

## ZAKAT GOVERNANCE IN PANGKALPINANG CITY INSTITUTIONAL ECONOMIC PERSPECTIVE

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### **Abstract**

A This research aims to find out the governance of zakat from the perspective of institutional economics in Pangkalpinang City. This research uses qualitative-descriptive method. Data collection methods through interviews, documentation and observation. The results of this study are the management of zakat in BAZNAS Pangkalpinang City every year continues to increase, although there is still a lack of public awareness in Pangkalpinang City in paying zakat. In its journey in the third year of BAZNAS leadership, the progress has been seen where public trust in BAZNAS began to emerge. BAZNAS Pangkalpinang City has made many programs covering education, humanitarian and poor people's programs to provide welfare to the community with professional and trustworthy zakat management.

*Keywords: BAZNAS, Zakat, Management*

### **Abstrak**

Penelitian ini memiliki tujuan dalam upaya mengetahui tata kelola zakat perspekif ekonomi kelembagaan di Kota Pangkalpinang. Penelitian ini menggunakan metode kualitatif-deskriptif. Metode pengumpulan data melalui wawancara, dokumentasi dan observasi. Hasil dari penelitian ini pengelolaan zakat di BAZNAS Kota Pangkalpinang setiap tahunnya terus meningkat, walaupun masih kurang kesadaran masyarakat di Kota Pangkalpinang dalam membayar zakat. Dalam perjalanannya di tahun ketiga kepemimpinan BAZNAS progresnya sudah terlihat dimana kepercayaan masyarakat terhadap BAZNAS mulai timbul. BAZNAS Kota Pangkalpinang banyak membuat program-program yang meliputi pendidikan, kemanusiaan dan program kaum dhuafa untuk memberikan kesejahteraan kepada masyarakat dengan pengelolaan zakat yang profesional dan amanah.

*Keywords: BAZNAS, Zakat, Pengelolaan*

## **A. Introduction**

Indonesia is the country with the highest Muslim population with a total Muslim population of 231 million. In Islam, there are five pillars of religion known as the Pillars of Islam. The first pillar is human testimony to the oneness of Allah SWT and the prophethood of the Prophet Muhammad SAW. In the context of evidence, evidence is very important, because evidence without evidence tends to be rejected or questioned. In addition to proving belief in the oneness of Allah through prayer, zakat is also another way to prove commitment to Him. In Islam, there are many kinds of worship that are categorized based on their form and nature. One of the worship in Islam is zakat. Zakat in terms of language, the word zakat is the root word of zakaa, which means holy, blessing, growth, and praiseworthy. In terms of fiqh terms, zakat means a certain amount of property that is required by Allah SWT to be given to those who are entitled to receive it. Zakat is a part of Islamic Shari`at that has its own uniqueness compared to other worship Shari`at. It not only contains the content of `ibâdah mahdlah narrowly, but also loaded with the content of socio-economic worship.<sup>1</sup> The legal basis for zakat is found in Q.S At-Taubah verse 103. According to the consensus of scholars, the requirements for zakat are free, Muslim, have full property, reach the nisab, and reach the haul, the jumhur zakat is obligatory on the master because he is the one who owns the property of his hambah, therefore, he is the one who is obliged to pay zakat.<sup>2</sup> Zakat is paid by a Muslim before Eid in the month of Ramadan. The amount of zakat is equivalent to 2.5 kg of staple food available in the area and zakat mal property that must be issued by every Muslim when it has reached the specified conditions. The worship of zakat if

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<sup>1</sup>Muhammad Iqbal, "Hukum Zakat Dalam Perspektif Hukum Nasional," *Jurnal Asy-Syukriyyah* 20, no. 1 (2019): 26-51, <https://doi.org/10.36769/asy.v20i1.43>.

<sup>2</sup>Nasrul and Ainiyah Salsabilah, "Program Studi Ekonomi Islam," *Produk Dan Akad Baitul Mal Wa Tamwil* 2020, no. September (2017): 17423131.

fulfilled properly will improve the quality of faith, cleanse and purify the soul, and develop and bless the property owned.<sup>3</sup> Zakat managed by zakat management institutions must be immediately given to mustahik according to the priority scale that has been arranged in the work program.<sup>4</sup> This is in line with the principle contained in surah at-Taubah: 60, which underlines the importance of giving zakat to the recipients of zakat as follows: Fakir and poor are two different economic conditions. Fakir describes a person living in extreme poverty, with no assets, resources or facilities to fulfill his or her basic needs. Meanwhile, poor refers to individuals who are less able to meet their needs and are in a situation of economic deprivation. Second: The second part is about the Amil Group, who are the officers in charge of managing zakat. They are entitled to receive a portion of the zakat, up to 12.5 percent, provided that they perform their duties well and devote most or all of their time to it. Yusuf Qardhawi mentions four roles for this zakat officer: reminding people who are obliged to pay zakat, protecting the feelings of zakat recipients (*mustahiq*), acting as an intermediary between *muzakki* (zakat givers) and *mustahiq*, and playing a proactive role in distributing zakat fairly and proportionally. The aim is that zakat can help people in need and also encourage them to be independent by developing the zakat they receive as business capital. Third, there is the Muallaf group, which consists of individuals who may have a weak faith because they have recently embraced Islam. Giving zakat to this group aims to strengthen their faith and Islam. According to the Qur'an, scholars identify two types of people who can receive this zakat. First, disbelievers who are expected to embrace Islam, where zakat is given to encourage them to embrace Islam, similar to the Prophet's efforts towards Sofwan bin Umayyah when he was still a disbeliever. Secondly,

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<sup>3</sup>Christopher Coker et al., "No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title," *Transcommunication* 53, no. 1 (2018): 1-8.

<sup>4</sup> Rozi, Zikri Rahmani, Dini Oktariani. 2023. "Etika Bisnis dalam Perspektif Sunnah Nabi", *Jurnal Ilmu Ekonomi Islam*. <https://jurnal.stie-aas.ac.id/index.php/jei/article/view/7322/3268>

Muslims who have recently embraced the religion and may have a weak faith, as well as leaders and public figures who have embraced Islam but still have ties to the disbelievers. By giving zakat to them, it is hoped that they can gain support and sympathy from their friends who are still disbelievers to embrace Islam. Fourth: In the context of the use of zakat, including the act of freeing slaves and reducing inequality. Abolishing the practice of zakat as the lending of slaves who will give velvet as an imbalance to free themselves from synchronization is one of the efforts in Islam to abolish velvet on earth. Fifth: Gharimin are people who have debts for reasons that do not violate religious principles and they have not paid them at all. Sixth: In the context of the Way of Allah SWT (*fi sabilillah*). At the time of the Prophet, they saw that those who fell into this category were war volunteers who did not receive a regular salary. But based on the term "*sabilillah*" some scholars have allowed the use of this zakat to support the construction of mosques, educational institutions, libraries, training for da'i, publishing books, and other purposes. The seventh *ibnu sabil* are those who on their journey of worship have lost their provisions. A religious journey may include studying abroad or preaching in a region. If they run out of provisions and need financial assistance to fulfill their basic needs, then they are entitled to receive zakat.<sup>5</sup> If zakat is managed properly, it will create an equal distribution of income in people's lives so as to create a just society and a low level of social inequality. Awareness of the importance of zakat from time to time has shown progress so that adequate management of zakat is needed in order to realize one aspect of zakat that plays a role in social life and reduces people's inequality.<sup>6</sup>

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<sup>5</sup>Cognitive Therapy et al., "No Titleبيبيب ث قفقق", *no. ثثثثثث ث ثثثثث* (2018): ثثثثثث, <http://search.ebscohost.com/login.aspx?direct=true&db=sph&AN=119374333&site=ehost-live&scope=site%0Ahttps://doi.org/10.1016/j.neuron.2018.07.032%0Ahttp://dx.doi.org/10.16/j.tics.2017.03.010%0Ahttps://doi.org/10.1016/j.neuron.2018.08.006>.

<sup>6</sup>Rangga Ardani, Abu Kosim, and Emylia Yuniartie, "Analisis Kinerja Lembaga Amil Zakat Pada Badan Amil Zakat Nasional (Baznas) Kabupaten Ogan Ilir Dengan Metode Indonesia Magnificence Zakat (Imz)," *Akuntabilitas* 13, no. 1 (2019): 19-32, <https://doi.org/10.29259/ja.v13i1.9526>.

Amil Zakat are individuals who strive to collect zakat from individuals who give it (*muzakki*) and then distribute it to individuals in need (*mustahik*). They allocate zakat according to their efforts, regardless of the wealth status of the recipients. In addition, they provide guidance to various parties to ensure that zakat treasures grow, provide benefits, and are successfully used for the public good.<sup>7</sup> Since 2012, the National Zakat Amil Agency for the Bangka Belitung Islands Province has adopted information technology to support various services related to muzaki, mustahik and zakat reporting. They use a website-based online system that is connected nationally and regulated by BAZNAS of the Republic of Indonesia. In an effort to increase efficiency, they continue to utilize the latest features of this system, such as SMS notifications and sending e-BSZ (Proof of Zakat Deposit) via email to muzaki who have made zakat through BAZNAS Bangka Belitung Islands Province. Their efforts don't stop there. The National Zakat Amil Agency of Bangka Belitung Islands Province has also presented an Android-based mobile application to provide information regarding the history of zakat, infaq and alms payments to muzaki who have contributed through BAZNAS of Bangka Belitung Islands Province. Apart from focusing on management systems, this agency has also developed a website as a platform to provide information to the public. This website contains institutional profiles, various information about zakat, reporting, options for paying zakat, infaq and alms online, as well as activities carried out by BAZNAS Bangka Belitung Islands Province.<sup>8</sup> Amil Zakat criteria in fiqh discourse, according to Yusuf (1985); (Susilowati & Setyorini, 2018): trustworthy (*amen*), trusted (*tsiqatin*), restraint (*'afifin*), inclined to goodness (*shalah*), always giving advice (*nasihin*), trusting you (*government*), and the people (*ma'munin 'alaika wa 'ala*

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<sup>7</sup>Rahmad Hakim, "Studi Komparatif Kriteria Amil Zakat, Hak Dan Kewajibannya Pada Lembaga Amil Zakat Nasional (LAZNAS) Di Indonesia," *ZISWAF: Jurnal Zakat Dan Wakaf* 7, no. 1 (2020): 1, <https://doi.org/10.21043/ziswaf.v7i1.6925>.

<sup>8</sup>Perencanaan Pengelolaan, Dana Zakat, and D A N Potensi, "Koresponden :," 4, no. 2 (2023): 10-14, <https://doi.org/10.32923/lenternal.v4i2.3236>.

*ra'iyyatika*). While according to al-Mawardi (1960) the criteria that must be owned by zakat officers are: free (not a slave), Muslim, fair, knowing the laws of zakat if he is a tafwidi minister (coordination).<sup>9</sup> In the technical aspect of implementing its duties, the zakat manager consists of four components, as explained by T.M. Hasbi Ash-Shiddiqy (Op-cit.: 155). As described earlier, the first component is called Jubah, Su'ah, or Hasyarah, who is responsible for collecting zakat and fitrah from the muzakki. In practice, herding the zakat animals is also included in their duties. The second component is the Katabah and Hasabah, whose role is to record and calculate the amount of zakat received. The third component is the Qasamah, who is in charge of dividing and distributing zakat and fitrah to those who are entitled to receive it. The fourth component is the Khazanah or Hafadhah, who is in charge of maintaining and caring for the zakat and fitrah treasures. All of this is based on a hadith narrated by Imam Bukhari, Muslim and Nasa'i from 'Abdullah ibn As-Sa'di as follows: "I was appointed by 'Umar to be the administrator of the zakat. After completing the task, I submitted the results to Umar. Umar then instructed to give me a wage. At that time, I said, 'I am doing this for the sake of Allah.' Upon hearing that, Umar replied, 'I myself at the time of the Messenger of Allah had been entrusted as the administrator of alms, and I had expressed the same thing to the Messenger of Allah as you have said. The Messenger of Allah answered me by saying, 'If you are given something without asking for it, then accept it and give it in charity.'" (Narrated by Bukhari and Muslim, see Nailul Authar, 4:230).<sup>10</sup>

Zakat collection is a series of planning, implementation, and coordination activities in collecting, distributing, and utilizing zakat. According to Law No. 23 Year 2011, there are two official entities responsible for zakat management,

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<sup>9</sup>Hakim, "Studi Komparatif Kriteria Amil Zakat, Hak Dan Kewajibannya Pada Lembaga Amil Zakat Nasional (LAZNAS) Di Indonesia."

<sup>10</sup> Dahlan, "Pengembangan Makna Amil Zakat," *Al Imam: Jurnal Manajemen Dakwah*, 2018.

namely BAZNAS and LAZ.<sup>11</sup> Badan Amil Zakat Nasional (BAZNAS) is the official and only body formed by the government based on the Indonesian Presidential Decree No. 8 of 2001 which has the task and function of collecting and distributing zakat, infaq, and sadaqah (ZIS) at the national level. The role of BAZNAS as an authorized institution in managing zakat on a national scale is strengthened by Law Number 23 of 2011 concerning zakat management. As a zakat management institution, BAZNAS does not just manage all zakat in Indonesia. There are several functions that are carried out, namely planning, implementing as well as controlling the collection, distribution, and utilization of zakat and reporting the accountability of zakat management. Therefore, in order for this function to run well, BAZNAS is authorized to collect, distribute, and utilize zakat which is intended for the less fortunate.<sup>12</sup>The mission of the amil zakat agency is to optimize the distribution and utilization of zakat to alleviate poverty, improve community welfare, and assist the government and society in a sustainable manner for poverty and underdevelopment.<sup>13</sup>

Lembaga Amil Zakat (LAZ) is a zakat management institution that is fully formed on the initiative of the community and managed by the community itself. The government functions as a regulator and coordinator. Therefore, the government is in charge of fostering, protecting and supervising LAZ. Every LAZ that has met the requirements will be inaugurated by the government. The inauguration is intended as a form of government guidance and also as a protection for the community, both *muzakki* and *mustahiq*. Amil Zakat Institution is divided into two levels, namely: central level amil zakat institution and

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<sup>11</sup>Pengelolaan Zakat, " Analisis Pengelolaan Zakat Pada Badan Amil Zakat Nasional (Baznas ) Deli" 7, no. 30 (2022): 1301-12.

<sup>12</sup>Dita Elia Merina, "PERAN BADAN AMIL ZAKAT NASIONAL DALAM UPAYA MENANGGULANGI KEMISKINAN MELALUI PROGRAM BONDOWOSO UNGGULAN (Studi Kasus Di Kabupaten Bondowoso)," 2017, 1-10.

<sup>13</sup>Dedi Rizwandi and Ahmad Sibawaih, "P- ISSN : 2685-1016 November 2022 e-ISSN : 2776 - 6403 PEMBERDAYAAN EKONOMI MASYARAKAT DI KABUPATEN LOMBOK BARAT ( ANALISIS PENGEMBANGAN EKONOMI ISLAM ) Econetica Vol . 4 Nomor 2 p-ISSN : 2685-1016 November 2022" 4, no. November (2022).

provincial level amil zakat institution.<sup>14</sup>

There have been many studies on BAZNAS, including by Saini (2016) in his research entitled "Governance of zakat from the perspective of institutional economics in nganjuk district". The results of this study indicate that the compliance of muzakki in nganjuk district to pay zakat is still low, the lack of public trust in BAZNAS nganjuk Regency so that people prefer to channel directly to mustahiq. Further research was conducted by Hildawati (2021) in her research entitled "The Effect of Understanding, Trust, and Transparency of Zakat Institutions on Public Interest in Paying Zakat at BAZNAS Luwu Regency". The results of this study indicate that the effect of understanding, trust, and transparency of zakat institutions on public interest in paying zakat at BAZNAS Luwu Regency using SPSS version 23, it can be concluded that understanding partially has no effect on public interest in paying zakat at BAZNAS Luwu Regency. and Trust partially affects public interest and the transparency of zakat institutions partially affects public interest in paying zakat at BAZNAS Luwu Regency.

We conducted this research to find out and analyze the governance of BAZNAS in Pangkalpinang City and the interaction of BAZNAS with the external environment so as to explain the phenomenon of zakat dynamics in Pangkalpinang City.

## **B. Research Method**

In this study, the method that researchers used was a qualitative-descriptive method. According to Yuliana, (2020) Descriptive research describes a social symptom that analyzes, and understands the phenomenon in depth without using numbers or statistics. This research can also make a comparison of what can be done to find out a solution to a problem. Qualitative method is a

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<sup>14</sup>Kemenag et al., "Standar Operasional Prosedur Lembaga Pengelola Zakat," *Africa's Potential for the Ecological Intensification of Agriculture* 53, no. 9 (2012): 67.



research procedure that produces descriptive data in the form of written or spoken words from observed behavior.<sup>15</sup>

The data of this study were obtained through direct interviews with a purposive sampling approach (development of informants according to data needs in the field). This interview was conducted with the head of BAZNAS in Pangkalpinang City to find out the dynamic model of BAZNAS management in Pangkalpinang City.<sup>16</sup>

### C. Research Findings and Discussion

The BAZ of Pangkalpinang city was authorized on May 29, 2002 by the mayor of Pangkalpinang with No.SK 299 dated May 29, 2002 with the chairman H.Zulkarnain. This BAZ began to actively work on August 01, 2003. BAZ formed into Baznas nationally approximately in 2011. BAZNAS Pangkalpinang City has a vision and mission to provide welfare to the community with professional and trustworthy zakat management. The management structure of BAZNAS in Pangkalpinang City is the chairman, the first vice chairman who represents the field of collection, the second vice chairman in the field of distribution, the third vice chairman in the field of finance and the fourth vice chairman in the field of human resources, in each field there is one implementer.

Baznas Kota Pangkalpinang has two main tasks, namely: First is collecting zakat. The second is distribution, how BAZNAS distributes zakat to the fakir, poor, orphans, amil, fisabilillah, gharimin and ibnu sabil who must give in accordance with Islamic law. In collecting zakat every month the regional apparatus organization (OPD) makes payments to BAZNAS, after the funds are collected it will be managed for Baznas programs every month. These BAZNAS

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<sup>15</sup>Tuslaela, "Kajian Penerapan E-Procurement Dengan Metode Kualitatif Deskriptif Komparatif : Studi Kasus Pada,"*Prosisko* 4, no. 8 (2017): 1-8.

<sup>16</sup>Saini, Mukhamat. "Tata Kelola Zakat Perspektif Ekonomi Kelembagaan Di Kabupaten Nganjuk". *Qolamuna: Jurnal Studi Islam* Vol. 1 No. 2 (2016). <https://ejournal.stisnu.ac.id/ojs/index.php/qolamuna/article/view/23>

programs include education, humanitarian and poor people programs. As BAZNAS has done in the education program, namely providing pocket money for scholars and disabilities in elementary and junior high schools where each child gets pocket money of Rp. 500,000.

BAZNAS in Pangkalpinang City provides online zakat payments to make it easier for people to pay zakat. Payment can be made using QRIS or you can also visit the page <https://baznas.go.id/bayarzakat> then choose the type of fund then fill in the amount of zakat to be paid, the nominal according to the provisions and finally fill in our personal data. You can also pay zakat using a transfer to the BAZNAS account. Or pay zakat manually by coming directly to the Pangkalpinang City BAZNAS office.

According to Mr. Muhammad Kurnia, people in Pangkalpinang city still lack awareness in paying zakat. This is due to the lack of public understanding about zakat and distrust of the use of zakat funds. Efforts to increase public awareness of zakat can include educational programs, social campaigns, collaboration with religious leaders, and running real humanitarian programs with zakat funds to show their positive impact. Baznas Kota Pangkalpinang itself has a target in one year of zakat collection. At this time the funds collected within one year at BAZNAS Pangkalpinang city have not reached the target from the center. Zakat collected at BAZNAS Pangkalpinang City within one year only reached approximately 2-3 billion.

To maintain transparency and accountability in the management of zakat funds, BAZNAS Kota Pangkalpinang can take several actions, such as Baznas must routinely and clearly report the collection, distribution, and use of zakat funds to the public. This report should include details about the amount of funds collected, who receives zakat, and how the funds are used. Organize periodic independent audits by external parties unrelated to BAZNAS. The results of this audit should be published to ensure accountability. Ensure that information about Baznas, their activities, and ways to access financial reports are publicly

available, whether through websites, social media, or other sources of information. Encourage public participation in the oversight and monitoring process, such as holding open meetings or consultations with stakeholders. Make details of the use of zakat funds easily understood by the public, so that people can see how their zakat is used. And Baznas should involve the public in the decisionmaking process on the allocation of zakat funds to make it more democratic.

BAZNAS Kota Pangkalpinang, like other zakat collection and management organizations, may face some challenges in carrying out its duties. Some of the challenges that BAZNAS Kota Pangkalpinang may face in collecting and managing zakat such as the main challenge is raising public awareness about the importance of regular zakat. Education and socialization about zakat are needed to motivate people to actively give zakat. Collecting data on potential muzakki (people who are obliged to give zakat) and mustahik (people who are entitled to receive zakat) as well as managing zakat administration efficiently are important challenges. A good system is needed to ensure transparency and accuracy. Baznas needs to address problems in collecting zakat funds, especially if the community is less active in giving zakat. Effective ways to collect zakat need to be developed, such as the use of technology or collaboration with financial institutions. Ensuring that the collected zakat is distributed to the needy mustahik in a fair and transparent manner is another challenge. A good selection system of zakat recipients and distribution mechanism are needed. Baznas needs to run strong internal and external supervision to ensure that zakat funds are used in accordance with sharia provisions and predetermined objectives, and in some cases, competition with other charitable fundraising institutions can be a challenge. Coordination and cooperation with similar institutions may be required.

The development and management of zakat in BAZNAS Pangkalpinang City, as in many cities in Indonesia, can be influenced by a number of factors.

Many efforts have been made to increase public awareness in Pangkalpinang about the importance of zakat. This includes zakat socialization and education campaigns by various organizations, including Baznas. as the institution responsible for the collection and management of zakat, Baznas has taken steps to improve efficiency and transparency in managing zakat funds. The utilization of technology such as websites, mobile applications, or other digital platforms may have improved the ease of collecting zakat and providing information to the public. There is cooperation between Baznas and local financial institutions to ease the process of zakat transfer and increase community engagement in zakat. Possible partnership between BAZNAS and other social organizations or charity institutions to more effectively distribute zakat to mustahik.

Mr. Muhammad Kurnia said that the progress of BAZNAS Pangkalpinang City every year is there, in its journey in the third year of BAZNAS leadership, the progress has been seen where public trust is starting to be high, maybe with several programs or big events BAZNAS always involves important parties who are invited guests so indeed several programs and have received permission from the police. So that way the community will think and see that the management of zakat in Pangkalpinang is transparent and open to the community. To foster public trust in BAZNAS.

The programs conducted by BAZNAS Kota Pangkalpinang to increase public awareness in paying zakat can vary. Some programs that may have been or are being conducted by BAZNAS Kota Pangkalpinang such as often conducting socialization campaigns to increase public awareness about zakat. This can involve counseling, seminars, lectures, and other public activities. Utilizing social media such as Facebook, Twitter, and Instagram to disseminate information about zakat and its benefits can be one effective way to reach a wider audience. Organizing special fundraising programs that focus on zakat, such as the "Zakat Month" program or special programs during Ramadan, can encourage people to give zakat more actively. Utilizing modern technology, such as online

zakat payments or through mobile applications, can make the process of giving zakat easier and more convenient for the community. With such information and programs, the public will assume that Baznas is carrying out its duties optimally, correctly and trustworthily.

#### **D. Conclusion**

BAZNAS in Pangkalpinang City has a vision and mission to provide welfare to the community with professional and trustworthy zakat management. The problem faced by Baznas in Pangkalpinang City is the lack of public awareness in the city of Pangkalpinang in paying zakat, this is due to the lack of public understanding of zakat and distrust of the use of zakat funds. Various efforts made to increase public awareness about zakat can include educational programs, social campaigns, collaboration with religious leaders, and running real humanitarian programs using zakat funds to demonstrate the positive impact of zakat to the community. Baznas also routinely and clearly reports the collection, distribution, and use of zakat funds to the public in this way the public will have more trust in Baznas so that people routinely pay zakat.

In its journey in the third year of BAZNAS leadership, the progress has been seen where public trust in BAZNAS is starting to be high, this is because some of BAZNAS's major programs always involve important parties who are invited guests and some programs that have obtained permits from the police.

#### **E. Acknowledgement**

Praise our gratitude to the presence of Allah SWT for his guidance that has guided our steps in completing the article entitled "Governance of zakat from the perspective of institutional economics in the city of pangkal pinang".

There is no best offering that researchers can give other than gratitude to those who have helped researchers. In particular, the researcher would like to thank the lecturer of the Institutional Economics course Mr. Rozi, S.Sos., M.A. who has provided guidance and support during the process of making this

article. Your knowledge and direction are very valuable to us. And do not forget to thank the chairman of Baznas Pangkalpinang City, Mr. Muhammad Kurnia for the opportunity and support in this research and the valuable advice we received from the chairman of Baznas Pangkalpinang City has played an important role in the completion of this research. All parties who helped in the preparation of this journal, which cannot be mentioned one by one.

All the shortcomings and imperfections of this research, the researcher really hopes for input, criticism, and suggestions that are constructive towards improving and perfecting this journal. Finally, the researcher hopes that this journal can provide benefits for all those who need it.

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