

Remain Results of Network Retail Transactions: Potential Charity in Indonesia

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Abstract: In the modern market or what is usually known as retail chains, most goods are sold with non-rounded price which creates price differences that cannot be translated into any physical value of printed money. The accumulated price differences are usually donated into charities which are managed by certain companies. However, it makes people worried about any indications of management overlap between charity donations and Corporate Social Responsibility (CSR) due to the intransparency of data in terms of their financial managements. Not to mention, the unfair distribution of the donation money only resulted into donation recipients that are very centralized in some areas. Therefore, using conceptual research method with qualitative data and strong references we try to observe this problem so that this uneasiness of the society about any overlap of CSR distribution and the charity money from consumers can be put into rest.

Keywords: networked retail, donation fund, corporate social responsibility, Badan Amil Zakat Nasional

Abstrak: Pada pasar modern atau lebih dikenal dengan istilah ritel berjejaring, penjualan barang secara eceran kebanyakan dengan harga nominal tidak bulat, sehingga dalam transaksi jual beli terdapat selisih harga yang tidak bisa diwujudkan dalam nilai fisik uang yang beredar. Nilai selisih dari jual beli yang terkumpul biasanya dijadikan sebagai dana donasi (charity) yang kemudian dikelola dan disalurkan oleh perusahaan tertentu. Namun, hal tersebut menimbulkan sebuah keresahan dimasyarakat dimana adanya indikasi adanya tumpang tindih pengelolaan antara donasi dengan dana Corporate Social Responsibility (CSR) karena tidak adanya transparansi data dalam pengelolaan dana. Selain itu, tidak adanya penyaluran dana donasi secara merata dan sistematis menyebabkan penerimaan donasi hanya berada pada lingkup-lingkup tertentu saja. Oleh sebab itu, dengan menggunakan metode riset konseptual dengan data kualitatif dan telaah pustaka yang kuat penulis mencoba menelaah permasalahan ini agar keresahan akan tumpang tindih distribusi CSR & Charity dari konsumen dapat terselesaikan dengan baik.

Kata kunci: Ritel Berjejaring, Dana Donasi, Corporate Social Responsibility, Badan Amil Zakat Nasional.

1. Introduction

Retail industries are industries that sell goods and services directly to the consumers, particularly daily and

non-business goods¹. Modern retail industries has been rising since 1960s particularly 1964 when Sarinah Building is established. They have

¹Kotler Amstrong, *Prinsip-prinsip Pemasaran*, (Jakarta: Erlangga, 1999).

shown growth during 1970-1977 with the rise of various stores such as supermarket, department store and hyper market. These retail industries can massively contribute toward Gross Domestic Products (GDP) of the country and opens a lot of job opportunities².

This is supported by the population growth, purchasing power of society, and the upper middle class' interest to fulfill their needs easily³. Therefore, there is a fast growth in Indonesian retail industries, marked by the vast openings of the aforementioned stores. Some retail brands that has major influences in Indonesia are Indomaret, Alfamart, Star Mart, Yomart, Alfa Midi, Circle K, Mini Mart, Am/pm, Alfa Express, 7 Eleven⁴.

The form of modern markets of what is usually known as retail chains experienced massive growth in Indonesia. During 2002-2006 retail chains grown on average 29% per year. Its growth continues to increase, though slowed down since 2013. Even in 2017, retail chains growth is only 3,7% (Tempo.co.id). The thing that catches our attentions, however, was the online retails transactions. The selling price in retail chains goods often creates price differences with the existing denomination of currencies. Changes

that cannot be translated into any valuable money often offered by the retail chain cashiers to be donated, which in the end will be sent to either the social communities that partnered with the said retail or self-managed by them. However, the donated changes that is often called donation funds created discources from many sides, due to intransparency done by the retail companies in managing the donations.

In 2015 one of the major retails in Indonesia, Alfamart from Sumber Alfaria Trijaya Corporation (SAT) management has publicized the donation results and their transferences. The donations are done through foundations who are partners of SAT Corporation. Solihin as Coroporate Affairs Directors of Sumber Alfaria Trijaya (SAT) explained that the donation activities to these foundations has gotten permission from Ministry of Social Services of Indonesia (Detik.news). From the data that we found only Alfamart that has publicized their donation reports even then they don't give full-thorough reports of them. Not to mention, distribution of donation funds are not exactly equal because it is only centralized on some areas, due to these distributions are done by partners that are collaborating with the SAT cooperation. In fact, if we look at the data of poor societies in Indonesia, many of them are not covered by these foundations, so the potential of these donation funds to improve the overall society welfare are not maximally realized.

² Euis Soliha, *Analisis Industri Ritel di Indonesia*, Jurnal Bisnis dan Ekonomi Vol. 15 No. 2, September ISSN: 1412-3126m (2008).

³ *Ibid.*

⁴ Nielsen A. C, *Retail and Shopper Trends Asia Pacific*, diakses dari <http://sg.nielsen.com/site/documents/2010/RetailandShopperTrends2010.pdf>. Diakses pada 15 Mei 2019, (2010).

Moreover, the donation reports still create an asymmetry information that can create distrust and suspicion in society in regards to the potential of hoarding of the donation funds by these retail companies. The unavailabilities of transparent reports in between of the distribution funds of Corporate Social Responsibility (CSR) that are the responsibilities of these companies as their social services to the society.

That is why, the donation funds need to be managed by certain institutions that have credibilities so there is no presumptions of the mismanagement between donation funds and CSR funds. These two funds have different definitions and purposes, where donation funds are voluntary meanwhile CSR funds are obligations to create a sustainable economy that covers the interest of all stakeholders. CSR is usually known as charities, although CSR is not only about charities, but CSR obliged the companies in their decision making to consider their damage to every stakeholders including the environment. In short, CSR is a company obligation in fulfilling their needs internally (every involved stakeholders in the companies) and externally (environments that supported the companies growth).

These two funds are part of the companies. Donation funds in retails are consumers changes that cannot be valued in physical money. The collection of the retail donation funds create stigmas from the society. Some people might not care much in terms of the allocations of

the money because the value is so small that it does not worth much. However it is different from the company's point of view. These money that consumers think are small, when collected from their massive consumers can be resulted into so much money. That is why, the management of these donation funds has gotten serious attention from certain stakeholders who understand the impact of donation funds toward the society welfare growth.

In 2015, there is a conflict between a consumer and Alfamart. Mustolih Siradj is a citizen from Ciputat who is also an activist of Gerakan Konsumen Cerdas reported this problem to Komisi Informasi Pusat (KIP) to request Alfamart to publicized documents regarding the distribution of donation funds. However Alfamart did not give a satisfying clarifications. Even according to Mustolih Siradj, Alfamart donations have indications to be part of the CSR funds of the company, even though CSR should come from the company profit. This is something that need to be solved and cannot be happened anymore. Alfamart should said that these donations come from society, not from CSR allocation funds.

Meanwhile in the same year, Tulus Abadi who is the daily administrators of Yayasan Lembaga Konsumen Indonesia (YLKI) stated that there are obscurities in the accountability report in regards to the donation funds management which are collected by these retails. However this is denied by the Vice

of Secretary General of Asosiasi Pengusaha Ritel Indonesia (Aprindo), Satria Hamad that explained that retail companies has done collaboration with certain foundations and he claimed that the distribution toward these foundations has already gotten permission from both Ministry of Trade and Ministry of Social Services. Furthermore, Satria also added that according to him these donation funds are also part of CSR, where donation funds has been processed professionally so the usage can be said transparent.

Satria's view regarding donation funds are already part of CSR funds is the opposite of Mustalih Siradj's view. By the definition these two funds have different purposes with different fund sources. Because indirectly, donation funds that come to the retail companies are not owned by them, but retail companies are acting as the medium or representation of their consumers to distribute the funds, unless when the retail cashiers explicitly said that the changes are sent as donation for the retail companies. So, it is not justified if the donation funds are involved in CSR funds because CSR funds must come from the companies finances.

Furthermore, there is still a problem regarding the intransparency of the accountability report of donation funds management, except Alfamart which we still found the report unsatisfactory. Meanwhile the donators have rights to get explanation that these donations are distributed which was mutually agreed upon, and to get assurance

that their donations are managed right according to law, as stated in the Donor Bill of Rights.

Hence, the donation funds managements are better separated from the retail the management and supervised by those who have good reputations and networks, so that the data transparency, accountability and also separated obligation does not create assymetry information. Based on those arguments, this research will be focused on BAZNAS' offer as the official government agency who managed zakat, infaq and alms funds to also managed donation funds from consumers. Therefore later when the funds already inputted into the retail registers, the funds then will be managed by BAZNAS which will be distributed to the society in need supported by the wide coverage owned by BAZNAS, in hope that the donation from retail chain consumers can be finally felt by them. The purpose of this research will be focused on offering concept of the retail donation funds management by BAZNAS in every region of Indonesia.

2. Literature Riview

Retail Chains and Badan Amil Zakat Nasional (BAZNAS)

Retail chain is one of the popular form of franchise in modern times. Hariyadi in his research concluded that in 15 factors that are influenced consumers decision to shop in minimarkets, can be summarized into five factors (due to having the highest loading factors in each of the factor groups) named service speed

factor, variety of goods factor, location proximity factor, family influence factor, and price influence factor. This research is focused on factors that influences shopping in retail chains.

Siti Arbainah⁵ concluded that from that research shows that the way to encourage positive words of mouth in modern market retail chain minimarkets is by improving the main System Quality Attributes that can impose happiness/ delightness to the consumers (Consumer Delight). Additional service quality in which this research will limit to Relationship Effort shows positive effects toward Customer Delight but not enough to encourage it, thus shows insignificancy toward the creation of positive words of mouth. This research position itself to research the research gap on the service quality statement influence significantly toward the Words of Mouth communication, while other researches shows otherwise. This problem is combined with the problem in modern market retail business phenomenon.

Wijayanti⁶ in her research shows that traditional retail business within 100 meters from Indomaret gives impact on the decrease of customer

numbers, sales turnover, and product diversifications. In 300 and 500 meter radius, the existence of Indomaret does not have that much impact on traditional retail market. This research focused on the impact of Indomaret existence as the retail chain sample toward traditional retail business, particularly in Pemalang city.

From few literatures we found so far there is no researches that tried to analyzed the potential of donation funds (charity) hoards on retail chains. Researches about retail so far only focusing on the shopping interest of society, shopping factor of society, services quality of retail chains and the influence of modern retails toward traditional retails. For those reasons we are interested to close the research gap by analyzing charity potential in retail chains. On the other hand, researches about the effectivity of charity distribution and minimal potential of hoarding have been researched on BAZNAS research objects.

In a research by Fahmi (2016) Baznas can actually distributed profession alms funds in the form of scholarship for moslem students in need by BAZNAS in Tabanan regency in 2015 by 95%. Therefore, based on the criteria of BAZNAS alms funds distribution effectivity, the effectivity of said program can be said very effective, because the percentage of the program effectivity is more than 90%.

⁵Siti Arbainah, *Studi Tentang Words of Mouth (WOM) Positif Pada Bisnis Ritel Pasar Modern (Kasus Empiris Pada Minimarket Alfamart dan Indomaret di Kota Semarang)* [online], (Tesis Universitas Diponegoro, 2010).

⁶Dian Wijayanti, *Dampak Kehadiran Ritel Modern Indomaret Terhadap Keberlangsungan Usaha Ritel Tradisional di Kota Pemalang*, (Skripsi Universitas Kristen Sty Wacana, 2013).

On the other hand, Mujahidin⁷ said the accumulation of alms wealth that has been done by BAZNAS Maros regency, does not fully capable in collecting the real amount of alms wealth that supposed to be collected. BAZNAS Maros regency is expected to continue their effort in maximizing existing alms potential in Maros regency by continue working together with Unit Pengumpul Zakat in every instances.

Bahrudin⁸ said that the effectivity of the alms funds distribution in BAZNAS East Java Province in 2013 is 98%, 91% by 2014, 123% by 2015 and 92% by 2016 therefore can be categorized by ACR as highly effective. It means that alms fund distribution in BAZNAS East Java province is highly effective due to the fact the fund distributions are improving every year.

By those research can be proven that BAZNAS mostly succeeded in distributing funds collected by society but lacking in collected funds to be distributed. By collaborating with retail chains we hope that charities done by Baznas can be more effective.

⁷Mujahidin, *Efektivitas Pengumpulan Zakat Profesi (Studi Pada Baznas Di Kab. Maros)* [online]”, PALITA: Journal of Social-Religion Research Institute Agama Islam Negeri Palopo. Vol.3, No.2, (2018).

⁸Makhudl Bayu Bahrudin, *Efektifitas Penyaluran Dana Zakat di Baznas Provinsi Jawa Timur*, Skripsi Universitas Islam Negeri Sunan Ampel Surabaya, (2017).

3. Research Metodology

This research used conceptual research method, where there is a problem in which we analyzed much further until we offered alternative solutions from the analyzed problem. Problem analysis illustrated based on datas in literatures and other references, where we analyzed much futher to have a conclusion. Datas that are used comes from library study and other trusted sources.

4. Result and Disscusin

4.1 Plan Offer

This research takes Alfamart as the research object for the estimation of opportunity calculation of donation funds management in every BAZNAS. Ever since Mustolih case regarding problematic distributions of money changes in 2015, Alfamart claimed the funds distribution was given to foundations that are accountable, credible, and transparent which has gotten permission from Ministry of Social Services and Ministry of Religion. However these claims are not yet understood and accepted by wide community. This is triggered by the latest incident in 2019 which accused Alfamart using donation funds to support one of the Indonesian presidential candidates. Even though this case has been denied officially by Alfamart representatitves, news like this can appeared again in the future due to the absence of transparency of Alfamart.

Also because of that case, Komisi Informasi Pusat (KIP) and Mahkamah Agung (MA) asked retail

chains that perform donations from customers money changes to publicize the accumulation result and distribution programs that they did⁹. Considering every possibilities that might appear due to no special supervision. Not to mention, quoting from tribunnews.com that in a period of one year, donation fund distributions from Alfamart are consist of free distribution of basic foods, mass circumcision, school building renovation programs and elementary student supplies help¹⁰. Those programs are actually already enough, although if it is done continuously the shift from poor society to become middle class society might be slowed down. Considering during this decade islam charities institutions are focusing on sustainability of mustahik to become muzakki. The distribution system done by Alfamart also possibly creates unfair distribution, because it is only distributed through certain foundations while Indonesia has so many poor people that does not join in said foundations.

From the data analysis, this concept offering are focusing on

philanthropy fund managements to manage the charity funds. We hope when the management already been done by institutions that are focused on their subjects, we can have much improvement in managing those funds. Charity institution that we offer is an official government agency who directly responsible to the president which is Badan Amil Zakat Nasional (BAZNAS). According to article 27 paragraph 2 UU No 23 Year 2011 about Alms Management stated that BAZNAS can cooperate with certain institutions in accordance to national constitution in order to support the function and authority of BAZNAS. This research tries to offer alternative solution to remove society unrest in regards to donation funds management collected by retail chains, by synergize retail chains and BAZNAS.

Accumulated donation funds by retail chains are sent to BAZNAS to be managed by BAZNAS according to programs that BAZNAS planned. This synergy are done in every regional BAZNAS in which BAZNAS will distribute it fairly in that every regions. So the distributions are fully done by BAZNAS while retail chains are only as the medium collector of charity funds. After that, BAZNAS creates report that are then publicized in BAZNAS and related retail chains. With that, the transparency of the charity funds can be more accurate and the distribution of those funds can be done fairly to every people in need.

⁹Andi MA Saputra, *Perintahkan Alfamart Buka Pengelolaan Donasi dari Pembeli*, diakses di detik. <https://news.detik.com/berita/d-4367959/ma-perintahkan-alfamart-buka-pengelolaan-donasi-dari-pembeli>, diakses pada 15 Mei 2019.

¹⁰Anonim, *Alfamart Tegaskan Donasi Konsumen untuk Kepentingan Politik itu Hoaks*, diakses di Tribunnews. <http://www.tribunnews.com/nasional/2019/04/10/alfamart-tegaskan-donasi-konsumen-untuk-kepentingan-politik-itu-hoaks> diakses pada 05 Mei 2019.

entrance of foreign retails are marked by the establishment of "Sogo" retail from Japan. Modern retails are then shown vast improvement, particularly after the release of Presidential Decrees No.99 Year 1998 in regards to government decision from its negative list for foreign investments. Before the release of the decrees, foreign investment in Indonesia was very restricted (www.aprindo.org). Until today both local modern retails and foreign retails established themselves in major parts of Indonesia, like Hypermart, Lotte Mart, Alfamart, Indomaret, Carefour.

The establishment of retail companies in Indonesia got much attention from customers regarding donation funds that these companies has collected. As has been mentioned by previous chapter there is a conflict between Yayasan Lembaga Konsumen Indonesia (YLKI) and Asosiasi Pengusaha Retail Indonesia (Aprindo) in regards to the accountability of donation funds distribution that has been accumulated. If we analyzed much further, money changes from customers which has so little value by individuals if collected from millions of people from thousands of the retail stores can resulted into a large amount of money. Therefore, these funds can be one of the potential supporter of welfare distribution in Indonesia. This thing is also supported with the establishment of retail comapneis that has entered so many areas, therefore donation fund sources can

be used according to the operational location of said companies.

In this research, datas used are Alfamart owned by AST corporation. Until the end of 2017 Alfamart already has 13.400 unit of stores, with 8,5 millions of customers and approximately 4,2 millions of customers transaction (Data PT.SAT). Furthermore the expansion of Alfamart stores has gone even to areas that can reached society access. Taking samples from Kendal regency which is one of the many regencies in Central Java. There are 32 Alfamart stores, with 2 stores every sub-districts (kendalkab.bps.go.id). Potential analysis that are offered are correlation between BAZNAS office spread, Alfamart stores spread and also the number of poor people in said areas.

Potential calculation analysis method that are offered is the distribution of society welfare adjusted to regional BAZNAS that covered the poor society needs in that area. Therefore the accountability report of donation funds accumulation and also its distribution can be adjusted to the areas of where the retail companies are established. By that the fair distribution of donation funds can be realized. Following is data of donation funds report from Alfamart in 2016.

Tabel 1. Laporan Donasi Konsumen Alfamart Tahun 2016

No	Bulan	Total Penghimpunan Dana
1	Januari- Februari	Rp. 5.510.533.870

2	Maret	Rp. 2.136.127.438
3	April-Mei	Rp. 3.907.154.897
4	Juni	Rp. 2.558.063.627
5	Juli	Rp. 3.064.649.363
6	Agustus	Rp. 2.013.102.381
7	September	Rp. 2.108.989.463
8	Oktober-Desember	Rp. 7.069.093.473
Total Donasi per 2016		Rp. 28.367.714.512

Source: www.alfamartku.com

Data above shows real data of the amount of donation funds collected by Alfamart in 2016 which is Rp 28.367.714.512, surely not a small amount of money. That number are in a national scale, which the average amount of donation funds accumulation by every stores are as follows :

$$\frac{\text{Total donations per period}}{\text{Total outlets}} = \frac{28.367.714.512}{12.258 \text{ (per 2016)}}$$

$$= 2.314.220/\text{year to per outlets}$$

According to the data, in Kendal regency there are 32 stores spreaded so the donation funds collected for one year in Kendal regency are approximately Rp 74.055.040. This fund are then sent to BAZNAS Kendal regency in which BAZNAS Kendal regency can distributed that to poor people in Kendal region. Therefore BAZNAS can also mapped the main accumulation of fund distributions of BAZNAS with these donation funds, so that there is no more of overlapping incidents in its managements or its distributions. Following are BAZNAS office distribution throughout Indonesia:

Table 2. Distribution of Provincial and City/Regency BAZNAS Offices in Indonesia in 2018

No	Name of Provincial	Provincial Offices	City/Regency Office
1	NAD	1	27
2	Sumatera Utara	1	8
3	Sumatera Barat	1	18
4	Kep. Riau	1	7
5	Riau	1	7
6	Sumatera Selatan	1	13
7	Bangka Belitung	1	7
8	Jambi	1	11
9	Bengkulu	1	7
10	Lampung	1	6
11	Jabar	1	26
12	Banten	1	8
13	DKI Jakarta	1	0
14	Jawa Tengah	1	17
15	DI Yogyakarta	1	2
16	Jawa Timur	1	14
17	Bali	1	0
18	Nusa Tenggara Barat	1	9
19	Nusa Tenggara Timur	1	6
20	Kalimantan Selatan	1	12
21	Kalimantan Timur	1	9
22	Kalimantan Utara	1	4
23	Sulawesi Utara	1	5
24	Sulawesi Barat	1	3
25	Gorontalo	1	0
26	Maluku	1	1
27	Maluku Utara	1	2
28	Papua	1	8
29	Papua Barat	1	0

Source: <http://pusat.baznas.go.id>,

Calculation above are simple calculations by taking one sample of retail companies. If all retail

companies can be integrated with BAZNAS of course the accumulated money are also increased so the chance to increase the welfare of poor society in Indonesia can be bigger. Furthermore, there needs to be integration from retail companies and BAZNAS through both provinces and regencies. With the integration from retail companies with BAZNAS offices surely can simplify the management and distribution of the donations. The number of BAZNAS offices that covers areas left to right are one of the main potential of why institutions that need to be used are BAZNAS.

5. Conclusion and Suggestion

5.1 Conclusion

The conclusion from this research is to emphasize that retail chains in Indonesia have a big potential in collecting donations proven by datas from one of the major retail in Indonesia alfamartku.com, with Rp. 28.367.714.512 collected from customers by 2016 only using one retail chain. By donations from money changes we hope this big potential can be used for the interest of the society and not be used as a loophole by the companies to create branding in the name of the companies. This fund should be managed by other institutions that are transparent so that society does not equalize this fund with CSR company funds. BAZNAS is a very fitting institution to manage this because of BAZNAS wide network throughout Indonesia. Therefore the purpose of accumulating and

distributing these donations can be done effective and equal.

5.2 Suggestion

The mechanism using BAZNAS as official government agency in regulating, managing, and distributing donation funds creates urgency for government to give law protections to regulate these donations, for example a policy where it obligates every charity programs done by retail chains to be integrated with BAZNAS. This is to prevent conflict between donation funds that come from money changes accumulation are part of CSR funds. Furthermore, when BAZNAS become the charity distributors we hope it will be done professionally and effective, so that by macro it can reduce poverties, closing the poverty gap, which in the end can achieve the goal of common wealth according to the mandate of UUD 1945.

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