




Zakat Management in UIKA Bogor Baitul Mal Towards Madani Society: The Analytical Hierarchy Process Approach

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Abstract. The concept of a Madani Society is rooted in the vision of balanced, just, and prosperous community that adheres to Islamic governance and social equity principles. Zakat plays a fundamental role in realizing this vision by addressing the socio-economic inequalities within a society, thus helping to create a just and sustainable social order. Ibn Khaldun University (UIKA) Bogor Baitul Mal's strategic zakat distribution programs, such as scholarship and support for religious education, embody this spirit by enhancing individual capacities and community well-being, vital elements for achieving a Madani society. This study explores how the zakat institution at UIKA Bogor contributes to building such a society by fastening equitable access to resources, promoting education, and improving of just and inclusive community. In analyzing these dynamics, the study contributes to developing a Madani Society, Emphasizing, Transparency, and strategic targeting to maximize their impact on community welfare.

Keywords: UIKA Bogor, Zakat, Zakat Management, Baitu Mall, Analytical Hierarchy Process.

1 Introduction

The concept of a Madani society is rooted in the vision of a balanced, just, and prosperous community that adheres to Islamic governance and social equity principles¹. Zakat plays a fundamental role in realizing this vision by addressing the socio-economic inequalities within a society, thus helping to create a just and sustainable social order. It is a form of worship comprising spiritual, social, and economic dimensions²⁻⁵

Based on QS Al-Baqarah verses 275-278, three pillars of Islamic economics are related and need to be built and moved together by all components of the people and nation, including the government, practitioners of Islamic economics and financial institutions, religious scholars, *ulama*, Islamic preachers, and academicians. One of the three pillars is Islamic social finance, including zakat².

Zakat, a form of material and spiritual worship, aims to purify a person's assets and position by giving a certain amount of money or property to the zakat asnaf from income that exceeds the nisab after one full year^{2,6,7}. The term zakat is derived from Arabic roots, meaning to multiply (*al-namaa*), purify (*al-taharatu*), and bless (*al-barakatu*). By paying zakat, one will receive blessings, purity, and the development of righteous deeds^{2,8}. Al-Qaradawi defines zakat as "a certain portion of wealth determined by Allah to be distributed to entitled groups and is also used to mean the act of paying this portion⁹.

One of the primary goals of zakat is to enhance the well-being of zakat recipients (*mustahik*), particularly the impoverished and those in need, and to contribute to education, healthcare, and economic endeavors¹⁰. This is in line with QS. At-Taubah verse 60, "The alms are only for the poor and the needy and those who collect them, and those whose hearts are to be softened for the faith, and to free the captives and debtors, and in the path of Allah and for travelers. A duty imposed by Allah; Allah is Knowing, Wise.

Zakat has many advantages. Al-Qaradawi explains that zakat benefits individuals and society⁹. It explains that zakat benefits individuals and society. At the individual level, zakat can elevate the human spirit above the love of material possessions and free its recipients from material needs. This can have an impact on minimizing jealousy and hatred among people. However, at the community level, zakat has an essential social purpose as an Islamic social insurance system and can help realize the spiritual integrity of the nation. These advantages mean that zakat plays a vital role in developing Muslim communities.

For zakat to fulfill its potential, it is imperative to have a trustworthy and professional *amil* institution. Such an institution ensures the efficient, effective, and targeted allocation of zakat funds based on the priority scale in a specific area¹¹. Previous studies have examined the importance of zakat management by *amil* institutions. For example, Asman et al investigated the implications of zakat management in Indonesia through a literature review, providing insights into the contributions of their study. The research methodology used in this study is qualitative, and the approach employed is a normative juridical approach. The findings suggest that zakat management needs to be tailored to the recipients' needs based on the socio-economic conditions of Muslim citizen¹².

Afif et al conducted a study on the LAZNAS Yatim Mandiri Ponorogo. They used in-depth interviews, observations, and documentation. The study's findings demonstrate that LAZNAS Yatim Mandiri in Ponorogo, Indonesia, has been managed coercively, in compliance with shariah law and the 1945 Constitution. Through mimetic features, the administration of LAZNAS Yatim Mandiri has adopted governance practices from other charitable institutions, especially in information collection, distribution, and transparency. Additionally, the administration of LAZNAS Yatim Mandiri, through the normative aspect, has fulfilled its role as an institution that adheres to the principles of good corporate governance, encompassing transparency, accountability, responsibility, independence, fairness, and equality¹³.

To achieve the goals of zakat, Hafidhuddin and Juwaini highlight the critical role of *amil* institutions in managing zakat, which is in line with Al-Qur'an 9:60 and 9:103. They suggest that *amil* institutions have a role in collecting zakat and its assessment

and distribution¹⁴. In connection with this, Hafidhuddin lieves that zakat distribution programs should focus not only on consumption-based programs but also on production-based programs to improve the welfare of the poor and needy². This supports the ultimate goal of zakat, as mentioned by Hussain¹⁵.

In Indonesia, the National Zakat Board (BAZNAS) is a non-structural government institution responsible for managing zakat at a national level¹⁶. As defined in Law No. 23 of 2011 regarding Zakat Management, BAZNAS carries out various functions, including planning, implementation, control, reporting, and accountability for the collection, distribution, and utilization of zakat, as illustrated in Figure 1.

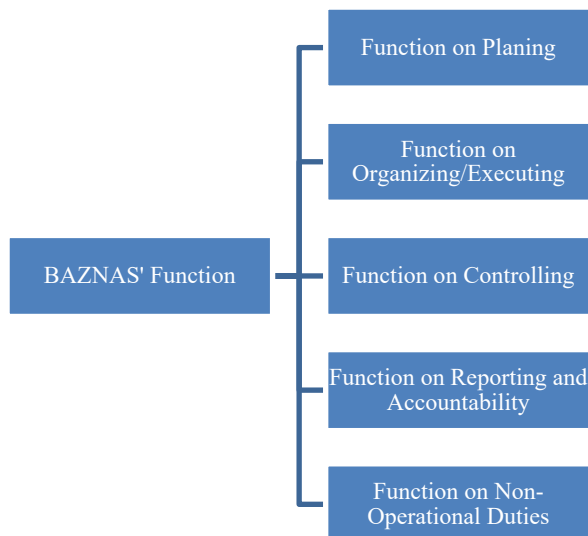


Fig. 1. BAZNAS' Function based on Law No. 23/2011.

BAZNAS, in fulfilling its duties, can establish a unit known as the Zakat Collection Unit (UPZ). UPZ is an organizational unit formed by BAZNAS, Provincial BAZNAS, or Regency/City BAZNAS, with the primary task of collecting zakat, including infaq and alms. One such UPZ, formed by BAZNAS West Java Province, is the UPZ at Bogor Ibn Khaldun University (UIKA Bogor), internally referred to as UIKA Bogor Baitul Mal.

UIKA Bogor is the oldest private Islamic university in Bogor City, West Java, Indonesia. Founded in 1960, it has a long history involving the struggles of national Islamic heroes such as KH Sholeh Iskandar. UIKA Bogor has developed and grown in size. There are six faculties, one post-graduate school, and 36 study programs.

One of the essential institutional developments in UIKA Bogor is the existence of the Zakat Collection Unit (UPZ), which later transformed into UIKA Bogor Baitul Mal. This institution was established to collect its special zakat funds from within UIKA Bogor (university lecturers and affiliates) and distribute zakat through several consumptive distribution programs such as scholarship programs, tahfidz programs, and many more.

This study aims to analyze the weight and ranks of the strengths, weaknesses, opportunities, and threats that UIKA Bogor Baitul Mal faces in carrying out the zakat fund collection and distribution program using the Analytical Hierarchy Process (AHP) methods. Apart from that, this study provides strategic suggestions for improving the performance of UIKA Bogor Baitul Mal.

Hasan et al proposed that the Analytic Hierarchy Process (AHP)¹⁷, as described by Saaty¹⁸ is a well-established and practical research tool for complex decision-making. It utilizes pairwise comparisons to assist a decision-maker in establishing priorities and selecting the optimal choice. Their study indicates that the zakat law and collection mechanism are considered the most crucial factors influencing the performance of the zakat collection and distribution process. Public perception is identified as one of the main factors affecting the performance of zakat distribution administration in Malaysia.

This study is based on research conducted by Hambari et al which examined the strengths, weaknesses, opportunities, threats, and strategies of UPZ UIKA Bogor using SWOT analysis¹⁹. They formulate four types of strategies after analyzing the SWOT of the observed institution based on David²⁰. The findings of this study are detailed in Table 1

Table 1. SWOT and Strategies of UPZ UIKA Bogor

Factors	Strengths-S	Weaknesses-W
	<ol style="list-style-type: none"> 1. Distribution program on the right target 2. Sound monitoring and evaluation system 	<ol style="list-style-type: none"> 1. Limited sources of fund 2. The absence of website and social media 3. Uncertified amil members
Opportunities-O	Strategies S-O	Strategies W-O
<ol style="list-style-type: none"> 1. The high number of UIKA Bogor’s alumni 2. Collaboration programs with other institutions 	<ol style="list-style-type: none"> 1. Strengthening the alumni network 2. Procurement of collaborative programs with other parties 	<ol style="list-style-type: none"> 1. Create a website and social media for reporting 2. Management certification
Threats-T	Strategies S-T	Strategies W-T
The high number of zakat recipients	Expanding the types of funds, especially infaq and alms	Determining the priority scale of distribution programs

Source: Hambari et al. (2024)

This study has its novelty. It offers a fresh perspective by evaluating the zakat management system at UIKA Bogor Baitul Mal through the Analytical Hierarchy Process (AHP), a methodology rarely applied in previous studies to assess and rank institutional strengths, weaknesses, opportunities, and threats in the context of zakat collection and distribution. Furthermore, the study goes beyond conventional zakat management analysis by integrating the concept of a Madani society—an ideal Islamic society that upholds justice, equality, and welfare for all citizens—into the framework. This link between zakat management and the pursuit of a Madani society adds an innovative socio-

religious dimension, positioning zakat not just as an economic tool but as a vital contributor to societal transformation.

2 Method

This study utilizes the Analytical Hierarchy Process (AHP). It is a decision-making system that utilizes mathematical models^{18,21}. AHP is an analysis and synthesis model that assists in the decision-making process. This decision-making model breaks down complex, multi-factor problems into a hierarchical structure. AHP can help set priorities and make decisions involving qualitative and quantitative aspects. It can help people make decisions by assembling "one-on-one comparisons" of complex factors and synthesizing the results, and AHP can also provide precise and clear thoughts or reasons. AHP is a decision-making method that carries out pairwise comparisons between choice criteria and pairwise comparisons between existing options (pairwise comparison). Decision-making problems with AHP are generally composed of factors and sub-factors. AHP is often used as a problem-solving method because it is considered more suitable and flexible than other methods.

is study is a development of the previous research by Hambari et al which formulated the positive and negative aspects of zakat management in UPZ UIKA using the strengths, weaknesses, opportunities, and threats (SWOT) analysis. The AHP method uses questionnaires to determine the rank of importance of a factor or subfactor in the SWOT analysis¹⁹.

Table 2. AHP Rating Scale

Scale	Definition
1	Both factors are equally important
3	Factor (A) is slightly more important than factor (B)
5	Factor (A) is more important than factor (B)
7	Factor (A) is very more important than factor (B)
9	Factor (A) is absolutely more important than factor (B)

Source: Saaty (2004)

Respondents were asked to carry out a pairwise comparison analysis of the importance levels between factors or sub-factors according to a scale or number from 1 to 9 based on the intensity of their importance. The definition of scale in determining priority criteria can be seen in Table 2. Respondents needing clarification about the two scales can take the middle value. For example, if respondents are unsure between a scale of 3 and 5, respondents can choose a scale of 4, and so on. Parhusip explains that the AHP method has advantages over other methods. First, AHP has a hierarchical structure due to the selected factors in the deepest sub-factors. Second, AHP considers validity up to the tolerance limit for inconsistencies in various criteria and decision-

maker's chosen alternatives. Third, AHP considers the durability or robustness of the decision-making sensitivity analysis output²¹.

Respondents' criteria for the AHP questionnaire should be strong expertise in zakat. In our study, the respondent is the former chairman of BAZNAS RI, who obtained his Professorship on Zakat. He is also the former general secretary of the World Zakat Forum and has produced many books and academic articles on zakat.

3 Result and Discussions

Based on Hambari et al. IKA Bogor Baitul Mal has several aspects to consider, including strengths, weaknesses, opportunities, and threats. The strengths of Baitul Mal include a well-targeted distribution program and a sound monitoring system. The inadequacies of Baitul Mal are limited funding sources, the absence of a dedicated website and social media presence, and the fact that the administrators are not yet certified. Opportunities for Baitul Mal include many UIKA Bogor alums and the potential for collaboration with other institutions. The threat Baitul Mal faces is the number of people in need (mustahik) exceeding the capacity to collect existing zakat funds. Besides, this study adds another factor: the high number of other zakat institutions as competitors. This SWOT analysis is then formed into goals, factors, and sub-factors for the Analytical Hierarchy Process (AHP) method, as shown in Figure 2.¹⁹

The AHP model depicted in Figure 2 was developed based on the factors and sub-factors identified in a previous study by Hambari et al.. This model considers the strengths, weaknesses, opportunities, and threats of UIKA Bogor Baitul Mal. In contrast, the specific indicators of these strengths, weaknesses, opportunities, and threats are sub-factors. These factors and sub-factors will be compared in pairs (pairwise comparison) to determine each factor and subfactor's relative importance¹⁹. After performing the weight calculation process using the AHP method, we obtained the eigenvalues of the respondents, which became the weights for each factor and sub-factor. The weights of the factors and sub-factors were then averaged to get the final weight value, as shown in Table 3.

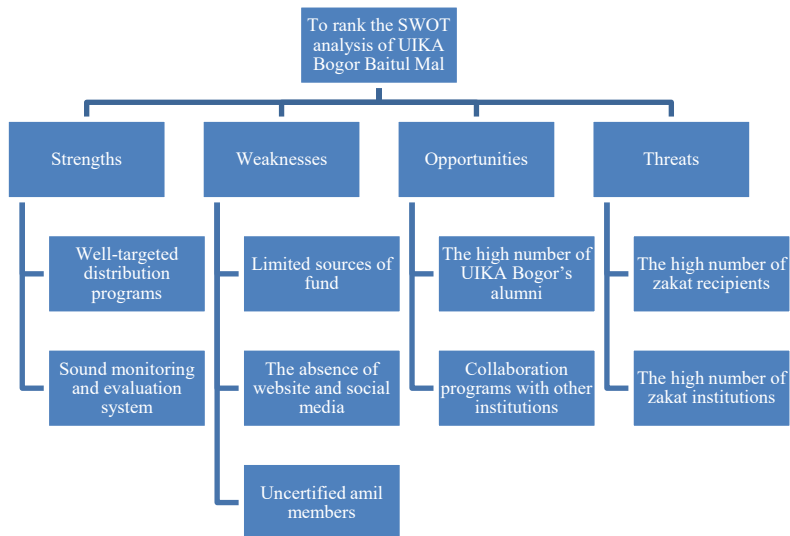


Fig. 2. Goal, Factors, and Sub-Factors for the AHP Method based on SWOT

Table 3. Weight of the Factors and Sub-Factors of the AHP Model Based on the SWOT Analysis

Factors	Weight	Sub-Factors	Weight
1. Strengths	0.58	1.1. Well-targeted distribution programs	0.83
		1.2. Sound monitoring and evaluation system	0.17
2. Weaknesses	0.07	2.1. Limited sources of fund	0.12
		2.2. The absence of website and social media	0.64
		2.3. Uncertified amil members	0.24
3. Opportunities	0.28	3.1. The high number of UIKA Bogor's alumni	0.67
		3.2. Collaboration programs with other institutions	0.33
4. Threats	0.07	4.1. The high number of zakat recipients	0.83
		4.2. The high number of other zakat institutions	0.17

In Table 3, it is evident that strengths make the highest contribution at 58 percent, followed by opportunities at 28 percent, weaknesses at 7 percent, and threats at 7 percent. In terms of strengths, there appears to be an overwhelming predominance of well-targeted distribution programs by more than 80 percent, while sound monitoring and evaluation system only contributes 17 percent. Regarding weaknesses, the most significant issue is the absence of a website and social media, accounting for more than 60 percent, followed by 24 percent of uncertified amil members, and limited sources of funds at 12 percent. As for the opportunities, it was found that the high number of UIKA Bogor alums has the highest weight, more than half, while the collaboration programs with other institutions are only one-third. Regarding threats, Table 3 indicates that the high number of zakat recipients predominantly contributes the highest weight by 83 percent. In comparison, the high number of other zakat institutions is only 17 percent.

After analyzing the strengths, weaknesses, opportunities, and threats, Hambari et al formulate four strategies to implement. First, strategies S-O. These strategies are withdrawn from the strengths and opportunities of UIKA Bogor Baitul Mal. These include strengthening the alumni network and establishing collaborative programs with other parties. Second, strategies W-O is derived from weaknesses and opportunities. These include creating websites and social media for reporting and certifying amil administrators. Third, Strategies S-T come from Strengths and Threats. These include expanding types of funds, especially infaq and alms. This study consists of another strategy, which is the procurement of collaborative programs with other Zakat institutions. Fourth, strategies W-T are based on weaknesses and threats¹⁹. he strategies include prioritizing the scale of distribution programs and conducting education and workshop programs for amil to improve their skills. In this study, we develop the AHP model based on the strategies identified by Hambari et al. with several adjustments, as exhibited in Figure 3¹⁹.

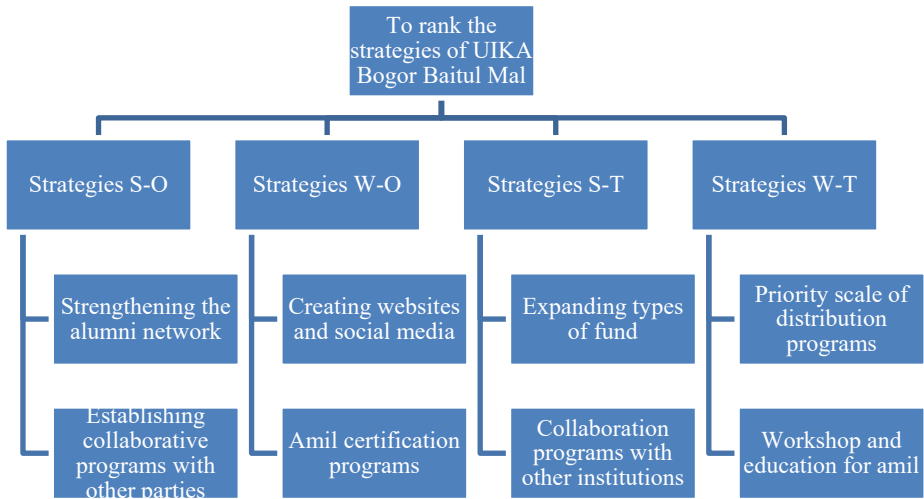


Fig. 3. Goal, Factors, and Sub-Factors for the AHP Method Based on Strategies

Based on Table 4, strategies S-O have the highest priority rank with 64 percent, followed by strategies W-O at 20 percent, strategies S-T at 12, and strategies W-T at 4 percent. In strategies S-O, it is evident that strengthening the alum network is the top priority agenda that UIKA Bogor Baitul Mal can do. Regarding Strategies W-O, creating websites and social media for reporting is the top strategy to improve the institution’s performance. Baitul Mal UIKA Bogor is also urged to conduct collaboration programs with other institutions based on Strategies S-T. Besides, prioritizing the scale of distribution programs is one of the top strategies to be implemented according to Strategies W-T.

Table 4. Weight of the Factors and Sub-Factors of the AHP Model Based on the Strategies

Factors	Weight	Sub-Factors	Weight
1. Strategies S-O	0.64	1.1. Strengthening the alumni network	0.67
		1.2. Establishing collaborative programs with other parties	0.33
2. Strategies W-O	0.20	2.1. Creating websites and social media for reporting	0.67
		2.2. Amil certification programs	0.33
3. Strategies S-T	0.12	3.1. Expanding types of funds, especially infaq and alms (<i>shodaqoh</i>)	0.33
		3.2. Collaboration programs with other institutions	0.67
4. Strategies W-T	0.04	4.1. Prioritizing the scale of distribution programs	0.80
		4.2. Conducting education and workshop programs for amil to improve their skills	0.20

The findings of this study, as presented through the SWOT and AHP analysis, highlight the potential of UIKA Bogor Baitul Mal in contributing to the realization of a Madani society, an ideal Islamic society based on justice, equity, and welfare. Zakat, when managed effectively, can be a transformative tool for building such a society by addressing socio-economic disparities. The well-targeted distribution programs and strong alumni networks exemplify how zakat institutions can enhance social welfare, empowering the poor and marginalized through educational, health, and economic support. These strengths reflect the foundational values of a Madani society, where zakat institutions serve as pillars for promoting communal justice and prosperity.

Moreover, the weaknesses and threats identified, such as the absence of digital platforms and the overwhelming demand for zakat, signify critical challenges that must be addressed for a more comprehensive contribution to Madani society. Developing digital reporting tools and certification programs for amil administrators can significantly improve transparency, efficiency, and community trust in zakat institutions. These advancements align with the principles of a Madani society by ensuring accountability, inclusivity, and professionalism, enabling zakat institutions like UIKA Bogor Baitul Mal to play a pivotal role in fostering a just, ethical, and prosperous social order.

4 Conclusion

This study has achieved its two objectives. First, it has analyzed the weight and ranks of the strengths, weaknesses, opportunities, and threats that UIKA Bogor Baitul Mal faces in carrying out the zakat fund collection and distribution program using the Analytical Hierarchy Process (AHP) methods. The study found strengths contribute 58 percent, opportunities 28 percent, weaknesses 7 percent, and threats 7 percent. Over 80 percent of strengths relate to well-targeted distribution programs, while 60 percent of weaknesses stem from lacking a website and social media. The high number of UIKA

Bogor alums presents a significant opportunity, and the predominant threat comes from the high number of zakat recipients.

Second, it provides strategic suggestions for improving UIKA Bogor Baitul Mal's performance. In strategy S-O, UIKA Bogor Baitul Mal should focus on strengthening the alum network. Strategy W-O suggests creating websites and social media for reporting to improve the institution's performance. Collaboration programs with other institutions are essential based on strategy S-T. Strategy W-T emphasizes prioritizing the scale of distribution programs.

This study contributes to the field by applying the AHP method to zakat management, offering a quantitative analysis of the strengths, weaknesses, opportunities, and threats of zakat institutions. It provides a novel framework for evaluating and prioritizing strategies in zakat fund management, which can be applied to similar institutions aiming for efficiency and impact. The findings highlight the need for digital transformation in zakat institutions, emphasizing the role of websites and social media in enhancing transparency and efficiency. Additionally, the study underlines the importance of alumni networks and collaboration programs in strengthening zakat distribution, aligning with broader societal goals such as poverty alleviation and community empowerment, and contributing to the creation of a Madani society.

However, this research is limited to UIKA Bogor Baitul Mal and may not fully represent the challenges and strategies applicable to other zakat institutions. The study also relies on specific factors and sub-factors in the SWOT analysis, which may only encompass some potential variables influencing zakat management. Future research could expand on this study by applying the AHP framework to a broader range of zakat institutions, comparing results across different regions or organizational models. Additionally, exploring the role of digital platforms in enhancing zakat collection and distribution and the impact of amil certification programs on performance would provide further insights into optimizing zakat management. Lastly, future studies could delve deeper into integrating zakat institutions within a Madani society framework, focusing on their socio-economic impact

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