Implementation of Presidential Instruction Number 3 of 2014 by the Regional Government in Optimizing the Collection of Zakat, Infaq, and Sedekah for ASN in Bukittinggi City

Boedi Satria,[*a] **Rizal,** [b] **Muhsin Nor Paizin** [c]

[a, b] *Universitas Islam Negeri Mahmud Yunus Batusangkar, Indonesia,* [c] *Pusat Pungutan Zakat (PPZ-MAIWP) Malaysia*

* *boedisatria@yahoo.com*

ABSTRAK

Kata kunci:
BAZNAS, Implementasi Kebijakan, Inpres 3/2014, Pemerintah Daerah, Zakat ASN

Pengelolaan zakat, infak, dan sedekah (ZIS) oleh Aparatur Sipil Negara (ASN) berperan penting dalam pembangunan sosial-ekonomi daerah, namun pelaksanaannya sering menghadapi tantangan struktural dan administratif. Penelitian ini menganalisis pelaksanaan Instruksi Presiden Nomor 3 Tahun 2014 oleh Pemerintah Kota Bukittinggi dalam pengumpulan ZIS ASN. Metode yang digunakan adalah kualitatif dengan studi kasus di BAZNAS Kota Bukittinggi, melibatkan pengurus BAZNAS, pejabat daerah, dan ASN sebagai informan. Data diperoleh melalui wawancara, observasi, dan analisis dokumen seperti laporan ZIS dan regulasi daerah. Analisis dilakukan dengan model Miles & Huberman, melalui reduksi data, penyajian, dan penarikan kesimpulan, dengan validitas data diperkuat triangulasi. Hasil menunjukkan bahwa implementasi kebijakan telah dilakukan melalui mekanisme payroll dan dukungan regulasi, namun efektivitasnya terbatas karena sosialisasi yang kurang merata, resistensi ASN terhadap pemotongan otomatis, serta perbedaan perlakuan antar-OPD dalam dalam pemotongan TPP, serta keterbatasan SDM BAZNAS. Terdapat kesenjangan antara potensi ZIS ASN yang mencapai ±Rp.12 miliar per tahun dan realisasi yang hanya sekitar Rp. 2,55 miliar. Oleh karena itu, implementasi kebijakan masih belum optimal dan memerlukan peningkatan kapasitas kelembagaan, harmonisasi regulasi, dan literasi zakat ASN.

ABSTRACT

Keywords:
BAZNAS, Policy Implementation, Presidential Instruction 3/2014, Regional Government, ASN Zakat

The management of zakat, infaq, and alms (ZIS) by the State Civil Apparatus (ASN) plays an important role in regional socio-economic development, but its implementation often faces structural and administrative challenges. This study analyzes the implementation of Presidential Instruction Number 3 of 2014 by the Bukittinggi City Government in the collection of ZIS for ASN. The method used is qualitative with a case study at BAZNAS Bukittinggi City, involving BAZNAS administrators, regional officials, and ASN as informants. Data were obtained through interviews, observations, and document analysis, such as ZIS reports and regional regulations. The analysis was carried out using the Miles & Huberman model, through data reduction, presentation, and drawing conclusions, with data validity strengthened by triangulation. The results show that policy implementation has been carried out through payroll mechanisms and regulatory support, but its effectiveness is limited by uneven socialization, ASN resistance to automatic deductions, differences in treatment between OPDs regarding TPP deductions, and limited BAZNAS human resources. There is a picture between the potential for ASN ZIS reaching ± Rp. 12 billion per year and the realization of only around Rp. 2.55 billion. Therefore, policy implementation remains suboptimal and requires greater institutional capacity, regulatory harmonization, and civil servant zakat literacy.

Introduction

Zakat, infaq, and Sedekah(ZIS) are essential tools for equitable socio-economic development and poverty reduction. Despite zakat being Islam's third pillar and obligatory for eligible Muslims (QS. At-Taubah: 103; Qardhawi, 2007), Indonesia collects only 6.5% of its potential IDR 327 trillion in zakat (BAZNAS, 2024). Bridging this significant collection gap, particularly among the State Civil Apparatus (ASN) with reliable income, is critical for maximizing ZIS's impact.

In Islamic law, professional zakat, or income zakat, has become an important topic of discussion among contemporary scholars. Yusuf al-Qardhawi (2007) in *Fiqh al-Zakah* emphasizes that income from a profession is subject to zakat, based on the general principles of the Qur'an and Hadith. Wahbah al-Zuhaili (2011) in *Al-Fiqh al-Islami wa Adillatuhu* also discusses zakat on income, with a nisab equivalent to 85 grams of gold and a rate of 2.5%. In Indonesia, MUI Fatwa Number 3 of 2003 on Zakat Income serves as the legal basis for the zakat obligation for professional workers, including civil servants.

To encourage the optimization of ZIS collection among ASN, the government has issued Presidential Instruction Number 3 of 2014 on the Optimization of Zakat Collection in Ministries/Institutions, the Secretariat General, the State Secretariat, and Regional Governments. This policy requires agency leaders to facilitate and encourage the collection of ZIS in their work environments through payroll mechanisms or salary deductions. However, implementing this policy at the regional level often faces various challenges, both structural, administrative, and socio-cultural.

BAZNAS Bukittinggi City, as an official zakat management institution at the city level, has a strategic role in implementing Presidential Instruction 3/2014. Given the considerable potential for ASN, the optimization of ZIS in Bukittinggi City depends heavily on collaboration between the local government and BAZNAS to establish regulations, implement cutting mechanisms, and develop effective collection systems. However, the extent to which this Presidential Instruction is implemented in Bukittinggi City remains little studied academically. The lack of research specifically examining the effectiveness of Presidential Instruction 3/2014 in local governments, particularly through the case study of BAZNAS Bukittinggi City, is an important research gap.

The latest literature review shows various dynamics of the implementation of the ASN zakat policy. Kalatidha & Hayati (2022) analyzed civil servants' interest in paying zakat at BAZNAS Semarang City and found that knowledge, trust, and ease of access influenced

their decision to pay zakat. Masruri (2024) researched the implementation of ASN zakat payroll in Kendal Regency and found that this mechanism is effective in increasing collection consistency. Husain et al. (2025) examined obstacles to implementing the zakat policy in BAZNAS Serang Regency and found inter-agency coordination to be the main obstacle.

The lack of research specifically examining the effectiveness of Presidential Instruction 3/2014 in local governments, particularly through the case study of BAZNAS Bukittinggi City, is an important research gap. Based on this background, this study formulates three main questions: (1) How is the implementation of Presidential Instruction 3/2014 by the Bukittinggi City Government in optimizing the collection of ASN ZIS? (2) What is the strategy of BAZNAS Bukittinggi City in optimizing the collection of ASN ZIS? (3) What are the supporting and inhibiting factors in the implementation of the policy?

Method

This study uses a qualitative case study design. This design was chosen because it allows researchers to comprehensively trace the policy implementation process in one specific location, namely BAZNAS Bukittinggi City. The research was carried out from September to December 2024.

The research informants were selected by purposive sampling with a total of 12 informants consisting of: (1) 3 administrators of BAZNAS Bukittinggi City (Chairman, Vice Chairman, and Head of Collection); (2) 4 local government officials (Head of the People's Welfare Section, OPD Treasurer, and 2 structural officials); and (3) 5 civil servants from various OPDs representing active and non-active muzaki.

Data collection was carried out through three techniques: in-depth interviews with semi-structured guides, direct observation of BAZNAS operational processes, and documentation studies including ZIS collection reports, SOPs, regional regulations, and statistical data. The data analysis uses the Miles & Huberman interactive model, which includes the stages of data reduction, data presentation, and conclusion drawn. The validity of the data was strengthened through source triangulation (*cross-check* between informants), technical triangulation (comparison of interview, observation, and document data), and time triangulation (repetition of data collection at different times).

Results

Overview of BAZNAS Bukittinggi City

BAZNAS Bukittinggi City is a zakat management institution established under Law Number 23 of 2011 concerning Zakat Management. The vision of BAZNAS Bukittinggi City is "To Become a Trustworthy, Professional, and Transparent Zakat Institution in the Collection and Distribution of ZIS for the Welfare of the People." The organizational structure consists of the Advisory Board, the Supervisory Commission, and the Executive Board, led by the Chairman and Vice Chairman. The performance report of BAZNAS Bukittinggi City states that the total zakat collection for the period January 1-December 31, 2024, reached around IDR 5.8 billion, with zakat contributions from the ASN profession totaling around IDR 2.55 billion.

Analytically, the profile, structure, and mechanism of collecting BAZNAS in Bukittinggi City indicate an organizational configuration that is quite ready to carry out the mandate of Presidential Instruction 3/2014, but the readiness is highly dependent on three aspects: (1) the availability of regulations and the commitment of the local government administration to integrate payroll with BAZNAS accounts; (2) BAZNAS' internal capacity in terms of human resources, information systems, and zakat literacy activities to answer resistance or misconceptions among ASN; and (3) operational synergy with OPD as an entity that facilitates cutting and socialization. Comparison with the attachment data (e.g., Bukittinggi) shows that when the payroll system and OPD support are consistent, the realization of collection can be significant; on the other hand, irregular allowance payments or uneven deductions will leave a gap between potential and realization. Therefore, further analysis in the following subchapter is needed to assess the extent to which BAZNAS Bukittinggi City has closed these gaps through technical policies and internal communication strategies for ASN.

BAZNAS Bukittinggi City has a foundation of relevant organizations and programs to collect ZIS from various channels, including ASN. Official data shows real collection capacity (2024 report), while practices recorded in the comparison area highlight the importance of technical integration (payroll) and OPD synergy as key determinants of success. These findings will serve as an empirical basis for the analysis of the implementation of Presidential Instruction 3/2014 in the next subchapter, particularly regarding the details of the cutting mechanism, the role of the OPD, and the optimization strategy implemented by BAZNAS Bukittinggi City.

Implementation of Presidential Instruction 3/2014 and Payroll Mechanism

The implementation of ASN zakat deductions through the payroll system in Bukittinggi City has been carried out with the following mechanism: deduction of ASN's basic salary by 2.5% for those who reach nisab; deduction of income allowances (such as TPP) for eligible ASN; as well as exemptions for certain income, such as TPG, THR, and the 13th salary that is not deducted from zakat (Results of an interview with Informant A1, 2024). This mechanism is consistent with the provisions of zakat fiqh, which require the possession of property for one year (haul) and the attainment of nisab, as explained in various classical and contemporary fiqh books (Qardhawi, 2007; al-Zuhaili, 2011).

According to the literature, the payroll mechanism, as an official channel for deducting ASN zakat, is included in regional policies because it reduces the administrative burden on the muzakki and ensures the continuity of payments (Ma'rur, 2025). For BAZNAS Bukittinggi City, although specific public data on local regulations (e.g., Regional Regulations or Perwako) are not always available, the institutional profile and organizational structure indicate that BAZNAS is preparing a collection unit to receive deductions from ASN salaries and demonstrates a commitment to accountability and transparency. Thus, regulatory and administrative support from the relevant local governments/agencies is an absolute prerequisite so that Presidential Instruction 3/2014 does not remain a policy on paper, but is implemented in practice in the field.

Implementing ASN zakat deduction through the payroll system is a practical, systematic mechanism for collecting professional zakat. Empirical studies across various regions show that this mechanism makes it easier for civil servants to collect zakat without taking the initiative, while ensuring consistent payments. For example, research by PT PLN shows a 2.5% deduction of professional zakat from employee salaries, as required, with the funds channeled directly to official management bodies (Setiawan & Hidayatullah, 2024).

In addition to payroll deductions, BAZNAS Bukittinggi City actively uses both digital and physical channels to receive infak and alms. The implementation of QRIS, the placement of infak boxes in OPD offices, and the publication of electronic payment channels on the BAZNAS Bukittinggi City website and social media platforms mark efforts to modernize collections, facilitate donations, and reduce transaction barriers. This multimodal approach is important for reaching muzaki whose payment preferences are heterogeneous, as shown by practice in several other cities: the merger of payroll for professional zakat with QRIS or infak boxes for regular infaq/alms.

The Regional Apparatus Organization (OPD) plays a significant operational role in implementing Presidential Instruction 3/2014, particularly in technical facilitation and ASN awareness. In practice, OPD prepares payment facilities (for example, infak boxes, QRIS installations, or payroll deduction support) and serves as an internal socialization channel for ASN regarding ZIS obligations.

According to the attached data, infak boxes and QRIS stickers are placed in each OPD to facilitate routine infaq/alms in addition to professional zakat. However, the implementation of allowance cuts (e.g., TPP) through payroll has not been consistent across all OPDs, suggesting that policy implementation remains partial and highly dependent on the decisions of the relevant OPDs. This phenomenon aligns with findings from research in several other regions of Indonesia, which show that, even though regulations and payroll systems are available, disintegration among OPDs or a lack of commitment make the implementation of ASN zakat uneven (Husain et al., 2025). Thus, the role of OPD is not only administrative but also strategic, encompassing regional policies, BAZNAS, and ASN. The success of implementation depends heavily on the OPD's commitment to implementing deductions and supporting socialization.

Overall, the implementation of Presidential Instruction 3/2014 by local governments through the payroll system, along with the involvement of OPD and BAZNAS, shows considerable potential to systematically collect ASN zakat. This mechanism, if supported by local regulations, transparent administration, and adequate literacy, can optimize the contribution of professional zakat in efforts to alleviate poverty and social inequality. However, challenges related to consistency, sharia compliance, and agency commitment still require a mature implementation strategy and serious attention from all policy stakeholders.

However, a common implementation gap is the inconsistent treatment of different types of income and the uneven deduction of TPP across all OPDs. This condition indicates the need to harmonize regional payroll policies so that payroll fully captures the potential of professional zakat (Interviews with Informant B2, 2024).

Based on data and the literature, implementing Presidential Instruction 3/2014 through the payroll system offers several advantages: administrative efficiency, payment continuity, and the potential for large zakat collections if implemented consistently. Studies conducted by BAZNAS in other regions show that payroll can increase civil servants' participation rates and improve the transparency of zakat management (Yahya et al., 2024). However, there are substantive challenges that must be anticipated:

1. Sharia compliance: if the deduction is made without considering the nisab and haul, there is a risk that it is not in accordance with the principle of zakat according to Islamic jurisprudence; the deduction can be categorized as involuntary infac/alms (Ma'rur, 2025).

2. Irregularities in implementation across OPDs, such as uneven TPP cuts, show that policies are inconsistent and highly dependent on each OPD's commitment.

3. Lack of awareness and literacy about ASN Without intensive socialization and regular education, ASN may view salary deductions as routine levies rather than zakat obligations, thereby reducing motivation to participate. Many studies show that professional zakat compliance remains low when there is no education and transparency from the management institution (Astuti, Rusby, & Zulbaidi, 2017).

4. Clear need for local regulations. The absence of specific regional regulations can lead to legal uncertainty, both administratively and Sharia. Many regions rely solely on circulars or internal agency policies, which are sometimes easily changed (Husain et al., 2025).

For BAZNAS Bukittinggi City, this analysis shows that to optimally fulfill the mandate of Presidential Instruction 3/2014, an integrated commitment is needed: adequate regional regulations, an integrated payroll system, active cooperation with OPDs, as well as education and transparency to ASN. Without it, implementation can be stagnant or even raise legitimacy issues if the deduction is considered invalid under Sharia.

BAZNAS Strategy in Optimizing ZIS Collection

BAZNAS Bukittinggi City implements various strategies to optimize the collection of ASN ZIS, including: (1) Intensive socialization through visits to OPDs, religious lectures, and dissemination of educational materials; (2) Diversification of payment channels through payroll, QRIS, and infak boxes in each OPD; (3) Collaboration with local governments for ASN data coordination and implementation monitoring; and (4) The use of information technology for real-time recording and reporting (Results of interviews with Informant A2, 2024).

First, Socialization is the foundation of BAZNAS' strategy in increasing ASN participation. Systematic education about the concept of professional zakat, nisab provisions, calculation mechanisms, and muzaki rights is needed so that deductions through administrative mechanisms are understood not as administrative levies but as the implementation of valid and accountable religious obligations. Recent studies confirm that

strong zakat literacy contributes significantly to increased muzakki compliance and reduced resistance to automatic deduction (Lestari, Isnaini, & Sumarni, 2025).

Second, the payment system is a technical aspect that determines the ease and sustainability of collection. The two main approaches implemented by BAZNAS in many regions are (i) a payroll system for professional zakat, and (ii) digital channels and physical facilities for infak and alms (QRIS, e-wallet, infak box). Empirical evidence from several regional studies and practices indicates that integrating these two approaches can increase the scope and volume of collections (Ma'rur, 2025).

Third, collaboration between BAZNAS and local governments (especially OPD and finance/human resource management departments) is a decisive channel for implementing Presidential Instruction 3/2014 in daily practice. This cooperation includes several aspects: (1) coordination of ASN data (religious data, positions, salaries, and allowances) so that the calculation of nisab and deduction can be carried out accurately; (2) the support of the OPD treasurer in the process of depositing the zakat that has been deducted; and (3) collaboration in socialization activities and monitoring policy implementation. Case studies across several cities emphasize that the availability of accurate, synchronous employee data between the staffing and payment systems is an administrative prerequisite that cannot be ignored (Laisbuke, 2025).

Fourth, digitalization (QRIS, e-payment channels) expands reach and convenience but requires educational efforts and integration of reporting so that data can be entered into the BAZNAS management system and accounted for.

The success of the collection of ASN ZIS in Bukittinggi City is supported by several factors: (1) The support of regional leaders who provide institutional legitimacy and policy commitment; (2) Adequate administrative and information technology systems for the digitization of payment processes; and (3) ASN's trust in BAZNAS, which is built through transparency and accountability in fund management. As stated by Tajuddin & Takril (2023), a positive perception of zakat managers' credibility and professionalism increases muzaki compliance.

On the other hand, several inhibiting factors were identified: (1) Uneven socialization to all ASN in various OPDs; (2) The resistance of some civil servants to automatic deduction for various reasons such as doubts about the status of professional zakat or preferences for independent distribution; (3) Inconsistency in TPP cuts between OPDs; and (4) Limitations

of human resources and BAZNAS operational budget that hinder intensive monitoring and follow-up (Results of interviews with Informants A3 and B1, 2024).

An important finding from this study is a significant gap between the potential and the realization of the collection of ASN ZIS. Based on the data collected (Results of interviews with Informant A1, 2024).

Table 1. Gap in Potential and Realization of ZIS ASN Bukittinggi City h

Components	Nominal (Rp)
Potential Zakat of ASN per year	± 12,000,000,000
Realization of Professional Zakat	2.550.000.000
Realization of Infak and Alms	283.000.000
Total Realization of ASN ZIS	**± 2,833,000,000 (23%)**
Gap (Untapped potential)	**± 9,167,000,000 (77%)**

Source: BAZNAS Kota Bukittinggi

Discussion

Edward III's theory of implementation emphasized four key variables, namely communication, resources, executive disposition, and bureaucratic structure. These four variables are used to assess the extent to which Presidential Instruction 3/2014 has been effectively implemented in Bukittinggi City (Fauzan, 2024).

First, the communication aspect shows that socialization has been carried out through various channels, but it has not been fully effective or even. Not all civil servants fully understand the professional zakat obligations, deduction mechanisms, and management benefits offered by BAZNAS. *Second,* the resource aspect faces an *administrative capacity gap,* where BAZNAS has limited human resources and budget to conduct optimal data collection, monitoring, and follow-up. *Third,* the implementers' disposition is not completely homogeneous, as some ASNs show resistance to automatic cuts. *Fourth,* the bureaucratic structure has provided an operational mechanism through a payroll system, but the absence of a single SOP that binds all OPDs inresults to fragmented implementation.

Mazmanian and Sabatier (1980) highlight three groups of variables in implementation, namely clarity of policy objectives, political/administrative support, and characteristics of implementing institutions. Presidential Instruction 3/2014 has a relatively clear purpose, but in regional implementation, interpretation often occurs. Political support is evident in the commitment of regional leaders, but administrative support is not comprehensive. The characteristics of BAZNAS as an implementing institution indicate

sufficient capacity in basic administrative matters, but it faces limitations in data collection and monitoring.

The 77% realization gap indicates that policies have not been highly effective. This is due to: (1) non-basic salary income is not included in the deduction scheme; (2) ASN's resistance to the payroll system; (3) limited supervision and follow-up of OPDs; and (4) the limitations of BAZNAS human resources. Thus, the implementation of Presidential Instruction 3/2014 in Bukittinggi City can be considered ineffective, as it has not fully realized the great potential of ASN zakat.

Thus, Mazmanian & Sabatier's analysis shows that the implementation of policies in Bukittinggi City falls into the moderately effective category but faces several obstacles at the operational and actor levels. Based on the interviews in the appendix (although the object is Bukittinggi), it can be concluded that the pattern of implementation challenges in different regions is relatively similar, especially related to:

1. Not all OPDs have implemented salary cuts and TPP. Consistent deductions apply only to ASNs who have reached nisab; ASNs who have not reached nisab should be collected only for infaq and alms, voluntarily through infak boxes and QRIS stickers.
2. Some types of income, such as TPG, THR, and the 13th salary, are not deducted from professional zakat.
3. The understanding of ASN is uneven, and socialization is fluctuating.
4. Regional BAZNAS generally faces limitations in human resources and technical facilities.

This shows that the implementation of ZIS ASN nationally still faces systemic obstacles that are uniform in many regions. Bukittinggi City is neither in good nor bad condition, but it is consistent with the general pattern of ASN ZIS implementation across various cities. In other words, field data show that implementation challenges are not only locally based but also structural at the national level.

The effectiveness of policy implementation can be judged by the gap between potential and realized collection. Based on the results of the interview (B. Satria, 2025):

1. The potential for ASN zakat reaches ±Rp 12 billion per year
2. The realization of professional zakat collection is around IDR 2.55 billion
3. The realization of infak and alms is around IDR 283 million

If combined, the total collection from ASN ZIS is in the range of ±Rp 2.783 billion, representing around 23% of the overall potential. The realization gap of ±77% indicates that the policy has not reached a high level of effectiveness. This gap can be explained through several aspects:

1. Non-basic salary income is not included in the deduction scheme, thereby preventing most of the potential for professional zakat from being cultivated.
2. ASN's resistance to the payroll system affects the participation rate.
3. The limitations of OPD supervision and follow-up reduce implementation consistency.
4. The limited number of BAZNAS human resources reduces the capacity to monitor and manage muzaki data.

Thus, quantitatively, the implementation of Presidential Instruction 3/2014 in Bukittinggi City can be categorized as ineffective, as it has not fully realized the great potential of ASN zakat. The integration of implementation theory and empirical findings indicates that the implementation of the ASN ZIS policy in Bukittinggi City has been underway but has not yet reached a high level of effectiveness. The Edward III and Mazmanian & Sabatier variables help explain why implementation still faces obstacles: uneven communication, limited administrative capacity, varied ASN dispositions, and implementation networks are not yet fully solid. The large gap between potential and realization emphasizes the need to strengthen structural, administrative, and social aspects in future implementation.

Conclusion

The Regional Government's implementation of Presidential Instruction Number 3 of 2014 to optimize the collection of ASN ZIS in Bukittinggi City has been carried out through regulatory support, salary deduction mechanisms, and various BAZNAS operational strategies, but its effectiveness remains limited. Although there are supporting factors such as the commitment of regional leaders, the use of administrative systems and information technology, and the relatively good level of trust of ASN, the implementation of the policy has not been fully optimal due to the lack of continuous socialization, the resistance of some ASN, inconsistencies in cuts between OPDs, and the limited institutional capacity of BAZNAS. The gap between the potential ZIS of ASN of ±Rp12 billion and the realized ±Rp2.83 billion (23%) confirms that implementation is still not effective.

This study has several limitations: (1) The study is limited to one city, so the findings cannot be generalized to all regions in Indonesia; (2) ASN zakat potential data is an estimate based on aggregate data, not a precise individual calculation; (3) The research was conducted in a limited period of time so that it could not capture the longitudinal dynamics of policy implementation.

Based on the findings of the research, it is recommended: (1) Local governments need to prepare special regulations regarding the mechanism for collecting ZIS comprehensively; (2) Strengthening the regulation of zakat deduction from TPP, TPG, THR, and 13th Salary so that the implementation is uniform in all OPDs; (3) Increasing socialization and education related to nisab, professional zakat obligations, and its benefits; (4) Strengthening coordination and supervision between local governments and BAZNAS; (5) The development of an integrated information system that contains ASN data, income components, and the realization of ZIS deposits per OPD; and (6) Development of professional zakat literacy modules structured in the orientation of new employees and routine training.

Further research can: (1) Conduct a comparative study on the implementation of Presidential Instruction 3/2014 in several cities/districts with different characteristics; (2) Use a quantitative approach to measure factors that affect ASN zakat compliance; (3) Examine the effectiveness of specific interventions, such as opt-out mechanisms or nudge theory in increasing ASN zakat participation.

References

Achjar, K. A. H., Rusliyadi, M., Zaenurrosyid, A., Rumata, N. A., Nirwana, I., & Abadi, A. (2023). *Metode penelitian kualitatif: Panduan praktis untuk analisis data kualitatif dan studi kasus.* PT. Sonpedia Publishing Indonesia.

Akbar, M. R. W., Anita, E., & Anggraeni, L. (2023). Strategi penghimpunan zakat dengan sistem barcode di Masjid Jami Al-Muhajirin. *Jurnal Ilmiah Ekonomi dan Manajemen, 1*(3), 334–348. https://doi.org/10.61722/jiem.v1i3.249

Alfian, M., & Widodo, N. M. (2022). Faktor penentu keberhasilan penggunaan fintech dalam pembayaran zakat, infaq, shodaqoh (ZIS). *Jurnal Ilmiah Ekonomi Islam, 8*(3), 2651–2656. https://doi.org/10.29040/jiei.v8i3.6030

Amar, F., Purwoko, B., & Sihite, M. (2024). Unlocking success: Factors influencing zakat collection and reputation at Indonesian zakat institution. *Indonesian Journal of Islam and Muslim Societies, 14*(1), 145–176. https://doi.org/10.18326/ijims.v14i1.145-176

BAZNAS. (2024). *Outlook Zakat Indonesia 2024.* Pusat Kajian Strategis BAZNAS.

BAZNAS Kota Bukittinggi. (2025). *Profil BAZNAS.* https://baznas.bukittinggikota.go.id/

Fatwa MUI Nomor 3 Tahun 2003 tentang Zakat Penghasilan.

Fauzan, A. (2024). Model implementasi kebijakan publik. *Innovative: Journal of Social Science Research, 4*(3), 17929–17938.

Hasan, A., Abduh, M., Hassan, R., Ali, E. R. A. E., Ali, E. M. T. E., & Noordin, N. H. (2021). Factors affecting the performance of zakat administration in Malaysia: An AHP approach. *Global Review of Islamic Economics and Business, 9*(2), 029–037.

Hayati, S., & Lestari, U. (2024). Strategi pengumpulan zakat melalui digital Quick Response Code Indonesian Standard (QRIS) pada BAZNAS Provinsi Nusa Tenggara Barat. *Journal of Economics and Business, 10*(1), 85–98.

Husain, M. K., Maulana, D., Syihabudin, S., Adawiah, A. M., & Wasehudin, W. (2025). The role of local government policy in enhancing zakat revenue: A case study of BAZNAS in Serang Regency. *International Journal of Nusantara Islam, 13*(2), 257–276. https://doi.org/10.15575/ijni.v13i2.46372

Instruksi Presiden Nomor 3 Tahun 2014 tentang Optimalisasi Pengumpulan Zakat pada Kementerian/Lembaga, Sekretariat Jenderal, Sekretariat Negara, serta Pemerintah Daerah.

Kalatidha, L., & Hayati, B. (2022). Analisis minat ASN membayar zakat pada Badan Amil Zakat Nasional Kota Semarang. *Jurnal Ilmiah Ekonomi Islam, 8*(2), 1404–1410. https://doi.org/10.29040/jiei.v8i2.4764

Masruri, M. (2024). Implementasi penggalian zakat profesi: Studi pada payroll zakat ASN Kabupaten Kendal. *IKHTIYAR Jurnal Ekonomi Syari'ah, 2*(2), 12–22. https://doi.org/10.69776/ikhtiyar.v2i2.123

Mazmanian, D. A., & Sabatier, P. A. (1980). A multivariate model of public policy-making. *American Journal of Political Science, 24*(3), 439–468.

Mukhlis, A., & Beik, I. S. (2013). Analisis faktor-faktor yang memengaruhi tingkat kepatuhan membayar zakat: Studi kasus Kabupaten Bogor. *Al-Muzara'ah, 1*(1), 83–106.

Qardhawi, Y. (2007). *Fiqh al-Zakah: Dirasah Muqaranah li Ahkamiha wa Falsafatiha fi Dhaw' al-Qur'an wa al-Sunnah* (Terj. Salman Harun et al.). Pustaka Litera AntarNusa.

Suselo, D., Abidin, A. Z., Dewi, A. P., Sujianto, A. E., & Akhyak, A. (2025). Analysis of factors influencing public trust in the adoption of digital zakat payment. *El-Kahfi | Journal of Islamic Economics, 6*(2), 296–307. https://doi.org/10.58958/elkahfi.v6i02.501

Tajuddin, T. S., & Takril, N. F. (2023). Trust in zakat authorities and zakat compliance: A conceptual analysis. *International Journal of Mosque, Zakat and Waqaf Management (Al-Mimbar)*, 115–128.

Taqiyyah, A., & Auwalin, I. (2021). Faktor-faktor yang mempengaruhi pembayaran zakat profesi pada pegawai negeri sipil di kota Banjarmasin. *Jurnal Ekonomi Syariah Teori dan Terapan, 8*(6), 714–726. https://doi.org/10.20473/vol8iss20216pp714-726

Yahya, I., Sahidin, S., Rohayana, A. D., Ananda, M. A., & Sopyan, Y. (2024). The effectivity of the payroll system in increasing potential and zakat collection in Indonesia: Evidence from BAZNAS Central Java, Indonesia. *International Journal of Islamic Business and Economics (IJIBEC), 8*(1), 127–139. https://doi.org/10.28918/ijibec.v8i1.6914