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Development of a Model for Collection, Distribution, and Utilization of Zakat in Bekasi City, Indonesia

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Abstract

The COVID-19 pandemic has a significant influence on world economic growth, including Indonesia, which had an impact on the outflow of foreign funds that reached Rp. 153.7 trillion from the stock market, SBN, SBI from January to April 2020. Almsgiving will derive to economic balance, where zakat, infaq, and sadaqah will create a transfer of consumption from people who are well off to people in need so that it can generate aggregate supply and demand. The lack of obtaining zakat, infaq, sadaqah and waqf in Bekasi City which is less than 1% of the potential indicates a weakness in Amil Zakat management, so it is necessary to find a model for the effectiveness of collecting and utilizing zakat that will make the enormous potential can be realized. This study is aim to find a model for the collection, distribution, and utilization of Zakat, Infaq, and Sadaqah in Bekasi City. This study is using qualitative descriptive approach to describe, explain, and interpret the collected data which obtained from Bekasi City in Figures 2020 report (BPS Kota Bekasi 2020). The potential of the ZIS funds used a strategic role model for managing Amil Zakat in Bekasi City with a four-dimensional approach: 1) Islamic social finance (Zakat, Infaq, and Sadaqah); 2) service process; 3) Muzaki loyalty; 4) Amil's human resources. These four dimensions are the strategic needs of the Amil Zakat Institute, Islamic Social Finance to discuss potential sources of Zakat, Infaq, and Sadaqah that will be channeled through programs that have an impact on the development of Bekasi City. The explanation in this research is expected to be a driving force to achieve the maximum collection, distribution, and utilization of ZIS in Bekasi City in realizing its potential.

Keywords: Islamic social finance; collection; distribution; use of zakat; Amil Institutions

1. Introduction

It has been two years since the people in the city have celebrated Eid al-Fitr with patience and sincerity, longing for the holy day in their hometown, now we can only do this through digital media. The pandemic that has hit much of the world has forged someone into people who are patient and sincere about what is happening right now. The COVID-19 pandemic has a significant impact on world economic growth. Most countries in the world, including Indonesia, experienced economic contraction or negative growth. In the second quarter of 2020, the economic growth of the G-20 countries averaged minus 9.1% year-on-year. Only China has a positive economic growth of 3.2%. Meanwhile, India recorded the highest contraction in economic growth in the G-20 area, namely minus

25.2%. The OECD Quarterly National Database (2020) reports that at least ten G-20 countries experienced a contraction of more than 10% in the second quarter of 2020.

In a press release, the Indonesian Ministry of Finance said that, Indonesia's economic pressure was one of the most moderate, Indonesia's economic resilience was supported by prudent fiscal management. With a relatively low deficit, Indonesia is still able to become one of the countries with relatively good economic growth resilience between the G20 and ASEAN groups. The continued phase of Indonesia's economic recovery is reflected in the GDP growth rate for Quarter IV-2020 of -2.19% (yoy), up from the two previous quarters which recorded a contraction of -5.32% in Quarter II and -3.49% in Quarter III. Overall, the performance of the national economy throughout 2020, the contraction in economic growth was maintained at -2.07% (yoy). The domestic economic recovery is expected to continue, in 2021 it is projected to grow by 5.0 percent (range 4.5 - 5.3 percent). The Health Crisis due to Covid-19 had an impact on the outflow of foreign funds from Indonesia which reached Rp. 153.7 trillion from the stock market, SBN, SBI from January to April 2020.

Another activity that is highly recommended in Islamic teachings is giving alms. Almsgiving is the most basic form of recognition of the concept of *istikhlaf* (representation); that in essence all property belongs to Allah. Giving alms to *fukoro masakin* a social balance effect, one of which is economic balance. There is a transfer of consumption through the rich to the poor, so that the proportion of consumption by the poor will increase. Even though sometimes there is demand pressure that pushes up prices (demand-pull inflation), the purchasing power of the people is high thanks to the provision of *zakat*, donations, alms and a more equitable distribution of consumption of the rich, and will suppress social problems in society until increase social cohesion.

The Moslem population in the city of Bekasi ranks first in the population, reaching 2,166,132 people (Bekasi, 2020). The size of the Moslem population is a potential for Islamic social finance in the form of *Zakat*, *Infaq*, and *Sadaqah*. The large potential of Islamic social finance will encourage the growth of transaction motives which have implications for strengthening people's purchasing power. Allah's orders that require Moslems to pay *Zakat*, *Infaq*, and *Sadaqah* must be obeyed and will create a transfer of consumption from people who are well off (*Muzaki / Munfik*) to people in need (*Mustahik*) so that it can generate aggregate supply and demand. Meanwhile the obtaining *zakat*, *infaq*, *sadaqah* and *waqf* in Bekasi City is less than 1% of the potential. It indicates a weakness in *Amil Zakat* management, so it is necessary to find a model for the effectiveness of collecting and utilizing *zakat* that will make the enormous potential can be realized.

Bekasi City's ZIS potential is quite large and must be realized in real work, for that it is necessary to create a role model for management strategy and a role model for the collection, distribution, and utilization of ZIS funds properly so that there is a significant shift in social status from a potential to a realization if this can be done. manifested, the role of development of the city of Bekasi is not only carried out by the Government through the Bekasi City Regional Revenue and Expenditure Budget (APBD), but also the participation of the Moslem community in the development of the city of Bekasi through Islamic social finance in the form of *Zakat*, *Infaq*, and *Sadaqah*. This study is aimed to find a model for the collection, distribution, and utilization of *Zakat*, *Infaq*, and *Sadaqah* in Bekasi City.

2. Methodology

This study used a qualitative descriptive approach to describe, explain, and interpret what is collected data (Williams, 2007). Qualitative research Means research that explores and understand the meaning of individuals, social groups or human problems. The number of objects in this study is limited. In this study, researchers participated in the events / conditions that were being studied. For this reason, the results of this study require in-depth analysis from the researcher. This research also has a subjective and cannot be generalized. This study will analyze secondary data obtained from the report "Bekasi City in Figures 2020" (BPS Kota Bekasi 2020). The variables are *Zakat* potential, *Infaq* and *Alms*, where the indicators are Total Moslem population of Bekasi City, Bekasi City's per capita income and the number of workers aged 15 years and over; as well as a strategic model for good institutional management according to the results of research by experts, such as financial principles, service models, *Muzaki* satisfaction and superior human resources. Researchers cannot observe social conditions, because all realities that occur are natural entities.

3. Results and Discussions

3.1 Islamic Social Finance

One of the realistic policies that can be taken in increasing social cohesion is the optimization of Islamic social finance, one of which is Zakat, Infaq and Alms. The essence of zakat, infaq and alms will form a balance between production and consumption. The giving of zakat, donations and alms from the rich to the poor is one of the causes of increased purchasing power which has implications for increased production which in turn can open up the job market. If the community works and has a steady income, it will increase the social status of the community to be prosperous.

The existing zakat law, if encouraged by the right regulations, can turn the potential into realization. On the other hand, the role of educators and preachers can increase the literacy of zakat, donations and alms in Indonesia. The competence of the Amil Zakat Board includes collecting, managing and developing Zakat, Infaq and Almsgiving instruments which will systematically change the pattern of social strata in society. Zakat, Infaq, and Sadaqah are Islamic social financial instruments Islamic philanthropic assets and considered to have the ability to increase social cohesion in a sustainable manner (Istimroriyah).

The potential for Zakat, Infaq, and Sadaqah in Bekasi City can be calculated based on the demographic data presented in the City of Bekasi in Figures 2020 published by Institution Central Bureau of Statistics (BPS) Bekasi City (BPS Kota Bekasi, 2020). For zakat fitrah, the potential is the amount of zakat fitrah Rp. 40,000 (Oke News, 2020) multiplied by the Moslem population (Bekasi, 2020) of 2,166,132 people (87.7%), the projection of Zakat Fitrah is Rp. 86,645,280,000. The potential for Zakat Maal is 14,534,095,880. and the potential for Infaq / Sadaqah reaches IDR 1,659,994,440,000, so that the total ZIS Potential of Bekasi City is IDR 1,683,123,775,880.00.

Table 1. Optimistic Potential for Receiving Zakat, Infaq, and Sadaqah in Bekasi city

ZIS Type	The Formula Calculates of ZIS Potential		Amount Rp
Zakat Fitrah	Moslem Residents * Value of Zakat Fitrah	2.166.132 * Rp 40.000	8.645.280.000
Zakat Maal	Per Capita Income * 2,5% * (MR / 4 * 50%)	Rp 2.147.104 * 2,5% * 270.766,5	14.534.095.880
Infaq & Shadaqah	Manpower of Moslem * Rp 100.000,00 * 12	1.383.287 * Rp 100.000.000,00 * 12	1.659.944.400.000
The Total Potential Revenue of Islamic Social Finance (year on year)			1.683.123.775.880

An extraordinary number if optimized will accelerate the growth of the HDI (Human Development Index) figure which is currently at 81.59 (BPS, 2021). HDI components include education, health, and economy in proportion to the number and social conditions of the grass and root community in Bekasi City. The poverty rate in Bekasi City in 2020 was 113.65 thousand people (3.81%) (BPS Kota Bekasi, 2020). Islamic social finance that is obtained by Amil Institute Bekasi City every year can help the government in the development of the city of Bekasi. Therefore, it is necessary to have professional management of Islamic Philanthropy, managed productively and on a priority scale so that it can produce the output of welfare and the benefit of the community as a solution to the development of the city of Bekasi.

Islamic social finance is different from conventional finance whose sources and uses are more of an economic motive, Islamic social finance management is rooted in the belief of a Moslem in Allah who created the earth and sky and all of their contents for the benefit of all humans. Islamic social finance has high transcendental value, it is not only a means of washing away sins or a shield from hidden agendas, and it is not an incidental activity. It has an important role in education, health, and the community's economy. The first important role is related to improving public education: the higher the level of public education will be further enhancing a civilization of this nation, secondly improving public health through social health insurance that reaches remote areas, and thirdly alleviating poverty through the expansion of an effective labor market that encourages the strengthening of people's purchasing power.

The Islamic Social Finance Instrument is a transfer mechanism from the rich group (Muzaki / Munfik) to the Mustahik group in order ability form sustainable achievement values. At the same time, social financial instruments will act as a very effective social safety net for the community. With the transfer of Zakat, Infaq, and Sadaqah from

the field group (Muzaki / Munfik) to the target group mobilized by the Bekasi City Baznas, Amil zakat, and Zakat collection unit (UPZ institutions), there will be multilayer effects in the form of economic increases in the form of demand for goods and services that are generally basic needs. This higher demand for the basic needs of society will affect the composition of the production of goods and services produced in the economy, thereby leading to the allocation of resources towards sectors that are more socially desirable. This will increase allocative efficiency in education, health, and the economy.

With the transfer of Zakat, Infaq, and Sadaqah from Muzaki / Munfik to the target group (Mustahik) there will be, among other things: first, an increase in educational literacy which has implications for cultural intelligence, and second, an increase in public health insurance and an improvement in environmental sanitation which has implications for the Increase life expectancy and decreased mortality, third, increased demand for goods and services from target groups, which generally are basic needs. This higher demand for the basic needs of society will affect the composition of the production of goods and services produced in the economy, thereby leading to the allocation of resources towards sectors that are more socially desirable. This will increase allocative efficiency in the economy. Zakat, Infaq, and Sadaqah are among the commands of Allah and His Messenger will have implications for the benefit on an ongoing basis.

Zakat, Infaq, and Sadaqah which are Islamic social Finance, are unique instruments that base their functions on the elements of virtue (birr), kindness (Ihsan), and brotherhood (Ukhuwah). Through the productivity of Islamic social finance, it is hoped that a process of distribution of benefits will occur for the wider community. Shifting the "private benefit" to the "social benefit."

3.2 Management Strategy for Collection, Distribution, and Utilization

Strategic management is a combination of strategy formulation and strategy implementation, strategy formulation involves analyzing situations both internally and externally, at micro and macro levels, namely setting goals, determining long-term vision and mission (the role that the organization will give to society), overall objectives corporate (both financial and strategic), tactical objectives, and planning (Dr. Taufikurohman, Sos., 2016). To realize the VISION and MISSION as an Islamic Social Financial Service Center in Bekasi City, Indonesia, Amil Institution must focus on Management Strategies in the fields of Social Finance (Zakat, Infaq, and Sadaqah), Service Process, Muzaki / Munfik Loyalty and Amil Human Resources.

The successful implementation of a management strategy is essential for if the total management strategy does not work according to the structure. At this time, the new structure must be installed at the beginning of this stage. Everyone in Amil's organization should have their responsibilities and duties, and how that fits into their total goals. In addition, any resources or resources for the enterprise must be optimized. Once funds are available and employees are ready, a strategic plan can be implemented. Evaluation of amil management's control strategies and measures includes measuring performance, consistent review of internal and external issues, and making corrective action when necessary. Evaluation of a successful management strategy starts with determining the parameters to be measured. This parameter should reflect the objectives set, namely amil's performance progress by measuring actual versus planned results.

Monitoring internal and external issues will also allow Amil to react to any substantial changes in his work environment. If there is an amil officer who does not move towards the goal of the amil institution, then take corrective action. If these actions are unsuccessful, repeat the strategic management process. As internal and external problems will continue to develop, any data obtained at this stage should be retained to aid future strategies.

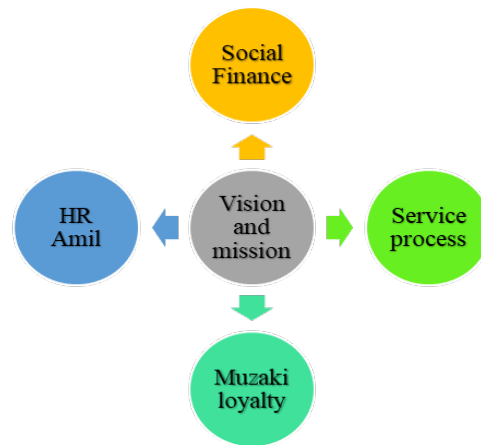


Fig. 1. Role Model of the Management Strategy of the Amil Zakat Institute

3.3 Social Finance

The perspective of Islamic Social Finance (Zakat, Infaq, and Sadaqah) is focused on how to increase the strategy of increasing the collection of ZIS funds sourced from Muzaki and Munfik, distribution and utilization to the Mustahik, with an emphasis on the quality of results which implies an increase in social cohesion in the community.

Collection according to the large Indonesian dictionary is a process, method, act of gathering associations and directions, raising ZIS funds for the people of Bekasi City, as projected potential ZIS funds of more than Rp. 1,683,123,775,880.00 can be collected from three models, namely; individual Bekasi city community, collectively by institutions/ organizations in the city of Bekasi, and corporations domiciled in Bekasi City, Indonesia.

Distribution is the distribution/ delivery of zakat funds to Mustahik whose Asnaf has been determined in an environment or several other places (Qordhowi, 2005). The distribution of zakat is recommended as recommended in the Qur'an letter At Taubah verse 60, that there are eight Asnaf who are entitled to receive zakat. Meanwhile, donations and alms can be distributed in social welfare trays. Nearby environment and the priority scale of the distribution of zakat to Mustahik, Infaq, Sadaqah to social benefit is a wise way. Likewise, the distribution must be related to the implications of changing Mustahik so that it will increase the trust and loyalty of Muzaki / Munfik to distribute their ZIS.

The utilization of zakat is a form of maximum utilization of zakat funds without reducing the value of its use so that it is useful to achieve benefit. Zakat, Infaq, and Sadaqah that are distributed must have the power to change the Mustahik. As far as possible, the distributed zakat has changing implications for Mustahik on an ongoing basis, for example, the provision of scholarships has implications for increasing public intelligence, providing job skills has implications for the community's ability to do a job, BPJS payments have implications for Mustahik health protection from disease attacks. Infaq and alms funds should be managed in the form of an Endowment Fund as carried out by Amil Institutions in several countries so that the effectiveness of Infaq Sadaqah does not only have implications for social benefit but is also useful for economic development in the Islamic finance sector which can provide opportunities for the growth of SME businesses in the city of Bekasi Indonesia.

There are three main targets aimed at the Amil Institute in Bekasi City. The one, individuals consisting of congregations of mosques and assemblies of Ta'lim, usually the congregation of mosques and religious assemblies will obey the appeal of their ulama, so that if this is done it will result in the community's opportunity to pay a larger ZIS. Second, is an organization consisting of schools / Islamic boarding schools, youth organizations and foundations, etc., through the Cooperation program, and the distribution of ZIS funds, as well as distribution in the form of humanitarian programs, will increase the acquisition of ZIS funds. Third, in Corporate through the CSR program with a business approach that can help contribute to sustainable development so that economic, social, and environmental benefits are obtained for all stakeholders.

The collection, distribution, and utilization of ZIS in the city of Bekasi as Islamic social finance must be carried out in congregation involving all stakeholders which can be formulated through education, outreach, and accountability which can generate trust from stakeholders.

3.4 Service Process

In realizing the realization of the existing potential of ZIS, it is necessary to establish a service process stage in terms of collecting, distributing, and utilizing ZIS funds in Bekasi city. Some steps that need to be done such as:

The First, is the facilities and infrastructure include the main servant coverage in the form of service offices that are easily accessible for Muzaki / hypocrites, service office networks can collaborate with mosques and prayer rooms throughout the city of Bekasi, ease of payment via M-Banking and E-commerce and other digital. The era of digitalization is also a technological advancement that must be used in raising ZIS funds, Muzaki / Munfik can pay zakat and give Infaq Sadaqah as easy as a snap of a finger.

The two, socializing the importance of zakat in Moslem communities by providing education and socialization of the importance of ZIS payments by Moslems will encourage the effectiveness of the realization of the potential of ZIS funds in Bekasi City. In this, case there is a need for cooperation with parties, including: with the Bekasi City MUI in educating and socializing ZIS to the wider community through the role of religious scholars. Bekasi City Council of Indonesian Mosques in terms of empowering mosques as Baitul Maal centers that can collect and distribute zakat. With community organizations and the government in coordinating the ZIS funds for employees and their members.

The third, the need for a published report that can be accessed by the wider community as a form of institutional accountability for the supervision of the Moslem community in Bekasi City. Also, publications regarding the provision of appreciation at the individual, institutional and organizational levels as well as the corporate level in the form of Zakat Awards each year will further develop ZIS services for the Moslem community of Bekasi city.

3.5 Muzakki's loyalty

Customer loyalty is defined as a deeply held commitment to buy or support back a preferred product or service (Kotler & Keller, 2009). Maintaining the loyalty of Muzaki/ Munfik is important to maintain the acquisition of ZIS funds last year, if the Amil Institute can maintain the acquisition of ZIS funds and add new Muzaki / Munfik, the growth of ZIS fund collection will certainly increase every year. The loyalty of Muzaki/ Munfik will grow if they have a level of satisfaction with the excellent service provided by the Amil Institute to them. This means that Muzak's hypocrite satisfaction is related to what is expressed by him about his perceptions and expectations of the ZIS services he feels (Sondakh, 2015).

Muzaki loyalty stages namely: **Suspect**: People who may pay Zakat, Infaq and alms. **Prospect**: People who need products or services from the Amil Institute and have the ability to pay Zakat, Infaq and Alms. **Disqualified Prospects**: Muzaki candidates that you have studied enough to know that they do not want to pay Zakat, Infaq and Alms through you. **First time customers**: people who have paid Zakat, infaq and alms once. That person can be your customer as well as other Amil Institution customers. **Repeat Customers**: People who have paid Zakat, Infaq and Alms to you twice or more. **Client**: This person pays Zakat, Infaq and Sadaqah regularly. You have a strong and continuing relationship, which makes him immune to the influence of other amil institutions. **Advocate**: Like a client, Muzaki will pay for any program you offer and can pay for it regularly. However, proponents also encourage others to pay Zakat, Infaq and Alms to you. He talks to you, does marketing for you, and brings prospective muzaki to you. **Missing customer or client**: A person who has been a muzaki but has not paid Zakat, his alms returned from you in at least one year (Griffin, 2005).

Some of the ways that Amil Institute staff can serve the Muzaki and hypocrites are the Service Winner model (Yukl, 2001) such as; has a positive and unpretentious attitude, enjoys working for other people, can place Muzaki / Munfik at a central point, and sees his job as a profession of Amil who is always in touch with prospective Muzaki / Munfik.

3.6 Human Resources of Amil

The views of the four Imams of Mazhab regarding Amil's HR as stated (Habibi, 2013) have several differences

but they are not significant. Imam Syafi'i defines Amil as a person who works to take care of Zakat, while he does not get any wages other than that zakat. This Mazhab formulates' Amil as follows: "Amil Zakat is the people employed by the Imam (government) to take care of zakat. They are employees whose job is to collect zakat write (record it) and give it to those who are entitled to receive it ". Hanafi provides a more general meaning, namely the person appointed to take and take care of zakat. The opinion of Imam Hanbali is that the zakat administrator, who is given zakat is only the wages for his work (by the wages of his work). Meanwhile, the meaning of Amil according to Imam Maliki is more specific, namely Zakat administrators, writers, distributors, advisors, etc. Amil's requirements must be fair and know all the laws related to Zakat. Amil's competence means that an amil must have certain skills, through certain education, or through a sufficient process of experience (Akhyar Adnan, 2017).

More importantly, the skills record must be or be officially certified by a particular institution or association. The examples of this can be referred to the professions of Doctors, Certified Accountants, Certified Engineers, Lawyers, Dentists and others. A person will be recognized as having certain competencies after passing several examinations that are measured by the profession. One cannot simply say that he is a medical doctor, or a certified accountant, unless he must be able to certify that he has passed the certification process, which shows that it is usually done by the profession concerned. Generally, competency records are also by the public or the public. From the above, understanding it can be concluded that Amil is a person or institution that can collect, distribute and utilize zakat funds on an ongoing basis as ordered by Allah in QS. At Taubah, verse 103. To maintain its sustainability, an Amil must have an understanding of zakat and the ability to process it so that it is effective in making real social changes. The Amil institution must provide the Amil officers with SOPs and also have to improve their competence according to the existing SKKNI standards. Amil is not only limited to carrying out Allah's orders, on the other hand, he is also a very promising job profession because it is in the category of Assnaf and is entitled to one-eighth of the acquired zakat assets that he collects. As an example of a role model for the collection, distribution, and utilization of ZIS managed by the Amil Institute (Fig.2).

The process of collecting Zakat, Infaq, and Sadaqah funds can be done online or offline, several companies providing digital services can be partners as Islamic financial crowdfunding, marketing expenses can be issued through Amil rights of one-eighth percent. The average marketing fee is in the range of two to five percent, so the Amil institution still has an income of seven and a half percent.

The collected ZIS funds can be disaggregated by type, zakat funds can be directly distributed to programs that have been planned, while Infaq and alms are collected and used as endowments which are invested in financial instruments guaranteed by the government. The results of the investment can be channeled into the next program. The programs made must have implications for regional development. For example, that the development of a country is determined by the value of the Human Development Index (HDI), and the high and low human development index is determined by three factors, namely Health Education and the economy, but these three factors will quickly be destroyed when natural disasters or humanitarian disasters occur. Therefore, it is necessary to prepare a recovery program as soon as possible through a reserve fund prepared in case of a disaster.

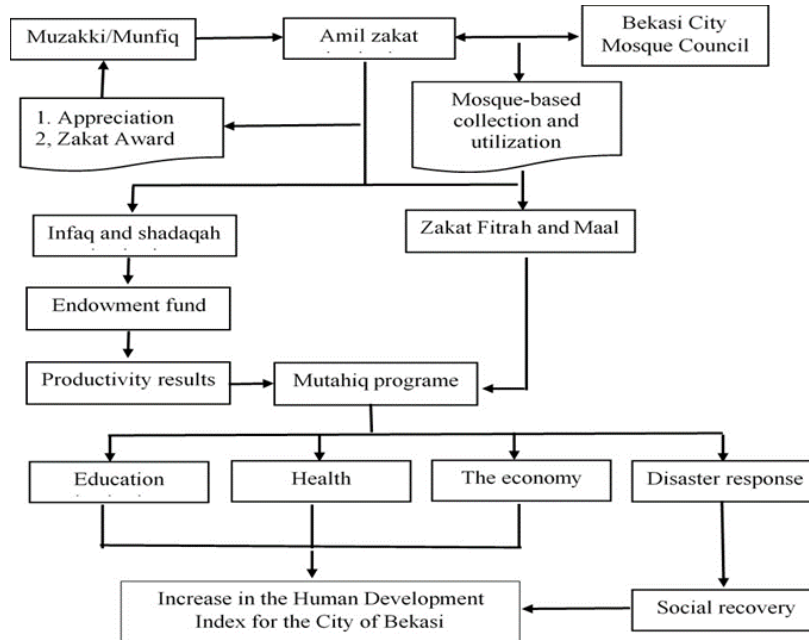


Fig. 2. Role Model for Collection, Distribution, and Utilization of ZIS

4. Conclusion

Zakat, Infaq, and Sadaqah are Islamic social finance instruments that have a unique character in Islamic Philanthropy. Besides Allah's orders, Zakat, Infaq, and Sadaqah also have an economic dimension that can trigger aggregate supply and demand during society. The transfer of consumption from Muzaki to Mustahik will trigger the growth of transaction motives as well as show the strengthening of people's purchasing power.

The potential for Zakat, Infaq, and Sadaqah in Bekasi city optimistically based on demographic data shows a range of Rp. 1,683,123,775,880.00. To realize the potential of Zis funds in the city of Bekasi, the stimulus that can be done is to use a role model for the management strategy of the Amil Institute which consists of Islamic social finance in the form of collecting ZIS funds from individuals, collectives, and corporations, ZIS service processes online and offline developed widely in Muslim communities in the city of Bekasi through cooperation with parties such as Indonesian Ulama Council (MUI), Indonesia Mosque Council (DMI) institutions and other organizations in Bekasi City. Maintaining Muzaki / Munfik Loyalty through plenary services, the publication of ZIS financial reports, and giving zakat awards to Muzaki / Munfik, and increasing Nazhir's human resources according to the competency standards according to the SKKNI issued by the Ministry of Religion.

The professional Amil institution must have a management strategy model that focuses on four dimensions, namely the dimensions of Islamic social finance by seeking individual, organizational and corporate targets. Dimensions of the service process are carried out according to the needs and conditions of the community, this can be done online or online in collaboration with digital service provider companies. The dimension of Muzaki loyalty needs to be maintained through the creation of Muzaki satisfaction, and Muzaki who are satisfied with the service will give birth to strong loyalty. The dimension of Amil's human resources is the stronghold of the institution in determining the development and sustainability of an Amil institution. The realization of the collection, distribution, and utilization according to the predetermined projection will produce a positive social change and lead the community towards physical and mental well-being.

In this study, we recommend a implementation operational model the strengthening program of the institution of the Amil Zakat institution, especially in the City of Bekasi, by having a linkage program with professional management, which begins with: first: making a road map containing the Sources and allocation of Zakat, Infaq and

Alms funds appropriately based on demographic data held by Bekasi City, secondly arranging a business process for the convenience of muzaki in paying Zakat, Infaq and Alms giving as well as the mustahik aimed at improving education, health and creative economy. third, maintaining Muzaki's loyalty by means of transparency and accountability in distribution to mustahik following the success story of the social change from mustahik to muzaki. and fourth, strengthening the skills of reliable human resources to become professionals through Amil's professional certification.

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