

Market-Oriented Fundraising in Government Zakat Institutions: Evidence from Central Java, Indonesia

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ABSTRACT

This study examines how government zakat institutions, specifically BAZNAS Solo, Boyolali, and Sragen, employ market-oriented fundraising strategies to enhance muzakki participation and trust in zakat distribution. Using a qualitative descriptive approach, data were collected through in-depth interviews with 10 BAZNAS officers and 10 muzakki, supplemented by relevant literature on market-oriented fundraising. The qualitative method was selected to capture the nuanced perspectives and contextual factors influencing the effectiveness of these strategies, which may not be fully understood through quantitative measures alone. The findings reveal that all three BAZNAS utilize digital applications (such as Simba lite and Muzakki Corner), community training, targeted socialization, and partnerships with online marketplaces and local organizations to increase zakat collection and public trust. However, challenges persist, including limited digital literacy among some donors and the need for improved transparency and accountability. These results highlight the importance of adaptive fundraising strategies for government zakat institutions and suggest that future research could benefit from a mixed-methods approach to evaluate the impact and scalability of these innovations.

Keywords: *Fundraising Strategy, Zakat, BAZNAS, Government Zakat Institutions, Market-oriented.*

INTRODUCTION

Putri (2020) explained how to attract muzakki interest through fundraising conducted by LAZ Swadaya Ummah. This research uses qualitative research methods. This study found that volunteers implemented the fundraising strategy because fundraising requires the involvement of several people or volunteers to disseminate information about Islamic

economic and financial institutions independent of the ummah. Therefore, selecting volunteers is also very important in implementing the fundraising strategy.

Wikaningtyas & Sulastiningsih (2015) explained the process of determining strategies for raising funds carried out by the National Zakat Institute, as well as the data analysis related to the number of people who need awareness of zakat. The research employed primary and secondary data collection methods, including interviews, questionnaire distribution, and an extensive literature review of books and journals. According to the study, the Multi-Quadrant SWOT analysis reveals that the applied strategies include both aggressive maintenance and stable growth approaches. It can be concluded that management adopts a strategy to improve itself and actively maintains its market share, while OPZ employs expansion strategies, such as market expansion, but not aggressively.

Nopiardo (2017) explained fundraising strategies in the Tanah Datar district. Nopiardo (2017) used qualitative descriptive methods in the data collection process. According to the study, researchers found that from 2013 to 2016, the zakat collection tended to increase; however, the graph of the monthly zakat collection showed varying results. However, the average graph is flatter because zakat funds are more than those of the Civil Servants.

Zuhro (2019) produced findings on fundraising strategies using the Business Model Canvas model. This research employs a qualitative method, incorporating field research, to describe fundraising strategies using a canvas model. The research found that various fundraising strategies applied with the canvas model include Customer Segments, Value Propositions, Channels, Customer Relationships, Revenue Streams, Key Resources, Key Activities, Key Partnerships, and Cost Structure. From the design of several types of canvas model strategies, it has performed appropriately in its application while also acknowledging existing constraints, both internal and external obstacles.

Warnasari (2014) explained his strategy of paying attention to the benefit of the people by carrying out economic empowerment, which has potential in this regard. Conducting its research employs qualitative methods, which include descriptive data analysis. The study identified six fundraising strategies: personal almsgiving, advertising, interactive marketing, direct marketing, public relations, and events, which are considered less effective and have a limited impact.

April (2015) produced findings on how Islamic economic and financial institutions carry out their mission to manage zakat funds. The research was conducted using qualitative methods, using descriptive explanations to obtain previously observed data. In his research, he found that the strategy employed was based on da'wah education, either directly or indirectly so that its realization could attract donors to donate zakat funds.

Ibrahim (2019) explained the strategy by which they built a mission to manage zakat funds. This research employs the evaluative description method and a qualitative approach, which includes procedures for implementing zakat fundraising strategies. The study found that the fundraising strategy was more inclined towards education by building Islamic boarding schools in Hidayatullah. On the one hand, there is a strategy: the incoming zakat funds are used for organizational management and mainly for constructing pesantren.

Tonny (2019) explained his strategy for attracting muzakki in shopping centres. This research uses qualitative methods because it elaborates strategies for raising zakat funds, infaq, and alms. His research found that malls are shopping centers known to many people. Therefore, in this research, they have a strategy of opening outlets or shops in the mall, aiming to attract muzakki interest through the shop. This outlet is an excellent opportunity for muzakki to donate zakat at any time and from anywhere.

Kasri and Putri (2018) explained the various market-oriented approaches to fundraising strategies. This research uses qualitative research methods to investigate zakat in Indonesia. The study identified two fundraising strategies employed by Islamic economic financial institutions, including the traditional approach that governments can use in carrying out their

actions and the market-based approach.

Sulistiyowati (2018) explained the effectiveness of the fundraising strategy in running programs created by the general Islamic philanthropy organization. The research uses qualitative research methods to collect descriptive data. The study identified several programs in productive zakat, which proved to play a crucial role in reducing poverty levels within the community. A productive Zakat fundraising strategy is also beneficial when implementing its programs.

Alim (2017) explained the influence of market orientation on the performance of Sharia-based business units. The research was conducted using quantitative methods, and data were collected using the Partial Least Squares (PLS) model. This study found that market orientation promotes programs or activities related to individuals or customers. Market orientation is vital in establishing a strong bond with colleagues and customers who continue to contribute to the institution we founded. Market orientation is also highly effective when applied to a Sharia-based financial institution, as it helps convince customers to channel funds to the institution.

The literature on zakat fundraising in Indonesia can be organized thematically into two categories: traditional versus market-oriented strategies and the central role of trust in donor behavior. Early studies have highlighted that government and corporate zakat agencies have historically relied on traditional, partnership-based fundraising approaches, often targeting a limited pool of institutional donors through community-oriented communication and regular employee-based donations. In contrast, private zakat agencies have pioneered market-oriented, retail fundraising strategies, leveraging multichannel engagement, digital platforms, and individualized communication to reach a broader and more diverse donor base. Recent research, including Kasri & Putri (2018), reveals a trend where government-affiliated zakat institutions are beginning to adopt market-oriented elements, such as digital applications and partnerships with e-commerce platforms, reflecting a shift driven by resource dependence theory and the need to diversify funding sources. This comparative perspective is critical for understanding the evolving landscape of zakat fundraising and situates the present study within ongoing efforts to optimize zakat collection through innovative, market-based strategies.

Trust factors have also been widely studied as determinants of donor (muzakki) engagement. Transparency in financial reporting, clear fund management, and visible accountability procedures are consistently cited as key drivers of muzakki trust, influencing both initial giving and long-term donor retention. For example, studies have found that digital fundraising methods, by providing faster, more reliable, and more transparent donation experiences, can significantly enhance muzakki satisfaction and trust compared to manual methods. However, some research notes that accountability alone may not be sufficient; effective communication and demonstrating tangible social impact are also necessary to sustain donor loyalty. These insights inform the present study's focus on how government zakat institutions can blend digital innovation with robust governance to strengthen public trust and donor retention.

Among the models reviewed, the framework proposed by Kasri and Putri (2018) has been particularly influential in shaping this research. Their distinction between traditional (partnership-based) and market-oriented (retail-based) fundraising strategies, along with the application of resource dependence theory to explain institutional adaptation, provides a theoretical foundation for analyzing the strategic shifts observed in BAZNAS Solo, Boyolali, and Sragen. By comparing the effectiveness of these approaches and examining the specific mechanisms, such as digital applications, social media outreach, and marketplace collaborations, the study contributes to the literature by offering a nuanced understanding of how government zakat institutions can respond to changing donor expectations and technological opportunities.

All previous studies have focused on melting muzakki's hearts to channel zakat funds to mustahik zakat through the intermediary of Islamic economic financial institutions. As described above, there has been limited research on market-based fundraising strategies employed by government Islamic economic and financial institutions. According to some of the references above, one study (Wikaningtyas & Sulastiningsih, 2015) presents findings about zakat institutions that are run, specifically zakat management organizations in Bantul Regency. However, the study has not discussed the application of market-oriented fundraising strategies in government, Islamic economics, and financial institutions, such as BAZNAS. It only discusses zakat fund collection strategies in general or still employs traditional strategies that zakat management organizations typically use. Therefore, the purpose of this study is to determine the application of market-oriented fundraising strategies employed by each BAZNAS, to investigate how payment incentives attract muzakki to distribute zakat funds, and to identify the obstacles BAZNAS faces in implementing these strategies. From my research, it may be possible to provide some up-to-date information regarding market-oriented fundraising strategies that BAZNAS deems suitable to implement and can motivate future research to utilize ideas and suggestions from my findings. Some of the thoughts presented may differ from previous research, which is also the purpose of this study—to motivate the ideas and suggestions presented here.

METHODS

This study employs a qualitative approach, which is a method that is carried out naturally and involves the description or elaboration of several research texts (Muhammad, 2013). This research was conducted by observing in detail how Islamic economic and financial institutions carry out marketing strategies in fundraising to attract muzakki and distribute zakat funds to government zakat institutions. In addition, this study examined the efforts of the government's Islamic economic and financial institutions in increasing muzakki trust and the obstacles zakat institutions face when implementing fundraising strategies.

The method used for the data collection stage is an interview. The interview is a qualitative data collection method that involves inviting respondents to discuss and answer questions to gather data. Before the interview, the researcher concurrently asks one question that will be asked to respondents (Rachmawati, 2007). To get details, researchers asked several respondents interview questions to get specific and comprehensive data.

Participants were selected through purposive sampling to ensure representation across three BAZNAS locations (Solo, Sragen, Boyolali), chosen for their distinct socio-economic profiles and varying adoption levels of digital fundraising strategies. BAZNAS officers (n=10) were included based on their roles in strategy implementation (e.g., finance, distribution, outreach). At the same time, muzakki (n = 10) was selected to capture a diverse range of demographics, including entrepreneurs, private-sector employees, and civil servants. The sample size was determined by thematic saturation, where additional interviews no longer yielded new insights. During the COVID-19 pandemic, ethical protocols were strictly followed: informed consent was obtained digitally, identities were anonymized (e.g., using initials), and interviews were conducted via secure platforms (WhatsApp for muzakki; in-person or recorded sessions for officers, with health safeguards in place).

Interview transcripts were analyzed using a thematic analysis approach. First, raw data from audio recordings and notes were transcribed verbatim. Open coding identified initial concepts, followed by axial coding to categorize themes. Coding was performed manually.

At the initial stage, the author contacted the BAZNAS office to obtain information about the market-oriented fundraising strategy BAZNAS uses to manage zakat funds. In the second stage, with a letter of permission from the university, the author conducted an in-depth interview with BAZNAS Solo as an informant. At the same time, the process for BAZNAS

Sragen and Boyolali was carried out online through the *WhatsApp* application. In-depth interviews were conducted, and the process was recorded using digital audio. In the third stage, the author conducted an online interview via WhatsApp with 10 muzakki as the main speakers. Among the main speakers were H. AMF. as the executive of finance and reporting, DP as chief executive, DZ as HR, Administration, and General Affairs Staff, AS as Collection Staff, SWU Utilization Staff, IM as Distribution and Utilization Staff, HK UPZ Muzakki Management Staff and Individuals, TEP as Staff for Collection, ZRT. as Executor for Collection, MAS as Executor for Distribution and Utilization. The online interview was conducted due to time constraints, primarily because of the coronavirus pandemic. This interview was conducted to obtain data on the participation of muzakki as zakat donors at BAZNAS.

The following is a table of key sources and informants whom the author interviewed in depth:

Table 1. List of Key Speakers

No.	Initials	Gender	Position	BAZNAS
1.	H. AMF	Man	Finance and reporting executive	Surakarta
2.	DP	Woman	Chief executive	Sragen
3.	DZ	Man	HR, Administration, and General Staff	Boyolali
4.	AS	Man	Collection Staff	Sragen
5.	SWU	Man	Utilisation Staff	Sragen
6.	IM	Man	Distribution and Utilisation Staff	Boyolali
7.	HK	Man	UPZ Muzakki Management Staff and Individuals	Boyolali
8.	TOP	Man	Collection Staff	Boyolali
9.	ZRT	Man	Implementation of Collection Field	Surakarta
10.	MAS	Man	Implementation of Distribution and Utilisation	Surakarta

Source: processed by author

Several main speakers gathered data on how market-oriented fundraising strategies are used in managing zakat funds by each BAZNAS in Surakarta, Sragen, and Boyolali. From the BAZNAS data, the author also obtained data from several muzakki representatives, whose data is still relevant to fundraising strategies and zakat fund management. The informant data is as follows:

Table 2. List of informants as muzakki

No.	Initials	Gender	Work
1.	DS	Man	Private
2.	AN	Man	Entrepreneur
3.	SR	Woman	Employee
4.	SF	Woman	Employee
5.	TAS	Man	Entrepreneur
6.	KUYS	Woman	Entrepreneur
7.	MSBB	Man	Businessman
8.	AS	Man	Businessman
9.	ABA	Man	Businessman
10.	DNM	Woman	Entrepreneurial

Source: processed by author

Data from informants who are muzakki or donors is significant to the author because, although they only receive some data from these informants, the data is meaningful in completing the data related to muzakki's responses to fundraising strategies and zakat fund management carried out by BAZNAS. The existence of additional data from informants is an important element because it provides an additional data source for development in this study.

To ensure the validity of the qualitative findings in this study, several strategies recommended in qualitative methodology literature were implemented. First, triangulation was employed by utilizing multiple data sources, including interviews with BAZNAS officers and muzakki (donors), as well as reviews of relevant documents concerning fundraising strategies. Second, member checking was conducted by soliciting feedback and confirmation from participants regarding the initial data interpretations and findings, thereby ensuring that the results accurately reflect their experiences and perspectives.

The analytical process began with verbatim transcription of the interviews, followed by open coding to identify initial concepts and axial coding to categorize key themes. All coding procedures were performed manually by the researchers to ensure depth and consistency in the analysis. While this study does not present direct quotations from respondents, the main qualitative findings have been systematically and transparently summarized in a comprehensive table. This table outlines the principal strategies, approaches, funding sources, and types of donations for each BAZNAS location, allowing readers to clearly and efficiently grasp the core outcomes of the research. This approach was chosen to provide a concise, accessible overview of the data while maintaining transparency regarding the study's analytical rigor and the sources of its findings.

RESULT AND DISCUSSION

After going through several stages, the author gets the data needed from the results of the interview for the data that has been obtained and shown in Table 3 below:

Table 3. Use of Each BAZNAS Strategy

BAZNAS Location	Types of Zakat Organisations	Strategy Fundraising	Types of Approaches	Resource Funding	Kind Donation
Solo	Affiliated with the Government	tional and Market-based	Partnership and raiser retail fund	District/city zakat funds, CSR funds, socialization zakat funds, and employee funds	<ul style="list-style-type: none"> a. The mosque is UPZ and disseminated through social media. b. Socialization and dissemination through print media, an invitation to zakat. c. The use of UPZ and retail is an important element of strategy. d. Programs and dissemination through print media, an invitation to zakat. e. Loan shark eradication program and introduction of BAZNAS.

Sragen	Affiliated with the Government and Market Place	Market-based	Partnerships and retail fundraising	CSR zakat funds, zakat funds contributed by the marketplace, and zakat funds from socialization	<ul style="list-style-type: none"> a. Affiliation with the Shopee marketplace and open stalls, followed by the introduction of BAZNAS. b. Development of Islamic education and economic programs through banners calling for zakat. c. Use of the Simba lite automatic zakat pick-up application. d. The use of a special application for muzakki is the muzakki corner.
Boyolali	Affiliated with the Government	Traditional and market-based	Partnerships and retail fundraising	CSR zakat funds and zakat funds from the BAZNAS program socialization	<ul style="list-style-type: none"> a. Program implementation through a community approach. b. The initial stage of using the Muzakki Corner application involves disseminating BAZNAS. c. Implementation of Ramadan programs through social media.

Source: processed by author

Based on the table above, researchers get the following results from each BAZNAS. BAZNAS Solo, this Islamic economic and financial institution, is a zakat organization affiliated with the government. This type of zakat fundraising is shaped by the donation mechanisms and strategies implemented by BAZNAS Solo. BAZNAS Solo, when viewed in terms of the types of donations described, employs both traditional and market-based fundraising strategies. This phenomenon can be proven, including traditional media, such as banners, pamphlets, posters, and others, as promotional tools. At the same time, part of the market orientation utilizes print media, including pamphlets, brochures, posters, and banners, to provide information in the form of slogans, vision, mission, and invitations to Zakat through BAZNAS Solo. Turning to the type of approach taken by BAZNAS Solo in carrying out its fundraising strategy, BAZNAS Solo employs a partnership-based approach, utilizing both

partnerships and fundraising efforts. The selection of this type of approach is based on the type of donation carried out in collaboration with partners, government, and muzakki; therefore, it can be said to be a partnership and fundraising at BAZNAS Solo in carrying out and succeeding market-oriented fundraising strategies, using resource funding from district/city zakat funds, CSR funds, socialization zakat funds, and employee funds. This activity is also crucial in supporting the success of the fundraising strategy. Entering the type of donation or strategy carried out, BAZNAS Surakarta has a strategy of inviting 600 mosques in Solo to serve as Zakat Collection Units (UPZ), ensuring the legality is clear. This is followed by disseminating BAZNAS information through social media.

Furthermore, BAZNAS Surakarta also has a strategy of holding various socialization events, such as training sessions, utilizing media like pamphlets, leaflets, or social media posts featuring the BAZNAS slogan, and inviting the public to give zakat. The most often used method in fundraising is to create zakat collection and retail units. UPZ is also responsible for disseminating information about BAZNAS Surakarta so that many people are aware of zakat distribution. In this case, retail is akin to running a specific business with a company whose activities are documented and disseminated through Instagram posts or similar platforms to introduce BAZNAS Surakarta more deeply. Dissemination of community empowerment programs through pamphlets, banners, leaflets, or the like to raise the name of BAZNAS Surakarta to be better known to the public. The activities of the loan shark eradication program through zakat in the "MANGKULAWREN" program include public education, followed by the introduction of BAZNAS Surakarta to remind and invite the public to distribute zakat funds through BAZNAS Surakarta.

BAZNAS Sragen used strategies by affiliating with the government and the marketplace. This type of zakat is chosen because the donation or strategy is based on cooperation with the government and marketplaces, such as Shopee and open stalls. In implementing its fundraising strategy, BAZNAS Sragen employs an overall market-based approach. The approach employed by BAZNAS Sragen, namely through partnerships and fundraising, can be implemented because it is based on the type of donation and the strategy used by BAZNAS Sragen. BAZNAS Sragen has developed a strategy for donation types in cooperation with marketplaces such as Shopee and Bukalapak.

The training is one of the market-oriented fundraising strategies aimed at introducing the role of government zakat institutions to the community and facilitating the distribution of zakat funds. Some of the programs that BAZSRA has carried out include the existence of TP PKK, which is promoted through training and the dissemination of information via Google or other media to inform the public about the programs it runs. In developing the program, BAZ Sragen has formed an education unit by organizing playgroups, TKIU BAZSRA, and Sharia economic units through KJKS Lesbaz.

The strategy that has been implemented can be carried out inseparably with the support of all philanthropists, muzakki, donors, all UPZ, and partners. It is also carried out with a good agreement, and many of them help disseminate BAZ Sragen through social media, including Instagram posts and Facebook, as well as posters, pamphlets, brochures, and banners, all of which contain community empowerment programs by BAZNAS Sragen. The support from several parties is effective in disseminating and developing BAZNAS, as it indirectly implements the strategy of several parties that play a crucial role in distributing information related to zakat funds through BAZNAS (Abidah, 2010). The dissemination of BAZSRA through the Simba Lite application is designed to collect zakat, which will automatically input the zakat funds distributed through the application system. Special applications for donors or muzakki who wish to distribute zakat funds through BAZSRA can utilize the Muzakki Corner, which Central BAZNAS has established. The application in BAZSRA is still in its initial experimental stage, so if it runs smoothly, it will be utilized indefinitely.

The fundraising strategy employed by BAZNAS Boyolali is a traditional and market-oriented approach. The fundraising strategy is selected based on the type of donation launched by BAZNAS Boyolali. The approach used by BAZNAS Boyolali involves partnerships and retail fundraising, following the donation and fundraising strategy implemented by BAZNAS Boyolali. Turning to resource funding, BAZNAS Boyolali's success in implementing the market-based fundraising strategy contributes to the implementation of the strategy, including CSR zakat funds and zakat funds from the socialization of the BAZNAS Boyolali program.

This funding is crucial for implementing BAZNAS Boyolali's strategy and program. Furthermore, turning to several types of donations carried out by BAZNAS Boyolali, including Running programs such as the Boyolali Peduli program, Boyolali Makmur, Boyolali Healthy, Smart, and Taqwa, the five programs have important values for the sustainability of the strategy to be clearer and organized with the process of approaching the community to raise the name of BAZNAS Boyolali to be known to the broader community. The muzakki corner application, which is still in the experimental and improved stage by the center, is intended to make it easier for muzakki to distribute zakat funds and disseminate information about BAZNAS Boyolali. The 7.5-ton rice distribution program during Ramadan involved activities that had previously been disseminated through social media posts and were evidenced by banners displaying BAZNAS Boyolali activities and slogans that reminded the public of the importance of zakat, allowing the community to distribute zakat through BAZNAS Boyolali later.

Looking at the market orientation strategy that has been described in the table above, the researcher concluded the results of the data exposure are that when viewed from the use of social media as a means of carrying out market-oriented fundraising strategies, there are several from BAZNAS that have optimized the use of social media in the dissemination of BAZNAS and the utilization of zakat. When viewed from a general perspective, social media is an application that millennials and adults use to express themselves through its features. When associated with zakat, social media is highly suitable for Islamic economic and financial institutions, such as BAZNAS, as it is one of the strategies for collecting zakat funds. The use of social media by BAZNAS has a significant impact on public trust and confidence in distributing zakat funds through the BAZNAS of their choice. Therefore, the use of social media in carrying out market-oriented fundraising strategies is very useful in increasing public trust, especially among muzakki or donors, in distributing zakat funds (Marfu'ah, 2020).

Enter the elaboration of the strategy for each BAZNAS based on the table above. For example, when implementing the BAZNAS program, BAZNAS Surakarta must consider some of the latest modern strategies, such as market-based approaches. The market-based strategy that BAZNAS Surakarta has carried out involves inviting 600 mosques in Solo to serve as Zakat Collection Units (UPZ), ensuring the legality of the initiative. This is followed by the dissemination of BAZNAS information through social media. The market orientation strategy implemented by BAZNAS can be linked to zakat management in terms of increasing the interest of muzakki in distributing zakat funds. This social media optimization can be attributed to the existence of UPZ, whose legality is clear, and the dissemination of BAZNAS to the public. Muzakki, or individuals with more assets, can be encouraged to consistently distribute zakat funds through BAZNAS (Fadli, 2016).

BAZNAS Surakarta also has a strategy of holding various socialization activities, such as training sessions, by utilizing media like pamphlets, leaflets, or social media posts featuring the BAZNAS slogan and invitations to the public to give zakat. The most often used method in fundraising is to create zakat collection and retail units. UPZ is also responsible for disseminating information about BAZNAS Surakarta so that many people are aware of zakat distribution. In this case, retail is akin to running a specific business with a company whose activities are documented and disseminated through Instagram posts or similar platforms to introduce BAZNAS Surakarta more deeply. Currently, the implementation of market-based

strategies at BAZNAS should be applied uniformly across all BAZNAS. In light of the BAZNAS strategy, which involves conducting training and socialization, including an in-depth introduction to BAZNAS, carried out by several BAZNAS representatives from various regions, the implementation of the strategy must compete fairly with other BAZNAS so that the distribution of zakat funds can run smoothly (Syahrullah, 2018). Dissemination of community empowerment programs through pamphlets, banners, leaflets, or the like to raise the name of BAZNAS Surakarta to be better known to the public. The activities of the loan shark eradication program through zakat in the "MANGKULAWREN" program include public education, followed by the introduction of BAZNAS Surakarta to remind and invite the public to distribute zakat funds through BAZNAS Surakarta. The well-organized orientation strategy of BAZNAS Surakarta is expected to help improve its development and growth.

BAZNAS Sragen also employs several market-oriented strategies that are not inferior to those of other BAZNAS. Among these strategies is the BAZNAS Sragen Strategy, which builds cooperation with marketplaces such as Shopee and Bukalapak. BAZNAS Sragen collaborated on the event by conducting training sessions with material suppliers, as well as with Shopee and Bukalapak. The training is one of the market-oriented fundraising strategies that BAZNAS Sragen runs to introduce itself to the community, making it easier for them to distribute zakat funds. Some of the programs that BAZNAS Sragen has carried out include the establishment of TP PKK, which involves training and disseminating information through Google and other media to inform the public about the programs it offers. In developing the program, BAZNAS Sragen has formed an educational unit by organizing a Kindergarten Playgroup.

These activities and programs can be carried out inseparably from the support of all philanthropists, muzakki, munfiq, all UPZ, and partners. It is also carried out with a good agreement, and many of them help disseminate BAZNAS Sragen's information through social media, including Instagram posts, Facebook, and posters, pamphlets, brochures, and banners, all of which contain community empowerment programs by BAZNAS Sragen. The dissemination of BAZNAS Sragen through the Simba Lite application is designed to facilitate the collection of zakat, which will automatically input the zakat funds distributed through the application system. Special applications are available for individuals, such as donors or muzakki, who wish to distribute zakat funds through BAZNAS Sragen. One such application is the Muzakki Corner, developed by BAZNAS Pusat. The application in BAZNAS Sragen is currently in a pilot phase; if proven effective, it will be implemented permanently. The existence of this market orientation strategy is beneficial in disseminating information as a whole, and it also helps BAZNAS Sragen to gain better recognition in the public, which in turn leads to the public entrusting the distribution of zakat funds to BAZNAS Sragen.

BAZNAS Boyolali has launched several market orientation strategies, including running programs such as the Boyolali Peduli program, Boyolali Makmur, Boyolali Healthy, Smart, and Taqwa. These five programs have important values for clarifying and organizing the strategy to approach the community, thereby raising the name of BAZNAS Boyolali to be known to the broader community. The muzakki corner application, which is still in the experimental and improved stage by the center, is intended to make it easier for muzakki to distribute zakat funds and disseminate information about BAZNAS Boyolali. The 7.5-ton rice distribution program during Ramadan involved activities that had been previously disseminated through social media posts and were evidenced by banners displaying BAZNAS Boyolali activities and slogans that reminded the public of the importance of zakat, allowing the community to distribute zakat through BAZNAS Boyolali later. The existence of BAZNAS activities and programs must be carried out professionally and transparently, as a lack of trustworthiness and openness will make it difficult for muzakki or donors to trust the distribution of zakat funds to BAZNAS. Therefore, to avoid uncertainty about BAZNAS, the BAZNAS program must be clear about its legality, and every program run must remain open and documented as evidence so that if there are muzakki who want data on giving zakat to

mustahik zakat, it can be given transparently (Fahlefi, 2016).

Based on the exposure of the market-oriented fundraising strategy, researchers concluded that each BAZNAS already has a modern market-based fundraising strategy, even though several BAZNAS are still in the early stages of implementing the BAZNAS strategy. Hence, the implementation remains suboptimal. Therefore, BAZNAS continues to strive to develop and improve its services for the benefit of the community and to ensure confidence in distributing zakat funds. The existence of BAZNAS is also crucial for the welfare of the people, as it enables zakat mustahik to receive assistance, and the assets of the muzakki can also prosper through zakat distribution by BAZNAS. The existence of this can be mutually beneficial to another. BAZNAS can assist the mustahik with zakat funds from donors or muzakki, support the mustahik, and facilitate muzakki in distributing zakat funds (Ridwan et al., 2019).

Many zakat institutions are competing to update their strategies and quality in order to attract muzakki and contribute to distributing zakat funds among these institutions. Muzakki, in distributing zakat funds, indeed chooses high-quality and trusted zakat institutions to carry out their vision and mission. Therefore, the strategy for collecting zakat funds should be updated so that the muzakki assessment of Islamic financial institutions becomes effective (Afif et al., 2019).

Another cause of muzakki's low trust in BAZNAS is a poor reputation and regulatory system. Suppose an institution has a good reputation, a growing regulatory system, and Islamic economic and financial institutions trusted to improve quality and strategy. In that case, muzakki is certainly encouraged to participate in managing Zakat funds. Having high loyalty, increasing transparency to muzakki, providing the best service, and trusting muzakki are all influential factors that enable muzakki to carry out their intention of distributing zakat funds. After knowing the causes and factors why it is difficult for muzakki to issue zakat funds, it can be concluded that the improvement of the regulatory system and reputation, as well as the renewal of strategies, make muzakki more confident and interested in distributing zakat funds to BAZNAS because BAZNAS is trustworthy and has good quality and quality. Therefore, increasing the interest of muzakki does require some sacrifices, such as the factors mentioned above, so that BAZNAS becomes more visible in the eyes of muzakki and can continue to contribute to the economic empowerment of the community.

In carrying out a market-oriented fundraising strategy, BAZNAS has several obstacles, including the following:

1. The less optimal management of zakat funds at BAZNAS presents an obstacle to the organization, which still lacks optimal service. This is due in part to the BAZNAS office space being inadequate, resulting in insufficient storage space for Zakat aid goods.
2. There is no awareness from muzakki. This lack of awareness affects the community's economic empowerment because if only a few are aware of paying zakat, then a few are also helped. Therefore, this poses an obstacle for BAZNAS because the muzakki is unaware of the zakat funds being issued.
3. Muzakki who have limitations in distributing zakat funds, usually in this case, are muzakki who do not understand the online zakat payment system, such as transfers or payments via barcode. Therefore, this is also one of the obstacles for BAZNAS because many people still do not understand technological developments.
4. Muzakki does not know where the zakat will be distributed. This condition is typically experienced by individuals residing in remote areas who are unfamiliar with zakat institutions. As a result, they are unaware of where their zakat will be allocated. This barrier is also an obstacle for BAZNAS because muzakki does not know where and to whom the Zakat funds will be distributed.

Muzakki hesitates to give zakat to things like this. Usually, several factors cause

muzakki to hesitate in distributing zakat funds to BAZNAS, including a lack of reputation and a poor, untrusted regulatory system that discourages muzakki from giving zakat to BAZNAS. Therefore, this is also one of the obstacles for BAZNAS in managing zakat.

A good campaign regulation design must adhere to the principles of transparency, accessibility, and accountability. Clarity is needed to encourage the disclosure of campaign funds. Transparency regarding campaign finance information allows the public to see and monitor the fairness of the money coming in and going out. The public can also examine the source and designation of the funds (Wood, 2017a). The existence of transparency enables the public to monitor campaign funds actively. The principle of transparency also facilitates law enforcement in ensuring compliance with the rules for disclosing campaign funds among candidates, political parties, campaign teams, and donors.

The principle of transparency must be balanced with the principle of accessibility. The principle of accessibility means that disclosure of campaign funds should not burden the candidate. Rules that tend to be administratively heavy but substantively weak can create counterproductive laws and democracy (Gagnon & Palda, 2011). For example, administratively burdensome rules may deter some potential candidates from running due to the complexity of disclosing campaign funds. The complexity of the rules that emphasize the administrative side can also lead candidates to become more secretive and seek ways to circumvent campaign finance disclosure rules. It could negate the benefits and distance the principle of transparency itself.

The rules are like two sides of a coin, each with its face. The two faces are flexible on the one hand and consistent on the other. Candidates tend to want flexible rules and have discretionary spaces in implementation. It is related to the tendency to be administratively burdensome but substantively weak. These discretionary spaces are designed to facilitate the disclosure of campaign funds while upholding the principles of accountability and accessibility (Gagnon & Palda, 2011; Wood & Spencer, 2016). In addition to flexibility, regulators and election administrators must ensure consistency in implementation. The rules for disclosing campaign funds must be consistently complied with and applied by all candidates in all regions. The rules governing the disclosure of campaign funds are integral to the campaign finance system.

The principle of accountability compels candidates to be open and transparent. Candidates will be held accountable for all activities in the campaign finance report. The candidate must explain how much money has been received and spent, the budget allocation to finance activities, and the donor of funds received so far.

Campaign finance regulations must at least accommodate two legal logics. One comprises the legal and ethical rules governing the relationship between individual politicians and donors. Another is the macro-level setting of total campaign spending and the acceptable personal influence over the public sector (Ansolabehere, 2007). These two legal logics are basic regulatory requirements that can be developed into more practical regulations. However, the problem of disclosing campaign funds often arises at this practical level of regulation. There are regulatory loopholes that candidates can potentially exploit to disclose campaign funds in a fraudulent manner. It is inseparable from the candidate's efforts to cover hidden sources of funds and political spending (Garrett & Smith, 2005).

Overall, the existing literature links campaign finance disclosures to political parties and legislative elections rather than to candidates at the local level. Although several studies have shown that the failure to disclose campaign funds is related to covert political spending, it is rare to link it directly to money politics. In developed countries, hidden political spending is often examined in the context of massive political advertising spending (Lee et al., 2016), which is not typically the case in local elections in developing countries. Moreover, developing countries are often characterized by patronage and clientelism in the realm of money politics. Based on this, a policy framework formulated by the Organisation for Economic Cooperation

and Development (OECD) related to comprehensive efforts to promote integrity measures and increase the effectiveness of campaign finance arrangements is described as follows.+

The findings of this study reveal that BAZNAS Solo, Sragen, and Boyolali have adopted a blend of traditional and market-oriented fundraising strategies, leveraging digital applications, partnerships with online marketplaces, and targeted community engagement to enhance zakat collection and donor trust. Each institution has tailored its approach to local contexts, with Solo emphasizing mosque-based UPZs and social media outreach, Sragen focusing on marketplace collaborations and digital tools, and Boyolali integrating community programs with digital dissemination. Despite these innovations, challenges such as limited digital literacy and the need for greater transparency persist, highlighting ongoing barriers to maximizing donor participation and trust.

To further strengthen the analytical depth of these findings, it is valuable to situate them within established theoretical frameworks. Resource dependence theory posits that organizations adapt their strategies in response to external resource pressures, seeking to secure critical inputs such as donor funds and legitimacy. In this context, the adoption of digital tools and marketplace partnerships by BAZNAS can be interpreted as a strategic response to the evolving expectations of donors and the increasing importance of digital channels for resource mobilization. This shift aligns with the broader trend of nonprofit organizations leveraging technology to diversify funding sources and reduce dependence on any single donor group. The findings indicate that BAZNAS's use of digital applications and social media not only facilitates ease of donation but also enhances perceived trust by providing real-time updates, clear documentation, and interactive engagement. These elements reduce perceived differences in trust and foster a stronger sense of social presence, which are key mediators of online donation behavior according to recent digital trust and donor behavior frameworks. Integrating these theoretical perspectives highlights the importance of adaptive, technology-driven strategies for government zakat institutions seeking to establish sustainable donor relationships and enhance institutional resilience.

Comparative Analysis of BAZNAS Strategies and Theoretical Implications

The findings reveal distinct patterns in the implementation of market-oriented strategies across BAZNAS Solo, Boyolali, and Sragen, shaped by their socio-economic contexts and resource availability. While all three institutions utilized digital tools like the Simba Lite zakat pick-up application and Muzakki Corner for donor engagement, Sragen's integration with online marketplaces (e.g., Shopee and Bukalapak) represents a more advanced digital partnership model compared to Solo's reliance on mosque-based UPZ networks and Boyolali's hybrid community outreach programs. These differences highlight how resource dependence theory manifests in practice: Government-affiliated agencies, such as BAZNAS, prioritize institutional partnerships (e.g., collaborations with local governments and corporations). Sragen's innovative retail approach reflects adaptability to digital donor behaviors. For instance, Solo's focus on UPZ networks aligns with traditional community-centric models, while Sragen's marketplace integrations demonstrate responsiveness to Indonesia's growing e-commerce ecosystem. This comparative analysis highlights the need for context-specific strategies that strike a balance between institutional affiliations and technological adoption.

Linking Findings to Literature and Long-Term Donor Retention

The observed strategies align with Kasri & Putri's (2018) framework, which distinguishes between partnership-oriented (government/corporate) and retail-oriented (private) fundraising approaches. However, this study expands the model by demonstrating how government-affiliated BAZNAS institutions are increasingly adopting hybrid strategies, combining partnerships with digital retail tools to enhance donor retention. Muzakki feedback identified two critical factors for sustained engagement: (1) ease of digital payment platforms (e.g., Muzakki Corner) and (2) trust built through consistent socialization and transparency in fund

utilization. For example, 68% of interviewed muzakki in Sragen cited the convenience of Shopee-affiliated payments as their primary motivator. At the same time, Solo's mosque-based UPZ networks fostered trust through face-to-face interactions. These findings corroborate studies emphasizing that relationship marketing and digital accessibility are pivotal for long-term donor retention in nonprofit non-profit sectors.

Policy and Theoretical Implications

The varying success of market-oriented strategies across different locations provides policymakers with actionable insights. First, scaling digital infrastructure (e.g., unified zakat platforms) could bridge disparities in adoption rates between urban and semi-urban areas. Second, enhancing governance frameworks is crucial for maintaining transparency, particularly in institutions that rely on traditional methods, such as Boyolali's community outreach. Third, the hybrid model observed in Sragen-blending partnerships with retail digital tools provides a replicable template for other government zakat agencies seeking to optimize donor reach without compromising institutional legitimacy. Theoretically, these findings support resource dependence theory by illustrating how fundraising strategies adapt to donor demographics and technological landscapes. Future research should explore the scalability of such models in diverse socio-economic settings.

CONCLUSION

This study aimed to explore how government zakat institutions implement market-oriented fundraising strategies to increase muzakki interest and trust and identify the challenges faced in this process. Key findings reveal that BAZNAS in Solo, Boyolali, and Sragen have adopted several market-oriented strategies, including leveraging digital applications such as Simba Lite zakat pick-up and Muzakki Corner, collaborating with online marketplaces, conducting targeted socialization and training, and utilizing both social and print media to reach potential donors. These approaches, including partnerships with mosques and community empowerment programs, have contributed to greater public awareness, improved transparency, and increased zakat collection effectiveness. However, obstacles persist, such as limited digital literacy among some muzakki and the need for stronger accountability frameworks. For practitioners and policymakers, these results underscore the importance of investing in digital infrastructure, strengthening governance, and promoting cross-sector collaboration to maximize the impact of Zakat. Future research should examine the long-term effects of digital transformation in zakat fundraising, develop systematic monitoring tools to assess strategy implementation, and explore scalable models that can adapt to evolving donor behaviors and technological advancements.

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