
Risk Mitigation of National Amil Zakat Agency Tanah Datar Regency

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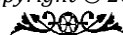
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BAZNAS

Abstract

This study examines the integration of ISO 31000 into risk management practices at the National Amil Zakat Agency (BAZNAS) in Tanah Datar Regency. A qualitative field research methodology was employed, involving in-depth interviews with key informants. Data triangulation ensured the validity of the findings, while thematic analysis identified core patterns and themes. The theoretical framework utilized ISO 31000's risk management process, including risk identification, analysis, and treatment. The findings revealed ten significant risks categorized into financial, operational, strategic, and hazard risks. High-priority risks include the absence of sanctions for non-compliant zakat payers, while medium-level risks involve the failure to meet zakat targets and inaccuracies in beneficiary selection. Low-priority risks include errors in recommending zakat recipients by local officials. The integration of ISO 31000 provides a systematic approach to identifying and mitigating these risks, ensuring more transparent and accountable zakat management. The study offers actionable recommendations for BAZNAS, including strengthening public education on zakat, implementing stricter verification processes for beneficiaries, and fostering community-based approaches to encourage zakat payments.

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INTRODUCTION

BAZNAS (National Amil Zakat Agency) in Tanah Datar faces several unique challenges that affect the effectiveness of zakat management in the region. One of the main challenges is the low level of public awareness regarding the importance of zakat and the potential benefits that can be achieved through effective zakat management. Although Indonesia has a significant zakat potential, national zakat collection only accounts for about 1% of that potential (Coryna & Tanjung, 2015). This indicates a significant gap between zakat potential and realization, which BAZNAS needs to address. One of the strategies adopted by BAZNAS Tanah Datar is utilizing direct and indirect fundraising methods, including media campaigns, to raise public awareness (Nopiardo, 2018). However, despite the implementation of these strategies, challenges related to transparency and accountability remain. Research has shown that the application of information and communication technology (ICT) can improve the performance of zakat management organizations,

particularly in zakat collection and distribution (Mutamimah et al., 2021). Additionally, the use of digital technology in zakat payments has proven to enhance the potential for zakat revenue (Utami et al., 2020).

Additionally, another challenge faced by BAZNAS Tanah Datar is the lack of coordination and collaboration among various zakat institutions and other social organizations. Research suggests that an ICT-based collaborative framework can enhance zakat management in Indonesia by strengthening communication, coordination, and cooperation among stakeholders (Mutamimah et al., 2021). This is crucial to ensure that collected zakat can be effectively distributed to *mustahik* (zakat recipients) who are in need. In the local context, BAZNAS Tanah Datar must also consider the region's geographic and economic potential in zakat management. Studies indicate that utilizing zakat through productive programs aligned with local potential can improve community welfare and foster economic independence (Fahlefi, 2022). However, challenges in effective zakat management and distribution remain a primary concern, especially in the context of the pandemic, which has affected many aspects of social and economic life (Danuludin et al., 2021).

ISO 31000 is an international standard that provides guidelines for risk management applicable to various types of organizations, including zakat institutions such as BAZNAS in Tanah Datar. The application of ISO 31000 in BAZNAS Tanah Datar's risk management is highly relevant given the challenges in zakat management, including transparency, accountability, and the effective distribution of zakat to *mustahik* (zakat recipients). One of the key aspects of ISO 31000 is its comprehensive approach to identifying, analyzing, and evaluating risks. By following the steps outlined in ISO 31000, BAZNAS can more effectively identify potential risks in zakat management, such as reputational, financial, and operational risks. Research indicates that implementing ISO 31000 can help organizations develop more effective and structured risk mitigation strategies (Mamuaja, 2024).

Furthermore, ISO 31000 encourages organizations to involve all stakeholders in the risk management process. In the context of BAZNAS Tanah Datar, this involves engaging *muzakki* (zakat payers), *mustahik* (zakat recipients), and the community in zakat collection and distribution processes. This collaborative approach can enhance public trust in BAZNAS and increase participation in zakat programs. Stakeholder involvement is critical to the successful implementation of risk management (McShane, 2018). The implementation of ISO 31000 can also assist BAZNAS in improving transparency and accountability. By documenting every step in the risk management process, BAZNAS can provide clearer and more detailed reports to the public regarding how zakat funds are managed and distributed. This aligns with public demands for transparency in zakat fund management (Alijoyo, 2021). Furthermore, applying the principles of ISO 31000 can help BAZNAS meet stakeholders' increasing expectations for the effectiveness of zakat management (Asmarawati & Pangeran, 2021).

In the context of technology, ISO 31000 can also be integrated with the information systems used by BAZNAS to enhance the efficiency and effectiveness of risk management. By leveraging information technology, BAZNAS can conduct real-time risk analysis and

develop mitigation strategies that are more responsive to changing conditions. Research shows that the use of information technology in risk management can improve an organization's ability to identify and manage risks more effectively (Rainaldo et al., 2017).

In the context of risk management at BAZNAS Tanah Datar, there are several research gaps that require further exploration. First, although ISO 31000 provides a comprehensive framework for risk management, its implementation in zakat institutions such as BAZNAS has been minimally studied. Previous research indicates that many organizations, including Islamic financial institutions, have not fully adopted risk management practices aligned with ISO 31000 standards (Rahahleh et al., 2019). This highlights the need to explore how BAZNAS Tanah Datar can adapt and apply the principles of ISO 31000 within the specific context of zakat management. Second, while some studies discuss the application of risk management in the public sector and financial institutions, research focusing on zakat institutions in Indonesia, particularly BAZNAS Tanah Datar, remains limited. Existing research predominantly addresses the banking and Islamic finance sectors, without giving sufficient attention to the unique challenges faced by zakat institutions in managing risks (Rahahleh et al., 2019) (Almeida et al., 2019). Therefore, there is a need for more in-depth studies on the specific risks faced by BAZNAS Tanah Datar and how risk management can be integrated into their operational practices.

LITERATURE REVIEW

According to ISO 31000:2018, risk management is "a coordinated activity carried out to direct and control an organization regarding risks." ISO 31000 emphasizes that risk management must be an integral part of organizational governance and applied thoroughly in all parts of the organization. This approach aims to provide consistent value in achieving the organization's strategic goals. The risk management process according to ISO 31000 is an integrated part of the company's business processes and is inherent in the company's culture and part of the decision-making process. The risk management process has 7 main activities, namely 1) Context determination, 2) Risk identification, 3) Risk Analysis, 4) Risk Evaluation, 5) Risk treatment, 6) Communication and consultation dan 7) Monitoring and review. In this study, the risk management process from setting the context to treating the risk.

In the study of zakat risk management at BAZNAS, several shortcomings can be identified from previous research. First, much of the existing research focuses more on general aspects of zakat management without giving sufficient attention to the specific risk management challenges faced by BAZNAS. For example, the study by (Triyani et al., 2018) provides an overview of risk management but does not delve deeply into how these risks are identified and managed in the context of BAZNAS. This indicates a need for more focused research on the specific risk analysis faced by zakat institutions.

RESEARCH METHODS

This research uses a qualitative approach. The qualitative approach was chosen because this study focuses on an in-depth understanding of the phenomenon being

researched, namely risk management and mitigation in BAZNAS Tanah Datar Regency. The data was collected through in-depth interviews with key informants, namely BAZNAS management and staff, as well as related parties who have an understanding of this topic. In addition, direct observation is carried out to obtain a contextual picture of the risk management practices applied. The data obtained were then analyzed thematically to identify patterns, themes, and categories that were relevant to the research objectives. The data analysis process is carried out iteratively, starting from the initial coding to the identification of the main theme, guided by relevant theories and field findings. The validity of the data is maintained through source triangulation, which is comparing information obtained from various informants and data collection techniques. Data triangulation was conducted by comparing findings from interviews, observations, and documentation. This ensured validity and reliability

RESULT AND DISCUSSION

Context Determination

The determination of the context in risk management in BAZNAS Tanah Datar Regency is carried out by deeply understanding the roles, functions, and responsibilities of this institution in the management of zakat. As an institution responsible for collecting and distributing zakat, infaq, and alms funds, BAZNAS has various risks, ranging from operational risks, reputational risks, to regulatory compliance risks. The determination of this context begins by identifying internal and external factors that affect BAZNAS's operations, including government regulations, public trust, and internal capabilities in managing funds in a transparent and accountable manner. Understanding this context aims to ensure that any risks that may arise can be identified and managed properly, so that BAZNAS can carry out its function optimally in providing benefits to mustahik (zakat recipients) and increasing the trust of muzakki (zakat payers).

Risk Identification

Table 1
Risk Identification

Types of risks	No	Risk	Causes/Sources of Risk
A. Financial Risk	A1	The zakat target in 2023 was not achieved by 12 M, but the amount of zakat collected was only 11 M.	1.In that year, many civil servants retired 2.Muzakki calculates the amount of zakat himself, without the help of Amil 3.The existence of an institution whose members have been obliged to zakat, but do not pay zakat
	A2	Muzakki do not routinely pay zakat	Lack of understanding of muzakki, for example: muzakki want to issue zakat with a certain amount of money, but after calculating the income of muzakki by the amil it turns out that it has not reached nisab or has not been subject to mandatory zakat.
B. Operational Risk	B1	Mustahik given zakat funds, some are not on	Mustahik candidates who applied to BAZNAS Tanah Datar Regency, after

Types of risks	No	Risk	Causes/Sources of Risk
		target	conducting a survey in the field, it turned out that they did not deserve assistance, because they were able to do so.
	B2	Mistakes of regional officials in recommending mustahik candidates	Regional officials are not careful in determining the mustahik candidates to be assisted, and assume that the proposed mustahik is entitled to assistance, but physically and economically the person is categorized as capable.
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	Wali Nagari was not so careful in deciding who would be assisted and thought that the mustahik candidate who took care of the SKTM was already eligible, but after the amil conducted a survey in the field, it turned out that the mustahik candidate was not eligible for zakat fund assistance.
C.Strategic Risk	C1	Socialization regarding uneven zakat	The community thinks that he gets zakat assistance even though he does not necessarily get the zakat funds, this happens because BAZNAS Tanah Datar Regency conducts a survey first and after the results of the survey the mustahik candidate is a smoker, because in BAZNAS Tanah Datar Regency such is not mandatory to be helped, because there are still many poor people and deserve to get zakat fund assistance.
	C2	There is no special institution that supervises or controls all activities in BAZNAS Tanah Datar Regency.	In particular, no one has supervised or controlled all activities or operations as a whole, but the provincial level religious department holds or gives directions on how to implement zakat in BAZNAS.
	C3	There are no sanctions for muzaki who do not want to pay zakat.	Lack of understanding of muzakki regarding the obligation for a Muslim to pay zakat.
D. Hazard Risk	D1	Low level of public trust in Amil	The community thinks that paying zakat to mustahik directly is more on target, than paying zakat to BAZNAS.
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	Lack of understanding of muzakki in determining how much zakat will be issued.

Risk Analysis

Table 2.
Risk Analysis

Type Of Risk	No	Risk	Probability	Impact	Score Risk
A. Financial Risk	A1	The zakat target in 2023 was not achieved by 12 M, but the amount of zakat collected was only 11 M.	2	5	10
	A2	Muzakki do not routinely pay zakat	3	4	12
B. Resiko Operasional	B1	Mustahik given zakat funds, some are not on target	5	3	15
	B2	Mistakes of regional officials in recommending mustahik candidates	3	1	3
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	3	3	9
C. Resiko Strategi	C1	Socialization regarding uneven zakat	4	4	16
	C2	There is no special institution that supervises or controls all activities in BAZNAS Tanah Datar Regency.	1	1	1
	C3	There are no sanctions for muzaki who do not want to pay zakat.	5		25
D. Resiko Hazard	D1	Low level of public trust in Amil	3	5	15
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	4	4	16

Risk Evaluation

Table 3
Risk Evaluation

Signifikan	Dampak/Severity				
	1	2	3	4	5
	insignificant	Minor	intermediate	High	Very High
5 very often					C3
4 Often			D2	C1,D2	
3 Moderate	B2		B3	A2	B1,D1
2 infrequently		-			A1
1 very infrequently	C2				

Risk Treatment

Table 4
Risk Treatment

Type Of Risk	No	Risk	Treatment	Strategic
A.High Risk	C3	There are no strict sanctions for muzaki who do not want to pay zakat.	Sharing	<ol style="list-style-type: none"> 1. Conducting Counseling 2. Community-Based and Peer Influence Approach
B.Medium Risk	A1	Zakat funds do not reach the target	Sharing	<ol style="list-style-type: none"> 1. Conducting socialization to the community 2. Forming UPZ Mosque, UPZ Nagari, and UPZ Sub-district 3. Forming Da'i in each sub-district. 4. Increase public understanding of the importance of zakat and the obligation to pay zakat for those who can afford it. 5. Use social media, seminars, and sermons to spread information about zakat. 6. Increased Transparency 7. Publish financial reports regularly and clearly so that muzakki (zakat givers) feel confident that their zakat is well managed.
	A2	Muzakki do not routinely pay zakat.	(Sharing)	<ol style="list-style-type: none"> 1. Education and Awareness Raising of Educational Content 2. Create and disseminate educational content about the importance of zakat, the obligation to pay zakat, and the benefits of zakat for muzakki and the wider community. 3. Social Campaigns: Conduct social campaigns through various social media platforms, seminars, and

Type Of Risk	No	Risk	Treatment	Strategic
				lectures to raise awareness about zakat.
				4. Zakat Consultation Provide zakat consultation services for muzakki to help them understand their zakat obligations and how to calculate them.
	B1	The number of mustahik candidates who do not meet the requirements	(Sharing)	<ol style="list-style-type: none"> 1. The selection process must be stricter than before 2. Analyze mustahik eligibility 3. Strict Data Collection and Verification 4. Systematic Data Collection Use a sophisticated and structured data collection system to record and monitor the mustahik. 5. Verification Process 6. Conduct a thorough verification of mustahik data, including field visits to ensure their condition is in accordance with the criteria for zakat recipients.
	B3	Mistake of Wali Nagari in issuing SKTM to mustahik candidates	(Sharing)	<ol style="list-style-type: none"> 1. Improvement of Verification Procedures Strict Verification Process Ensure that there is a strict verification procedure before the SKTM is issued. This can involve field visits to verify the economic condition of prospective recipients. 2. Independent Verification Team Form an independent verification team tasked with checking the correctness of the data submitted by

Type Of Risk	No	Risk	Treatment	Strategic
				prospective SKTM recipients.
				3. Training and Education for Guardians of Nagari Periodic Training Hold regular training for guardians of Nagari on the criteria for SKTM recipients and the correct verification procedures.
				4. Socialization of Rules Provide socialization about rules and regulations related to SKTM, including the impact of granting SKTM that is not appropriate.
	C1	Tends to have a lack of public understanding regarding zakat	Reducing or Mitigating Risk	1. Education Through Social Media and Digital Educational Content: Create and disseminate educational content about zakat through videos, infographics, articles, and social media posts that are interesting and easy to understand. Social Media Campaigns: Conduct structured social media campaigns using custom hashtags to raise awareness about zakat.
				2. Counseling and Seminar Counseling Activities Hold counseling activities in mosques, schools, and local communities to provide first-hand knowledge about zakat. Seminars and Workshops Organize seminars and workshops involving scholars and zakat experts to provide in-depth explanations

Type Of Risk	No	Risk	Treatment	Strategic
				about zakat.
				3. Television and Radio Programs Special Events Create special events about zakat on television and radio that can reach various groups of people. Talk Show and Discussion Organize talk shows and interactive discussions involving religious leaders, academics, and zakat practitioners.
	D1	Low level of public trust in Amil	(Sharing)	<p>1. Transparency in the Management of Zakat Funds Publish openly and transparently financial reports and the use of zakat funds. Clearly inform the public about how zakat funds are collected, managed, and distributed. Provide easy access for the public to check the financial statements and activities of amil zakat institutions.</p> <p>2. Clear Accountability Form and strengthen the Supervisory Board that is independent and has the authority to supervise the activities of the amil zakat institution. Conduct regular independent audits by trusted external parties to ensure that the finances and operations of the amil zakat institution are transparent and accountable.</p> <p>3. Education and Socialization Increase public understanding of the importance of zakat and the role of amil zakat</p>

Type Of Risk	No	Risk	Treatment	Strategic
				institutions in distributing zakat to the entitled. Socialize programs and projects funded by zakat and their positive impact on the communities that receive benefits.
	D2	Some of the property zakat given by muzakki is not in accordance with the calculation of zakat (Nisab)	(Sharing)	<ol style="list-style-type: none"> 1. Education on Zakat Calculation Socialize regularly and clearly about the zakat calculation method in accordance with the religious teachings adhered to. Use various media such as sermons, seminars, and educational materials to explain in depth the obligation of zakat and how to calculate it. 2. Zakat Calculator. Provide or recommend the use of a zakat calculator that is easily accessible through the application or official website. Help muzakki to use the zakat calculator by holding demonstration or training sessions. 3. Counseling in Places of Worship: Take advantage of places of worship such as mosques and prayer rooms to provide counseling directly to worshippers about zakat. Involve scholars and kyai to provide a deeper and more convincing understanding of the importance of calculating zakat correctly.
C. Low Risk	B2	Mistakes of regional officials	(Sharing)	<ol style="list-style-type: none"> 1. Training and Education of Routine Training

Type Of Risk	No	Risk	Treatment	Strategic
		in recommending mustahik candidates		<p>Officials Hold regular training for officials who are responsible for recommending mustahik candidates. This training should include an understanding of mustahik criteria, work ethics, and the verification process.</p> <p>2. Dissemination of Guidelines Provide clear written guidelines on procedures and criteria in recommending mustahik, so that officials can refer to them at any time.</p> <p>3. Multi-layered Verification System Independent Verification Process In addition to recommendations from officials, involve an independent verification team that will re-check the data of mustahik candidates to ensure their eligibility.</p> <p>4. Periodic Audits Conduct periodic audits of the process and recommendations to identify and correct errors.</p>
	C2	There is no special institution that supervises or controls all activities in BAZNAS Tanah Datar Regency.	(Sharing)	<p>1. Establishment of an Independent Supervisory Agency Regulations and Policies Encourage the government to make regulations that govern the establishment of an independent supervisory agency for BAZNAS.</p> <p>2. Strengthening the Role of the BAZNAS Supervisory Board with a Clear Mandate Clarify the mandate and</p>

Type Of Risk	No	Risk	Treatment	Strategic
				functions of the BAZNAS Supervisory Board to ensure that they can carry out effective supervision. Training and Capacity Provide training and capacity building for members of the Supervisory Board so that they understand the supervisory duties and can carry them out properly.
				3. Audit and Transparency Periodic Audits Conduct periodic financial and operational audits by independent auditors to ensure accountability and transparency in the management of zakat funds.

CONCLUSION

Based on the results of the Risk Mitigation Research in Baznas Tanah Datar Regency, the following conclusions can be drawn: the risk that is classified as high risk is the absence of strict sanctions from the government for muzaki who do not want to pay zakat. Risks that are classified as medium risk are zakat funds not reaching the target, Muzakki do not routinely pay zakat, Many mustahik candidates who do not meet the requirements, Mistakes of Wali Nagari in issuing SKTM to mustahik candidates, Tendency for public understanding related to zakat is still lacking, Low level of public trust in Amil and Assets zakat by muzakki are not in accordance with the calculation of zakat (Nisab). The risk that is classified as low risk is the mistake of local officials in recommending mustahik candidates and special institutions that supervise or control all activities in BAZNAS Tanah Datar Regency do not exist.

The findings of this study contribute significantly to policy and practice by emphasizing the adoption of ISO 31000 as a framework for enhancing transparency, accountability, and operational efficiency in zakat management at BAZNAS Tanah Datar Regency. Key contributions include the need for clear regulatory frameworks to enforce compliance among *muzakki* (zakat payers) and the integration of technology for real-time risk monitoring and improved decision-making. To address identified risks, actionable recommendations include educational campaigns to increase public awareness about zakat, developing robust information systems for monitoring zakat processes, and establishing independent supervisory bodies to ensure transparency. Local governments

are encouraged to support community-based approaches and enforce regulations that enhance zakat participation, while religious leaders can play a crucial role in promoting zakat compliance through education and outreach. Researchers are advised to further explore the application of ISO 31000 and technology integration to address specific challenges in zakat governance. Implementing these strategies will strengthen zakat governance, mitigate risks, and ensure the effective management of zakat funds to benefit society

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