Solution To The Implementation Of Zakat As A Deduction From Income Tax Payable (Taxes Credit) In Aceh Province

M . Yasir Nasution [1]
Saparuddin Siregar [2]
Ngatno Syahputra [3]

[1] Professor of Post Sharia Economic State Islamic University of North Sumatra (nasutionmy@gmail.com)
[2] Lecture in Islamic Banking, North Sumatra State Islamic University (saparudiin.siregar@uinsu.ac.id)
[3] Student S3 Sharia Economic, State Islamic University of North Sumatra
(ngatnosahputra@dharmawangsa.ac.id)

Abstract: Zakat as a deduction from the income tax payable (Credit Taxes) in Aceh Province This study aimed to m e ndapatka n empirical evidence of the Solution Implementation of zakat as a deduction from the income tax payable (Credit Taxes) in the province of Aceh . This study uses qualitative methods with ANP (Analytic Network Process) analysis tools . The results of the study explains that problem most priorities that need to quickly get the response is in the form of government aspect. Implementation is the most priority Baitul Maal problem. Prior problems itas faced by pemerint ah that is related to the position between zak a t and taxes . Baitul maal solution with the most priority is to carry out the mandate of the Constitution and the solution for the most priority government is equal, where both zakat and tax must be the same. Conclution of how it is that charity as a deduction from the income tax payable in the province of Aceh has not been implemented because the government has not dared to issue related PP BAL and there is disharmony between the income tax law with the Law.

Keywords : Zakat as a tax deduction , Analytic Network Process, Baitul Maal

Introduction

Zakat is one of the important sectors in Islamic philanthropy. As the third pillar of Islam, zakat must be paid by every qualified Muslim (*muzakki*) to purify his wealth by distributing his zakat to *mustahik* (zakat recipient). This zakat not only serves to help the *mustahik* economy , but also can be a balancing instrument in the national economic sector. In the long run, the main goal of zakat is to transform *mustahik* into *muzakki* . This shows that zakat has the potential to overcome economic inequality and poverty in a country. (Publication Division and BAZNAS PUSKAS Network , 2016) .

T erkait zakat to reduce tax payments (in this case the tax), regulated Act No. 38 of 1999 on Zakat Management (Act PZ 38/1999), and then further reinforced by the Law OF latest Zakat which replaces Law 38/1999 in Law Number 23 of 2011 concerning Management of Zakat (UUPZ No. 23/2011) that applies nationally which stipulates zakat as a deduction of the amount of taxable income (*taxes deductable*) . The background of this reduction is explained in the explanation of Article 14 paragraph (3) of Law 38/1999 that the reduction of zakat from profit / taxable residual income is intended so that taxpayers are not double burdened, namely the obligation to pay zakat and tax. This provision is still regulated in the latest Law, namely Article 22 UUPZ No. 23/2011 " *Alms paid by muzaki to BAZNAS or LAZ are deducted from taxable income."*

Aceh as a Special Region and special autonomy has the authority to implement the implementation of Islamic Shari'a. This authority is contained in Law Number 44 of 1999 concerning the Implementation of the Privileges of the Province of Aceh's Special Region (Law No.44 / 1999) and Law Number 11 of 2006 concerning The Government of Aceh

(UUPA No.11 / 2006), this authority gives considerable autonomy to the Aceh government both at the provincial and district / city level if compared to other regions in Indonesia. One estab be r lakuan Islamic shariah is in bidangpengelolaan charity under the authority of local governments .

In Article 192 of Law Number 11 of 2006 concerning the Government of Aceh states that, "Zakat paid is a deduction factor against the amount of income tax (PPh) owed from taxpayers" . These provisions are further regulated by Qanun Number 10 of 2007 concerning Baitul Mal. And in Aceh also Zakat is one of the sources of Aceh's Original Daerh Revenue (PAD) and Regency / City PAD . However, since the enactment of UUPA No.11 / 2006 dated August 1 , 2006 until now the provision of zakat as a deduction of income tax (PPh *) is* not yet running at all.

Tax According to Sharia

Etymologically, tax in Arabic is called by the term *daribah* which is derived from the words ضرب ا ,يضرب ,ضرب which means to oblige, determine, hit, explain or charge, and others. (AW Munawwir, 2002) He is called a burden because it is an additional obligation on property after zakat.

Yusuf Qardhawi, defines that tax as: Obligations imposed on taxpayers, which must be deposited to the State in accordance with the provisions, without reclaiming the State, and the proceeds to finance public expenditures on the one hand and to realize some economic, social objectives , politics and other goals the State wants to achieve.

Gazi Inayah argues, tax is an obligation to pay cash determined by the government or an authorized official that is binding without any specific compensation, this government provision is in accordance with the ability of the owner of the property and is allocated to meet general food needs and to meet political and financial demands for government. (Gazi Inayah)

Abdul Qadim Zallum argues. Tax is a property that is required by Allah, to the Muslims to finance various needs and expenditure items that are indeed required of them, in the condition of Baitul Mall there is no money / assets. (Abdul Qadim Zallum, 1988)

So, *daribah* is a *compulsory* asset collected by the State for other than *jizyah* and *kharaj* , even though both of them can be categorized from *bahbah* for other than *jizyah* and *kharaj* .

Table: Differences *frombah* , *Jizyah* and *Kharaj*

Name / mention	The object	Subject
Tax (from *bah*)	Assets other than Zakat	Muslims
Jizyah	Soul (*an - Nafs*)	Non Muslim
Kharaj	*Kharaj*	Non Muslim

(Source of Gusfahmi, 2007)

Zakat as a Deduction for Taxable Income

Since the presence of BAZNAS which was established with Presidential Decree No. 8 of 2001 as a follow up to Law No. 38 of 1999 and Law Number 23 of 2011 concerning Management of Zakat article 22 , it has been proposed that every zakat paid by Muslims can be a tax deduction.

Although it is not in accordance with the proposal, the Government has approved and determined Zakat as a deduction from taxable income. Furthermore, this policy does not only cover zakat, but also religious contributions that are mandatory, meaning that the struggle of BAZNAS for tax reduction is also enjoyed by followers of other religions. The amount of zakat and donations that can be calculated as a reduction in income is 2.5% . But so far no examples have been given of how the impact of calculating income tax if paying zakat and if not paying zakat.

The following is an example of a simulation of calculating zakat as a deduction

from PKP, compared to tax without zakat .

Illustration of Zakat calculation as Tax deduction

	Tithe (Proof of Deposit of Zakat)	Without tithing (Without Proof of Depositing Zakat)
Gross income	Rp. 300,000,000.00	Rp. 300,000,000.00
Piece	Rp. 5,000,000.00	Rp. 5,000,000.00
Alms	Rp. 10,000,000.00	-
Net income	Rp. 285,000,000.00	Rp. 295,000,000.00
Other expenses	Rp. 5,000,000.00	Rp. 5,000,000.00
PTKP	Rp. 21,000,000.00	Rp. 21,000,000.00
Taxable income	Rp. **259,000,000.00**	**Rp. 269,000,000.00**
Tax paid	Rp. 25,000,000.00	Rp. 25,000,000.00
Tax due *)	Rp . 41,250,000.00	Rp. 43,750,000.00
Residual Taxes have not been paid	Rp **. 16,250,000.00**	**Rp. 18,750,000.00**

*) Calculation of the Tax Due

Tithe		
5% X Rp 50 million	Rp. 2,500,000.00	
15% X Rp. 200 million	Rp. 30,000,000.00	
25% X Rp 35 million	Rp. 8,750,000.00	
	IDR 41,250,000.00	
Without tithing		
5% X Rp 50 million		Rp. 2,500,000.00
15% X Rp. 200 million		Rp. 30,000,000.00
25% X Rp 45 million		Rp. 11,250,000.00
		Rp. 43,750,000.00

Obligatory Zakat / Muzakki who pay zakat through BAZNAS, will get a Zakat Obligatory Number (NPWZ) and Proof of Zakat Deposit (BSZ).

Research specifically discuss about solutions implementation zakat as a deduction from income tax due (Credit Taxes) in Aceh province by using methods *Analytical Network Process* (ANP) has not been done before. Research that has been there it discusses the problem of the charity tax deduction from the angle of view of the public. As performed by Dodik (2019) , where his research discusses about the preparation of a tax deduction of zakat in Indonesia: a case study in Aceh . The results of his research include that the position of zakat and tax must be equal and can refer to the income tax act 1967 act No.53 in Malaysia and need ease in the process of zakat as a tax deduction and not need a special audit if there are people who do restitution due to overpayment of zakat. .

The next research was conducted by Syahrizal Abbas & Anisah (2017) . This study discusses about the tithe income of civil servants and their relevance to a reduction in

income tax in Aceh . In his research mentioned that PNSaceh feels heavy because of doubel tax, which pays 15% income tax and 2.5 zakat, due to the not yet created harmonization of income tax regulations with the LoGA and the director general of taxes has not provided a certain mechanism for the settlement. And the central government has not seriously related to government regulation article 192 of Law No. 11 of 2006.

Nur Hidayati (2019) in his research proposed several models, namely : 1) . Payment of tax and zakat are two different things, so they must be separated ; 2) . Zakat payment releases the obligation to pay taxes ; 3) .P embayaran zakat provide load reduction in pay zakat. Integrating taxes and zakat requires in-depth study.

Subsequent research conducted by Thamrin, Kamaruddin, Sitti (2018) where this research revealed that if zakat as a tax deduction in the office of the ministry of religion of Gowa Regency is applied in relieving Muslims in paying zakat and taxes can also increase awareness and honesty in the community to pay zakat and this is positive for state income.

This research itself stems from the researchers' curiosity related to why zakat as a deduction of the income tax payable (Taxes Credit) in Aceh Province has not been implemented , zakat as a deduction of the income tax payable (Taxes Credit) which was *launched* in 2006 by the central government precisely until now it has not been practiced in real terms because this rule collides with the tax director general regulation namely income tax, the people of Aceh feel objections related to this double tax, even though the LoGA is a pure aspiration of the people . The government feels that zakat is not yet equivalent to tax, whereas if it is dug up extensively, zakat income will be large and tax revenue will not go down or small, considering that Malaysia has already adopted the system.

Metods

Method used in thestudy is that themethod *ofAnalyticNetworkProcess* (ANP) . Acco rding to Saaty (in Hermawan , Saptono , & Anggrainingsih , 2016), ANP is a development of the *Analytic Hierarchy Process* (AHP) method which is one of the measurement theories through pairwise comparisons . Kusnadi, Surarso, and Syafei (2016) state that the ANP method is used in the form of resolution with consideration of adjusting the complexity of the problem accompanied by the scale of priorities that produces the greatest priority effect . According to Tanjung and Devi (2013) , ANP has an important function because it can help to measure and synthesize a number of factors in the hierarchy or network to solve certain problems .

According to Ascarya (2005), ANP has three functions, namely : structuring complexity, measurement, and synthesis. More advanced Ascarya argues that the problems of the various diverse and complex can not be parsed and resolved if not structured properly. ANP uses measurements on a racial scale at all levels of the hierarchy / network, including the lowest level (alternative in the choice model). Measurement on a ratio scale is needed to describe the proportions or priorities of each element. The scale of this ratio becomes even more important if priority is not only for selected applications, but for other applications, such as applications for resource allocation .

ANP has three basic principles, namely; *decomposition* , which is used to make the structure of the problematic complex, *comparative judgments* or assessments of comparison , which is made to build a *pairwise comparison* or comparison to a couple of all combinations of elements in *the cluster* seen from the *cluster* of its parent, and *the composition of the hierarchy* or *the synthesis* of priorities , which is applied to multiplying the local priority of the elements in the *cluster* with the global priority of the parent element (Ascarya, 2005).

Research is using seven respondents whose election is done by *purposive sampling* . Respondents are selected by criteria have expertise d an understanding of the solution implementation zakat as a deduction from income tax due (Credit Taxes) in the province of Aceh . In ANP, the amount of reference is not used as a benchmark for validity. Terms of respondents legitimate in the ANP is that they are an expert or *expert* in

his field. M aka Moreover , respondents were selected in the study is comprised of p ara p roots , p eneliti , and p raktisi engaged in bidangz AKAT. Dat a in muster with the use of primary sources, namely questionnaires and interviews as well as a source of secondary that is derived from the literature journals and books . (Lukman Hamdani, 2019)

Questions in the questionnaire ANP is a comparison pairs (*pairwise comparison*) between elements and *c luster* to find out where in between both of anya greater *effect* - it (more dominant) and how much perbedaa n her .Ketikamengisi k uesioner , respondents had to d i dampingi by researchers in order to maintain the consistency or accuracy of the answers given. The comparison of value scales is listed in the table below. (Lukman Hamdani, 2019)

Table 2 . Comparison of Verbal Scale and Numeri Scale

Numeric Scale	Verbal Scale
9	Very big influence
8	
7	Very much greater influence
6	
5	The influence is greater
4	
3	A little bigger influence
2	
1	Just as great

(Source: Saaty , 20 16)

Results

To obtain solution zakat issues in Baitul Maal . By using the ANP method , the authors conductedin- *depthinterviews* with respondents and conducted *library research* through searching literature related to research studies as a *starting point* . Furthermore, the authors mem create the decomposition problems that are constructed in the model in order to provide convenience to the researcher or the respondent to understand solution zakat issues in Baitul Maal . . Decomposition mass- ah produce five (5)shapek *cluster* framework models of analysis problem which can be seen in the framework of the following models:
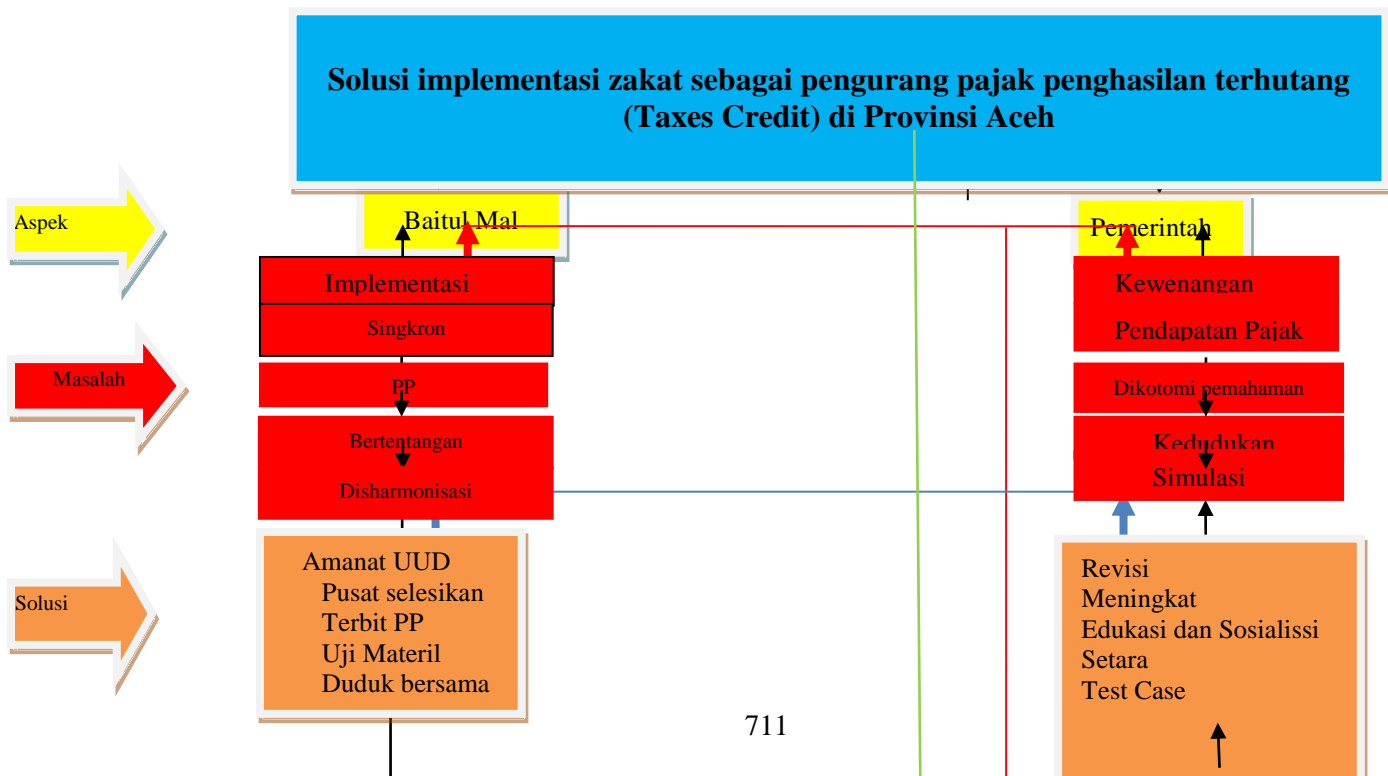
Figure 1 : Mode Framework

How to analyze the framework of the model is that the items *aspect* mem possess three elements namely; problem BaitulMaal , problem in society and the problems of government . Item *Issues* on the side of Baitul Maal has five elements, namely revamping .Implementasi, synchronous, PP, Contrary, disharmony *m Problem* of the government has five elements, namely ;Authority, Income Taxes, dichotomy understanding, Position, Simulation . Item *solution* Baitul Maal has five elements, namely ; i.e. Mandate of the Constitution, Center for Completion, Issuance of PP, Material Testing, Sitting together . Item solution government has five elements , namely Revised , Increased, Education and Sosialissi, Equivalents, Test Case

Next, from the results of interviews conducted by the researchers to 7 the respondent whohasbeen elected , then made a framemodel. Afterthe skeleton mode ls are consulted and verified right back to one respondent . Finally, from the framework of the model was born ANP questionnaire which was distributed back to 7 selected respondents . After that , the respondent's original value is calculated and inputted using the *Super Decision* application with the ANP method. The results of the original value synthesis pe r respondents who have been processed through the application of *Super Decision* can be seen in the table below.

Table 3 . Result Synthesis Value Respondents on solution implementation zakat as a deduction from income tax due (Credit Taxes) in Aceh Province

No	Masalah	R1	R2	R3	R4	R5	R6	R7
1	**Baitul Maal**	28571	0,28571	0,49208	0,35294	0,22222	0,33333	0,37838
2	**Pemerintah**	28571	0,28571	0,21494	0,11765	0,44444	0,16667	0,37838
Masalah Baitul Maal								
1	Bertentangan	0,03989	0,09756	0,13375	0,09440	0,30006	0,08694	0,23529
2	Disharmonisasi	0,10978	0,09756	0,13375	0,09440	0,30006	0,08694	0,23529
3	Implementasi	0,37445	0,60976	0,04627	0,21108	0,21108	0,65206	0,05882
4	PP	0,29956	0,09756	0,34312	0,30006	0,09440	0,08749	0,23529
5	Singkron	0,17631	0,09756	0,34312	0,30006	0,09440	0,08658	0,23529
Masalah Pemerintah								
1	Dikotomi pemahaman	0,18913	0,04175	0,34376	0,18368	0,15596	0,03808	0,19677
2	Pendapatan Pajak	0,19101	0,07712	0,08040	0,09730	0,15596	0,09872	0,19571
3	Kedudukan	0,17000	0,33257	0,34376	0,32853	0,33908	0,24875	0,26201
4	Kewenangan	0,38195	0,27212	0,19499	0,20681	0,1963	0,13665	0,15133

5	Simulasi	0,06791	0,27645	0,03709	0,18368	0,1526	0,47780	0,19418
Solusi Baitul Maal								
1	Amanat UUD	0,26471	0,28571	0,25532	0,16667	0,2553	0,28571	0,27273
2	Duduk bersama	0,22059	0,23810	0,21277	0,23809	0,2128	0,23810	0,22727
3	Pusat selesikan	0,22059	0,11905	0,21277	0,23809	0,2128	0,11905	0,22727
4	Terbit PP	0,22059	0,11905	0,10638	0,23809	0,10708	0,11905	0,22727
5	Uji Materil	0,07352	0,23810	0,21277	0,11905	0,21191	0,23810	0,0454
Solusi Pemerintah								
1	Edukasi dan Sosialissi	0,14950	0,32645	0,29827	0,08328	0,20661	0,28872	0,08446
2	Meningkat	0,30543	0,14252	0,06710	0,24470	0,14463	0,15294	0,27027
3	Revisi	0,12005	0,18102	0,31169	0,19435	0,23554	0,18354	0,3074
4	Setara	0,27553	0,25676	0,27877	0,39438	0,20661	0,28872	0,2533
5	Test Case	0,14950	0,09325	0,04417	0,08328	0,20661	0,08607	0,08446

The responden have opinions different about the priority which is important others 3 (three)priority,that priority aspects,priority problems, priority solutions, or priority associated with solution zakat issues in Baitul Maal To find out which priority gets the highest value to the lowest, a priority order is made based on the results of the questionnaire from the respondent by finding the average value. The results are as illustrated in the *geometric mean* table below.

Table 4 . The *Geometric Mean* results are related to the problem of zakat in Baitul Maal .

	Aspect	*Geometric Mean*
1	B aitul Maal	0.33577
2	Government	0.27050
Problem Baitul Maal		
1	Conflicting	0.14113
2	Disharmonization	.15111
3	Implementasi	0.30907
4	PP	.20821
5	Singkron	0.19047
Government Issues		
1	The rules	.16416
2	Reduced	0.12803
3	Position	.28924
4	Authority	0.22003
5	Simulation	0.19854
Baitul Maal Solution		

1	The mandate of the Constitution	0.25518
2	Sit together	.22682
3	Center finish	0.19280
4	Published by PP	0.16250
5	Material Test	0.16270
	Government Solutions	
1	Education and Outreach	0.20533
2	Increase	.18966
3	Revision	0.21909
4	Equals	0.27916
5	Test Case	.10676

Rater a greement is a measure that shows the level of agreement (agreement) of the respondents (R1-Rn) to a problem in one *cluster* . The tool used to measure the *rater agreement* is *Kendall's Coefficient of Concordance* (W : 0 <W≤ 1). W = 1 shows perfect compatibility . *The Rater Agreement* in this study is the number of agreements between respondents both from zakat experts and zakat practitioners and Akade mission. Table 4 summarizes the results *of r ater a Greement* entire *c luster* , not per node. D nature interpretation that the scale of values *r ater a Greement* there 5.W = 0 , meaning no agreement number, W = 0:10 , mean numbers weak deal, W = 0:30 , mean figure deal moderate, W = 0.60 , mean numbers strong agreement, and W = 1:00 , berartia ngka agreement n yes perfect. *Rater a greement is* not related to index consistency. (Lukman Hamdani, 2019)

Table 4 . Results *Rater Agreement* on solution zakat issues in Baitul Maal .

No	*Cluster*	*Rater Agreement*
1	Aspect	.15816
2	Ba thatl Maal	0.04498
3	Government	0.31429
4	Baitul Maal Solution	0.31212
5	Government Solution	0.27185

Cluster Analysis

Related to this discussion will explain the results of the synthesis of the various *clusters* that exist, beginning from *cluster* aspects to determine solution zakat issues in Baitul Maal . Based on the results of data processing through the *Software Super Decision* acquired pr ioritas problem by opinions throughout the respondents as shown in the diagram below :
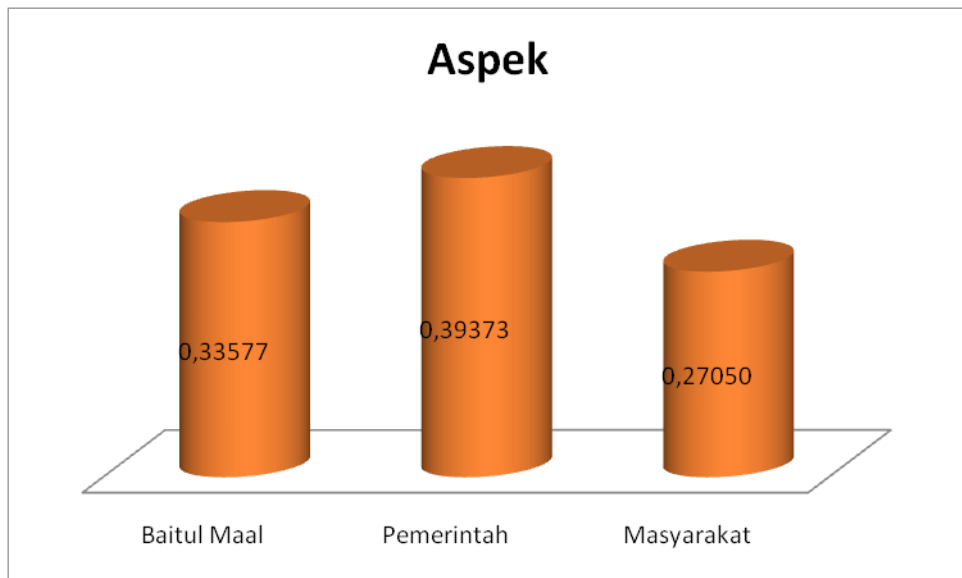
Diagram 1. Value entire responden *cluster* aspect

Diagram above illustrates that based on the combined opinion of the respondents, the most priority problem in determining the strategy of applying zakat as a deduction of the Taxes Credit in Aceh Province is the government's problem by 39%, then followed by baitul maal by 33% and the ranks last is the problem of society by 27%, the results of the acquisition of the *rater agreement* value of all respondents is 32 %, This means that the level of agreement of respondents to the priority order of aspects of the form of Baitul Maal , community , and government by 15 %,
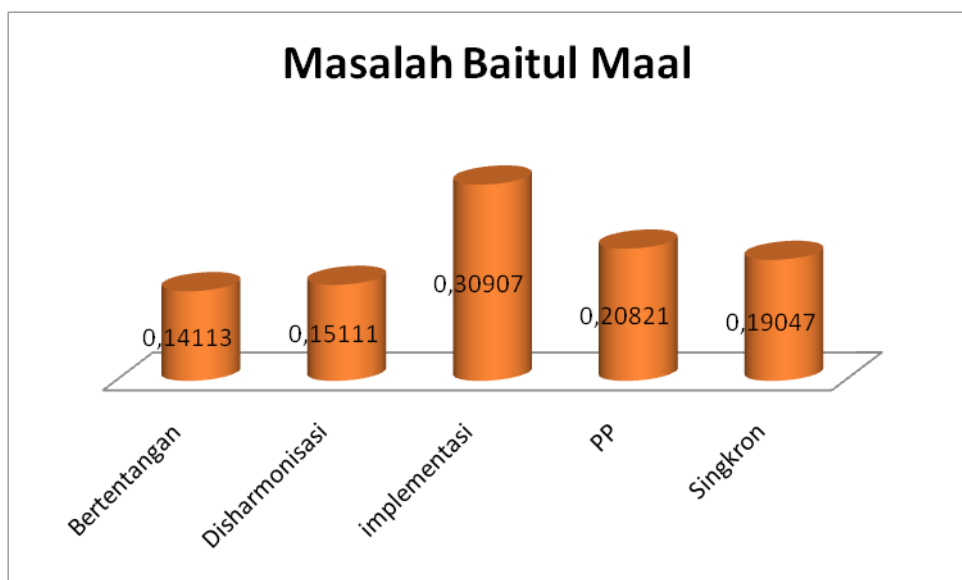

Diagram 2. Value of all respondents *cluster*   Problems in Baitul Maal

Diagram 2 above illustrates that based on the combined opinion of the respondents, problem Baitul Maal the highest priority in determining the strategy implementation of zakat as a deduction from the income tax payable (Taxes Credit) in Aceh province is a matter of implementation of 30%, followed by the issue of government regulations 20% and followed by synchronous problems by 19%, then followed by disharmony problems by 15% and which ranks last is a contradictory problem of 14%, The result of obtaining the *rater agreement* value of all respondents is 4 %, This means that the level of agreement of respondents to the priority order of the Baitul
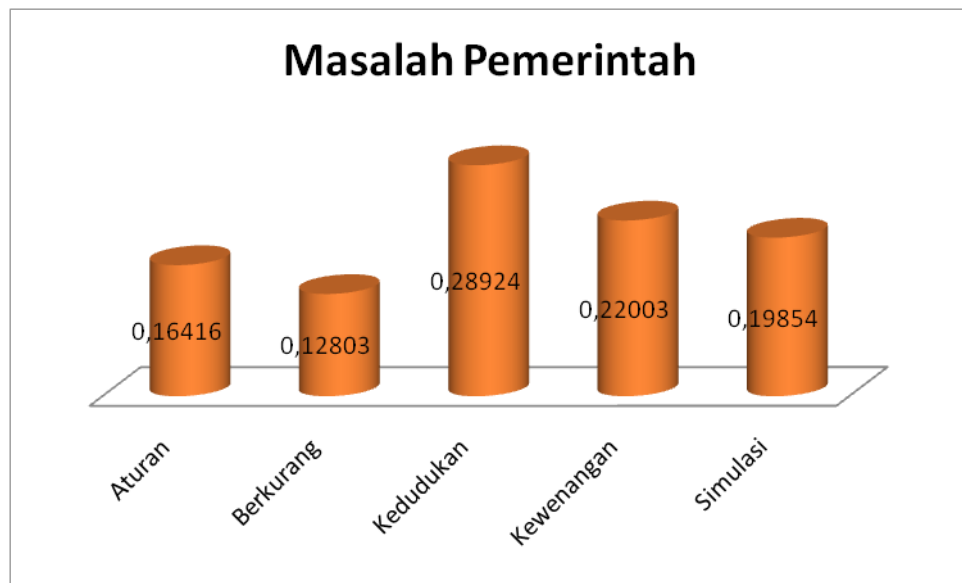
Maal problem low is 21 % .

Masalah Pemerintah

0,16416

0,12803

0,28924

0,22003

0,19854

Aturan   Berkurang   Kedudukan   Kewenangan   Simulasi

Diagram 3 . The value of all respondents *cluster* problem in Government

Diagram 3 illustrates that based on the combined opinions of the respondents, the most priority issue for the community in determining the zakat implementation strategy as a deduction of the Taxes Credit in Aceh Province is a matter of position of 28%, followed by an issue of authority of 22%, and subsequently followed by the simulation problem at 19%, then followed by the rule problem at 16%, and keeping the last order is a problem reduced by 12%. The results of the acquisition of the *rater agreement* value of all respondents is quite low , amounting to 43 %. This means that the level of agreement of the respondents regarding the priority order of position, authority, simulation, rules, reduced and not a priority is 43 % .
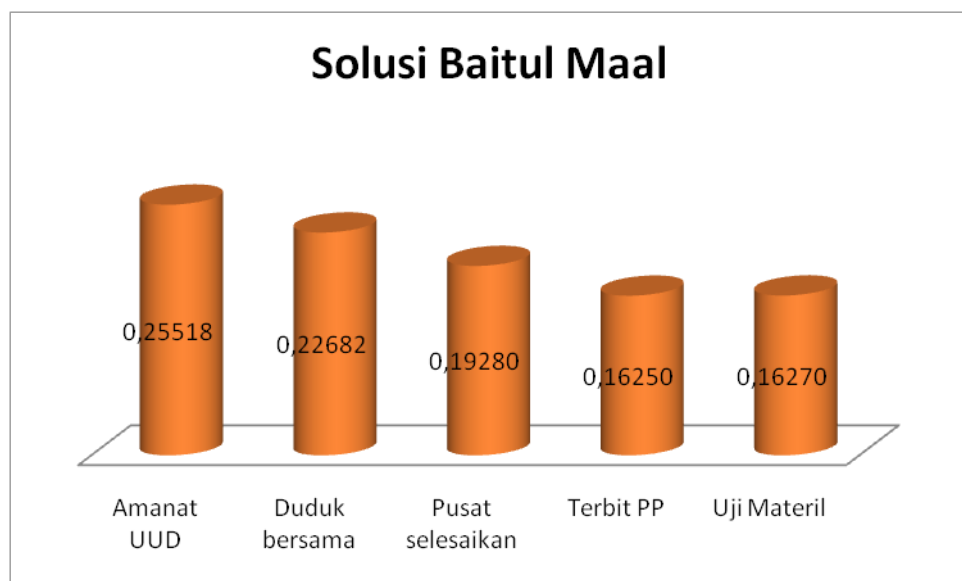
Solusi Baitul Maal

0,25518

0,22682

0,19280

0,16250

0,16270

Amanat UUD   Duduk bersama   Pusat selesaikan   Terbit PP   Uji Materil

Diagram 4. Value of all respondents *cluster* solution Baitul Maal

Next, diagram 4 describe that refers to the opinion acombination of the respondents, the solution of the highest priority in determining the strategy is the implementation of zakat as a deduction from the income tax payable (Taxes Credit) in Aceh province is the solution Mandate legislation that is equal to 25%, second priority is occupied by sitting together solutions by 22% and which ranks third is the central

solution resolved by 19%, and which ranks fourth is a material test solution by 16% and which ranks last is the rising solution PP by 16%. The result of the *rater agreement* value of all respondents is 31 %. This means that the respondent's agreement level is on the priority order of the solution in the form of a legal mandate solution , sitting together, completing center, material testing, and issuing government regulations. The result of obtaining the *rater agreement* value of all respondents was 31 % .
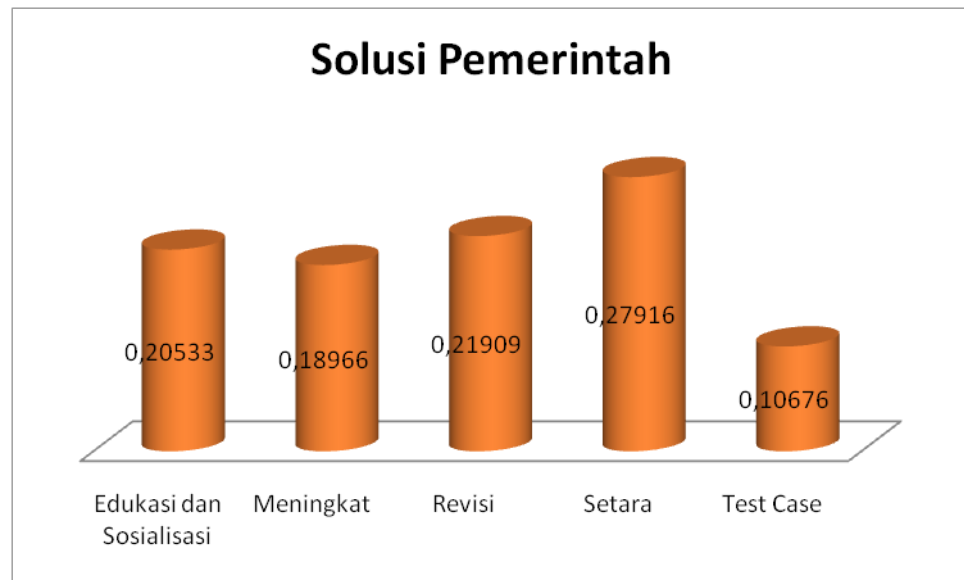

Figure 5. The value of all respondents *cluster* Solution government

Next, diagram 5 describe that refers to the opinion a combination of the respondents, the solution of the highest priority in determining the strategy is the implementation of zakat as a deduction from the income tax payable (Taxes Credit) in Aceh province is equivalent solution that is equal to 27%, second priority is occupied by the solution revision of 21% and which ranks third is education and socialization solutions by 20%, and which ranks fourth is the solution increased by 18%, and which ranks last is the test case solution by 10%, The result of obtaining the *rater agreement* value of all respondents is 27 %, This means that the respondent's agreement level is on the priority order of solution in the form of a solution to strengthen regulations, dialogues, studies, seminars, and implementation related to the strategy of applying zakat as a deduction of the Taxes Credit in the Aceh Province *Rater Agreement* by 27%,

Conclusion

Asa whole can beconcluded that responden hasa levelof agreement that varied on Solution Implementation of zakat as a deduction from the income tax payable (Credit Taxes) in the province of Aceh **.** The problem that must be immediately addressed is from the government itself to issue PPs related to UUPA, because this is the mandate of the Constitution and therefore immediately implemented and there is a GAP position between tax and zakat, therefore a solution must be given which must be implemented immediately by issuing the PP and its position between tax and zakat must be immediately implemented through an amendment to the income tax Act wherein in that zakat as a deduction of income tax payable especially in Aceh province, because there is already a LoGA.

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