

Zakat of Maslahah-Based Companies in Improving Business Continuity

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ABSTRACT

The purpose of this research is to find out the method of calculating Zakat company in KSPPS Bakti Huria Syariah based on maslaha and the role of Zakat in increasing business continuity. The type of research used was qualitative research with a phenomenological approach, which is located at KSPPS Bakti Huria Syariah on Jln. Malengkeri. The results showed that the company's zakat provisions in KSPPS Bakti Huria Syariah are based on AD/ART where the amount of zakat issued is based on the profits earned deducted by the obligation multiplied by 2.5% every month at each branch which is then collected at the head office. Ma'laha-based zakat consists of two components, namely profits and blessings, blessings obtained, namely the blessings of heaven in the form of rewards at the end of the day, blessings on earth in the form of positive images obtained from the community, loyalty and productivity from employees. In addition, the role of zakat in increasing business continuity can be seen from KSPPS Bakti Huria Syariah getting a positive image from the community which in the long term will increase profits, from a capital and financial aspect since the transfer of KSPPS Bakti Huria Syariah has increased from the number of branches of 25, an increase in the number of members, from the aspect of human resources, the provision of training facilities for skill development, religious studies and the provision of educational facilities for branch heads. The implications of this research are expected to be a source of development and application for other researchers, especially those related to the method of calculating corporate zakat, corporate zakat based on maslaha, and the effect of zakat on business continuity. In addition, this research is expected to be able to become a basis for the government or related institutions to make more binding regulations.

Keywords: Corporate Zakat, Ma'laha, Business Continuity

INTRODUCTION

Zakat is a mandatory worship that is included in the category of *maaliyah ijtimai'iyah.ar* (Hadi, 2016), the obligation to pay zakat is not only a matter of worship to the creator but also a foundation for empowering the people. (Rusdianto, 2022). Broadly speaking, zakat is divided into two parts, namely zakat fitra as a form of purification of the soul and zakat maal as a form of purification of wealth (Fauziah Ahmad, 2019). The types of assets that are obliged to be zakat continue to experience developments following the changes in the people's economy, one of which is corporate zakat. Corporate zakat as a form of representation of Sharia compliance is supported by the clear implementation of calculations and records (Masadah, 2022a; P3EI Universitas Islam Indonesia Yogyakarta, 2012).

Until now, corporate zakat has been applied by Sharia-based business units as a form of representation of Sharia values in their activities (Ramli & Abdul Ghadas, 2019). In various discourses it is stated that sharia accounting is reflected in the zakat metaphor meaning that sharia business units are *zakat – oriented* business units and not only profit-oriented, so that companies will realize zakat payments (Rahim & Sahrullah, 2017). Thus net profit (*net profit*) is no longer a measure of company *performance*, but on the contrary *zakat will be a measure of company performance*. According to Qardhawi, the main purpose of zakat is to show that the position of humans is higher than wealth. It is proved that it is humans who own

property, not humans as slaves of property (Masadah, 2022b). Based on these objectives, it can be seen that there is a very significant difference between zakat obligations and taxes, because paying zakat is not only to help the needs of mustahik but also has a positive impact on the giver (muzaki).

Stakeholder theory explains that the main goal of a good company is not only *profit oriented*, but further explained that the company must also provide benefits for stakeholders (Rusdianto, 2022) but what needs to be underlined in Islam which is explained in the development of *sharia enterprise theory* stakeholders in *stakeholder theory* are not only the people involved in the continuity of the company but also the highest *stakeholder*, namely Allah swt, which then includes nature and humans (Berlian & Awaluddin, 2022) based on this, the company must be able to be accountable for what it does not only to the leaders who are structurally the organization but to the actual *stakeholders*. One form of compliance is by paying zakat on the company it owns

Another view regarding the relationship between zakat and business continuity is based on the *stewardship theory* that one that influences the performance of the company is the application of trustworthiness and loyalty to every company commitment. The mandate referred to in Islam is honest, fair behavior and a good responsibility towards stakeholders, executors, God, society and nature (Kurniawan & Suliyanto, 2018). Apart from the impact of *stewardship theory*, companies that pay zakat will also get a good *image from society*. This is in line with research conducted by Shurmita that the amount of zakat paid by companies depends on the amount of profit earned, which will then indirectly affect the performance of the company (Junisar Fircarina, 2020). Or in this case it is explained that zakat has an influence on company performance or business continuity because companies that want to pay their zakat in a good amount will try to meet capital liquidity and good profits. However, different research results were obtained by Nunung Nur Laela and Amsy Eka Hasmarita who said that companies that issue zakat indirectly have an impact on business continuity because the company's image in society is good but partially the effect of zakat on income has no effect (Nur et al., 2019).

Company zakat is a form of company compliance with sharia which is expected to be able to contribute to achieving economic prosperity (Zakaria et al., n.d.). This expectation is in line with the data released by BAZNAS in 2021, the potential for zakat in Indonesia is Rp. 327.6 trillion, where the greatest potential is in company zakat of 144.5 trillion, then zakat for service income is at 139.07 trillion, followed by types of zakat money, agriculture and animal husbandry which are 58.78 trillion, 19.79 trillion and 9.52 trillion respectively, but things that are quite lame can be seen from the large potential of zakat and facts on the ground, based on data on the realization of collecting zakat funds of 14 trillion around 4.28% of the total potential for zakat in Indonesia (BAZNAS INDONESIA, 2022). The status of a cooperative is a legal entity whose capital is obtained from members' savings, which cannot be denied (Cahyaningrum et al., n.d.). in South Sulawesi alone in 2021 there will be 4,535 active cooperative units (bps. Go.id) and one of the largest sharia-based cooperatives, namely KSPPS Bakti Huria Syariah. Therefore, based on this background, supported by previous studies, the researcher is interested in conducting more in-depth research related to the zakat calculation method at KSPPS Bakti Huria Syariah, its relation to *ma' laha* and company business continuity, departing from these problems *this* research focuses on masalah-based company zakat in increasing business continuity.

LITERATURE REVIEW

According to (Fitrawansyah et al., 2022), based on the results of the research conducted, the zakat calculation method is applied, namely the sum of working capital (current assets-current liabilities) added to the company's net profit after tax multiplied by 2.5%. This method is applied by looking at the real condition of the company, which is filtered based on tazkiyah.

However, in contrast to the research conducted by Fitrawansyah, the research conducted by the (Irfan & Muhyarsyah, 2020) company states that the obligation to pay zakat in companies is synonymous with

syirkah based on *syakhshiyyah i'tibariyyah* (spiritual entity) or *syakhshiyyah hukmiyyah*, which is based on the five principles inherent in companies as *muzakki*. The calculation is carried out using the company's zakat accounting method based on standard standards set by (AAOIFI), (MASB), and (IAI). The company's determination as muzakki must meet the criteria and the method for calculating zakat must be based on AAOIFI provisions.

If you look at the zakat potential of existing companies based on the results of research conducted by (Sidik & Reskino, 2016) that the results of efforts to increase zakat receipts are influenced by the increase in muzakki in paying zakat, the increase in interest in paying zakat is influenced by knowledge, attitudes, religiosity, motivation, and income of muzakki in addition to the belief that zakat has a strategic function in the country's economy, both in the distribution of wealth and improving the welfare of society as a whole. Therefore, several variables influence the amount of zakat paid by muzakki. According to (Fauziah Ahmad, 2019) to the high probability of paying zakat among the community seen from household size, low per capita income, and higher level of education, efforts need to be made by zakat institutions to develop good and efficient zakat calculation methods.

This research is in line with the results of research conducted by (Maimuna & Rahim, 2021), according to the results of research, company zakat calculations are currently experiencing difficulties because there are calculation formats and elements of financial reports that differ between standard formats and fiqh language due to a lack of socialization of companies and almost all calculation methods. Those offered by several economic thinkers and authorized institutions show greater results when assets are assessed using current value.

Based on previous research related to corporate zakat, researchers believe that there are still too few studies related to corporate zakat, especially on zakat calculation methods. This is inversely proportional if we look at the large potential of corporate zakat which can be used for the welfare of Muslims, especially in Muslim-majority countries like Indonesia.

METHOD

The research method used is a qualitative method with a phenomenological approach, according to (Sudaryono, 2018) The phenomenological approach is used to examine carefully and thoroughly or the reality and experiences experienced by humans. This research is located at KSPPS Bakti Huria Syariah located on Jalan Malengkeri Raya No. 34 Makassar, South Sulawesi, Indonesia. The type of data used is primary data obtained from interviews with informants and secondary data obtained from journals, books, articles and websites related to the research title.

RESULTS AND DISCUSSION

The word *al-Ma ṣ laha* is the opposite of *Al-Mafsadah* (damage). According to the original language, *maslaha* comes from the words *salaha*, *yasluhu*, and *salah* which means something good, proper, and useful. (Adinugraha & Mashudi, 2018). If viewed from the definition of terminology, the meaning of *Ma ṣ laha* has several definitions. First, the definition of *majaz*, *al-Ma ṣ laha* is something that conveys prosperity or benefit. Second, essentially, *al-ma ṣ laha* is the result that arises from actions that cause goodness or benefits. (Isiwanto & Yuli Dianto, 2021). Meanwhile, according to Imam Al-Ghazali, *Ma ṣ laha* is defined as receiving benefits and rejecting damage to maintain religion, soul, mind, lineage, and property (Wanci & Holle, 2021). Based on explanations from several scholars, it can be concluded that *ma ṣ laha* is something beneficial that humans want to achieve in all aspects of life.

Ma ṣ laha is the essence of Sharia policy in terms of responding to all forms of social, political, and economic dynamics. Therefore, *Ma ṣ laha* in muamalah is an effort to obtain benefits within the framework

of sharia, which does not only end in *profit motive* and *material profitability* as in conventional economics. (Fahlefi Rizal, 2015). In short, it can be concluded that in muamalah activities, all forms of activity and behavior in the economy are based on *Ma ş laha*, if the activity there is *Ma ş laha* then this is permitted and recommended by sharia, conversely if in the activity there is a loss of *mafsadah*, then the practice is not justified, such as *ihtikar*, *foreign exchange and stock speculation*, *gharar*, gambling, *dumping*, and all businesses that contain usury. The concept of *Ma ş laha* in company production activities consists of two components, namely benefits (physical and non-physical) and blessings. In the context of the company, of course, attention is paid to profits so that later these profits can be used to fulfill the *Ma ş laha* that others such as physical, intellectual, or social *ma ş laha*. The formula *Ma ş laha* in the company is as follows:

$$\text{Ma ş laha} = \text{Profit} + \text{Blessing}$$

Profits are obtained from the difference between total income and total costs of the company, while blessings are obtained if the company can apply Islamic principles and values. Implementing aspects of Sharia compliance certainly requires extra costs that are relatively larger when compared to companies that ignore them, (P3EI Universitas Islam Indonesia Yogyakarta, 2012) but on the other hand, the aspect of blessings received is a form of compensation indirectly received by the company, based on this, blessings can be assumed to have zero value or are sensory infeasible. observation because blessing is something that does not always take a direct, material form.

Sharia enterprise theory, first introduced by Triyuwono and Slamet in 2001, *Syariah Enterprise Theory* is a form of concern that is not only related to individuals (shareholders) but in the corporate context is also related to the interests of wider *stakeholders, including God, humans, and natural*. God is the highest party and is the only goal of human life placing God as the highest (Ruddin, 2019) *stakeholder*. The trust given to stakeholders is a trust from God in which there is a responsibility to use it in the manner and purpose determined by the Supreme Trustee. According to Meutia, in the application of Sharia enterprise theory in zakat management accountability is divided into two parts, namely vertical accountability aimed at Allah SWT. This can be seen from the company's form of compliance in carrying out operations by Sharia principles, while horizontal accountability is divided into two, namely humans, in this case, *direct stakeholders and indirect stakeholders* (Muin, 2020; Sidik & Reskino, 2016).

Regarding the company's zakat calculation method, it still has problems, this is due to the calculation format and financial report elements being different from each other and the lack of socialization among companies. There are several (Zakaria et al., n.d.) ways to calculate company zakat: (Zakaria et al., n.d.) The first method is TE Gambling and RA Karim, which is trading zakat. is imposed on the net value of assets or working capital or net profit of 10%, then the zakat calculation method according to Yusuf Qardhawi in the zakat law book is equated with zakat for business or trade assets that have been around for one year and reach the nisab at the end of the year, so it is obligatory to Paying Zaka is 2.5% calculated from capital and profits, not just profits. Finally, the calculation of zakat according to *the Accounting and Auditing Organization Islamic Bank (AAOIFI)*, in this calculation method zakat can be calculated using two approaches, first, the net assets method and second, *the net invested funds/net equity method*.

• Zakat calculation method

Based on the results of observations that KSPPS Bakti Huria Syariah is a sharia-based savings and loan cooperative that is registered under the articles of association AHU 0000251.AH.01.27 of 2020, and refers to the provisions of the AD/ART of KSPPS Bakti Huria Syariah regarding the company's obligation to pay zakat every month of 2.5% of the net profit earned in each branch, the total amount of zakat is calculated at the beginning of the budgeting year at KSPPS Bakti Huria Syariah. The calculation method used at KSPPS Bakti Huria Syarih is different from the calculation method offered by several economic institutions and thinkers, this is because until now there has been no mutually agreed upon company zakat calculation method to use, the calculation method used in each company is returned to the company itself. This is in

line with research conducted by (Fitrawansyah et al., 2022) and (Ali Farhan, 2018) who have different corporate zakat calculation methods.

• **Maslahah-based zakat**

Corporate zakat is a form of representation of sharia compliance, where it is hoped that the company can trigger economic growth and distribution evenly. KSPPS Bakti Huria Syariah has issued its zakat in the capacity as a company, apart from being a form of obligation, it is also a form of gratitude for what they get. Rules regarding the management of zakat are contained in Law no. 23 of 2011 regarding the management of zakat chapter I article I which is related to planning, implementing and coordinating activities in the collection, distribution and utilization of zakat.

The concept of implementing *ma'laha* in a company consists of two components, one of which is the profit component, just like any other company, the activities carried out by a company must make a profit in order to be able to maintain the health of the company. But what distinguishes KSPPS Bakti Huria Syariah from conventional companies. The concept of profit in the *maslahah* component is expected to give birth to other *ma'laha*, for example physical *ma'laha* whose application in KSPPS Bakti Huria Syariah can be seen from the number of branches owned to date, consisting of 25 branches spread across several regions in South Sulawesi, as well as the capabilities of KSPPS Bakti Huria Syariah in maintaining the continuity of its business, *Ma'laha* which was subsequently born from profit, namely *ma'laha* from an intellectual perspective, where KSPPS Bakti Huria Syariah routinely conducts contemporary fiqh studies and religious studies for every employee and there are training facilities to develop the capabilities of its employees. Furthermore, the blessings on earth for the company are manifested in the form of benefits and goodness. Where when a company issues zakat it will create a positive image in the community which will certainly increase public appreciation for KSPPS Bakti Huria Syariah, this is in line with research conducted by that (Ali Farhan, 2018) company policy in carrying out operational systems in accordance with sharia provisions, one of which is by issuing the obligation to pay zakat The company will give a good image in the community. In addition, the *maslahah* of blessing on earth is in line with the application of Shariah enterprise theory which requires accountability to be given to 3 stakeholders, namely Allah, Humans and Nature.

Maslaha concept	KSPPS Bakti Huria Syariah
<i>Ma ş laha</i> is related to fulfilling Islamic principles and values.	KSPPS Bakti Huria Syariah is a company with an identity for implementing Sharia principles which always tries to violate religious orders and avoid religious prohibitions, one of which is by paying zakat and indirectly participating in religious proselytizing.
<i>Ma ş laha</i> is related to obtaining profits (physical and non-physical)	KSPPS Bakti Huria Syariah by issuing zakat as a form of sharia compliance obtains <i>ma'laha</i> from the profit component
<i>Ma ş laha</i> is related to the blessing component	KSPPS Bakti Huria Syariah by paying zakat will obtain blessings in the sky in the form of rewards that will be obtained at the end of the day and blessings on earth in the form of a positive image of the company in society, loyalty, and work enthusiasm from employees.

Tabel 1 : Maslaha-Based Zakat at KSPPS Bakti Huria Syariah

• **The role of zakat in business continuity**

Business continuity is an orientation for every company that applies both sharia and conventional principles, where awareness from stakeholders *that* a company is no longer profit-oriented but rather how to maintain a business run (Adiningsih & Cahyandi, 2019), by issuing zakat will indirectly give a positive image in the

community. the eyes of the community so that indirectly KSPPS Bakti Huria Syariah will gain sympathy in the community, of course it will be directly proportional to the interest from the public to join KSPPS Bakti Huria Syariah, with KSPPS Bakti Huria Syariah paying their zakat will have an impact on the marketing aspect of having a positive image of KSPPS Bakti Huria Syariah which runs operations in accordance with sharia principles and has a company zakat paying policy will provide benefits from a marketing perspective, namely providing long-term competitiveness, attracting the attention of stakeholders, being an exclusive attraction, increasing the effectiveness of marketing and saving operational costs. Furthermore, other aspects of business continuity obtained from issuing zakat are from the capital and financial aspects, where KSPPS Bakti Huria Syariah when changing status from conventional cooperatives to sharia cooperatives has committed that the company's orientation is not only profit but is oriented to the amount of corporate zakat issued. The greater the zakat issued, the greater the profit obtained, if you look at the beginning of the shift of KSPPS Bakti Huria Syariah until now it has a total of 25 branches spread across the South Sulawesi region. And finally, namely the aspect of developing the quality of human resources, KSPPS Bakti Huria Syariah will give birth to benefits which will then give birth to ma'laha one of which is intellectual ma'laha, awareness of managers and stakeholders to always support the development of the skills of each employee as evidenced by the existence of religious study facilities, training facilities in the field of IT, Digital Marketing as well as providing educational facilities for several branch heads.

Business Sustainability Aspects	KSPPS Bakti Huria Syariah
Aspects of Corporate Image	KSPPS Bakti Huria Syariah by issuing corporate zakat gives a positive image in society and attracts stakeholder trust.
Capital and Financial Aspects	KSPPS Bakti Huria Syariah currently has a total of 25 branches in the South Sulawesi region. Every year the number of members continues to increase and the number of employees increases.
Marketing Aspect	KSPPS Bakti Huria Syariah which pays its zakat indirectly becomes an exclusive promotional media,
Aspects of Human Resources	KSPPS Bakti Huria Syariah provides skills training, religious studies for each employee, and educational facilities for branch heads.

Table 2: The role of company Zakat in business sustainability

CONCLUSION

Fulfillment of corporate zakat requirements, namely nisab and haul, but from observations of corporate zakat researchers at KSPPS Bakti Huria Syariah it is carried out every month and related to the zakat calculation method used is different from the calculation method that is generally used where the amount of zakat issued is seen from the profit earned minus the liability multiplied 2.5% per month which is carried out by each branch which is collected at the head office to be distributed to KSPPS Bakti Huria Syariah fostered schools and other zakat institutions. The corporate zakat implemented in KSPPS Bakti Huria Syariah based on ma'laha consists of two main components, namely profit (physical and non-physical) and the next component, namely blessing consisting of heaven's blessings in the form of rewards obtained at the end of the day and blessings on earth as seen from a positive image obtained from the community, loyalty and productivity of employees to improve and advance the company, the blessing aspect of the KSPPS Bakti Huria Syariah policy of paying zakat in the long term will increase profits. In addition, the influence of zakat on business continuity is one of the aspects of the company's brand image which has a positive image in the community. aspects of blessings that cannot be measured in terms of material things that give peace. The role of zakat on business continuity can be seen from the positive image obtained by the company, in terms of capital and finance seen from the number of KSPPS Bakti Huria Syariah branches of

25 branches in South Sulawesi, the increase in the number of members each is significant, from the marketing aspect it can be seen that there is a positive image of the company media promotion exclusively and become a point of difference with other cooperatives and can save operational costs. And finally the aspect of human resources that KSPPS Bakti Huria Syariah provides skill development training, religious study facilities for each employee as an effort to increase the productivity and effectiveness of member services, as well as providing educational facilities to the undergraduate level for branch heads.

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