

Fundraising Strategy in Improving Transparency and Accountability in the Management of Zakat, Infaq and Sadaqah Funds at the National Amil Zakat Agency

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Abstract. This study aims to determine the fundraising strategy carried out by BAZNAS Enrekang Regency in improving the management of zakat, infaq and sadaqah funds. The data collection techniques used in this research are observation, interview and documentation. The informants in this study amounted to 9 people, namely 1 Deputy Chairman I of the Collection Division, 1 Head of the Collection Division, 1 Head of Planning, Finance and Reporting and 6 Enrekang Regency communities. The analysis technique in this research is descriptive research. The result of this research is that BAZNAS Enrekang Regency has implemented a fundraising strategy in improving the management of zakat, infaq and sadaqah funds. There are two methods used, namely direct fundraising and indirect fundraising. Direct methods are; socialization of the Law, forming a Zakat Collection Unit (UPZ), opening zakat consultations, zakat pick-up services and muzakki service counters. Indirect methods are through social media, muzakki corner application and payroll system.

Keywords: Fundraising Strategy, Collection of zakat funds, BAZNAS

1 Introduction

Zakat is one of the financial instruments in the economy that has been used by the Islamic government since the time of the Prophet. After the birth of Law No. 38 of 1999 concerning Zakat Management, in this Law it is possible to manage zakat not only by the Amil Zakat Agency managed by the government, but zakat can be managed by private institutions through the Amil Zakat Agency. Muzakki in doing zakat is a real rarity to build social synergy that can be developed in the context of life today, for example, rich people who have assets can channel their zakat to the Amil Zakat Agency or Amil Zakat Institution to be used as well as possible (Lailanur dkk., 2022)

Law No. 38 Year 1999 on Zakat Management has been revised with Law No. 23 Year 2011. The Law on Zakat Management regulates different things, namely that the government has full rights over the establishment of zakat management organizations. In this case, to carry out zakat management, the government establishes BAZNAS on a national scale which has the function of planning, implementing, controlling and reporting on the collection, distribution and utilization of zakat. Meanwhile, to assist in the implementation of BAZNAS at the Provincial and Regency / City levels at the proposal of the regional head at their respective levels. The Zakat Collection Unit (UPZ) is formed by BAZNAS to assist the duties of BAZNAS in government agencies, state-owned enterprises, private companies, and can form UPZ at the sub-district, village or other levels (Salamah, 2015).

Fundraising can be defined as an activity to raise funds and other resources from the community (whether individuals, groups, organizations, companies or governments) where these funds will be distributed and utilized for mustahik. Fundraising activities are important activities to pay attention to. Where with good fundraising, the collected zakat funds will also be more optimal. Fundraising activities have at least five main objectives, namely raising funds, collecting donors, gathering sympathizers or supporters, building an institutional image (brand image) and providing satisfaction to donors (Istiqomah & Fauzi, 2021).

It can be said that fundraising has always been a big theme in amil zakat organizations. Actually, the rules of zakat collection are so simple and do not require special knowledge. The proper implementation of zakat collection, economically, can eliminate the level of striking differences in wealth, and on the contrary can create an equitable redistribution.

The success in achieving the goal of collecting zakat is certainly not necessarily realized by an institution. The institution must have careful planning and proper implementation, so that the purpose of the collection itself can be achieved properly. This activity is called a zakat collection strategy. A zakat institution will not succeed if it does not have a qualified zakat collection strategy. This shows the urgency of the strategy in the implementation of zakat collection. Therefore, various strategies must be prepared better so that the institution can achieve its goals effectively and efficiently (Almasuddini et al., 2019).

Seeing some of the people of Enrekang Regency, especially the area where the author lives, many people do not understand how to pay their zakat, many are still not coordinated. This is due to the lack of understanding and the level of public trust in institutions formed by the government. In addition, some people also do not understand the calculation of zakat so that most people issue zakat only according to their sincerity, this is also

done by distributing it directly to people who think they are entitled to receive it. Many of them also pay zakat by donating it to the mosque for the mosque's construction costs, which is also based on their sincerity. With this phenomenon, it should be the focus of attention for the Amil Zakat Institution as the manager of zakat funds. So that if the payment of zakat is done correctly according to the rules and as it should be, the amount of zakat collection will continue to increase.

The zakat institution that has been formed is still not able to maximize the potential of zakat. The problem of zakat funds that have not been maximally collected is a problem for the world of zakat in Indonesia. As in Enrekang Regency which has a large potential for zakat, but has not been fully collected by BAZNAS Enrekang Regency. The purpose of this research is to find out what strategies are applied by BAZNAS Enrekang Regency to improve the management of zakat, infaq and sadaqah.

2 Literature Review

Zakat, Infaq and Sadaqah

Zakat according to the term means purity, goodness, blessing and growth. While according to the language zakat is "zaka" derived from the root word (masdar) which means blessing, growth, clean and good. Zakat is essentially an act of worship regarding the issuance of wealth in excess of needs based on the provisions of shara' with the aim of cleaning and purifying wealth and self by doing social services to people who are unable in particular and religious interests in general and getting rewards and blessings of life.

Infaq comes from the Arabic language, namely anfaqa, which means spending something (property) for the sake of something. Infaq can be done by all Muslims, because there is no nisab in infaq for someone who wants to spend it. Every person who wants to spend infaq is not only for those with high income, but also for those who have low income or are in a situation of hunger or difficulty, can spend infaq for those in need. Meanwhile, according to the term, infaq is to spend some of the wealth owned for a cause ordered by Islam.

Sadaqah comes from the word sadaqah which means honest and true. Sadaqah according to the term is the same as the definition of infaq. But between the two there is a difference, infaq can only be given in the form of material, while alms are not only in the form of material, but can also be in the form of non-material.

Fundraising Strategy

The word strategy comes from the Greek "strategia" which is defined as "the art of the general" or the art of a commander usually used in warfare. But finally, strategy developed for all organizational activities, including economic, social, cultural and religious needs. Meanwhile, the definition of strategy according to the term is a concept or effort to achieve predetermined goals. This strategy is in every way used to achieve predetermined goals, because basically all actions or actions cannot be separated from strategy. Strategy is an initial design in determining a goal so that the goal is achieved. (Fred David R, 2017), explains that the strategic management process consists of three stages, namely, formulating strategies, implementing strategies and evaluating strategies.

Fundraising is an activity in the form of socialization or campaign whose main purpose is to raise money for a purpose. Fundraising can also be interpreted as a process of influencing the community, either individuals as individuals or representatives of the community or institutions to channel their funds to organizations or zakat management institutions (Erpurini et al., 2021).

So it can be concluded that fundraising is a process of activities to raise funds and other resources sourced from the community, whether individuals, groups, organizations, companies or governments that will be used to finance the institution's operational activity programs which ultimately achieve the goals or mission of the institution.

In carrying out fundraising activities, many methods and techniques can be used. The method in question is a form of activity that is typical or different from the others carried out by an organization in order to raise funds from the community. The method here is divided into two, namely, direct methods (direct fundraising) and indirect methods (indirect fundraising).

The direct method is a method that uses methods or techniques that involve the participation of muzakki or donors directly. It is a form of fundraising where the process of interaction and accommodation to the donor's response can be done immediately (directly). Examples of this method are direct mail, direct advesting, telefundraising, and direct presentations.

Indirect methods are techniques that use ways that do not involve direct donor participation, which is a form of fundraising where it is not done by providing direct accommodation to the donor's immediate response. This technique, for example, is used in promotional strategies that develop positive perceptions of the organization and do not directly focus on the transaction of contributions. Examples of this method are advertorials, image campaigns, and organizing events, building relationships through referrals and through the mediation of well-known stores.

Transparency and Accountability

Transparency means the submission of financial reports and management operations to all parties in detail. The realization of transparency in zakat management will establish a good control system between institutions and stakeholders, because it involves not only internal organizations (zakat institutions), but also external parties, namely muzakki or the wider community. This should be used to reduce public suspicion and distrust of institutions towards responsibility holders. The creation of transparency will be able to provide good consequences for organizational supervision. Of course, this will suggest and encourage muzakki to choose zakat institutions. Transparency will establish a trusting relationship between the muzakki community using the zakat

management. In Islam, the concept of transparency is closely related to honesty. In conveying information, agencies must be trustworthy, in this case public organizations do not hide anything from the public.

Accountability means the obligation to provide accountability or answer and explain the performance and actions of a person / legal entity / organization leader including the success and failure of its mission to the party authorized to hold accountable. The concept of accountability as nuanced accountability for achieving goals effectively, efficiently, economically, in line with using the concept of comprehensive investigation, so as to obtain a comprehensive conclusion about the efficiency, effectiveness of the implementation of government and development of each department, agency or regional government.

Zakat Management

Law No. 23 Year 2011 on "Zakat Management" in chapter I General Provisions article 1 stipulates that: "Zakat management is the activity of planning, organizing, implementing and supervising the collection, distribution and utilization of zakat." In line with this, in the book *Masailul Fiqhiyah* it is stated that "the management of zakat should be with modern management, including the process of planning (planning), organizing (organizing), executing (executing) and supervising (controlling) well" (Law No. 23 of 2011 concerning Zakat Management, 2011).

3 Research Method

This type of research uses qualitative research methods, namely direct observation and interviews. Qualitative research can generally be interpreted as research that aims to understand social phenomena from the perspective of the research subject. Another meaning of qualitative research is that the research will report on the results obtained from data observation and analysis of field data. This type of research is descriptive type research (in the form of speech or writing, and the behavior of the people observed), namely collecting information and making descriptive about a phenomenon according to what it is at the time the research is conducted. This research was conducted at the National Amil Zakat Agency of Enrekang Regency and the research time was conducted for approximately 3 months, starting in December 2023 to February 2024. Research informants are people who provide information about the situation and conditions of the research background and are people who really know the problems to be studied. The parties who became informants in this study were: Deputy Chairman I of the Collection Division of BAZNAS Enrekang Regency, Head of the Collection Division of BAZNAS Enrekang Regency, Head of Planning, Finance and Reporting, and several people of Enrekang Regency.

4 Result and Discussion

Fundraising Strategy of Zakat, Infaq and Sadaqah BAZNAS Enrekang Regency

The fundraising strategy carried out by BAZNAS Enrekang Regency is a key step to achieving institutional goals. Fundraising can be defined as the activity of collecting zakat, infaq and sadaqah funds from various sources such as individuals, companies, groups and organizations to be distributed to eligible recipients. However, the fundraising strategy is not only how BAZNAS Enrekang Regency raises funds, but also the process of influencing the community or *calan muzakki*. The stages carried out by BAZNAS Enrekang Regency in carrying out the fundraising strategy are as follows:

Fundraising Strategy Formulation of BAZNAS Enrekang Regency

BAZNAS Enrekang Regency has implemented a fundraising strategy in managing zakat, infaq and sadaqah funds. Before implementing the fundraising strategy, BAZNAS Kabuapten Enrekang carried out stages, namely the first to formulate strategies or formulate strategies, then implement strategies and evaluate strategies. As stated by Mr. Dr. Ilham Kadir, M.A. as the First Vice Chairman of the Collection Division, he said that:

"Before we carry out the fundraising strategy, the first thing we do is formulate the strategies that will be carried out. In each year we make an RKAT (Annual Budget Activity Plan) in which there are already indicators of what we will achieve. After that we implement the strategy and evaluate it".

Fundraising strategy formulation is the process of designing steps that will guide fundraisers in achieving the predetermined zakat collection target. At this stage of strategy formulation, it is very important for fundraisers to understand and apply the concept of fundraising strategies, so that they can easily find prospective *muzakki* and maintain relationships with existing *muzakki*. From the results of the research above, BAZNAS Enrekang Regency made an Annual Budget Work Plan (RKAT). In the RKAT, details of the annual target have been made, then to achieve the predetermined target, strategic steps are prepared in the form of activity indicators that will be a reference in achieving each target. Implementation of BAZNAS Enrekang Regency Fundraising Strategy

The National Amil Zakat Agency of Enrekang Regency has implemented a fundraising strategy in increasing the management of ZIS funds. There are two fundraising strategies carried out by the National Amil Zakat Agency of Enrekang Regency, namely Direct Fundraising and Indirect Fundraising Strategies. The statement was delivered by Mr. Dr. Ilham Kadir, M.A. as Deputy Chairman I of the Collection Division, he said that:

"BAZNAS Enrekang Regency has implemented a fundraising strategy in improving the management of ZIS funds. There are two strategies implemented by BAZNAS Enrekang Regency, namely, Direct and Indirect Fundraising Strategies. The direct fundraising strategies that we run are Socialization of the Zakat

Law, opening Zakat consultations, forming Zakat Collection Units (UPZ), picking up zakat services and muzakki service counters. While the indirect strategy is through social media, muzakki corner application, and payroll system”.

The direct fundraising methods carried out by BAZNAS Enrekang Regency are; There are 5 (five) direct fundraising strategies, namely, socialization of zakat laws, opening zakat consultations, establishing Zakat Collection Units (UPZ), picking up zakat services and zakat service counters. Meanwhile, the indirect fundraising strategy is a technique that uses a way that does not involve direct donor participation, which is a form of fundraising where it is not carried out by providing direct accommodation power to the donor's immediate response. This technique, for example, is used in promotional strategies that develop positive perceptions of the organization and do not directly focus on contribution transactions. The indirect fundraising methods carried out by BAZNAS Enrekang Regency are; there are 3 (three) namely, social media, muzakki corner application and payroll system.

Evaluasi Strategi Fundraising BAZNAS Kabupaten Enrekang

BAZNAS Enrekang Regency evaluates the results of its work after determining and implementing strategies, evaluating the success of strategies that have been planned and implemented by considering the goals and objectives to be achieved. As stated by Mr. Ilham Kamba, S.ST., MP:

“So the evaluation is carried out every week, every month, here we evaluate, we discuss programs that have not been running or have not been maximized, then our annual evaluation is perform from BAZNAS.”

The above statement is supported by Dr. Ilham Kadir, M.A as the vice chairman I for Collection, he said that:

“Regarding our evaluation, BAZNAS Enrekang Regency conducts an evaluation every week usually right on Tuesday where we gather together to discuss what programs have not reached the target, and also convey suggestions and criticisms from the donors themselves. And there are also monthly and annual evaluations, we evaluate not just evaluations, we discuss how to increase donors so that they increase.”.

Another statement was also conveyed by Mr. Abd Rahman Wahid as Head of Planning, Finance and Reporting, he said that:

“If we want to evaluate, we invite sub-district UPZs to come to the office or we visit the sub-districts to monitor and discuss the problems or obstacles they face. As the regency BAZNAS, we monitor UPZ to see their progress, obstacles faced and steps to improve the collection of zakat funds in each sub-district.”

Furthermore, about the success of the fundraising strategy that has been carried out. Mr. Dr. Ilham Kadir, M.A. said it had been successful. As stated as follows:

“In our opinion, the fundraising strategy that we have done has been quite successful because every year there is an increase in collection. This means that the strategy we have formed is effective to run, although on the other hand there are still shortcomings.”

The following can be seen data on the results of zakat fund collection for the last five years.

Table 1 Data Collection of Zakat, Infaq/Sedekah Funds BAZNAS Enrekang Regency

No.	Year	Total Zakat Collection (Rp)	Total Infaq/Sedakah Collection (Rp)	Collection Amount (Rp)
1	2019	5.360.405.416	2.534.118.535	7.894.523.951
2	2020	2.791.309.950	5.300.849.700	8.092.159.650
3	2021	2.202.504.381	6.063.062.510	8.265.566.891
4	2022	1.064.208.457	8.459.530.794	9.523.739.251
5	2023	1.075.536.446	8.885.054.423	9.960.590.869

Source: Data obtained from BAZNAS Kab. Enrekang, reprocessed (2023)

Based on table 1 above, it can be seen that the results of the collection of Zakat Infaq / Sedekah funds at BAZNAS Enrekang Regency continue to increase every year, namely in 2020 the acquisition of ZIS funds of Rp. 8,092,159,650 increased by 3% from 2019. The acquisition of ZIS funds in 2021 amounted to Rp. 8,265,566,891 experienced an increase of 2% from 2020, the acquisition of ZIS funds in 2022 amounted to Rp. 9,523,739,251 experienced an increase of 15%, from 2021 and the acquisition of ZIS funds in 2023 amounted to Rp. 9,960,590,869 experienced an increase of 5% from 2022. The improvement of the fundraising strategy at BAZNAS Enrekang Regency continues, so that the results of the evaluation have a major influence on the acquisition of ZIS funds. Therefore it can be said that the fundraising strategy carried out by BAZNAS Enrekang Regency is well implemented and effective to be continued and improved in the following year.

Supporting and Hindering Factors of BAZNAS Enrekang Regency in Implementing Fundraising Strategy

According to the statement of Mr. Dr. Ilham Kadir, M.A. in an interview regarding the supporting factors and inhibiting factors in collecting ZIS funds, he explained that the supporting factors for BAZNAS Enrekang Regency in fundraising are:

“Supportive factors are very clear with the existence of PERDA and Peraturan Bupati (Regent's Regulation) that strictly regulate the obligation of zakat for eligible Muslims. In addition, all levels of local government, including the regent, parliament, sub-district and village heads, give full support to BAZNAS activities”.

Based on the results of the interview above, the Regent of Enrekang is very supportive of the activities of BAZNAS Enrekang Regency. There are several rules in the Regent's Decree that must be obeyed. As stated by Mr. Dr. Ilham Kadir, M.A. namely:

"The Regent of Enrekang has explained that if a person has a certain monthly income or a fixed income, then that person must pay zakat. The issue is whether it is zakat or infaq, which is clear that there is a deduction that must be issued as much as 2.5% of the income. The Regent also appealed to all contractors in Enrekang Regency to pay zakat at BAZNAS Enrekang Regency."

Furthermore, Dr. Ilham Kadir, M.A. explained in an interview about the inhibiting factors in collecting ZIS funds. He explained the inhibiting factors are:

"The first factor that hinders fundraising activities is the funding factor, we need more funds to finance activities. The second is the low level of public understanding about zakat, which leads to a low level of public trust in zakat institutions. Without clear guidance, it is difficult for people to understand the law, calculations and zakat institutions. And another inhibiting factor is network problems, networks that are still very difficult in rural areas make it difficult for us to carry out fundraising activities".

5 Conclusion and Recommendation

Conclusion

The National Amil Zakat Agency of Enrekang Regency has implemented a fundraising strategy in increasing the management of ZIS funds. There are two fundraising strategies carried out by the National Amil Zakat Agency of Enrekang Regency, namely the Direct Fundraising Strategy: Socialization of Zakat Law, Opening Zakat Consultation, Building Zakat Collection Unit (UPZ), Zakat Pick-up Service, Zakat Counter, and Indirect Fundraising Strategy, namely; Through Social Media, Muzakki Corner Application, and Payroll System.

BAZNAS Enrekang Regency evaluates its work after setting and implementing strategies, evaluating the success of strategies that have been planned and implemented by considering the goals and objectives to be achieved. BAZNAS Enrekang Regency conducts weekly, monthly, yearly meetings and monitors the Zakat Collection Unit (UPZ). UPZ monitoring activities by BAZNAS Enrekang Regency include field visits and data collection on muzakki from various sources, such as the number of muzakki, income, time of zakat delivery and type of zakat paid.

In implementing the fundraising strategy of BAZNAS Enrekang Regency, there are supporting factors, namely; the existence of PERDA regulations and Regent Regulations regarding guidelines for planning and managing zakat. And there are also inhibiting factors, namely; funds to support activities, low public knowledge about zakat, lack of public trust in zakat institutions and inadequate networks.

Recommendation

For BAZNAS Enrekang district

BAZNAS Enrekang Regency needs to further develop and maximize fundraising strategies to follow up on communities that have not been reached by the network. Conduct more maximum socialization of zakat so that zakat information can be conveyed to people who have the potential to give zakat.

For the community

For people who are obliged to pay zakat, they are expected to distribute their zakat regularly and on time through official zakat institutions such as BAZNAS and LAZ.

For future researchers

For further researchers, it is hoped that it can make reference material and as a comparison in further research. And read and look for more references so that the results of further research are even better.

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