Principle. To attract the interest of prospective *muzakki*, LazisMU always distributes brochures, booklets, banners, and photos via online media that inform about the programs that LazisMU has and will run, such as distribution of basic necessities, educational scholarships, MSME empowerment, natural disaster assistance, etc.

The fourth principle is the principle of trust and public relations. LazisMU always tries to maintain the trust of the *Muzakki* and the community by providing activity reports that have been carried out via the online media Instagram and providing several photos of activities to the *muzakki* via the WhatsApp application. For information on financial reports, LazisMU does not share it publicly, and will only provide it to *muzakki* and people who ask for it directly. The financial reports that LazisMU Metro usually provides which are generally accessible are usually in full nominal form and not in detail. As proof that the *muzakki* has paid zakat, LazisMU always provides a receipt as proof of zakat payment.

The fifth principle is the principle of being thankful or saying thank you. After the *muzakki* pay zakat, LazisMU always gives appreciation by saying thank you directly to the *muzakki* and also giving souvenirs in the form of mugs and certificates. Thanks to *Muzakki* can also be found on LazisMU's social media, as a thank you to the community in general.

LazisNU

The first principle is the principle of asking. The efforts made by LazisNU to apply the principle of asking are by directly visiting several *muzakki* candidates, whether from individuals or organizations. Invitations have also been made through the media of recitations, prayers, activities held by the metro city NU in collaboration with *Kyai*, *Ustadz* and preachers. Other efforts made include making brochures and banners which are distributed among the community as an invitation to give zakat to LazisNU, as well as through social media such as Instagram and Facebook. (D. Riswanto, personal communication, July 3, 2023).

The second principle is the principle of collaborating with other parties. Currently LazisNU is collaborating with several partners such as BMT Arta Buana Metro, and Toko Khotijah, and is in the process of establishing cooperation with Indomaret in the metro. Apart from that, LazisNU also collaborates with *Kiai*, Preachers, *Ustad/Ustadah*, as well as administrators of the Nahdhatul Ulama organization to broadcast and invite the Muslim community to give zakat through da'wah pulpits such as recitations and prayer events. To make it easier to collect zakat funds, LazisNU

is also assisted by JPZIS (*Zakat, Infaq, Alms Management Network*) which is spread across several sub-districts in Metro.

The third principle is the principle of selling. As part of the efforts carried out by LazisNU to increase the number of *muzakki* and the amount of zakat fund income, LazisNU regularly provides information to the public about the zakat fund distribution program which will be carried out via online media such as WhatsApp and Instagram. This information is provided to make people interested in taking part in the Zakat fund distribution program carried out by LazisNU.

The fourth principle is the principle of trust and public relations. In an effort to maintain the trust of the *muzakki*, LazisNU always provides updated information regarding *Tasharruf* activities that have been carried out via social media such as Instagram and Facebook. On other occasions, LazisNU sometimes also invites *muzakki* to take part in the distribution of zakat funds. Regarding information on financial reports on zakat receipts, it is not shared generally, only distributed to certain *muzakki* who request financial reports.

The fifth principle is the principle of saying thank you. LazisNU's thanks were expressed to the *muzakki* after the *muzakki* paid zakat directly via verbal or What's App message. However, if you look at the LazisNU media, you haven't found a single post as a thank you given to *Muzakki*.

Daarut Tauhiid Peduli

The first principle is the principle of asking. The efforts made by Daarut Tauhiid Peduli to maintain and increase the number of *muzakki* are carried out directly by contacting and visiting old *muzakki* and prospective new *muzakki*. Daarut Tauhiid Peduli always reminds *muzakki* to give zakat via wa, social media and visiting directly, the result is that this program provides an increase in both the number of *muzakki* and zakat funds.

The second principle is the principle of cooperation with other parties. Daarut Tauhiid Peduli has collaborated with Bank Muamalat metro to be able to direct bank customers who want to give their zakat to be distributed through Daarut Tauhiid Peduli. Apart from that, Daarut Tauhiid Peduli has also formed collaborations with several educational institutions such as Darma Wacana College and other educational institutions in Metro. Daarut Tauhiid Peduli also has tried to offer cooperation with banks, such as BSI, Mandiri and institutions such as Yamaha and Honda but it has not been successful, with the reason that they have joined the branch center in Bandar Lampung. Apart from that, Daarut Tauhiid Peduli has also carried out collaborative efforts with the City Government and official offices in Metro city, but for the reason that there have been

salary cuts for employees through Baznas, Daarut Tauhiid Peduli has not succeeded in getting zakat from employees, and continues with the Infaq program bound and unbound.

The third principle is the principle of selling. Efforts are made by Daarut Tauhiid Peduli to attract the interest of prospective *muzakki* by informing them of programs that provide benefits to *muzakki*. These programs are then shared via online media, both Instagram and WhatsApp. The programs offered include scholarships, distribution of basic necessities, empowerment of MSMEs, natural disaster donations, and other programs (Ema, personal communication, May 19, 2023).

The fourth principle is the principle of trust and public relations. To maintain *Muzakki's* trust in Daarut Tauhiid Peduli, Daarut Tauhiid Peduli always shares reports of activities that have been carried out via online media such as Instagram, Facebook, and WhatsApp which are given directly to *muzakki*. Regarding the financial report, Daarut Tauhiid Peduli will only provide it to *muzzaki* who have paid zakat through Daarut Tauhiid Peduli, and to people who request it directly from Daarut Tauhiid Peduli, for detailed financial reports. Daarut Tauhiid Peduli in Metro does not distribute it publicly, but the financial report will be shared via the website Daarut Tauhiid Peduli centers which have been added to become one of all Daarut Tauhiid Peduli in Indonesia. Apart from that, to maintain the professionalism of financial performance, Daarut Tauhiid Peduli carries out a financial audit agenda both internally and externally.

The fifth principle is the principle of saying thank you. Daarut Tauhiid Peduli tries to establish good relationships with zakat donors who have distributed their zakat. This form of effort to establish friendship is by always contacting benefactors via WhatsApp to express their thanks and provide activity reports.

d. Fundraising Obstacles at Zakat Institutions in Metro

Indonesia is a country with the largest Muslim population and has great potential to receive zakat funds. However, the fact is that until now the receipt of zakat funds is still said to be very minimal compared to the target at the beginning of each year. The fundraising obstacles at Zakat institutions in Metro City are as follows:

In implementing the fundraising strategy at LazisMU, the obstacles faced were divided into two parts, namely internal and external. The internal obstacle that exists at LazisMU is limited human resources, especially those running the fundraising program. Apart from that, the density of programs being carried out, including fundraising, distribution programs and other activities, has resulted in less than optimal collection of zakat funds and socialization about the obligation

of zakat. In essence, the potential for zakat in metro cities is very large, but the current problem is the public's understanding of zakat obligations, this is the most important external obstacle. The ingrained understanding of society is that the obligatory zakat is only zakat *fitriah* (Ismail, personal communication, March 18, 2023; Sumarni, personal communication, May 19, 2023).

Meanwhile, the main obstacle faced by LazisNU in carrying out its fundraising strategy is the limited number of human resources, so this is the trigger for not increasing the realization of zakat funds in Metro. Likewise, with Daarut Tauhiid Peduli, Daarut Tauhiid Peduli faces obstacles in collecting zakat funds, this is caused by a lack of members to carry out fundraising. Fundraising members also assist in running other programs, so they don't just focus on fundraising (Ema, personal communication, May 19, 2023; D. Riswanto, personal communication, July 3, 2023)

2. DISCUSSION

a. Analysis of Fundraising Strategies in Increasing Zakat Fund Receipts in Metro

Collecting or fundraising zakat funds is an effort or action to collect zakat funds from the community, individuals, groups, and organizations which will later be distributed to *mustahiq*. In fundraising activities, appropriate strategies are needed to effectively achieve the goals of fundraising. Several fundraising strategy indicators need to be considered, including methods, objectives, and principles.

Based on the results of this study, it was concluded that the fundraising method at LazisMU had implemented direct and indirect methods. The direct method is applied by visiting prospective new *muzakki* and old *muzakki* both at home and at the office. Meanwhile, the indirect method is implemented by utilizing online media in the form of Instagram and Facebook and collaborating with preachers (*Da'i*) to socialize zakat payments to LazisMU.

LazisNU has also used direct methods and indirect methods. Not much different from LazisMU, where LazisNU went to the *muzakki* for a direct method and collaborated with the preachers in the form of calling for the payment of zakat to LazisNU as an indirect method. Meanwhile, Daarut Tauhiid Peduli has implemented direct and indirect zakat fundraising methods. In the direct method, the practices that have been implemented are the same as LazisNU and LazisMU, but the efforts carried out by Daarut Tauhiid Peduli are slightly different for the indirect method. The indirect method implemented by Daarut Tauhiid Peduli has targeted several financial institutions/agencies such as banks, so that customers who want to pay zakat can distribute it to Daarut Tauhiid Peduli.

Looking at the practice of fundraising methods that have been implemented by zakat institutions in Metro, namely LazisMU, LazisNU and Daarut Tauhiid Peduli, are following fundraising methods, where fundraising methods are divided into two, namely: direct fundraising methods and indirect fundraising methods (Furqon, 2015). However, if we look more deeply into other efforts that have been carried out by Daarut Tauhiid Peduli, namely collaboration with financial institutions, where customers who want to pay zakat can distribute it to Daarut Tauhiid Peduli, this could also be followed by LazisMU and LazisNU so that the indirect fundraising method can be implemented maximum.

The implementation of fundraising objectives can essentially be viewed from five objectives, namely: collecting funds; collecting *muzakki*; improving the image of the zakat institution; gathering sympathizers and relations; and increase *muzakki* satisfaction. In practice, LazisMU has implemented the goal of collecting funds, this is proven by the annual zakat fund report. Meanwhile, the aim of collecting *muzakki* has been implemented by looking for new *muzakki* and assisting in calculating the zakat issued. For the purpose of improving the image of the Institution, this is done by creating programs aimed at the eight asnaf, free haircuts, Friday blessings, and sharing activities that contain other positive values. Apart from that, LazisMU also distributed a series of awards received, such as the ABEI Award, Baznas Award, WTP from Central LazisMU, and the Muslim Choice Humanity Award.

The following goal of fundraising is to gather sympathizers and relations by collaborating with Muhammadiyah figures and administrators to socialize the importance of zakat. Meanwhile, the aim of increasing *muzzaki* satisfaction is carried out by reporting finances every year.

The implementation of fundraising goals at LazisNU is no different from LazisMU, whether it is collecting funds, collecting *muzakki*, gathering sympathizers and relations, or increasing *muzakki* satisfaction. The differences that arise are only related to the image of the institution where LazisNU has a scholarship program, provides goats, and distributes necessities, all of which can be directly benefited by the community.

The implementation of fundraising goals at Daarut Tauhiid Peduli Kota Metro is also no different from LazisNU and LazisMU for the goal indicators of collecting funds, collecting *muzakki*, gathering sympathizers and relations and increasing *muzakki* satisfaction. An additional difference is in the indicator of improving the image of the Institution, where Daarut Tauhiid Peduli distributed awards from the Indonesian Ministry of Religion as the Zakat Institution with

the best Sharia audit scores in 2023 as well as the existence of financial audits at Daarut Tauhiid Peduli both internally and externally.

Referring to the practice of fundraising objectives that have been implemented by zakat institutions in Metro, namely LazisNU, LazisMU, and Daarut Tauhiid Peduli, it can be concluded that the objectives are following fundraising objectives, where in fundraising objectives there are five indicators, namely: collecting funds; collecting *muzakki*; improving the image of the zakat institution; gathering sympathizers and relations; and increase *muzakki* satisfaction (Pangiuk, 2020).

The application of fundraising principles can be seen from five principle indicators, namely: the principle of asking; principles of relating to other people; selling principles; principles of trust and public relations; and the principle of saying thank you. In practice, both LazisNU, LazisMU and Daarut Tauhiid Peduli apply almost the same principles. The principle of asking is carried out by the three zakat institutions above, the only difference is the community targeted by each zakat institution.

The second principle is the principle of cooperation with other parties. All zakat institutions have attempted to collaborate with other parties, both individually and in groups and agencies in Metro. The third principle is the principle of selling, in this principle the zakat institution in Metro seeks to maintain the trust of *muzakki* while selling programs that have been implemented and are felt to be beneficial to the general public. From the activities above, it is hoped that there will be an increase in trust from the community, especially in distributing and paying zakat funds to zakat institutions in Metro.

The fourth principle is the principle of trust and public relations. There is no difference between zakat institutions in Metro in implementing this principle, where all zakat institutions, including LazisNU, LazisMU, and Daarut Tauhiid Peduli, always report positive activities with the community and regularly report their finances every year. The fifth principle is the principle of saying thank you. In practice, all zakat institutions in Metro have implemented this principle, namely saying thank you both directly and indirectly.

Based on the description of the fundraising principles that have been implemented by zakat institutions in Metro, both LazisNU, LazisMU and Daarut Tauhiid Peduli, they are following the principles of fundraising, where there are five types of fundraising principles, namely: the principle of asking; the principle of collaborating with other parties; selling principles; principles of trust and public relations; and the principle of saying thank you.

b. Solutions for Rising the Zakat Fund Receipts in Metro

To achieve success in collecting zakat funds, synergy is needed between zakat amil institutions and muzzaki. Muzzaki is said to be the source of zakat funds which are then managed by zakat amil institutions. The zakat institution is then obliged to carry out its duties, namely distributing it to the entitled parties (eight asnaf). The benefits of distribution programs will be seen when the programs implemented are programs that are needed by the community.

Based on field results, it was found that the receipt of zakat funds at zakat institutions in Metro experienced a growth in income, this was acknowledged by zakat managers where the use of fundraising was one of the reasons. Zakat institutions are trying to completely adapt from traditional methods to fundraising methods in collecting zakat. After adaptation, the zakat institution management received the results that the use of fundraising had an impact on increasing zakat receipts at zakat institutions in Metro (Ema, personal communication, May 19, 2023; Sumarni, personal communication, May 19, 2023).

A significant increase in zakat receipts was felt when the traditional method was changed to a fundraising method, but after the fundraising method was implemented, zakat institutions in Metro were not free from various obstacles, so that the significant increase in zakat fund receipts did not end up again. These obstacles are the trigger for the absence of an increase in zakat receipts at zakat institutions in Metro.

The implementation of fundraising methods at zakat institutions in Metro experiences the same obstacles. These obstacles come from internal and external. The internal obstacle faced by zakat institutions in Metro is limited human resources who serve as fundraisers. In practice, in zakat institutions there are only one to three people who serve as fundraisers, not to mention they also assist with distribution programs so that the fundraising method does not increase zakat receipts.

The solution that zakat institutions in Metro should take regarding limited human resources is to increase the number of human resources as fundraisers. This must be done because the existence of zakat institutions is determined by zakat receipts. If the zakat institution does not have zakat receipts, then the risk is that the zakat institution will collapse. This addition can be done by recruiting alumni of Sharia Economics and Sharia Finance study programs who are not working yet because while they were at college they already received material about ZISWAF management. Additional human resources can also be done by recruiting from the general public who have the appropriate competencies. If this is done, namely increasing the number of human

resources, then in essence the zakat institution will help in alleviating unemployment and triggering an increase in the receipt of zakat funds, especially in Metro Cities. The increase in the number of zakat fund receipts certainly also has an impact on increasing the distribution of zakat funds. By increasing distribution, it is hoped that efforts to eradicate poverty will be greater (Sugeng & Puspita, 2022).

Meanwhile, the external obstacle faced by zakat institutions in Metro is the public's understanding of zakat obligations. The current understanding of society is that zakat is an obligation, which can be fulfilled only through zakat *fitriah*. If you look at the typology of people who think that the only thing obligatory for zakat is zakat *fitriah*, then you can be sure that they have not paid zakat to the zakat institution because their understanding is only limited to that. Regarding the obstacles above, in essence the zakat institution has tried to socialize the obligation of zakat which is not limited to just zakat *fitriah*, but also zakat maal. Apart from that, zakat institutions in Metro have also collaborated with various parties to participate in voicing the obligation to pay zakat, especially maal zakat, to zakat management institutions in Metro. Another solution that can be taken by zakat institutions is to fully socialize zakat obligations at the right time. This socialization should be carried out when people receive their salary, which can be done regularly every month. This socialization can take the form of Friday sermons or lectures about the obligation of zakat every month, positive and useful activities in the community as well as placing advertisements on television, digital media, or banners about zakat contributions for *mustahiq*. Another solution that can be done is to show the achievements of the scholarship recipients so that the *muzakki* have pride in the funds they have spent.

Another solution that can be used as an additional option is technological progress and innovation (Ahmad Hudaifah et al., 2020). These technological advances are also used to increase the receipt of zakat funds/fundraising. Technology assists a lot and makes it easier to complete work, so paying zakat should also be made easier with technological sophistication. Motivation for giving zakat that moves the heart deserves to be displayed by taking advantage of technological advances and innovation.

CONCLUSION

Based on the findings and discussion, it can be concluded that the implementation of fundraising strategies at zakat institutions in Metro, namely Daarut Tauhiid Peduli, LazisMU and LazisNU, is by the fundraising strategy. This can be seen from the use of direct fundraising methods and indirect fundraising methods. The aim of fundraising also focuses on five

objectives, namely: raising funds; collecting *Muzakki*; improving the image of the zakat institution; gathering sympathizers and relations; and increasing *Muzakki* satisfaction. Meanwhile, the principle of fundraising is carried out following the principle of asking; the principle of collaborating with other parties; selling principles; principles of trust and public relations; and the principle of saying thank you.

The obstacles faced by zakat institutions in Metro are divided into two, namely internal and external. The internal obstacle is limited human resources who serve as fundraisers, so the solution is to increase human resources, namely, Sharia Economics alumni who are not working yet and the general public who have competence so that it helps reduce unemployment and trigger an increase in zakat fund receipts. Meanwhile, the external obstacle is the lack of public understanding about the obligation of zakat, so the solution is socialization and literacy of zakat obligations as a whole.

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