

Umar Bin Abdul Aziz's Role through Zakat to Improve Islamic Public Financial

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Abstract

Purpose: Good zakat management has always been a challenge for zakat institutions. For this reason, the main reference that is often used is to imitate the management of zakat that has been done by Umar bin Abdul Aziz. This study aims to determine the role of public financial management through the zakat instrument applied during the reign of Umar bin Abdul Aziz. Islamic public financial management, especially zakat, aims to achieve the goal of community life, namely prosperity and welfare.

Methodology/approach: This research method is a literature-based qualitative research to explore the role of zakat management as Islamic public policy during the time of Umar bin Abdul Aziz. This research takes various references related to the role of Islamic public policy in a structured manner ranging from primary and secondary books and journals that discuss this matter.

Results/findings: The conclusion of this research shows that the key to success during the reign of Umar bin Abdul Aziz was the fair and targeted management of zakat. The success carried out by Umar bin Abdul Aziz was by conducting several programs, including integrating the management of zakat by the state, being selective in choosing *amil*, expanding the object of zakat, and distributing the distribution of zakat funds on target. By doing this, Umar bin Abdul Aziz was able to provide a general picture of being able to manage Islamic public finances so that all levels of society benefited.

Conclusion: Zakat is one of the pillars of Islam that must be practiced. Zakat also plays a role in eliminating the gap between the poor and the rich. In addition, zakat also plays a role in reducing the poverty rate in a country.

Limitations: In this study, researchers focus on the strategy and management of zakat during the reign of Umar bin Abdul Aziz in managing Islamic public finance to create justice for the entire community.

Contribution: This research has a contribution to explain how the management of zakat instruments should be fair and right on target. The potential of zakat is very high but the achievement of zakat fund collection has not been able to be absorbed properly so that the distribution of zakat has not been evenly distributed.

Keywords: *Management, Islamic Public Finance, Zakat.*

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1. Introduction

Slower economic development is a sign of economic growth that tends to deteriorate in many nations. A number of economic events are taking place in Indonesia right now due to the

country's own economic slowdown, including the possibility of widespread layoffs in a number of businesses, the closure of foreign companies that invest there, the addition of Indonesia's debt to a number of foreign banks, and more. From a sociological standpoint, Indonesia also faces a number of issues, including a high unemployment rate, poverty rate, social inequality, and so forth (Andi, 2020). Data from the Central Bureau of Statistics explains that the percentage of the urban poor population in March 2024 was 7.09 percent, down from 7.29 percent in March 2023. Meanwhile, the percentage of the rural poor population in March 2024 amounted to 11.79 percent, down from 12.22 percent in March 2023 (BPS, 2024). The data above shows that the poverty rate has begun to decline, but it is still far from the government's expectations.

Various programs to alleviate poverty have been promoted by the government. There are two *nawacita* programs that are pro-poverty alleviation programs, namely: strengthening regions and villages within the framework of a unitary state in developing Indonesia from the periphery; and the Smart Indonesia program with 12 years of free compulsory education in improving the quality of life of Indonesian people and the Healthy Indonesia program to improve public health services (Murdiyana & Mulyana, 2017). The state spending budget (APBN), which is used to manage public finances in Indonesia, demonstrates how frequently budget deficits occur in the country and how occasionally the government must borrow money from outside sources to make up the difference. Indonesia has to improve in light of the existing social and economic issues. Public financial management (APBN) is one area that need improvement. Effective public financial management will also have an impact on community well-being (Kuliman, 2106). To support this, the government through the BAZNAS institution takes an important role in reducing poverty and providing welfare for people in need through the zakat instrument. Zakat is one of the pillars of Islam that must be implemented for every Muslim who is free and has assets up to a certain amount and has met the specified *nisab* (Thalib, 2023).



Figure 1. National Zakat Collection in 2021-2024
Source: Outlook Zakat Indonesia 2025(Baznas, 2025)

In addition, if we look at the data from Baznas regarding zakat collection from 2021-2024, it has increased significantly and this is certainly the hard work of various parties. From the picture above, it can also be explained that the increase in zakat collection is quite high from year to year as an indicator of the progress of Indonesia's zakat (Darmawan, 2023). Although the achievements are quite encouraging, zakat management in Indonesia still faces many challenges. One of them is increasing the participation of *muzakki* from various sectors, including individuals and institutions. With this data, zakat, *infaq*, and *sadaqah* are Islamic solutions in an effort to equalize income and economic prosperity of the community (Wardatul Fitriyah, 2022). Besides having virtues and privileges, zakat also functions for Muslims and for a country. The function of zakat for Muslims is to help Muslims who are experiencing difficulties in their lives through zakat funds. If this zakat fund can be utilized by Muslims in need, then we will also know how much the benefits of this zakat are for them. While the function of zakat for a country is to help the government in realizing the welfare of the community (Irhamdi, 2020). The benefits provided from zakat can be used as an alternative in obtaining government revenue for

financing social programs carried out in accordance with the guidance of Islamic law. This is of course with the full support of the performance of BAZNAS and other zakat institutions (Noviarita, Afiana, Indahsari, & Nurhayati, 2022).

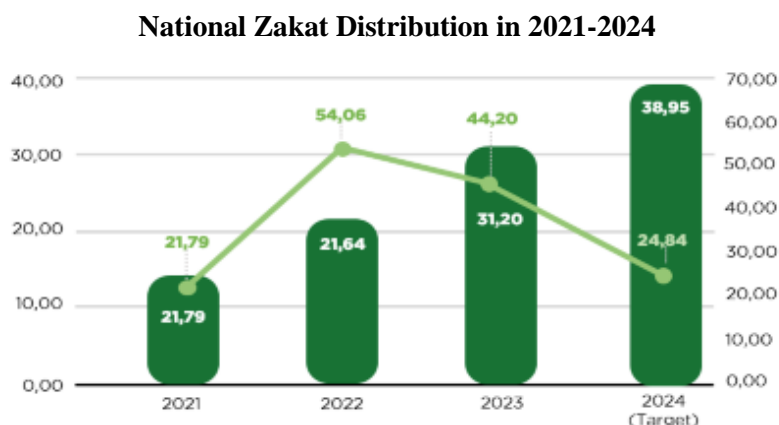


Figure 2. National Zakat Distribution in 2021-2024
Source: Outlook Zakat Indonesia 2025 (Baznas, 2025)

With the increase in zakat collection, the data on zakat distribution also experienced the same thing. However, in 2023, although the nominal distribution increased to IDR 31.20 trillion, the growth rate decreased to 44.20%. This decline in growth rate is usually caused by various factors, such as limited innovation in zakat collection mechanism or economic challenges that affect people's capacity to pay zakat. Nevertheless, the nominal increase in the number of figures shows consistency in zakat distribution efforts that remain relevant to the needs of the community. Basically, zakat is a social worship in society that is directly related to financial, social and governmental economics. With its position as a social act of worship, zakat becomes a matter that is not only a private matter so that its implementation is left only to the personal awareness of each or limited to the duties of scholars and zakat managers alone. However, the issue of zakat must be a common concern of all elements of society, including financial institutions and government (Tanjung, Hasanudin, & Ibdalsyah, 2017).

Furthermore, the potential of zakat in Indonesia in 2025 is estimated to reach IDR 37.9 trillion. This amount consists of: Rp5.8 trillion for BAZNAS, Rp4.4 trillion for Provincial BAZNAS, Rp13.9 trillion for City BAZNAS and Rp13.9 trillion for Amil Zakat Institutions (Baznas, 2025). Recognizing the enormous potential of zakat in Indonesia and its success in reducing poverty in other Muslim countries. Badan Amil Zakat National (BAZNAS), established by the government, has also undertaken several strategies to achieve prosperity and reduce poverty. This can be seen from the programs that have been carried out by BAZNAS, both at the central and regional levels (Hardana, 2022). However, there are several problems in the management of zakat such as the lack of public awareness of the importance of paying zakat and setting aside some of their assets (Risnawati, Niken, Muin, & Lutfi, 2023). There is still a lack of socialization of zakat institutions to the community and there are still people who are still confused in paying their zakat (Haffizha & Laksamana, 2023). In this regard, this study tries to explain the management of Islamic public finance, especially zakat during the era of Umar bin Abdul Aziz (Aqbar & Iskandar, 2019).

During Umar bin Abdul Aziz's rule, the prosperity of the Umayyad society and the advancement of the state peaked. Despite his brief tenure as leader, he made a significant contribution to the development of Islamic civilization and the improvement of economic conditions. Naturally, this is inextricably linked to the economic policies that were put in place under Umar bin Abdul Aziz's rule, which were very different from those of the earlier Umayyad caliphs. Umar's predecessors were caliphs who were primarily concerned with preserving their power and controlling the family's wealth. On the other hand, Umar prioritized the well-being of the populace (Shofya Humaira Siti Salma & Ayi Yunus Rusyana, 2023). In terms of public financial administration, Caliph Umar Bin Abdul Aziz established his own

rules. Compared to the earlier caliphs of the Umayyad Dynasty, Umar Bin Abdul Aziz's reign saw a change in public finance administration. If during the previous Caliphate *baitul maal* as a public financial management institution was less developed, but during the reign of Umar Bin Abdul Aziz, *baitul maal* became an institution capable of prospering its people (Noviyanti, 2016). Regarding the formulation of the problem above, this research will provide an explanation of how to manage zakat properly as Islamic public finance for the welfare of the people with justice.

2. Literature Review

2.1 Islamic Public Finance

Islam has an important view on the implementation of fiscal policy including state budgets that are useful for the development of society based on a balanced distribution of wealth and placing material and spiritual values at the same level. Fiscal policy must also achieve the ultimate goal of human welfare (Farhadi Arifiansyah, Risma Ayu Kinanti, & Duta Bintan Fitriyah, 2022). To realize the existence of welfare (*falah*), it is necessary to manage Islamic public finance as a form of realization of the common interest. Qur'anic values based on brotherhood, equality, freedom, and justice should be the basis of the formulation of the financial system and fiscal policy of the state, both in efforts to stabilize the social, political, economic, cultural and defense and security sectors (Ningrum, 2014). The dynamics that occur in Islamic public finance are characterized by discourses such as zakat and taxes, the expansion of the meaning of *baitul maal*, the management of ZISWAF funds and others (Utomo, 2017).

Arfah explains that Islamic public finance is something that cannot be separated from human life in *bermuamalah*, especially the relationship between the state and its people. This relationship will be held accountable by Allah for how the leader is able to provide welfare to his people and the people respect their leaders (Arfah, 2020). This is in line with Gultom explains that the Leader is the highest power holder in a country which explains that the Leader is the highest power holder in a country (Gultom, 2019). The state has an important role in formulating a policy. Government policies will always be directly related and affect the climate of community activities in many fields including policies in the economic field. One important policy that is within the government's authority is fiscal policy, where the state has a role to be able to regulate economic activities in order to maintain financial stability which is indirectly related to the welfare of its people. Historical records of Islamic civilization explain that the state also functioned as an important role holder in regulating economic policies built on the principles of benefit and welfare of the people. One form of the state's role in this form of fiscal policy is the establishment and utilization of the *baitul maal* institution (Gultom, 2019).

2.2 Zakat

Zakat is an act of worship that has two dimensions, namely vertical and horizontal dimensions. Vertical in the sense that zakat is a form of human obedience to Allah SWT in worship and horizontal in the sense as an obligation and solidarity with fellow human beings. The importance of zakat can be seen from the number of verses that coincide the command of zakat with the command of prayer. Zakat is mentioned in the Qur'an as many as 35 verses. No less than 27 verses of which are juxtaposed with prayer which shows both have an equal position (Tanjung et al., 2017). Islam has made the instrument of zakat to ensure balance of income in society (Lesmana, Ghazali, Soritua, & Yothanurma, 2022). Expenditure from zakat is the minimum expenditure to make income distribution more equitable. With zakat, the poor and needy can be helped and assisted in their lives, fulfilling their obligations to Allah. In addition, with zakat the poor also feel that they are part of society and feel appreciated because there is empathy from the rich (Atabik, 2015). Zakat is expected to be able to encourage people who are less able to rise in their lives. To achieve the optimal management of zakat, in order to optimize zakat to be managed systematically and structured which can then be utilized properly, an institution is needed that can become a mediator between the beneficiaries of zakat and the person who is obliged to pay zakat (Siregar, Iswari, & Efendi, 2019).

2.3 The reign of Umar bin Abdul Aziz

One of the Muslim caliphs during the Umayyah dynasty is in the spotlight to this day, the glory and policies taken are very memorable and leave a very good track record, especially in public policy.

During his time, Umar bin Abdul Aziz was able to alleviate the poverty that plagued his people and make the community prosperous even though his tenure was relatively short, namely 3 years (Khoirulina, 2020). On the other side, the people at that time were not unemployed. This was overcome by Umar bin Abdul Aziz through a policy of revitalization and development of unproductive agricultural land. Caliph Umar bin Abdul Aziz also motivated his people to repair and revive unmanaged agricultural lands and encouraged the growth of settlements and agriculture. His attention to agriculture became one of the processes of increasing the quality of crop yields so as to make this sector a source of income (Priyonggo, Nugroho, & Zulfahmi, 2024).

During his reign, he succeeded in restoring his country to the state it was in when the first four caliphs (Khulafaur Rashidin) ruled. Various sources mention that his policy and simplicity of life were not inferior to the first four caliphs. This can also be seen from the salary he received as caliph only 2 dirhams per day or 60 dirhams per month. Therefore, many historians dubbed him as the 5th Khulafaur Rashidin (Sali, 2019). The caliphs' contribution to the advancement of civilization during the Umayyad Dynasty was clearly visible and extensively documented in Islamic history. This is what the people later used as a guide to preserve and develop Islamic civilization. The formation of Islam was influenced by numerous factors, particularly during the Umayyad Dynasty. Stabilization of the political system comes first. The second is territorial expansion. Third, the creation of infrastructure to support the efficient operation of the government. Fourth, the propagation of Islam (Zetrina Alya & Herman, 2023). On the other side, the system of hiring and firing government employees established during the reign of Umar bin Abdul Aziz is an example of the best system that made the administrative work of his time systematic and smooth. It prevented conflicts of personal interest and prioritized the public good (Nor, 2019). From this review, this research will try to answer how the government in the era of Umar bin Abdul Aziz in the management of zakat as an instrument of Islamic public finance in achieving the welfare of the people.

3. Research Methodology

Library research is the source of the study. The most important technique is research, often known as library research, which gathers information by reading journal books and other types of literature (Hadi, 1990). Using this method, the researcher provides a brief explanation of how zakat was managed as Islamic public finance under Umar bin Abdul Aziz's rule.

1. Data Source

The data sources used in this research are journals and books that discuss about how zakat was managed as Islamic public finance under Umar bin Abdul Aziz's rule.

2. Data Collection Technique

Finding information on objects or variables in the form of notes, books, newspapers, magazines, inscriptions, meeting minutes, agendas, and so forth is one way that data collecting methods take the shape of documentation techniques (Arikunto, 2002). By examining a number of literatures (library research), then sorting out those related to the research.

3. Data Analysis

The researcher employs the qualitative data analysis method to examine data that cannot be directly quantified or assessed using numerical values. The content analysis method is one strategy (Nata, 2001). This type of analysis is a study method used to methodically and impartially discover particular aspects of messages in a text in order to create formulas that draw conclusions (Nawawi, 1998).

While a technique is a process to solve problems and research is a way to observe, examine, and solve a problem to advance human knowledge, a research method is therefore viewed as a process and procedure to solve an issue in line with the field the researcher is researching (Moleong, 2006). This type of study is qualitative in nature and attempts to be descriptive. Giving readers an overview or an explanation of the research findings is the aim of the descriptive purpose in order to help them understand it. This study also makes use of history from a historical standpoint. Books and magazines provide both primary and secondary data for this investigation (Sugiyono, 2015). Meanwhile, the data analysis used is normative descriptive analysis given in the form of narrative descriptions or texts that

provide detailed explanations of how the management of zakat as Islamic public finance was implemented during the caliphate of Umar bin Abdul Aziz.

4. Result and Discussion

4.1 Reign of Umar Bin Abdul Aziz

Umar's leadership can be seen when he was appointed caliph. He wept at being appointed caliph and given the great responsibility of looking after the Muslims. His mind was surrounded with issues of the hungry, the sick, the homeless, the oppressed and the persecuted. Hence, he became *zuhud* and decided to live a simple life despite his status as caliph. For him, *kholifah* was not just a position but a great mandate. After his appointment, he sold all his clothes and vehicles to be handed over to the *Baitul Maal*. Umar bin Abdul Aziz not only practiced Islam in the form of personal rituals. He also made himself the guardian of the spirit of Islam. He made his rule a place where people could practice Islamic law in their daily lives. What Umar did was because of his fear of Allah, so he abandoned all traditions that were contrary to the principles of Islam (Mirdad, 2020).

4.2 Islamic Public Finance Management of Umar Bin Abdul Aziz

During the economic growth phase, Umar bin Abdul Aziz implemented a number of initiatives. Umar bin Abdul Aziz implemented both fiscal and monetary strategies in his economic policy. The previous caliphs' economic misdeeds were likewise rectified by Umar bin Abdul Aziz. In addition to managing the state treasury, he was able to accelerate the rate of growth (Khairunnisa, Oktaviani, Oktaviani, & Fadhillah, 2021). Under Umar bin Abdul Aziz's rule, the people's welfare improved and their living conditions significantly improved. The wealthy find it challenging to distribute their donations because the recipients of charity have developed into capable individuals. This situation is undoubtedly very different from the current one, where there are a lot of beggars on the roads, in marketplaces, in public areas, etc (Yusup, 2020).

Instead of focusing on accumulating wealth, Umar bin Abdul Aziz aimed to advance society by enforcing justice in all areas, reducing the excesses of the wealthy, and enhancing the impoverished (Rahmat, 2021). The following are some of Umar's policies related to public finance management (Kuliman, 2106):

1. Make zakat the primary source of state income again.
2. *Kharaj* revenue optimization
3. Establishing a comparatively high *jizyah*
4. A fair taxation system
5. Elimination of nepotism and corruption
6. Austerity movement, efficiency and eliminating bureaucracy

The following are a few of Umar bin Abdul Aziz's initiatives that improved Islamic public finance (Kuliman, 2106):

1. Restore the people's rights that were violated by unfair officials
Early on in the caliphate's history, Umar decided to reclaim the Bani Umayyah's property that had been wrongfully acquired. If the owner was unaware of the item's status, the unlawfully obtained property was then given back to its rightful owner and a portion of it was placed in the Baitul Maal's treasury. Many people complained to Umar about the injustice they had experienced as a result of his decision.
2. Promoting a free-bound economy
In reference to the idea of a free-bound economy, Umar's letter to his officials makes sense: "In fact, inviting others to cultivate their property, whether on land or at sea, without being prevented and hindered, is one of the forms of obedience to Allah that is commanded in the holy book" (Ash-Shallabi, 2011).
3. Umar's Attention to Agriculture
Additionally, Umar gave the farmers interest-free loans without hesitation. People were urged by Umar bin Abdul Aziz to develop existing land and open new areas for agricultural usage. His letter to his Kufa authorities demonstrates this. Umar made a concerted effort to ease the farmers' plight because he was deeply worried about their future. After a Levantine army once destroyed a farmer's

crop while passing by, the farmer protested to Umar, who ordered them to compensate the farmer with 1000 dirhams (Kuliman, 2106).

4. Abolish taxes that burden the community

To lessen the burden on the populace, Umar eliminated pointless levies and fees levied by authorities. During the caliphs prior to Umar, administrators in the city of Bashras frequently handled taxation, securing and regulating agricultural goods. The farmers used to receive low prices from the guards, but they were never paid in cash. Umar imposed and eliminated all other costs outside of usury in the trading sector, where there had previously been onerous fees. The merchants were so relieved by this that they were inspired to expand their inventory. Because they may make more money when the amount of merchandise increases.

4. 3 Good Zakat Management during the time of Umar bin Abdul Aziz

It is crucial that there is no economic instability in order to manage the nation's finances in a stable manner. In order for government operations to continue, this is necessary. A leader is concerned about revenue and expenses to ensure that there is never a budget shortfall. All state revenue streams were maximized under Umar bin Abdul Aziz's rule, and the budget was then used as efficiently as possible. The efficiency program is not limited to his workers; it also applies to his family, himself, and his government. Because of this, Umar bin Abdul Aziz's life as caliph was extremely straightforward, even though he was wealthy and had previously held the position of governor of Media.

Umar bin Abdul Aziz adopted many policies of Umar bin al-Khattab during the reign of Caliph Usman bin Affan. Caliph Usman bin Affan authorized the owners of zakat assets to evaluate them in order to manage zakat. This was done to protect zakat from a number of disturbances and problems in verifying unclear wealth by dishonest zakat collectors (Indonesia, 2012). In essence, the function of zakat is to purify the soul and wealth of every Muslim, as well as the function of *infaq* and *sadaqah*. In addition to its main function of purifying the soul and wealth, ZISWAF is a social instrument to help the poor and needy and people in need, namely those closest to them (Imari et al., 2024). This is a very important concern because zakat has the potential to be one of the country's development capital with high guarantees as it has been done by previous generations (Iqbal, YUSDANI, & RAMDANI HARAHAP, 2024).

By designating reliable and trustworthy officials and giving them instructions to collect the necessary amount of zakat without going overboard or being unfair, Caliph Umar bin Abdul Aziz carried on the Prophet's zakat collection practice. Then, in order to avoid having to pay again until the year changed, Caliph Umar bin Abdul Aziz gave the officers instructions to keep track of the payers' receipts. In verse 103 of Surah At-Taubah of the Qur'an, Allah SWT states: *Take zakat from some of their wealth, with which you cleanse and purify them and pray for them.* Umar selected reliable and trustworthy *amil* for the distribution administration and collection (Tanjung et al., 2017). Umar also underlined in a tactful manner that no one should be subjected to oppression when collecting zakat funds. Zakat has a number of rules and procedures (Aqbar & Iskandar, 2019):

1. Integration of Zakat Management by the State

In order to carry it out, Umar gave his governors explicit instructions to gather and give the *mustahik* zakat from the *muzakki*. When he instructed his governors to identify and grant privileges to the indigent and impoverished, Umar bin Abdul Aziz accomplished this. If not, Umar gave the order to use the zakat money to purchase and release slaves.

2. Selective in choosing *amil*

After being appointed caliph, the first thing Umar bin Abdul Aziz did was to dismiss and demote *amil* zakat, officials, and employees who were incompetent, unprofessional, treacherous, unjust, and misbehaved with the people. In addition, Umar bin Abdul Aziz then appointed and appointed *amil* such as Ibn Jahdam and other state officials and employees fairly and professionally. The selection made by Umar was based on their educational qualifications, knowledge and abilities regardless of descent and tribe.

3. Expansion of Zakat Object

As previously explained, the expansion of the zakat object received from the riches of the rich indicates that Umar bin Abdul Aziz has broadened the scope of zakat. Zakat is taken from a nation's

wealthy and given to its needy, according to Umar ibn Abdul Aziz. The rich person is required to pay zakat if his wealth satisfies the conditions and reaches the *nisab*.

4. Distribution of Zakat Funds

The distribution of zakat funds is only intended for the *asnaf* (recipient groups) mentioned in the Qur'an. However, scholars differ in their opinions on generalizing and specializing the *asnaf*. The majority of scholars from the Hanafi, Maliki, and Hanbali schools of thought are of the opinion that it is not obligatory to generalize all *asnaf*. Zakat can be given to one or more *asnaf* or one person as narrated by Umar and Ibn Abbas.

Zakat is not only a religious obligation, but also a social obligation. Zakat is a form of human piety with social endeavors. Paying zakat, *sadaqah*, and *infaq* is a means to increase awareness of zakat (Sadili, Ali, & Zaenal, 2024). As a consistent form of government in providing justice to the community is to distribute the proceeds of zakat from *muzakki* to *mustahiq*. In Islam, income distribution refers to allocating existing assets, whether privately or publicly owned, to the rightful recipients in order to enhance societal well-being while according to current Islamic laws. Islam places more emphasis on the distribution method than the final product when it comes to income sharing. Simply put, the duty to set aside a portion of wealth for the wealthy (*muzakki* or surplus units) is seen as restitution for their wealth, while the obligation to encourage the wealth of the poor (*mustahik* or deficit units) to improve (surplus) is seen as a compensation for their wealth (Indonesia, 2012).

Caliph Umar bin Abdul Aziz certainly had a role to play in advancing the country's economy in his relatively short time. This was directly proportional to his excellent policies that had a direct impact on all levels of society. Unlike other leaders, who are currently flocking to justify all means to become leaders, he was appointed as a leader and had time to avoid because the mandate that was accounted for was very heavy (Shofya Humaira Siti Salma & Ayi Yunus Rusyana, 2023). But thanks to a strong encouragement that he is able to provide good for the people is proven real and can be a reference for this time. Therefore, zakat is expected to be able to alleviate or reduce poverty levels in a country. This is done by distributing all income from people who have more assets (*muzakki*) to people who need help (*mustahik*) so that the distribution of zakat can reduce poverty levels and is more targeted (et al., 2022).

5. Conclusion

Zakat is one of the pillars of Islam that must be practiced. Zakat also plays a role in eliminating the gap between the poor and the rich. In addition, zakat also plays a role in reducing the poverty rate in a country. This was the concern of Umar bin Abdul Aziz in managing his government, especially in Islamic public finance, namely the management of Zakat. The first thing Umar did was to integrate the management of zakat and the state. Secondly, zakat is managed by competent and integrity amil. Third, the expansion of the object of zakat is determined and the fourth is by distributing zakat funds that are right on target. Zakat will be able to achieve its goal, namely the welfare of the lives of underprivileged people and make the relationship between underprivileged and able people have a powerful relationship. This will increase public confidence in giving zakat and make it easier for zakat institutions to achieve optimal zakat collection. This research discusses one instrument from several Islamic public finances, further researchers can discuss it from another point of view or from other instruments.

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