



## Bridging the Gap in Employee Zakat Deductions: A Fiqh-Based Examination of Corporate Zakat Practices in Medan, Indonesia

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### Abstract

This study aims to analyze the obligation of employee zakat, which is directly deducted by companies, based on the provisions of the Fiqh of Corporate Zakat as formulated by BAZNAS and PERBAZNAS. The study focuses on the inconsistency of the liability principle in calculating corporate zakat, which is typically based on net assets, compared to the practice of employee zakat, which is often deducted from gross income without considering the employee's personal zakat obligations. This research adopts a qualitative approach with a case study design, examining several companies in the Medan area, including BRI, BNI, Bank Sumut Syariah, and BMI. Data were collected through in-depth interviews, document analysis, and non-participatory observations and were analyzed using the interactive model developed by Miles and Huberman. The results show that most of the companies studied (BRI, BNI, and Bank Sumut) failed to apply the liability reduction principle in employee zakat deductions as required. In contrast, one company (BMI) adhered to the liability principle in its employee zakat deductions, as outlined in corporate zakat guidelines. These findings highlight regulatory gaps and injustices in the treatment of employee zakat and emphasize the need for harmonizing Fiqh principles, technical policies, and field practices to create a fairer zakat system in accordance with the Maqasid Sharia.

**Keywords:** Corporate Zakat, Employee Zakat, Liability Principle, Maqasid Sharia

### Abstrak

Penelitian ini bertujuan untuk menganalisis kewajiban zakat karyawan yang dipotong langsung oleh perusahaan, berdasarkan ketentuan Fiqh Zakat Korporasi sebagaimana dirumuskan oleh BAZNAS dan PERBAZNAS. Fokus utama kajian ini adalah inkonsistensi dalam penerapan prinsip tanggungan (liability) dalam perhitungan zakat korporasi, yang umumnya didasarkan pada aset bersih, dibandingkan dengan praktik zakat karyawan yang sering kali dipotong dari penghasilan bruto tanpa mempertimbangkan kewajiban pribadi karyawan dalam berzakat. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus, yang dilakukan pada beberapa perusahaan di wilayah Medan, termasuk BRI,



BNI, Bank Sumut Syariah, dan BMI. Data dikumpulkan melalui wawancara mendalam, analisis dokumen, dan observasi non-partisipatif, lalu dianalisis menggunakan model interaktif yang dikembangkan oleh Miles dan Huberman. Hasil penelitian menunjukkan bahwa sebagian besar perusahaan yang dikaji (BRI, BNI, dan Bank Sumut) tidak menerapkan prinsip pengurangan tanggungan dalam pemotongan zakat karyawan sebagaimana mestinya. Sebaliknya, satu perusahaan (BMI) telah menerapkan prinsip tanggungan tersebut dalam pemotongan zakat karyawannya sesuai dengan pedoman zakat korporasi. Temuan ini menunjukkan adanya kesenjangan regulasi dan ketidakadilan dalam perlakuan terhadap zakat karyawan, serta menegaskan pentingnya harmonisasi antara prinsip fikih, kebijakan teknis, dan praktik lapangan untuk menciptakan sistem zakat yang lebih adil dan sejalan dengan Maqasid Syariah.

**Kata Kunci:** Zakat Korporasi, Zakat Karyawan, Prinsip Tanggungan, Maqasid Syariah

## Introduction

Zakat is one of the characteristics of the Islamic economic system, because zakat is one of the implementations of the principle of justice in the Islamic Economic system.<sup>1</sup> The justice of the financial burden in zakat can save the Islamic economic system in terms of burden. The true justice of zakat requires a match between burden and ability. One day zakat will be able to preserve the ability of the burden and the life situation of the community.<sup>2</sup>

One of the important aspects of zakat is muzakki (subject of zakat, person subject to zakat obligation, obligatory zakat). The study of it is contained in the chapter on "requirements of zakat obligation".<sup>3</sup> In essence, the requirements of zakat obligation are related to two things. *First*, the requirements on the individual muzakki himself. *Second*, the requirements on the assets on which zakat must be paid.

*Mutaakhkhirin* scholars such as Sheikh Yusuf al-Qardhawi, Wahbah az-Zuhaili, Abdurrahman Hasan, Muhammad Abu Zahrah, Abdul Wahhab Khallaf, the results of the study of *the fiqh council* and the MUI fatwa Number 3 of 2003 emphasized that income zakat is obligatory. This opinion is based on some of the companions (Ibn Abbas, Ibn Masud and Mu'awiyah), Tabiin (az-Zuhri, al-Hasan al-Bashri, and Makhul) as well as the opinion of Umar bin Abdul Aziz and several other fiqh scholars.<sup>4</sup>

The issue of corporate zakat management is an important issue because it has great potential in improving employee welfare. This problem is mainly related to the aspect of calculating zakat and collecting employee zakat which has great potential for the sustainability of worker activities in the company.

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<sup>1</sup> Masrukhatul A'yun and Zakiyyatul Hidayah Muhammad Masrur, "Peran Lembaga Zakat, Infaq, Sedekah Dan Wakaf Terhadap Perekonomian," *Jurnal Qiema (Qomaruddin Islamic Economics Magazine)* 10, no. 1 (2014): 57-64; Siti Warsini Ningsih et al., "Zakat Sebagai Instrumen Finansial Islami Siti," *Al-Sharf Al-Sharf Jurnal Ekonomi Islam* 6, no. 1 (2025): 12-24.

<sup>2</sup> Moh Khasan, "Zakat Dan Sistem Sosial Ekonomi Dalam Islam," *Dimas* 11, no. 2 (2011): 151-72; Husnul Fatarib and Amalia Rizmaharani, "Pajak Dalam Perspektif Hukum Ekonomi Syariah (Konsep Pajak Dan Sistem Perpajakan Dalam Keadilan Islam)," *ISTINBATH: JURNAL HUKUM* 15, no. 2 (2018): 337-54.

<sup>3</sup> Al-Imam Taqiyuddin Abu Bakar Al-Husaini, *Kifayatul Akhyar* (Surabaya: PT Bina Ilmu, 1997).

<sup>4</sup> Dwi Aprilianto, Anfasa Naufal Reza Irsali, and Ahmad Suyuthi, "Islam Moderat Perspektif Wahbah Al-Zuhaili: Tipologi Dan Pemahaman Terhadap Syariat Islam," *Akademika* 16, no. 1 (2022): 51-74, <https://doi.org/10.30736/adk.v16i1.757>; Wahbah Al-Zuhayly, *Fiqh Islam Wa Adillatuhu* (Jakarta: Gema Insani, 2011).

The banking world in Indonesia continues to grow rapidly (especially Islamic banks), as evidenced by the many conventional banks that have converted to Islamic banks. However, the emergence of these Islamic banks has not fully implemented zakat in accordance with government regulations that recommend its collection in accordance with BAZNAS regulations. Although Islamic banks have emerged, they have not yet optimally implemented zakat collection in accordance with BAZNAS zakat jurisprudence. This may be because the relevant parties do not fully understand corporate zakat jurisprudence.

According to Yusuf Qardhawi, employee zakat (profession) is zakat imposed on each job or certain professional expertise, whether done alone or together with other people/institutions, which generates income (money) that meets the nisab (minimum limit for being able to pay zakat). In other words, the collection of employee zakat in a company must be based on the nisab, according to the employee's monthly salary.

Zakat is one of the main instruments in the Islamic economic system, which not only has a dimension of worship, but also social and economic functions. Internationally, zakat has become an important agenda in the development of the global Islamic economy. Organizations such as *the Islamic Development Bank (IsDB)* and *the International Zakat Organization (IZO)* encourage the optimization of zakat as a tool to eradicate poverty. In some countries such as Malaysia and Sudan, zakat management is carried out systematically and integrated into the country's fiscal system.

At the national level, Indonesia as a country with the largest Muslim population in the world has a very large zakat potential. According to *Baznas Outlook Zakat Indonesia 2023 data*, the national zakat potential reaches IDR 327.6 trillion, but the realization of zakat collection is only around IDR 26 trillion or less than 10%. This shows that there is still a gap between potential and realization, this is partly due to the suboptimal zakat collection in the formal sector, particularly in companies.

In this context, one important issue that needs attention is employee income zakat or professional zakat that is deducted directly by the company. This issue is important because it concerns aspects of justice and compliance with sharia provisions. In fact, zakat regulations have been regulated legally and formally through Law Number 23 of 2011 concerning Zakat Management and various fatwas and technical guidelines such as BAZNAS Corporate Zakat Fiqh (2018) and PERBAZNAS Number 2 of 2016.

Based on the theory of zakat and the provisions of employee zakat set by BAZNAS in the collection of employee zakat there is a discrepancy between the theory and practice. PERBAZNAS (2016), related to companies and employee states that zakat issued is "calculated from net assets" only, but the companies in the North Sumatra region, namely PT. BNI, BRI, Bank Sumut Syariah do not apply these provisions. Among the companies that are the objects of research, only BMI is in accordance with the provisions of sharia based on the theory and provisions of BAZNAS employee zakat

Previous studies have discussed various aspects of zakat, such as the zakat payroll system and the concept of justice in zakat.<sup>5</sup> In addition, several previous studies also show that corporate zakat has become a concern in contemporary Islamic jurisprudence studies

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<sup>5</sup> Imron Rosyidi, "Pengumpulan Zakat Melalui Payroll System Ditinjau Dari Perspektif Hukum Islam," *Jurnal Qiyas* 3, no. mor 2 (2018).304

and Islamic economic practices. Hadi in his research highlights how Islamic financial institutions in Indonesia implement corporate zakat as a form of legal entity obligation (*syakhshiyah hukmiyyah*) and juxtaposes it with Corporate Social Responsibility (CSR) practices.<sup>6</sup> Meanwhile, Walidah also emphasized that corporate zakat is an important instrument in wealth redistribution, with great potential to support social welfare and economic justice. However, she also noted a number of challenges, such as low corporate awareness, lack of clear regulations, and inconsistent calculation methods.<sup>7</sup>

Further study by Khamim et al examined the construction of understanding of Islamic law related to corporate zakat in Baitulmaal Munzalan Indonesia. They found that BMI actively implements corporate zakat through the *qiyās approach* to trade zakat (*zakat al-tijārah*), and utilizes digital technology in managing zakat through the BMI Zakat application.<sup>8</sup> This study shows the need for contextual reinterpretation of classical fiqh norms in order to be able to respond to modern socio-economic dynamics.

Although various studies have discussed the concept and implementation of corporate zakat, there is still a research *gap* related to how the provisions of liability (reduction of obligations) in corporate zakat are compared to employee zakat which is deducted directly at the company. Therefore, this study is directed to fill this gap by focusing on the analysis of fiqh and corporate zakat regulations on the practice of deducting employee zakat.

This study not only describes the existing zakat regulations or practices, but also critically analyzes the suitability between the practice of employee zakat deductions and the principle of liability as applied in corporate zakat. Is the treatment of liability (reduction of obligations before zakat) recognized in corporate zakat also applied to employees? If not, then there is an inconsistency that deserves further study, because it concerns the principle of justice and benefit for muzakki.

Based on this background, this study aims to analyze the obligation of employee zakat deducted by the company, by referring to the provisions of Corporate Zakat Fiqh as formulated by BAZNAS and PERBAZNAS. This study also seeks to reveal the gap between the theoretical provisions in zakat regulations and fiqh with the practice of zakat deductions that occur in the field. In addition, this study will assess the extent to which the liability principle, which is one of the bases in calculating corporate zakat, is applied fairly and consistently both at the company level as a legal entity and at the employee level as an individual muzakki.

This study uses a qualitative approach with a case study research type, which aims to deeply understand the practice and regulation of employee zakat deductions by companies from the perspective of zakat jurisprudence and official regulations of BAZNAS and PERBAZNAS. This approach was chosen because it is in accordance with the objectives of the study which focuses on exploring the meaning, social practices, and accuracy of sharia

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<sup>6</sup> A.Chairul Hadi, "Corporate Social Responsibility Dan Zakat Perusahaan Dalam Perspektif Hukum Ekonomi Islam," *Jurnal Ahkam XVI*, no. mor 2 (2016).23

<sup>7</sup> Ziyana Walidah, "Corporate Zakat Implementation: Challenges and Opportunities in Modern Economy," *Berajah Journal: Jurnal Pembelajaran Dan Pengembangan Diri* 4, no. 5 (2024): 1139–52.

<sup>8</sup> Khamim et al., "Interpreting Corporate Zakat as Trade Zakat: The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia," *Journal of Islamic Law* 6, no. 1 (2025): 112–34, <https://doi.org/10.24260/jil.v6i1.3679> Interpreting.

norms, as explained by Creswell and Yin in the qualitative study and case study approaches.<sup>9</sup>

Data collection was conducted through in-depth interviews with informants with employees of PT. BRI, PT. BNI, PT. Bank Sumut Syariah, and PT. BMI, namely informants consisting of active employees who are aware of the policies in the company. This interview technique aims to explore the understanding, perceptions, and experiences of informants regarding employee zakat obligations. In addition, a documentation study was conducted on regulatory documents such as BAZNAS Company Zakat Fiqh (2018), DSN MUI Fatwa, and National Zakat Agency Regulation Number 2 of 2016 Concerning the Establishment and Work Procedures of Zakat Collection Units, as well as internal documents from the companies that are the objects of the study. Non-participatory observation techniques were also used to understand the administrative process of zakat deductions in the company.

The data analysis tool in this study refers to the interactive model of Miles and Huberman which includes three main steps: data reduction, data presentation, and drawing conclusions/verification. The analysis process is carried out simultaneously with data collection, emphasizing the relationship between fiqh norms and actual practices.<sup>10</sup> Data validity was tested through triangulation of sources and methods, as well as member checking to ensure the validity of the researcher's interpretation of the informant's data.

### **Company and Employee Zakat: Disbursement Mechanism**

At the First International Conference on Zakat in Kuwait (1984), it was formulated that companies are required to pay Zakat, because the company's existence as a business entity is a legal entity (*reeht person*).<sup>11</sup> The company, according to the results of the conference, is included in *the Syakhsh i'tibar* (legal entity that is considered a person) or *Syakhshiyah hukmiyyah*. Therefore, companies are included as muzakki or zakat subjects. Companies are required to pay zakat, because the company's existence is as a legal entity (*reeht person*) or is considered a person. Therefore, between these individuals, transactions arise involving borrowing, selling, dealing with external parties, and also establishing cooperation. All obligations and final results are enjoyed together, including obligations to Allah SWT. in the form of zakat.<sup>12</sup>

Corporate zakat is a new phenomenon. This phenomenon began with the initiative of modern Muslim scholars, entrepreneurs, and managers to issue corporate zakat. Perhaps, this concept follows the concept of tax, which distinguishes between individual tax and corporate tax.<sup>13</sup> Regarding the issue of zakat, Indonesia has three products of thought, namely, fatwa, fiqh, and Law. Fatwa refers to the MUI fatwa Number 3 of 2003 concerning

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<sup>9</sup> John W. Creswell and J. David Creswell, *Research Design: Qualitative, Quantitative, and A Mixed-Method Approach*, SAGE Publication, 2023, <https://doi.org/10.4324/9780429469237-3>; Robert K. Yin, *Case Study Research and Applications: Design and Methods*, *Journal of Hospitality & Tourism Research*, vol. 53, 2018, <https://doi.org/10.1177/109634809702100108>.

<sup>10</sup> M.B Miles, A.M Huberman, and J Saldana, *Qualitative Data Analysis, A Methods Sourcebook*, Edition 3 (USA: Sage Publications, 2014).

<sup>11</sup> Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta: Gema Insani Press, 2011).45

<sup>12</sup> Hafidhuddin.46

<sup>13</sup> Hadi, "Corporate Social Responsibility Dan Zakat Perusahaan Dalam Perspektif Hukum Ekonomi Islam."

Income Zakat, Fiqh refers to Yusuf Qardhawi's View related to the law of professional/income zakat which is based on the opinion put forward by Muhammad Ghazali in his book "*Islam wa al-Audza' al-Iqtishadiyyah*", and Law refers to Law Number 38 of 1999 concerning Zakat Management which consists of 10 Chapters, 25 Articles and 35 Verses.

In the Fiqh of Zakat for Companies of BAZNAS,<sup>14</sup> regarding the legal provisions of zakat for companies, it states, "The fuqaha are of the opinion that the same laws and principles apply to it (corporate zakat) as the obligation of zakat for individuals". This is based on the following arguments: *First*, zakat is a principle obligation, *Second*, Zakat is a form of wealth worship, *Third*, zakat is actually developing wealth, *Fourth*, Zakat is the right of the mustahik, *Fifth*: zakat is the responsibility of *Ulil Amri* (Rulers).

Furthermore, according to BAZNAS, corporate zakat is an asset invested in a company by relying on human efforts (work) aimed at obtaining profit and growth which is one of the assets subject to zakat. This obligation is based on the explanation of the following arguments:<sup>15</sup>

1. In general, growing wealth and wealth that can grow must be subject to zakat. As Allah says (QS. at-Taubah (9): 103): "*Take zakat from their wealth, thereby purifying and cleansing them and pray for them. Indeed, your prayer is a source of peace for them. And Allah is All-Hearing, All-Knowing.*"
2. The Prophet ordered his companions to pay zakat from what they prepared for buying and selling (*Urudh at-Tijarah*). His words: "*On camels there is zakat, on goats there is zakat, and on al-Bazzu there is zakat.*" (HR. Bukhari, Muslim, and Al-Hakim).
3. The *jurists*, both *the Salaf* and *the Khalaf*, have agreed on the obligation of zakat on wealth invested in trade or the like. Among *the Salaf*, for example, Abu Ubaid said: "*When the time comes for you to pay zakat, then count the money or goods traded and count them according to their monetary value. Also count your debts to others. Then subtract your debts to others, then pay zakat from the remaining wealth*". Likewise, *the fuqaha* from *the khalaf* community agree on the obligation of zakat on invested assets, both in the trade sector and in the industrial sector. Yusuf al-Qardhawi in his book *Fiqh az-Zakah* states that zakat is obligatory for traders, both individually and in associations.

From the explanation above, the zakat of companies and employees is the same, namely issued based on the income earned by each party. It's just that in the following discussion it is distinguished into two types, for companies (associations) it is called company zakat and for employees (individuals) it is called professional zakat.

Referring to Yusuf al-Qardhawi's zakat fiqh, there are three ways to pay zakat on income as follows:<sup>16</sup> *First*, Zakat from net income, which is paying zakat from assets that have reached the nisab after deducting daily basic needs (*had al-kifayah*), both food, shelter and other basic needs for the needs of himself, his family, and those who are dependents. If

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<sup>14</sup> BAZNAS, *Fiqh Zakat Perusahaan* (Jakarta: Pusat Kajian Strategis BAZNAS, 2018). 20

<sup>15</sup> BAZNAS.

<sup>16</sup> Muhammad Ikhlas Rosele et al., "Pandangan Yusuf Al-Qardawi Mengenai Zakat Pertanian: Analisis Isu Terpilih," *Jurnal Al-Basirah* Vol. 8 No. (2018): 1-9.

the income after deducting basic needs still reaches the nisab, then zakat must be paid, and vice versa. This is based on the Hadith narrated by Imam al-Bukhari from Hakim bin Hizam that the Messenger of Allah said: "...and it is best to pay zakat from excess needs...".

*Second*, Zakat from gross income, which is paying zakat from all gross income, meaning that zakat is paid directly before deducting any needs and requirements. So if a person's income from the accumulation of all items received, for example from salary, honorarium, position allowance, tukin, certification, remuneration and items of receipt, or other income in a year reaches the zakat nisab of 85 grams of gold or more, for example around 60,000,000 and above, then when divided by 12 months it becomes 5,000,000, so the zakat paid directly is 2.5% of 5,000,000, which is 125,000 each month or paid at the end of the year in the amount of 2.5% of 60,000,000 = 1,500,000. The same thing is in accordance with the opinion of az-Zuhri and 'Auza'i, they are of the view "If someone earns income and wants to spend it before the obligatory month of zakat comes, then he should immediately pay the zakat before spending it."

*Third*, Zakat on income after deducting operational costs, namely after receiving salary income plus other income items that have reached the nisab, first deducting the operational costs of work, for example, an employee earns 5,000,000 per month, minus transportation costs and daily consumption at work of 1,000,000, the remainder is 4,000,000, then the zakat is paid 2.5% of 4,000,000 = 100,000. This is analogous to zakat on agricultural products and the like where the costs are paid first and then zakat is paid from the remainder. That is the opinion of Imam Atha' and others that there is a difference in the percentage of zakat for agricultural products, namely 10% for those irrigated by rain and 5% for those irrigated by irrigation.

### **Liabilities and Assets**

Liabilities and assets are two common terms in the business world. However, not a few entrepreneurs do not understand what liabilities and assets are in essence. In fact, liabilities and assets are one of the important parts for the sustainability of a company. The explanation of the two terms is quite limited in scientific studies, such things will be found in the discussion of financial reports, both banking or financial reports in companies. Liabilities are obligations that must be paid by a company to the relevant party by issuing a number of funds or economic resources of the company.<sup>17</sup> While Ansari stated that liabilities are Liabilities are another term for obligations. The meaning of liabilities is also commonly associated with debt.<sup>18</sup>

According to Samryn, liabilities are a group of debts that must still be paid to third parties. For debts that mature in less than 1 year are grouped as short-term liabilities. While debts that mature in more than a year are grouped as long-term liabilities. Determination of the period of one year or less is calculated from the balance sheet date presented. Therefore, if there is a part of long-term debt that is calculated to mature within 12 months, it must be

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<sup>17</sup> Susilo Utomo et al., *Akuntansi Liability Untuk Bisnis* (Bojongsari Purbalingga: CV. EUREKA MEDIA AKSARA, 2024).50

<sup>18</sup> Muhammad Ihsan Ansari, *Liabilitas (Kewajiban)* (Akuntansi Perusahaan Jasa & Dagang, 2023).50

reclassified to reduce it from the group of long-term liabilities and transferred to additional short-term liabilities.<sup>19</sup>

Short-term liabilities, including short-term debt groups are trade payables, tax payables, unearned income, long-term debt portions due within 12 months and other debts due within a maximum of 1 year or 12 months. Long-term liabilities can be in the form of debts related to the issuance of long-term debt securities called bonds. Other liabilities, if there are debts whose maturity is unclear, they can be made into a separate group as other liabilities.<sup>20</sup> Total liabilities are loan capital from other parties owned by the bank in the form of demand deposits or checks that have not been paid and sales taxes that have not been paid to the State.

Short-term debt is debt that is expected to be paid off within one year using sources that are assets or services provided due to actions or transactions in the past. Debt is an instrument that is very sensitive to the value of the company, the higher the proportion of debt, the higher the amount of short-term liabilities.<sup>21</sup>

The general definition of assets, according to Siregar, is goods or something that has economic value, commercial value or exchange value (*exchange value*) owned by a business entity, agency or individual (individual).<sup>22</sup> These assets are divided into two types, namely current assets (fixed) and non-current assets (non-fixed). Current assets (easily liquidated), for example land certificates, machinery, buildings, *brands*, and so on. As for non-current assets (difficult to liquidate) for example securities, receivables, cash, merchandise, and so on.

Assets are a very important part of a company. Companies have assets so that their business can continue to run well. Assets are not only in the form of money, land, buildings, and equipment. But human resources are also assets in the company. Human resources such as employees are very important assets for the company. Employees are the ones who can help the business to continue running smoothly.

One aspect of resources that is important for a company to survive and have high competitive capabilities is the aspect of human resource management. In modern corporate management, the role of human resources is increasingly felt to be very important, so that human resource issues become the main focus. This stems from the fact that human resources are an element that is always present in every organization and occupies an important position in the running of company activities. According to Harvey and Bowin, although not the only factor, it cannot be denied that humans greatly influence the progress of an organization, which in the context of corporate organizations, the human factor is the most valuable asset, "*they are the lifeblood of every organization*".<sup>23</sup>

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<sup>19</sup> L M Samryn, *Akuntansi* (Depok: PT Raja Grafindo, 2012).45

<sup>20</sup> Samryn.

<sup>21</sup> Manulang Marihot and Dearlina Sinaga, *Pengantar Manajemen Keuangan* (Yogyakarta: Andi, 2005).

<sup>22</sup> Doli D Siregar, *Management Aset Strategi Penataan Konsep Pembangunan Berkelanjutan Secara Nasional Dalam Konteks Kepala Daerah Sebagai CEO's Pada Era Globalisasi Dan Otonomi Daerah* (Jakarta: PT Gramedia Pustaka Utama, 2004).25

<sup>23</sup> Ragam Santika, "Sumberdaya Manusia Sebagai Aset Perusahaan: Studi Empiris Pengaruh Deskripsi Jabatan Dan Spesifikasi Jabatan Terhadap Efektivitas Kerja Karyawan," *Kajian Manajemen Dan Bisnis* 1, no. 2 (2010).

Human resources, often referred to as *human assets*, are a necessity for a company. Their existence plays an important role in the implementation and achievement of business targets.<sup>24</sup> However, the majority of business organizations have not made maximum efforts to determine the asset value of humans/workers. It is clear from the financial accounting side that does not treat humans as assets or investments. There is even no adequate information regarding costs and benefits when dealing with important decisions including direction, compensation, productivity and other important decisions in the company.<sup>25</sup>

As previously mentioned, the essence of a company's real assets are its employees. When a company can treat and care for its employees well, it will greatly affect the spirit and progress of the employees. That way, employees will have a high and sincere work spirit towards the company which will certainly have a positive impact on the company. Therefore, employees have an important role in the company so they need to be cared for and treated well.

### **Company Zakat Liabilities and Obligations**

The government's great attention to zakat management has raised the spirits of zakat experts and observers, both academics and institutions under the auspices of the government. BAZNAS is a group of religious experts who have an important role in answering the problems of the people. As an extension of the government, in 2018 BAZNAS published a book entitled "Fiqh Zakat Perusahaan". The book contains all the provisions of zakat in companies. In addition, it is also a guideline for every company in managing its zakat.

In Chapter II which discusses the "Basic for Calculating Corporate Zakat" letter (a) regarding the Basic Principles for Calculating Corporate Zakat in point 5 clearly states that corporate zakat is "calculated from net assets": that assets subject to zakat must be assets that have been reduced by all mandatory expenses, or current liabilities, and the difference is called the zakat measure (*wi'a*).<sup>26</sup>

Next, in letter (c) regarding "Treatment of Zakat on Company Liabilities".<sup>27</sup> That company zakat is in accordance with the law of trade zakat, liabilities must be excluded from zakat-obligatory assets. The fuqaha have determined several conditions that must be met in responding to company liabilities, including:

1. Liabilities must be in accordance with sharia, meaning that they are due to causes that are in accordance with sharia law and principles.
2. Liabilities must be short-term and must be paid within one haul (year).
3. Legitimate (legal) and not made up or just a formality.

Next in Chapter III, there is a "Practical Guide to Calculating Company Zakat". After explaining the steps to calculate company zakat, the next step is to explain "Example of Calculating Company Zakat" in Chapter IV. Starting from zakat for trading, industry,

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<sup>24</sup> Nanda Safarida and Sapparuddin Siregar, "Manusia Sebagai Aset Atau Biaya? Pengungkapan Sumberdaya Manusia Dalam Laporan Keuangan," *AKSES: Jurnal Ekonomi Dan Binsnis* 15, no. 2 (2020).

<sup>25</sup> Islahuzaman, "Akuntansi Sumber Daya Manusia Dan Kendala Penerapannya," *Jurnal Bisnis* 8, no. mor 1 (2006).

<sup>26</sup> BAZNAS, *Fiqh Zakat Perusahaan*.

<sup>27</sup> BAZNAS.

property, agriculture, health, financial institutions, and investment companies. The discussion also includes an example of the calculation list as follows:

**Table 1.** Illustrative Examples  
Islamic Bank Zakat Calculation Report In USD

Information	Partial Sum	Total number	Explanation
<b>Zakat assets</b>			
Cash	5,000		Independent actual balance, based on market prices, which is good and expected to be recoverable.
Investment	8,000		
Receivables and rights to other parties	2,000		
Current receivables	3,000		
Other receivables balance	2,000		
<b>Total zakat assets</b>		<b>20,000</b>	
<b>Less liabilities immediately payable:</b>			
- Depositor investment account	6,000		
- Bank accounts and other banks	2,000		
- Current accounts of banks and other banks	2,000		
- Customer current liabilities	2,000		
- Debts and rights of other parties	2,000		
- Other credit balances	500		
- Allocation of funds for liabilities in real conditions	1,000		
<b>Total liabilities:</b>		<b>16,000</b>	Actual balance
<b>Islamic bank zakat measurement</b>		<b>4,000</b>	Actual balance
<b>• The amount of nisab</b>			Actual balance
Equivalent to 85 grams of gold			Actual balance
<b>• Zakat percentage: 2.5%</b>			Actual balance
<b>• Calculation of obligatory zakat:</b>			Actual balance
Zakat measurement x 2.5 based on the Hijri calendar			Expert assessment
4,000 x 2.5% = 100			
<b>Calculation of zakat for each share:</b>			Assuming that the number of shares is 2,000 shares
Amount of zakat: number of shares			
100 : 2,000 shares = 0.005 USD			

Source: BAZNAS Corporate Zakat Fiqh 2018.

Unfortunately, the book does not mention zakat for employees. Is the calculation of zakat for companies by imposing liabilities also applied to their employees? This discussion is very important considering that employees are the most valuable assets in a company, whose rights and obligations must be considered, especially in terms of zakat.

## **Employee Zakat Liabilities and Obligations**

Following the enactment of PERBAZNAS in 2016 concerning the Establishment and Work Procedures of Zakat Collection Units,<sup>28</sup> institutions that oversee UPZ ranging from state institutions, non-ministerial government ministries, BUMN, national and foreign private companies, Indonesian representatives abroad, foreign representative offices/foreign institutions, state mosques, vertical institution offices, regional work unit offices/provincial regional institutions, provincial BUMDs, provincial-scale private companies, universities, grand mosques, regional government work unit offices/district/city regional institutions, district/city-level vertical institution offices, district/city-owned BUMDs, district/city-scale private companies, mosques, prayer rooms, langgars, surau or other names, schools/madrasas and other educational institutions, and sub-districts or other names, must go through a Decree of the Head of BAZNAS. This is in accordance with Article 18 concerning Zakat Collection Institutions point (1) "The establishment of LAZ must obtain permission from the Minister or an official appointed by the Minister".<sup>29</sup>

With the PERBAZNAS, the existing zakat management system must obtain permission from BAZNAS. Thus, all zakat managers must refer to the zakat regulations set by BAZNAS. Regarding the zakat collection system, BAZNAS legalizes the *payroll system*. In Article 36 (1) "UPZ can collect zakat through a direct deduction system from salary receipts (*Payroll System*)".<sup>30</sup> However, if the PERBAZNAS is referred back, it will be found that information is found in Chapter I (General Provisions) in Article 1 Number 21 that employee salary deductions are only on net salary, as stated below: " *The Payroll System* is a direct deduction mechanism for employee net salary receipts".<sup>31</sup>

*Payroll* is a mass employee payroll system, which is often needed by companies. The use of a *payroll system* can make it easier for companies to pay their employees.<sup>32</sup> Zakat via *payroll system* is a form of zakat service through direct deduction from an employee's salary in a company. The advantages of paying zakat through *the payroll system* are: (1) Facilitates employees (zakat payments are directly deducted from salaries by the company's HR department), employees do not need to set aside their own zakat expenses from the salaries they have received because they have been automatically deducted by the company's HR; (2) Lightens employees (done automatically every month), employees do not need to be busy paying zakat every month from their salaries; (3) Orderly (employees as zakat payers are protected from forgetting), because they have been automatically deducted by the company's HR department, so zakat expenditures become orderly and regular every month so that employees are protected from forgetting; (4) Maintains sincerity (not directly related to *mustahik* ), prevents employees from showing off (wanting to be praised) because in the distribution process employees are not directly related to *mustahik* ; (5) Right on target and

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<sup>28</sup> BAZNAS, "Peraturan Badan Amil Zakat Nasional Nomor 2 Tahun 2016 Tentang Pembentukan Dan Tata Kerja Unit Pengumpul Zakat" (2016).

<sup>29</sup> Pemerintah Republik Indonesia, "Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat" (2011).

<sup>30</sup> BAZNAS, Peraturan Badan Amil Zakat Nasional Nomor 2 Tahun 2016 tentang Pembentukan dan Tata Kerja Unit Pengumpul Zakat.

<sup>31</sup> BAZNAS.

<sup>32</sup> Rosyidi, "Pengumpulan Zakat Melalui Payroll System Ditinjau Dari Perspektif Hukum Islam."

effective, distribution with this system makes the target object right on target so that it is effective and sustainable.<sup>33</sup>

Based on the results of the author's research in several companies in the Medan area, namely PT. BRI, PT. BNI, PT. Bank Sumut Syariah, and PT. BMI, it is known that the system applied in collecting employee zakat refers to the *payroll system mechanism* as determined by BAZNAS, namely automatic salary deductions every month. However, an important question arises: does the system also take into account employee liabilities or responsibilities as implemented by BAZNAS in calculating company zakat?

To answer this question, the author conducted interviews with four employees from these companies, namely Mr. JE (employee of PT. BRI), Mr. AS (employee of PT. BNI), Ms. IST (employee of PT. Bank Sumut Syariah), and Mr. MJD (employee of PT. BMI). The author asked the question: "How is the salary deduction system for employees for zakat, is it deducted from the full salary or after deducting employee dependents?" From the answers given, it was found that three of the four companies—namely BRI, BNI, and Bank Sumut Syariah—deduct zakat from gross salary without reducing employee personal liabilities, such as debts or other dependents. In fact, according to Mr. AS from BNI, employee zakat is not only deducted from monthly salary, but also from other components such as holiday allowances (THR). Only one informant gave a different answer, namely Mr. MJD from PT. BMI, who stated that employee zakat in his company is calculated based on net salary, namely after deducting legitimate dependents.<sup>34</sup>

Based on the results of this interview, it can be concluded that only PT. BMI implements an employee zakat deduction system in accordance with BAZNAS provisions, namely by calculating employee liabilities before zakat is deducted. Three other companies have not implemented this principle, resulting in a mismatch between field practices and the principle of justice in zakat jurisprudence. The same thing is likely to happen in other companies that are not the object of this study, because there has been no comprehensive technical confirmation from an authoritative institution. This finding empirically shows a mismatch between technical regulations and field practices, and strengthens the suspicion that the principle of justice in employee zakat has not been applied evenly. In fact, the principle of liability is an important part of zakat jurisprudence which ensures that there is no excessive zakat burden on muzakki, both individuals and institutions.

In this case, BAZNAS has actually carried out its duties, in detail BAZNAS has explained the problem of corporate zakat in the book "Fiqh Zakat Perusahaan". As in the previous table example, it is very clear how to calculate corporate zakat. However, regarding employee zakat, there is no detailed explanation of the system. The provisions that can be used as a reference are PERBAZNAS Number 2 of 2016 concerning *payroll system* or automatic salary deductions that are applied in almost all companies. Thus, the calculation of corporate zakat determined by BAZNAS should be the same as the calculation of employee zakat.

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<sup>33</sup> Sulkifli Herman, "Tinjauan Hukum Islam Terhadap Pembayaran Zakat Profesi Dengan System Payroll (Studi Kasus Pada PT. PLN (Persero) Unit Induk Wilayah Sulselbar," *Bustanul Fuqaha: Jurnal Bidang Hukum Islam* 1 (2020): 4.

<sup>34</sup> Wawancara Dengan Pegawai PT. BRI, PT. BNI, PT. Bank Sumut Syariah, Dan PT. BMI," 2025.

In understanding the obligation of zakat, there are a number of important principles that must be considered, both those derived from statutory regulations and from the views of experts. Normatively, these principles are stated in Law of the Republic of Indonesia Number 23 of 2011 concerning Zakat Management, especially in Article 2. This article explains that zakat management must be based on seven main principles, namely: (a) Islamic law, (b) trustworthiness, (c) benefit, (d) justice, (e) legal certainty, (f) integrated, and (g) accountability. These principles are the operational basis for the institutional implementation of zakat in Indonesia. On the other hand, MA Mannan as an Islamic economics expert stated that zakat has six fundamental principles. First, the principle of religious belief, which states that the payment of zakat is a concrete manifestation of the practice of religious teachings. Second, the principle of equality and justice, where zakat functions as a social instrument to distribute wealth more evenly and fairly. Third, the principle of productivity, namely that zakat is imposed on assets that produce after a certain period of time. Fourth, the principle of reason, which emphasizes that the imposition of zakat on assets that produce is a rational action. Fifth, the principle of freedom, which states that the obligation to pay zakat only applies to people who are legally free. And sixth, the principle of ethics and fairness, which emphasizes that zakat should not be collected arbitrarily, but must be based on the principles of justice and fairness. The combination of normative and ethical principles shows that zakat does not only have a legal-formal dimension, but also has deep moral and social content.

From the explanation above, it can be understood that zakat has several principles, including the principle of justice. Therefore, to reach this principle, the company or its amil must know the laws and issues of zakat, both the zakat law stipulated in the Law of the Republic of Indonesia, PERBAZNAS, and Islamic Sharia.

In classical and contemporary Zakat Fiqh, as emphasized by Yusuf al-Qaradawi, Wahbah al-Zuhayli, and Abdul Karim Zaidan, the principle of perfect ownership (*al-milkiyyah al-tammah*) is a mandatory requirement for zakat.<sup>35</sup> This ownership must be free from debts or liabilities that reduce real ownership. This means that a person cannot be considered obliged to pay zakat if the wealth he owns has not truly become his full right because he is still burdened with the principal debt. Therefore, the practice of directly deducting from an employee's gross income without taking into account personal liabilities is contrary to this basic principle.

In practice, companies refer more to PERBAZNAS administrative guidelines and do not conduct a fiqh review of employees' personal conditions. This shows that the implementation of employee zakat in companies emphasizes administrative compliance more than substantial justice according to sharia principles.

BAZNAS Corporate Zakat Fiqh (2018) explicitly provides space to reduce the burden of liabilities in determining the amount of zakat. This is in accordance with the principle that zakat is only imposed on net assets. In the context of a company, this includes reducing short-term debt, operational, and other obligations. However, this principle is not applied in professional zakat. Employees are subject to zakat on gross income, even though they have a

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<sup>35</sup> Yusuf Al-Qardhawi, *Fiqh Az-Zakah, Cetakan Ke-2* (Beirut: Muassasah ar-Risalah, 1973); 101 Al-Zuhayly, *Fiqh Islam Wa Adillatuhu*.

significant burden of obligations. This injustice is an important fiqh gap to be criticized and adjusted.

When viewed from the perspective of maqashid sharia (the main objective of sharia), as stated by al-Shatibi and contemporaries such as Jasser Auda, zakat aims to protect human wealth, welfare, and survival. Therefore, zakat should not burden the muzakki to the point of sacrificing his basic needs. Therefore, the flat deduction approach without selection based on the muzakki's personal condition is a form of injustice that must be corrected according to maqashid.

This finding confirms the criticism that has been put forward by Hadi who asserted that corporate zakat and employee zakat are not treated fairly even though both are part of the same entity that generates profits and has social obligations.<sup>36</sup> Walidah and Mulyono's study also highlights the obstacles to the implementation of corporate zakat and the need to prepare technical guidelines that integrate the fiqh approach with the modern social context.<sup>37</sup>

Furthermore, Khamim's study at Baitulmaal Munzalan Indonesia indicates that zakat managers' understanding of zakat can evolve through analogical reasoning (qiyas) and contextual adaptation to contemporary socio-economic realities.<sup>38</sup> BMI even implements a digital zakat calculation system based on legal entities (*syakhshiyah i'tibariyyah*) and pays attention to the clarity of the object and subject of zakat. This shows that employee zakat can also be developed with a similar approach, which takes into account personal responsibilities and needs.

## Conclusion

The results of this study indicate that there is a discrepancy between the principles of calculating corporate zakat and employee zakat, especially in terms of the treatment of liabilities. In BAZNAS provisions, corporate zakat is calculated from net assets, namely after deducting all obligations or liabilities that are valid according to sharia. However, in practice, most of the companies that are the object of the research actually implement employee zakat deductions directly from gross income, this deduction is carried out using *the payroll system*, that is, without consideration, without regard to the employee's personal liabilities or obligations. This creates injustice, because it contradicts the basic principles of Islamic jurisprudence which emphasize the importance of justice and protection of the basic needs of the muzakki. The only company that implements employee zakat deductions in accordance with BAZNAS regulations is BMI, which calculates net salary after deducting dependents. This finding highlights the existence of regulatory gaps and the absence of practical fiqh in regulating professional zakat fairly, and emphasizes the importance of harmonization between sharia principles, technical regulations, and field practices.

This study provides several important implications. Theoretically, there is a need to strengthen the integration between classical zakat fiqh principles and contemporary

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<sup>36</sup> Hadi, "Corporate Social Responsibility Dan Zakat Perusahaan Dalam Perspektif Hukum Ekonomi Islam."

<sup>37</sup> Mulyono, "Analisis Problematika Pengelolaan Zakat di Indonesia," *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 8, no. 30 (2023): 716-723.

<sup>38</sup> Khamim et al., "Interpreting Corporate Zakat as Trade Zakat : The Construction of Islamic Legal Knowledge and Zakat Collection Practices at Baitulmaal Munzalan Indonesia."

practices, especially in the context of professional zakat. Practically, the inconsistency of zakat treatment between companies and employees can damage public trust in the zakat system implemented by formal institutions, and create resistance to the obligation of zakat. From a policy perspective, this condition indicates the need for a revision of the technical regulations for employee zakat, so that zakat management can be more equitable and in accordance with the maqashid sharia, especially in terms of maintaining individual wealth and welfare.

This study recommends several directions for further study. First, comparative research is needed in various industrial sectors and regions to determine whether the mismatch in the treatment of liabilities in employee zakat also occurs more widely. Second, a deeper legal study is needed on the position and authority of PERBAZNAS in determining operational zakat regulations, in order to bridge the gap between sharia norms and state administration. Third, it is necessary to develop a model for calculating employee zakat that considers aspects of dependencies, debts, and basic needs, so that it can be used as a fair and applicable guideline. Finally, it is recommended to conduct a qualitative study of muzakki in the formal sector to explore their understanding, experience, and perceptions of the applicable zakat system, so that future zakat policies truly reflect justice and support for the welfare of the people.

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