

Is Service Quality Matter for Zakat Institution? The Case of Productive Zakat Empowerment in Subang

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Abstrak

Zakat produktif merupakan instrumen yang ditujukan untuk mengentaskan tantangan ekonomi, khususnya di kalangan pelaku usaha mikro. Terlepas dari potensinya, penelitian yang mengkaji efektivitas program ini dari perspektif langsung para penerima manfaat (mustahik) masih terbatas. Penelitian ini menguji persepsi mustahik terhadap kualitas layanan pada program zakat produktif BAZNAS Kabupaten Subang, serta mengidentifikasi kesenjangan antara ekspektasi dan realitas pengalaman yang dirasakan oleh mereka. Berbeda dengan studi terdahulu yang lebih menekankan pada implementasi program atau dampak makroekonomi, penelitian ini berfokus pada kualitas layanan institusional berdasarkan ekspektasi dan pengalaman mustahik. Data dianalisis menggunakan uji Wilcoxon Signed Rank dengan mengadopsi kerangka kerja SERVQUAL yang terdiri dari lima dimensi: Tangibles (bukti fisik), Reliability (keandalan), Responsiveness (daya tanggap), Assurance (jaminan), dan Empathy (empati). Temuan penelitian menunjukkan bahwa terdapat kesenjangan terbesar pada dimensi keandalan (Reliability) dan daya tanggap (Responsiveness). Implikasi dari penelitian ini menunjukkan perlunya peningkatan efektivitas dan keberlanjutan pada program-program zakat produktif.

Kata Kunci: Zakat Produktif; SERVQUAL; Wilcoxon Signed Rank Test

Abstract

Productive zakat is an instrument aimed at alleviating economic challenges, particularly among micro-entrepreneurs. Despite its potential, limited research has assessed the effectiveness of this program from the direct perspective of beneficiaries. This study examines mustahik perceptions of service quality in BAZNAS Subang's productive zakat program and identifies gaps between the expectations and the reality of Mustahik experiences. Unlike previous studies that emphasized program implementation or macroeconomic impacts, this study focuses on institutional service quality based on mustahik expectations and experiences. The data were analyzed through Wilcoxon Signed Rank tests and adopting the SERVQUAL framework comprising five dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. The Findings showed that there are greatest gaps of Reliability and Responsiveness. The implication of the study showed that it needs enhancement of effectiveness and sustainability of productive zakat programs.

Keywords: Productive Zakat; SERVQUAL; Wilcoxon Signed Rank Test

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INTRODUCTION

Poverty continues to be a significant challenge for developing countries, including Indonesia despite recovery of economies following the 2020 crisis triggered by the COVID-19 Pandemic. However, poverty continues to persist in the country. The Central Bureau of Statistics reported that, as of March 2024, the national poverty rate still stood at 9.03%, with Subang Regency recording a slightly higher rate of 9.49% (Badan Pusat Statistik, 2024). The condition demands active involvement from the government and philanthropic institutions, particularly zakat management institutions to reduce economic disparities (Peran Pemerintah dalam menanggulangi kemiskinan, <https://Subangkab.bps.go.id/id/>). The potential for zakat collection in Indonesia is substantial, with estimates reaching IDR 327 trillion annually. Nevertheless, actual collections remain relatively low, amounting to only around IDR 26.5 trillion in 2024 (Pusat Kajian dan Strategi Baznas, 2024). Zakat, as an instrument of economic redistribution, has been recognized for its ability to contribute to poverty alleviation through both consumptive and productive mechanisms based on Sharia Principles (Wahbah al-Zuhailī, 2004:1790).

Aligned with this potential, the National Zakat Agency (BAZNAS) of Subang Regency serves as one of the zakat management institutions implementing a productive zakat program by providing micro-enterprise capital and entrepreneurship assistance. The 2024 report from BAZNAS Subang recorded that 431 mustahik received aid on economic assistance, demonstrating the tangible contribution of this program to efforts aimed at improving community welfare (Baznas Subang, 2024). Nevertheless, the poverty rate in Subang remains relatively high compared to other regions, indicating the need for adequate supervision and evaluation in the implementation of productive zakat programs.

Furthermore, several previous studies have highlighted weaknesses in the management of productive zakat, particularly in relation to service quality (Baznas Subang, 2024). Frequent issues include the lack of effective monitoring and evaluation of mustahik business activities, insufficient number and competency of zakat officers (amil), and the uneven provision of post-disbursement support (Baznas Subang, 2024). This is in line with Musyfiqa's study, which states that economic service programs for mustahik in the micro-enterprise sector remain unsatisfactory (Baznas Subang, 2024).

In addition, issues related to transparency in fund management and weak complaint mechanisms also affect mustahik perceptions of

the quality of services provided by zakat institutions. This condition indicates that improvements are needed not only in program design but also in the quality of interaction and services provided to mustahik. Services that do not meet beneficiaries' expectations may reduce trust in zakat institutions and hinder the success of the program in achieving its goal of economic empowerment (Baznas Subang, 2024).

LITERATURE REVIEW

Zakat

Zakat is one of the key instruments in the Islamic economic system, serving a dual function: as a religious obligation and as a means of wealth redistribution aim to reducing social inequality (Damanik et. al., 2022:3253). According to al-Qarādāwī, zakat is an obligation imposed on every Muslim who possesses a certain amount of wealth, which must be distributed to eligible recipients based on Sharia provisions (al-Qarādāwi, 1991:37-39). The Qur'an clearly identifies eight categories of zakat beneficiaries.

Therefore, zakat should be viewed not only as a ritual act of worship, but also as a powerful socio-economic instrument that contributes significantly to the improvement of the ummah's well-being (Qadir, 1998:82). Consistent with the findings of Khusnul, the purpose of zakat extends beyond ritual worship, serving also as a means of contributing to the social fabric of society (Khotimah, 2020:52).

In addition, zakat can be utilized productively to further empower its beneficiaries (Al-Mubarak, 2015:219). Sa'id study stated that zakat is considered productive when the assets distributed by the Muzakki to the recipient are managed in a way that allows them to grow and remain sustainable over time (Mustafa, 2015:69). Productive zakat refers to zakat distributed capital or equipment aim to develop economic potential of Mustahik in order to become self-reliant and transform to Muzakki in the future (Haqiqi, 2023:4).

From the definitions from variaous source of zakat and productive zakat, it can be concluded that both are mandatory for each Muslim. Improving welfare of the ummah is one of the main objective of zakat utilization.

Service Quality

BAZNAS is one of the official zakat management institution in Indonesia govern by Central dan Regional Governments, has mandate to distribute zakat both consumptively and productively based on Law Number 23 of 2011. On the other hand, program evaluation plays a

crucial role in ensuring the effectiveness of program implementation, particularly in the context of productive zakat (Agustono, 2017:3). Program evaluation is a systematic process of collecting and analyzing information to determine the extent to which program objectives have been achieved and to provide a basis for decision-making or improvement (Arifin, 2019:8).

In the context of zakat management, program evaluation is essential for assessing the success of zakat distribution and utilization, as well as the quality of services provided by the institution to mustahik (Ambyiar, 2020:8). In this context, service refers to the actions or behaviors offered by an organization or institution with the aim of delivering satisfaction that exceeds the expectations of its beneficiaries (Gloriana & Nugraha, 2022:235).

Accordingly, the quality of service is a critical factor influencing mustahik satisfaction with zakat institutions. As defined by Kotler (as cited in Apriliana), service refers to any activity or benefit that one party can offer to another, which is essentially intangible and does not result in the ownership of anything (Apriliana & Surkasih, 2022:500). Within the context of zakat, service encompasses the clarity of procedures, the quality of interaction between amil and mustahik, and the post-disbursement support provided. The SERVQUAL model, developed by Parasuraman et al. and cited in Azhar, serves as a widely adopted framework for assessing service quality across five dimensions: *tangibles, reliability, responsiveness, assurance, and empathy* (Alam, 2021:164).

Previous studies have shown that the success factor of productive zakat is not solely determined by the frequency of business assistance provided, but also by the service quality by zakat institutions. Adequate mentoring and responsive service have been found to significantly enhance mustahik satisfaction (Sutomo, 2017). On the other hand, Rapindo reported the existence of complaints concerning inadequate communication and supervision by BAZNAS Services affected the continuity and sustainability of mustahik enterprises (Rapindo, 2021:133). In contrast, Rapindo highlighted complaints regarding the lack of communication and supervision from BAZNAS, which has had an adverse impact on the sustainability of mustahik's business activities (Ester, 2022:140). This highlights the need for a comprehensive evaluation of service delivery within zakat institutions.

Therefore, based on the theoretical framework and findings from previous studies, it is necessary to evaluate the service quality of BAZNAS Espcially in Subang Regency in implementing the productive zakat program using the SERVQUAL dimensional approach. Based on

several definitions related to service, service quality, and service evaluation within a program, service quality can be defined as the actions provided by an institution or company to create a positive impression on its customers. Meanwhile, service evaluation refers to the activities aimed to determining whether improvements to the program are necessary.

RESEARCH METHODOLOGY

This study employs a descriptive quantitative method with an evaluative approach based on the SERVQUAL model to assess the five dimensions of service quality at BAZNAS Subang: *tangibles, reliability, responsiveness, assurance, and empathy* (Cahyono, 2022:16).

Table 1. SERVQUAL Indicators

<i>Indicators</i>	<i>Expectation</i>	<i>Perception</i>
<i>Tangible</i>		
BAZNAS offices are easily accessible	AH1	AR1
Information about zakat can be obtained via telephone or the internet	AH2	AR2
Clear regulations regarding eligible recipients	AH3	AR3
Zakat can be delivered directly or transferred to recipients	AH4	AR4
Zakat recipients receive proof of receipt	AH5	AR5
<i>Reliable</i>		
The process of applying for assistance is simple	BH1	BR1
Zakat is distributed in a timely manner	BH2	BR2
Zakat helps recipients improve their quality of life	BH3	BR3
Zakat officers are honest and knowledgeable about religious matters	BH4	BR4
<i>Responsiveness</i>		
Zakat is provided to those who are genuinely in need	CH1	CR1
Officers respond promptly to zakat applications	CH2	CR2
Officers provide clear explanations on how to access zakat	CH3	CR3
<i>Assurance</i>		
Officers are trustworthy in selecting eligible recipients	DH1	DR1
Zakat management is transparent and accountable	DH2	DR2
Zakat is consistently allocated to rightful beneficiaries	DH3	DR3
<i>Empathy</i>		
Officers demonstrate politeness and courtesy	EH1	ER1

Indicators	Expectation	Perception
All recipients are treated equally	EH2	ER2
Suggestions and complaints are welcomed for improvement	EH3	ER3

Data were collected through a questionnaire consisting of 18 items measuring the level of importance and satisfaction of mustahik, as well as secondary data obtained from official reports and relevant literature. The study population comprised 33 mustahik who received micro-business capital assistance, with a sample of 19 respondents selected using an accidental sampling technique. Validity testing was conducted using Spearman's rho correlation ($r > 0.3$), and reliability was tested using Cronbach's Alpha ($\alpha > 0.7$) and McDonald's Omega. Data analysis analyzed by descriptive quantitative methods using Jamovi software, employing frequency distribution, the Wilcoxon Signed Rank Test to identify significant differences between expectations and satisfaction, and a scatterplot to map service quality gaps (Fadilatunisyah, 2024:23). The study was conducted at BAZNAS Subang from April 11 to 21, 2025, focusing on the productive zakat program for micro-enterprise assistance.

DISCUSSION AND RESULTS

Respondent Characteristics

At chapter, questionnaires were distributed to nineteen mustahik of the productive zakat program. The respondents' profiles categorized based on gender and age range. The results are presented in the following tables and figures.

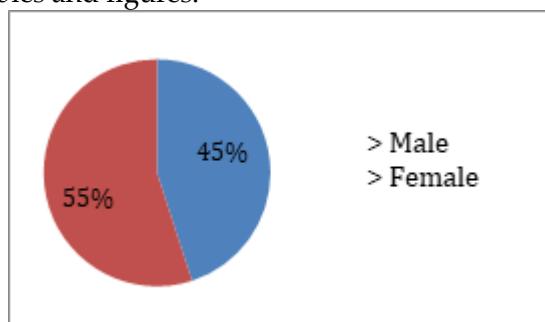


Diagram 2. Respondent Characteristics Based on Gender

The results of the study show that the composition of respondents based on gender is relatively balanced. A total of 55% of respondents are female, while the remaining 45% are male. The percentage difference of only 5% indicates that the gender distribution in the sample is fairly even, allowing the perception of the zakat productive

program's services to represent both gender perspectives.

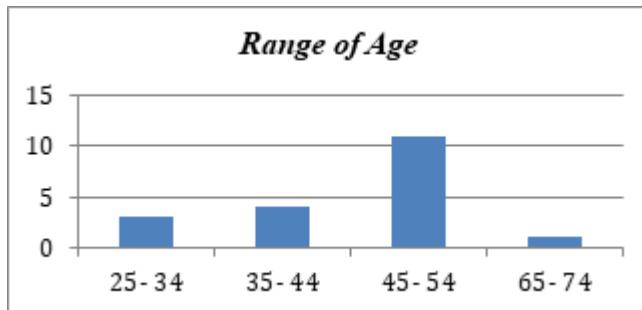


Figure 2. Respondent Characteristics Based on Age Range

It can be seen that the age majority among the respondents is 45–54 years old. This may be due to the fact that this range falls within Indonesia's productive age group. The remaining respondents are in age groups below 45–54, with only one respondent aged 65–74 years. The detailed data is presented in the table below.

Servqual Score

Table 2. Frequency Distribution Results of Expectations and Perceptions

Ind.	SDe	De	N	Ae	V Ae	Mean	VDr	Dr	N	Sr	VSr	Mean	GAP
AH/R1	10.5%	5.3	31.6%	21.1%	31.6%	20.0%	-	5.3%	26.3%	10.5%	57.9%	25.0%	-4.98%
AH/R2	-	10.2	57.9%	15.8%	15.8%	25.0%	-	21.1%	36.8%	31.6%	10.5%	25.0%	0.00%
AH/R3	-	-	31.6%	52.6%	15.8%	33.3%	-	10.5%	47.4%	21.1%	21.1%	25.0%	-8.33%
AH/R4	-	-	26.3%	31.6%	42.1%	33.3%	-	15.8%	26.3%	31.6%	26.3%	25.0%	-8.33%
AH/R5	-	5.3	42.1%	36.8%	15.8%	25.0%	-	5.3%	47.4%	36.8%	10.5%	25.0%	0.00%
BH/R1	-	-	15.8%	52.6%	31.6%	33.3%	-	42.1%	10.5%	21.1%	26.3%	25.0%	-8.30%
BH/R2	-	-	5.3%	57.9%	36.8%	33.3%	5.3%	36.8%	10.5%	21.1%	26.3%	20.0%	-13.3%
BH/R3	-	-	31.6%	47.4%	31.6%	33.3%	-	15.8%	42.1%	21.1%	21.1%	25.0%	-8.33%
BH/R4	-	-	21.2%	36.8%	42.1%	33.3%	-	5.3%	31.6%	26.3%	36.8%	25.0%	-8.33%
CH/R1	-	-	10.5%	57.9%	31.6%	33.3%	5.3%	21.1%	26.3%	26.3%	21.1%	20.0%	-13.1%
CH/R2	-	-	-	10.5%	89.5%	50.0%	5.3%	15.8%	26.3%	36.8%	15.8%	20.0%	-30.0%
CH/R3	-	-	10.5%	63.2%	26.3%	33.3%	-	-	57.9%	21.1%	21.1%	33.3%	0.00%
DH/R1	-	-	15.8%	10.5%	73.3%	33.3%	5.3%	21.1%	42.1%	21.1%	10.5%	20.0%	-13.3%
DH/R2	-	-	15.8%	21.1%	63.2%	33.3%	-	26.3%	36.8%	15.8%	21.1	25.0%	-8.33%
DH/R3	-	-	68.4%	21.1%	10.5%	33.3%	5.3%	15.8%	26.3%	26.3%	26.3%	20.2%	-13.3%
EH/R1	-	-	21.1%	36.8%	42.1%	33.3%	5.3%	21.1%	26.3%	26.3%	21.1%	20.0%	-13.3%
EH/R2	-	-	21.1%	36.8%	42.2%	33.3%	-	-	42.1%	42.1%	36.8%	33.3%	0.00%
EH/R3	-	-	15.8%	42.1%	42.1%	33.3%	-	-	15.8%	42.1%	42.1%	33.3%	0.00%

The satisfaction level of mustahik toward the productive zakat program services implemented by BAZNAS Subang Regency shows a considerable degree of variation. Based on the frequency distribution results across 18 service indicators, respondent perceptions were not uniform—some expressed satisfaction, while a significant number indicated dissatisfaction with the services received. This variation highlights differing experiences and expectations among mustahik regarding service quality. Certain aspects of the services related to physical appearance, facilities, as well as the tidiness and comfort of service spaces received relatively positive assessments.

Most respondents reported satisfaction with the service environment and the politeness of staff. However, several indicators revealed dissatisfaction, particularly regarding the comfort of facilities and the availability of visual information. In addition, aspects reflecting the reliability and consistency of services showed a more dominant level of dissatisfaction. Some mustahik felt that the services did not fully meet their expectations, especially in terms of timeliness and clarity of procedures. Nevertheless, not all indicators yielded negative results, as there were also aspects considered satisfactory, such as the regularity of service schedules and the clarity of explanations provided by staff.

In terms of speed and responsiveness, most respondents perceived that staff were reasonably responsive in providing assistance and answering inquiries. However, a small proportion still felt that the service process was slow or lacked responsiveness, particularly in handling direct zakat assistance applications. Overall, when compared to the expectations of the mustahik, the gap analysis results show that most indicators recorded negative gaps. This indicates that the services received have not fully met expectations. One of the indicators with the largest gap was the speed of staff in processing zakat applications, which showed a gap of -30.00%. This gap suggests a significant barrier experienced by mustahik in accessing services quickly and efficiently. In addition, several indicators related to transparency and targeting accuracy also recorded negative gaps of over -13%, highlighting the need for improvements in accountability and trustworthiness. These findings align with the SERVQUAL approach developed by Parasuraman, Zeithaml, and Berry, and are supported by Thomas Stefanus' research, which emphasizes the importance of the gap between expectations and perceptions as a benchmark for service quality. Therefore, to achieve comprehensive mustahik satisfaction, targeted service improvements are needed—particularly in terms of speed, clarity of information, and the integrity of field staff.

Results of the Wilcoxon Signed Rank Test

Table 3. Results Uji Wilcoxon

Wilcoxon	Statistic	p	Conclusion
AH. AR	49.0 ^a	0.164	H _a rejected
BH. BR	119.5 ^b	0.042	H _a accepted
CH. CR	20.0 ^d	0.024	H _a accepted
DH. DR	87.0 ^d	0.129	H _a rejected
EH. ER	29.0 ^d	0.080	H _a rejected

The Wilcoxon Signed Rank Test was utilized in this study to determine whether there were significant differences between the expected and perceived service quality of the productive zakat program as experienced by mustahik (beneficiaries). This test is particularly appropriate for paired ordinal data and serves as a non-parametric alternative to the paired t-test when the data do not follow a normal distribution (Fadilatunnisyah, 2024:23). This test bases its decision on the p-value, with the criterion that if $p < 0.05$, then H_0 is rejected and H_a is accepted, indicating a statistically significant difference between the two variables being tested. In this context, the expectations and perceptions of the mustahik are compared statistically, making the results not only descriptive but also inferential, with scientifically accountable validity.

Based on the analysis results, it was found that the indicators of **reliability** ($p = 0.042$) and **responsiveness** ($p = 0.024$) showed statistically significant differences between expectations and actual service, indicating a mismatch between the mustahik's expectations and the services provided by BAZNAS Subang. This suggests that the mustahik were not fully satisfied with the consistency of program implementation, as well as the speed and readiness of officers in responding to their needs. Meanwhile, in the aspects of **tangibles** ($p = 0.163$), **assurance** ($p = 0.129$), and **empathy** ($p = 0.080$), no statistically significant differences were found. Although there were gaps in the mean scores, they were not strong enough statistically to be considered actual differences. These findings align with the SERVQUAL approach by Parasuraman, as cited in Dwi's study, which states that the gap between customer expectations and perceptions is a key indicator in assessing service quality. Therefore, the findings reinforce the need for targeted improvements in the aspects of reliability and responsiveness as priorities to enhance mustahik satisfaction (Cahyono, 2022:16).

CONCLUSION

Based on the research findings, the quality of services in the productive zakat program managed by BAZNAS Subang Regency still shows a gap between expectations and reality as perceived by the mustahik (beneficiaries). The SERVQUAL gap analysis revealed that most service indicators fall below the ideal line, with the largest gap observed in the speed of officers in processing zakat applications (-30%), as well as several indicators related to transparency and target accuracy. The Wilcoxon Signed Rank Test also indicated significant differences in the reliability and responsiveness dimensions, highlighting these two aspects as the main weaknesses in BAZNAS Subang's service delivery. Meanwhile, the dimensions of tangibles, assurance, and empathy did not show statistically significant differences, although gaps were still present and should not be overlooked. These findings indicate that, although the services are generally carried out according to procedure, mustahik expectations have not been fully met—particularly regarding timeliness, procedural clarity, and the responsiveness of service officers. Therefore, a more targeted improvement in service quality, especially in the areas of reliability and responsiveness, is necessary to support the effectiveness of the productive zakat program in achieving its goal of sustainable economic empowerment for mustahik.

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