

# The Efficient Fintech of Indonesian Zakat Institution based on Muzakki's Psychology

Farikha Amilahaq<sup>1</sup>, Provita Wijayanti<sup>1</sup>, Noor Emilina Mohd Nasir<sup>2</sup> and Suraya Ahmad<sup>2</sup>

<sup>1</sup>Universitas Islam Sultan Agung, Kaligawe Raya Street, Semarang City, Indonesia

<sup>2</sup>Universiti Technology of Mara, Dungun, Malaysia

**Keywords:** Muzakki's Psychology, Mass and Non-mass Indonesian Zakat Institution, Financial Technology Services, Digital Payment.

**Abstract:** This study aims to analyze the efficiency of the Indonesian Zakat Institution (IZI) based on the psychology of Muzakki (Muslims who pay zakat). The method is done by comparing the psychological conditions between the Muzakki of IZI Mass (their workplace is bounded by a certain IZI), with Muzakki who pay independently (their workplace is not tied to a particular IZI). The respondents of the study consists of 78 IZI non-Mass Muzakki and 70 IZI-Mass Muzakki. The regressions analysis is done using SmartPLS. The result shows that IZI Mass is unable to optimize the benefits of digital zakat payment service. Because the psychology of Muzakki has not reached the right level to pay zakat (the awareness and the understanding about the obligation to pay zakat), but they have must did it. Meanwhile independent respondents belonging to IZI Non-Mass have a higher level of compliance. That is why IZI especially IZI Mass need to improve their socialization and education towards Muzakki and young Muslims (prospective Muzakki), and also informing the statements of IZI's zakat management toward the community, especially toward Muzakki, then offer convenience services for paying the zakat.

## 1 INTRODUCTION

### 1.1 Background

*Zakat* has been concerned by the Indonesian government since 1999 by arose the Law on the Management of *Zakat*. The regulation is updated by the Act No. 23 of 2011 about the Management of *Zakat*, and still used till now. The government's concern to the zakat management has increased because the majority of Indonesian people are Muslims.

Zakat is one of the pillars of Islam that must be done by Muslims when they have reached the requirement of *zakat* obligation, and muzakki can be regarded as *kafir* (infidel) if they deny such obligation (Kurnia & Hidayat, 2008, p. 4). Indeed, *zakat* is not just a gift from rich Muslim society to the poor ones. However, zakat is an obligation that must be given to the rightful person. The rightful person is called as *mustahiq*, it consists of the eight (8) types of *mustahiq* called as 8 *asnaf* i.e.; the poor and needy people, slaves, *fisabilillah* (people who struggle or dedicate their lives in the way of Allah),

*muallaf* (Muslims newbie), *gharimin* (people who have debt), *ibn sabil* (travelers who run out of supplies), and *amil* (*zakat* board).

Infact, the national collection fund of Zakat, infaq, and Sodaqoh (charity) in Indonesia is only Rp 3.17 trillion in 2015. Meanwhile, the potential of zakat in the same year is almost 100 times from the collection, it is Rp 286 trillion (BAZNAS, 2017, p. 6). This phenomenon gap raises a question of how to increase the zakat collection.

In order to increase the collection, some researchers try to analyze the condition of *muzakki*. So the compliance behaviour to pay zakat will increase. (Sukri, Wahab, & Hamed, 2016) has examined the behavior of obedience to paying Zakat of gold in Universiti Utara Malaysia (UUM) environment, where the results of his research indicate that one of the factors that can influence the related behavior is the individual's own attitude toward the behavior. However, (Azman & Bidin, 2015) who have researched in UUM found that the attitude does not have a significant effect on compliance to pay zakat (savings).

In the other hand, (Azman & Bidin, 2015) agreed with (Sukri et al., 2016) that religiosity has no significant effect on the adherence of paying zakat. However, long time ago before the research of (Mukhlis & Beik, 2013) believe that religiosity affects the behavior of muzakki adherence especially the people of Bogor Regency where they conduct research. It is also supported by (F. binti N. A. Mastura & Zainol, 2015) with his research on compliance to pay zakat savings of employees of private and public companies in Malaysia.

The renewal research had been done that proofing the behaviour of paying zakat could adapt the planned behaviour theory belongs to (Ajzen, 2006). However, the research also found the intervention of normative factors that affecting the models (Amilahaq & Ghoniyah, 2019). The intervention is such an appeal from the workplace that the Muslims employee should pay zakat. Then the office facilitates them through deduct automatic salary. The program is a collaboration with some Indonesian Zakat Institution (IZI) such as BAZNAS (National Amil Zakat), LazisMU, and LazisNU. Then the collaborated IZI can be called as IZI mass, means the zakat institution who had fixed market.

## 1.2 Objective

The previous research that found another interesting phenomenon on zakat management implementation, need to be proven by analyze the significant difference. Therefore, this study can be called as advanced research about zakat of the author.

# 2 LITERATURE REVIEW

## 2.1 Zakat Definition

Zakat is the right of others (*mustahiq*), it is attached in muzakki's treasure. Therefore zakat must be issued by muzakki then it should be distributed to the right. The definition is confirmed by (Kurnia & Hidayat, 2008, p. 7), that zakat is not a gift or even a contribution/*tabarru'*, but the rights of others.

Scientifically, zakat is one of the main characteristics of the Islamic economic system (MA Mannan in (Kurnia & Hidayat, 2008, pp. 8–9)). It is based on the essence of zakat which is one form of implementation of the justice principle. The six principles of zakat in Islamic Economics are; the principles of religious beliefs, the principles of justice and equity (social goals), the principles of productivity (unstoppable turnover), the principle of

reason (social responsibility), the principle of freedom, and the principle of ethics and reasonableness.

That six principles are implicitly in line with (Yunus, 2016) opinion that the management of zakat based on the essence of nature can convert *mustahiq* into muzakki, as exemplified in the story of the Caliph Omar's leadership in which all his people have become sufficiently capable that the *amil* at the time got confused to distribute zakat.

Distributing zakat can also make the halal treasure of muzakki to be holy, blessing, growing, either meaningful to Allah. Because it can be utilized by *mustahiq*, not to settle only on a *muzakki*. This is as stated in QS At Taubah verse 103 and QS Ar-Ruum verse 39.

## 2.2 Theory of Planned Behaviour

Theory of planned behaviour first introduced by Ajzen in 1985. This theory is the development of the Theory of reaction action. These theories basically born from knowledge field of the psychologist, as is Icek Ajzen is known well as the social psychologist.

Based on planned behaviour theory, the important factor is the tendency to do the behaviour. The factors affect the intention are; the attitude toward behaviour, *subjective norms*, and *perceived behavioural control*. The perceived behavioral control also could be hypothesised as moderating factor. Therefore, this research is still involving the complete model (Ajzen, 2006; Amilahaq & Ghoniyah, 2019; Bidin, Deraman, & Othman, 2017; F. Mastura, 2011; Othman & Fisol, 2017; Sukri et al., 2016).

The zakat compliance behaviour express the Muzakki's behavior to pay zakat on income through IZI. While the attitude of Muzakki express their personal opinion of the action (the behaviour). It is based on some indicators i.e. 1) responsibilities, 2) usefulness of zakat for the Muslim community, 3) the priority level of paying zakat, 4) feelings of guilt if not paying zakat, 5) zakat utilization in general, 6) individual contribution to Muslim society, and 7) the importance level of Zakat (Ajzen, 2006; F. binti N. A. Mastura & Zainol, 2015).

The subjective norms is a normative factor that express the perception about the behaviour from the people around him, such as family, friends, or figures/clerics related (Amilahaq & Ghoniyah, 2019; Fishbein & Ajzen, 2010). While the perceived behavioural control in this study is focused on the capability of Muslims in using financial technology services for zakat payment.

### 2.3 Financial Technology Services

Perceived behavioral control refers to individual perceptions of his ability to implement a behavior (Ajzen, 2006). Based on this explanation, it can be said that the perceived behavioral control in this study is how much individual's confidence can affect to applying the behaviour. This factors becoming the main study of the research because of the constructs (indicators) reflect the use of high technology in zakat transaction. The factor also become the reason why zakat payment through deduct automatic salary is exist. It is the financial technology services served by the workplace along with the IZI Mass. It is believed could increase the ability to implement the behaviour. By the facility served, Muzakki could pay their zakat easier.

As for the financial technology services served by non Mass IZI are. the zakat payment by mobile banking services; zakat payment via virtual money collaborated with some digital platform such as Go-Pay, Tokopedia, Bukalapak, and Paytren. Also IZI could open zakat payment via popular website such as kitabisa.com, even open their platform such as sharinghappines.com which is held by IZI named Rumah Zakat.

### 2.4 Zakat Understanding

Knowledge is one of religiosity dimension proposed by (Stark & Glock, 1974, pp. 14–16). Religious people are expected to increase their knowledge so that the application of religious actions will be done properly according to religious provisions. Zakat which is part of the worship behavior toward Allah SWT (pillars of Islam), as well as a behavior of *muamalah*, is also inseparable from the various provisions that have been regulated such as *nishab* and *haul*. So it is important for *muzakki* for having the comprehension in order to apply the behavior of paying zakat wisely.

Based on those explanations, it can be said that in this study, the knowledge meant is knowledge of *muzakki* about zakat and various things that encompass it, such as zakat compulsory law, zakat obligatory terms or conditions such as *nishab* and *haul*, and the virtue of zakat.

### 2.5 Trust on Indonesian Zakat Institute (IZI)

Mayer, Davis, & Schoorman (1995) define trust as a person's willingness, including taking risks, on the actions of others based on the hope that the other

person will take important actions for the person who believes them, without having any supervision and controlling.

The trust in this research means trust of *muzakki* toward IZI. *Muzakki* will authorize the distribution of Zakat funds on IZI. Such trust is arised because of the IZI's ability to carry out its responsibilities as a zakat manager. This responsibility is in accordance with the expectations of *muzakki* and in accordance with the provisions of the Shari'a. This capability also can proven by a wide range of distribution and management of ZIS fund distribution, in order to achieve optimal utilization of ZIS fund. It also can be seen by the IZI's capability in accounting for ZIS fund management reporting toward *muzakki*, government, and Allah SWT.

The aspect used by the writer to measure the trust of *muzakki* toward amil zakat institution in this research are due to the seven core values that underlie the building of a trust (Wibowo, 2006), they are; openness, competence, honesty, integrity, accountability, sharing, and rewards.

### 2.6 Intention

Tendency of person to apply a behavior is a definition by (Ajzen, 2006). Meanwhile, the intention to pay zakat is the first way to do worship as a form of obedience to Allah SWT (Kurnia & Hidayat, 2008, p. 37). The intention of this study consists of the tendency of a person to pay zakat through IZI, as has been exemplified by rosulullah's friend at the time that is paying through amil zakat. The number of zakat can be calculated by using *nishab* (and *haul*). It shows the application of zakat paying behavior needs to be preceded by preparation such as calculating whether a person is obliged to pay zakat and how much zakah to be paid. While the implementation of zakat paying behavior through IZI also needs to start from finding amil zakat of *muzakki* that they can contact and trust. Thus it can be said that the tendency in the intention is not only inward but also the real preparation of a person. In this study, the measurement of intention is reflected by the indicators stated by (Ajzen, 2006).

#### 2.6.1 Intention Effect on Behavior

Intentions could indicates a person's tendency to reject or accept, interested or disinterested, with particular behavior (Fishbein & Ajzen, 2010), and intention can also be said as a sign of one's readiness to apply a behavior (Ajzen, 2006). They both believe

that intention is a very influential factor to predict certain behaviors.

## 2.7 Difference Behaviour of Muzakki

Previous research has analyzed the efficiency of the Indonesian Zakat Institution (IZI) by dividing it into two groups, namely IZI which is related to certain organizations (mass / IZI Massa) and IZI that do not have a relationship or connection with certain organizations (independent IZI). Therefore this study aims to analyze the efficiency of the IZI's connection based on the view of the psychology of Muzakki (Muslims who pay zakat). The method is done by comparing the psychological conditions between the Muzakki from the organization that is bounded by a certain IZI and Muzakki paying independently (the organization is not tied to a particular IZI). The relationship owned by the organization with IZI is the policy of an organization/company/institution to implement a zakat payment through salary reduction where the certain IZIs become amil zakat (the IZI Mass).

Therefore, in this study only hypothesing one, it is **whether any difference behaviour (Muzakki's Psychology to Pay Zakat), between the Muzakki who pay zakat through Mass IZI, with the Muzakki who pay zakat voluntarily, it is by the non Mass IZI.**

## 3 METHODOLOGY

Questionnaires consist of 11 points of respondent identity / Muzakki, 47 open questions with a Likert scale of 1-7, and 7 closed questions. Nevertheless, there is a possibility of more in-depth interviews with practitioners in the Zakat institutional sector in Indonesia to strengthen the results of this research.

The data obtained from the questionnaire was processed by using Partial Least Square (PLS) program. Partial Least Square analysis is a powerful analytical method because it does not have to assume data with certain measurements. It can be applied to any data scale, and does not require many assumptions fulfillment (Ghozali & Latan, 2015).

The respondents of the study consists of 78 *Muzakki* who pay zakat independently (IZI non-Mass), and 70 *Muzakki* who pay zakat through their workplace (Mass IZI). As for the analysis is done by three regression using SmartPLS. Two regressions are for comparing the difference between two kind of respondent, and the third regression is using dummy variable in testing the significant difference.

## 4 RESULT AND ANALYSIS

First analysis is done by arrange the descriptive statistic. This study divide the demographics elements based on the type of respondent.

Table 1: Descriptive Statistic of IZI non-Mass Muzakki and IZI Mass Muzakki.

Description	Criteria	IZI Non-Mass Muzakki	IZI Mass Muzakki
Sex	Male	32	34
	Female	46	36
Age	19-35 years old	47	33
	36-50 years old	17	22
	51-58 years old	10	9
	No Answer	4	6
The last education level	High school	10	6
	Diploma 3	20	14
	Bachelor	39	31
	Master	5	6
	Doctoral	3	1
Marital Status	Others	1	7
	Single	29	17
	Married	47	52
	others (widower/ Widow)	2	
	No Answer	-	1
Experience of paying Zakat in ZMO	< 1 year	34	15
	1-5 years	26	17
	> 5 years	12	35
	No answer	6	3
Jobs	Entrepreneurs	14	-
	Civil Servant	14	43
	Private employees	40	25
	Others	10	2
Income Range	< Rp 4,480,000	40	37
	Rp 4,480,000 - Rp 6,055,200	12	26
	> Rp 6,055,200	22	5
	No answer	4	2
<b>Total Respondent (N)</b>		<b>78</b>	<b>70</b>

Source: Author's Document (2019).



IZI non Mass Muzakki is 78 respondents with various background and profession. As for the 70 of IZI Mass Muzakki is dominated by worker, especially civil servant worker. It is because public institution has collaborated with National Amil Zakat Institute such as BAZNAS, to manage the zakat of the employee. So do with some private institutions who have collaborated with some IZI, such as Sultan Agung High School with Lazis Sultan Agung in Semarang City, and some Islamic High School that collaborate with LazisNU, LazisMu, or National Amil Zakat Institute (Baznas). Those collaboration in kind of zakat management of their employee, such as the financial technology services to take the zakat automatically when the salary is distributed.

The variables analyzed is using more comprehensif model than the previous study (Amilahaq & Ghoniyah, 2019). This study is not only involve variables from Planned Behaviour Theory, but also adding trust and religios factors in affecting behaviour. Moreover, the perceived behaviour control is put as moderating variable. The previous study believed that higher capability of the person in perceived behavioral control, will moderate the other factors toward behaviour. Thus is inline with the existence of technology. When the person is able to use the technology to pay zakat, then it will be easier for them to do so. Therefore,

perceived behavioral control in this study is focused on the use of financial technology services in zakat.

Three regression model has been analyzed and showed some differences relationship towards behaviour. It can be said that for difference background of respondent, they showed different relation. As for the analysis result could be summarized on Table 2 as below.

Based on the Table above. We can see the different relationship between two kind of respondents. Subjective norms as an external factor of a person, directly affects towards behaviour. It happens to the two group. However, the impact is far higher happen in IZI Mass Muzakki. It strengthen the fact that the behaviour of paying zakat by respondent of IZI Mass is caused by the external pressure, such as the strong persuasion of the workplace.

For IZI non mass Muzakki, arguments from around also could increase the trust toward IZI. As for the IZI mass Muzakki, although they do the payment due to the external factor, it can not increase their trust towards IZI. Thus because the persuasion to two cluster is in different way. The one could be soft persuasion due to other's experience and understanding about paying zakat through IZI, while the another could be strong persuasion to do the payment through their workplace, without any comprehensif explanation.

Table 2: The Results of The Three Regression Analyzes.

No.	Relationship	IZI Non Mass - Muzakki	IZI Mass - Muzakki	All Muzakki
1	Attitude -> Intention	Not significant	Not significant	Not significant
2	Attitude -> Trust	significant	Not significance	Significant
3	Int*PBC -> Behaviour	Not significant	Not significant	Not significant
4	Intention -> Behaviour	Not significant	Not significant	Not significant
5	PBC -> Behaviour	Not significant	Not significant	Not significant
6	PBC -> Intention		Significant	Significant
7	PBC -> Trust	Significant	Significant	Significant
8	Religiosity -> Behaviour	Not significant	Significant	Not significant
9	Religiosity -> Intention	Not significant	Not significant	Not significant
10	SN -> Behaviour	Significant	Significant	Significant
11	SN -> Intention	Significant	Significant	Significant
12	SN -> Trust	Significant	Not significant	Significant
13	Trust -> Behaviour	Significant	Not significant	Significant
14	Trust -> Intention	Significant	Significant	Significant
15	Dummy -> Behaviour	-	-	Not significant
16	PBC -> Trust -> Behaviour	Significant	Not significant	Significant
17	Attitude -> Trust -> Intention	Significant	Not significant	Significant
18	PBC -> Trust -> Intention	Significant	Significant	Significant
19	SN -> Trust -> Intention	Not significant	Not significant	Significant

Source: SmartPLS 3 (2019).

Perceived behavioral control significantly affecting the behaviour for the IZI non-mass cluster, through trust. It strengthen the allegation that Muslims will choose to pay zakat through IZI because of the easiness to access the institution. Perceived behavioral control in this study is focused on the capability to use the financial technology served by many IZI, such as paying zakat via online, bank transfer, through some marketplace application such as bukalapak and tokpedia, and through website of charity. In fact, the financial technology served is not only ease the transaction but also be able to publish the some charity program such as donation for the poor, orphaned, seriously ill Muslims, mosque construction, etcetera.

As for the zakat payment through salary reductions is digital zakat payment served by some workplace. The existence is notes on dummy variable in this study. The result of third regression shows the not significant relationship of dummy variable.

Thus, this study still could not provide the significant prove that there is difference of phenomenon between Muzakki who pay independently, with the Muzakki who get strong persuasion from their workplace. However, the existence of difference relation of other factors can be seen by comparing the first and second regression. Atleast, it can explain how the psychological of two type of Muzakki are different, as has been explained on paragraphs above.

The result of regression also can be served on Figure 1.

## 5 CONCLUSION

The existence of financial technology services ease the access of transaction and the access to get information about IZI. Muzakki will be easier to pay zakat through online platforms, and will be easier to update the information about zakat management

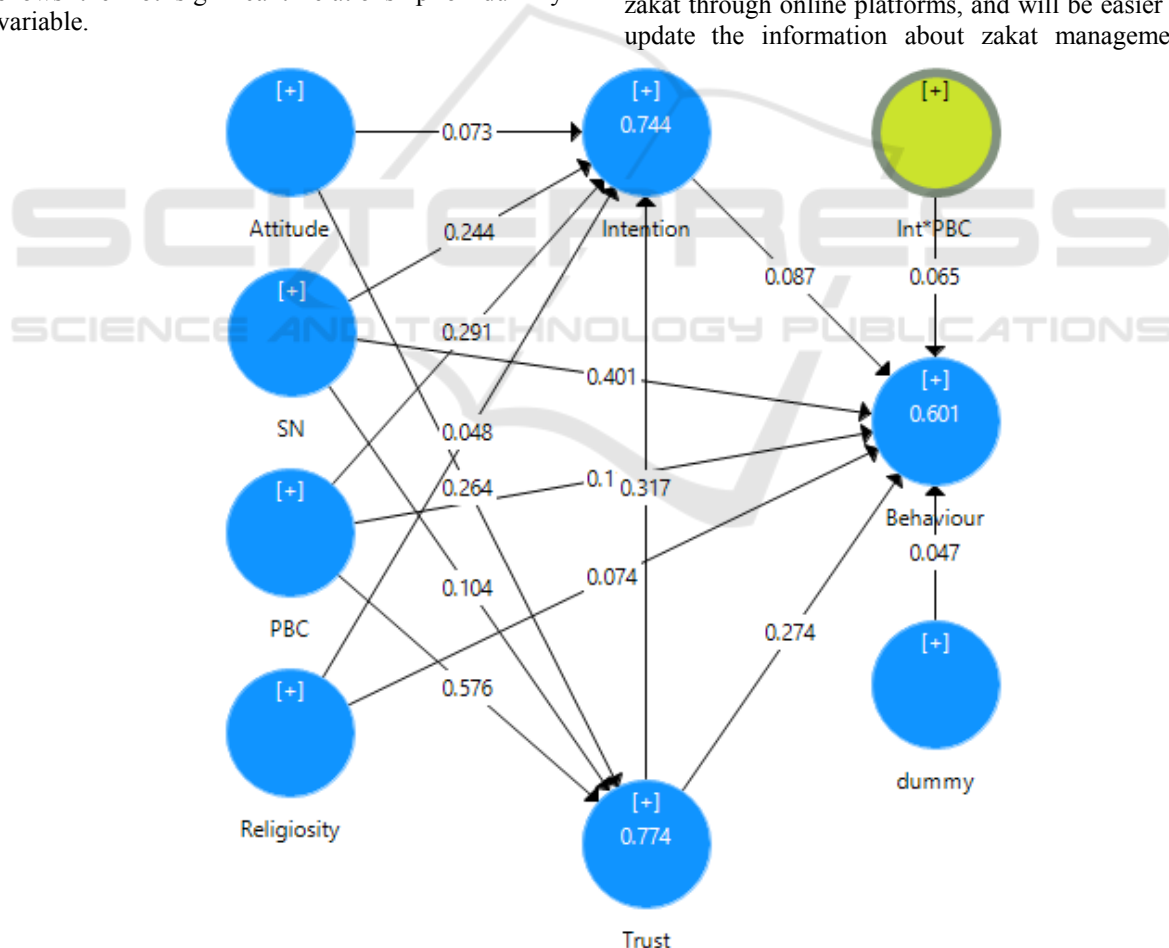


Figure 1: Result of Third Regression; Model with Dummy Variable. Source: Output of SmartPLS, 2019. Notes: The number displayed on the model reflect the regression coefficient. As for the complete result of three regression can be shown on the table below.

Table 3: Result of Three regression Model.

No.	Relationship	IZI Non Mass - Muzakki		IZI Mass – Muzakki		All Muzakki	
		Coefficient	P Values	Coefficient	P Values	Coefficient	P Values
1	Attitude -> Intention	0,224	0,161	0,023	0,863	0,073	0,481
2	Attitude -> Trust	0,395	0,004	0,089	0,471	0,264	0,008
3	Int*PBC -> Behaviour	0,111	0,144	0,000	0,996	0,065	0,152
4	Intention -> Behaviour	0,169	0,287	0,029	0,870	0,087	0,504
5	PBC -> Behaviour	0,215	0,169	0,039	0,860	0,115	0,366
6	PBC -> Intention	0,029	0,862	0,419	0,001	0,291	0,003
7	PBC -> Trust	0,429	0,001	0,733	0,000	0,576	0,000
8	Religiosity -> Behaviour	-0,062	0,664	0,279	0,089	0,074	0,489
9	Religiosity -> Intention	0,076	0,477	0,016	0,826	0,048	0,456
10	SN -> Behaviour	0,295	0,014	0,557	0,000	0,401	0,000
11	SN -> Intention	0,303	0,001	0,179	0,019	0,244	0,000
12	SN -> Trust	0,106	0,076	0,142	0,122	0,104	0,055
13	Trust -> Behaviour	0,353	0,034	-0,026	0,890	0,274	0,030
14	Trust -> Intention	0,304	0,050	0,338	0,003	0,317	0,000
15	dummy -> Behaviour					0,047	0,423
16	PBC -> Trust -> Behaviour	0,151	0,038	-0,019	0,894	0,158	0,025
17	Attitude -> Trust -> Intention	0,120	0,088	0,030	0,474	0,084	0,034
18	PBC -> Trust -> Intention	0,130	0,085	0,248	0,006	0,183	0,002
19	SN -> Trust -> Intention	0,032	0,223	0,048	0,159	0,033	0,097

Source: Output of SmartPLS 3, 2019.

reports of IZI. This factor is covered on perceived behavioral control variable, as reflection of the capability of Muslims to implement the behaviour through online platforms.

In other way, strong persuasion of external environment could also encourage the Muslims to do so, such as the strong persuasion from the workplace to pay zakat simply and automatically, it is through salary reductions, along with payroll system execution. However, the Muzakki who pay zakat automatically through their workplace (IZI Mass Muzakki) is not ready psychologically.

The study showed that there really is exist the difference psychology between the Muzakki who pay zakat voluntarily, with the Muzaki who pay zakat normatively. Therefore it strengthen the important of socialization and education toward society about the understanding of zakat. Therefore, their workshop will be worth. So that is why IZI especially IZI Mass need to improve their socialization and education (*syi'ar*) towards Muzakki and young Muslims (prospective Muzakki), and also

informing the statements of IZI's zakat management toward the community, especially toward Muzakki, in order to achieve their willingness and obedience to pay zakat (Muzakki's psychology), only then offer convenience services for paying zakat.

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