JIESP : Journal of Islamic Economics Studies and Practices
Program Studi Ekonomi Syariah STAI YPBWI Surabaya
Homepage: https://journal.stai-ypbwi.ac.id/index.php/JIESP/index
Email : journaljiespstaiypbwisby@gmail.com

JIESP, Vol. 5, No. 1, Juni 2026
P- ISSN :2962-1011 ; E-ISSN : 2988-3024

Intention To Pay Pond Zakat In Coastal Area

Fatihatus Sahliyah[1], Achmad Fatichuddin[2]
[1]Qomaruddin University Gresik, Indonesia
[2]Qomaruddin University Gresik, Indonesia

Sections Info
Article history:
Received: Juni 04 2026
Accepted: Juni 15 2026
Published online: Juni 30 2026
Keywords:
First keyword
Second keyword
Third keyword
Fourth keyword
Fifth keyword

ABSTRACT

Abstract: *This study aims to analyze and show the influence of knowledge of Zakat, religiosity, and income towards the intention of fish farmers to pay pond Zakat in coastal area, named Mengare island in East Java Indonesia. The study employs primary data gathered from 60 respondents and uses the Ordinary Leased Square (OLS) method for data analysis. The main result shows that knowledge, religiosity, and income has positive and significantly influence the intention to pay pond zakat. Knowledge is the dominant factor influencing the intention of fish farmers in paying Zakat. This study complements the existing theory. The findings suggest that zakat stakeholders must enhance intensify education about zakat literacy so it can be increasing muzakki's intention in paying Zakat.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh pengetahuan, religiusitas, dan pendapatan terhadap kesadaran para petani tambak untuk membayar zakat di Pulau Mengare, Gresik. Penelitian ini menggunakan data primer yang diperoleh dari 60 responden dan menggunakan regresi linier berganda sebagai alat analisis. Hasil menunjukkan bahwa pengetahuan, religiusitas dan pendapatan berpengaruh positif dan signifikan terhadap kesadaran petani tambak untuk membayar zakat. Pengetahuan merupakan faktor dominan yang memengaruhi niat para peternak ikan dalam membayar zakat. Penelitian ini melengkapi teori yang ada. Temuan ini menyarankan agar para pemangku kepentingan zakat perlu meningkatkan dan mengintensifkan pendidikan tentang literasi zakat agar dapat meningkatkan niat para wajib zakat dalam membayar zakat.

INTRODUCTION

Zakat comes from the Arabic word "zaka" which means blessing, growth, cleanliness, goodness and increase[1]. In the Al-Quran, it is stated that the words zakat and prayer are always mentioned together 82 times [2]. Allah SWT says in surah Al-Baqarah (2:267).

"O believers! Donate from the best of what you have earned and of what We have produced for you from the earth. Do not pick out worthless things for donation, which you yourselves would only accept with closed eyes. And know that Allah is Self-Sufficient, Praiseworthy."[3]

[1] Umrotul Khasanah, *Manajemen Zakat Modern Instrumen Pemberdaya Ekonomi Umat* (Malang: UIN Maliki Press, 2010).
[2] Abdurrahman Al Juzairi, *Fikih Empat Mazhab Jilid 2* (Jakarta: Abu Ziyad, 2017).
[3] Hafiz Zahid Mahmood et al., "Efficiency Analysis of Conventional vs . Islamic Microfinance: An Appraisal for Sustainability in Pakistan," *International Journal of Empirical Finance information* 3, no. 4 (2014): 192–201.

Zakat is one of the five pillars in Islam that aims to alleviate poverty, improve human welfare, and minimize income inequality for the attainment of social justice and harmonious life [4]. Zakat is also one means to purify and clean the property and soul of a Muslim [5].

According to Indonesia law No. 23 of 2011 concerning zakat management explains that zakat is property that must be expended by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law [6].

Moreover, Indonesia is a country that has the largest Muslim population in the world, so it has excellent potential to collect Zakat funds from various sectors, amounted to IDR 14,7 trillion per year [7]. In Indonesia, the level of zakat collection is still relatively low [8]. The potential of Zakat is dominated by the income Zakat sector, around 22,9% [9]. However, the target for collecting Zakat funds by BAZNAS is IDR 43,76 trillion in 2024 [10]. This shows a gap between the target and the potential for collecting Zakat funds.

Non-compliance with zakat payments by Muslims can lead to lower zakat collection [11]. The problem of non-payment of zakat can be influenced by several factors, including the understanding of zakat which is limited to zakat fitrah only in Ramadhan [12]. According to [13], the disappointing zakat collection might be related to Indonesia's low level of zakat literacy. Despite being the world's largest Muslim country, where 87% of its 270 million population are Muslims, the Zakat Literacy Index stands at only 66.78. The index indicates that only two-thirds of the population knows and understands zakat [14]. This condition potentially influences the intention to pay zakat. It's also influenced by religiosity [15] and income [16].

Zakat is classified into various types of zakat, such as gold, silver, money, commercial goods, livestock products, mining and research products, and agricultural

[4] Widiyanto bin Mislan Cokrohadisumarto et al., "A Study of Indonesian Community's Behaviour in Paying Zakat," *Journal of Islamic Marketing* 11, no. 4 (2020): 961–976.
[5] Al Qaradhawi, *Economic Security in Islam* (Chicago: Kazi Publications, 1981).
[6] *UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011*, vol. 16, 2011.
[7] Puskas Baznas, *Outlook Zakat Indonesia 2023*, 2023.
[8] A. Z Andam, A. C., & Osman, "Determinants of Intention to Give Zakat on Employment Income: Experience from Marawi City, Philippines," *Journal of Islamic Accounting and Business Research* 10(4) (2019): 528–545.
[9] Baznas, *Outlook Zakat Indonesia 2023*.
[10] Baznas, *Outlook Zakat Indonesia 2023*.
[11] Rifqah Mursidah, Sirajuddin Sirajuddin, and Akramunnas Akramunnas, "Pengaruh Religiusitas Dan Pendapatan Terhadap Kepatuhan Membayar Zakat Hasil Tambak," *Al Maal: Journal of Islamic Economics and Banking* 4, no. 1 (2022): 106.
[12] Aditya Surya Nugroho and Ahmad Nurkhin, "Economic Education Analysis Journal Teakreditasi SINTA 5: Pengaruh Religiusitas, Pengaruh Religiusitas, Zakat Terhadap Mi-Nat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Se-Bagai Variabel Moderasi," *Eeaj* 8, no. 3 (2019): 955–966.
[13] Irfan Syauqi Beik, "Memperkuat Literasi Zakat [Strengthening Zakat Literacy]," *Republika Online*, 2019.
[14] Baznas, *Outlook Zakat Indonesia 2023*.
[15] Zakaria Batubara et al., "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant," *International Journal of Zakat* 8, no. 1 (2023): 2023–77.
[16] Rini Hayati Lubis, "Determinant Factors to Pay Zakat in BAZNAS," *El-Barka: Journal of Islamic Economics and Business* 4, no. 1 (2021): 81–108.

products [17]. One type of harvest comes from ponds. Pond zakat does not have special provisions in the Al-Qur'an and Hadith. However, there was an order from Umar bin Khattab which was narrated by Abu Ubaid for Yunus bin Ubaid to pay zakat on fish of around 200 dirhams [18]. Pond zakat is a 2.5% commercial zakat with a pure gold nishab of 96 grams and a period of one year [19]

Indonesia is an archipelagic country that has many potential coastal areas. One of them is Mengare Island which is located north of the city of Gresik, East Java. Several previous studies have discussed the factors that influence the intention to pay zakat in general [20] [21], [22]. Research discussing zakat on trade in pond products is relatively lacking, so the author is interested in taking this topic as study material. Some research existing ones are carried out using qualitative methods [23] and do not focus on pond zakat payments. From this brief background, the area of this research is focused to analyze determinant of intention to pay pond zakat in coastal areas, specifically in the villages of Watuagung, Mengare.

With these perspectives, this study examines the influence of knowledge, Islamic religiosity, and income on Muslims' intention to pay Pond zakat. The findings can provide solution for zakat stakeholders, particularly zakat management organizations and relevant authorities, to increase pond zakat collection. The results are expected to contribute and enable zakat institutions to realize their potential and ultimately deliver the most significant impact on society.

Previous Studies and Hypotheses Development

Knowledge is defined as a foundation built on information and experience that can be used as a tool to answer a question or deal with a problem [24]. In the context of zakat, the level of knowledge is important, it's require a person to know the conditions when he is affected by zakat. Knowledge of Zakat is an understanding of a reality

[17] Mursidah, Sirajuddin, and Akramunnas, "Pengaruh Religiusitas Dan Pendapatan Terhadap Kepatuhan Membayar Zakat Hasil Tambak."
[18] Yusuf Qardawi, *Hukum Zakat, Diterjemahkan Oleh Salman Harun. Dari Judul Asli Fiqhuz-Zakat* (Bogor: Pustaka Litera Antar Nusa, 2011).
[19] Yuningsih, "Faktor Penyebab Pengusaha Tidak Membayar Zakat (Studi Kasus Pengusaha Tambak Desa Karyatani Kecamatan Labuhan Maringgai Lampung Timur)," 2018.
[20] Rahmatina A. Kasri and Meis Winih Sosianti, "Determinants of the Intention To Pay Zakat Online: The Case of Indonesia," *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (2023): 275–294.
[21] Sri Dewi Wahyundaru and Osmad Muthaher, "The Determinant Interest to Pay Zakat , Trust and Motivation as Mediation," *International Journal of Multicultural and Multireligious Understanding* 10, no. 2 (2023): 588–602.
[22] Ach Yasin, Rachma Indrarini, and Sri Abidah Suryaningsih, "How Religiosity, Knowledge, and Characteristics of Muzakki Affect Zakat Compliance," *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 8, no. 1 (2022): 69–81.
[23] Shobirin Shobirin and Junaidi Abdullah, "Kesadaran Hukum Masyarakat Muslim Pesisir Dalam Mengeluarkan Zakat Di Desa Wedung Kecamatan Wedung Kabupaten Demak," *YUDISIA : Jurnal Pemikiran Hukum dan Hukum Islam* 13, no. 2 (2022): 217.
[24] Goldstein, *Training in Organizations (3rd Ed.)* (Wandsworth, 1993).

obtained from experience, social influence, and education about Zakat and the purpose and benefits of Zakat [25].

Prior studies have found that knowledge positively influences the intention to pay zakat [26]. [27] research shows that knowledge of Zakat positively and significantly affects intention in paying Zakat. According to the theory of behavior, a person's behavior can change for any reason, one of which is knowledge. Zakat benefits the giver of Zakat (muzakki) and those who receive it (mustahiq) [28]. Furthermore, [29] found that knowledge not significantly affects intention in paying zakat.

Therefore, this study formulates the following hypothesis:

H1: Knowledge positively influences intention to pay pound zakat.

According to [30], religiosity is the level of belief in God accompanied by commitment and compliance to carry out the rules set by God. A person's commitment and compliance in fulfilling religious orders, for example, can affect the individual's consumption behavior [31]. Therefore, in the context of zakat, Muslims who have high religiosity should consider paying zakat to clean up their wealth.

In the respect, [32] shows that religiosity positively significant affect in paying zakat. It's also supported by the study of [33] and [34].

Therefore, this study formulates the following hypothesis:

H2: Religiosity positively influences intention to pay pound zakat

One of the factors that affect zakat payment is income, where higher person's income will increase the possibility and high compliance of paying zakat. It can be concluded that there is a positive influence in paying zakat [35].

A study conducted by [36] that confirmed that farmer income also influenced zakat payment. Next, they will pay zakat because the farmers will have a high income, it's

[25] T Amma and M A Rifa'i, "Knowledge as A Factor That Affects The Validity and Interest in Carrying out Islamic Law," *Nazhruna: Jurnal Pendidikan Islam* 5, no. 2 (2022): 843–851.

[26] Ayu Wulandari, Tuti Anggraini, and Rahmi Syahriza, "PENGARUH PEMAHAMAN ZAKAT, PENDAPATAN, DAN ALTRUISME TERHADAP KEPATUHAN PENGUSAHA MUSLIM UNTUK MEMBAYAR ZAKAT PERNIAGAAN (STUDI UMKM DI KAB. LABUHANBATU UTARA)" 2, no. 4 (2023): 1239–1254.

[27] Batubara et al., "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant."

[28] Batubara et al., "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant."

[29] Sri MintartiSri Wahyuni Ana Mulyana, "PENGARUH PEMAHAMAN DAN RELIGIUSITAS SERTA KEPERCAYAAN TERHADAP MINAT MEMBAYAR ZAKAT PROFESI OLEH MUZAKKI PADA LEMBAGA AMIL ZAKAT INISIATIF ZAKAT INDONESIA (IZI) KALTIM KOTA BALIKPAPAN" (n.d.).

[30] J. J. McDaniel, S. W., & Burnett, "Consumer Religiosity and Retail Store Evaluative Criteria. Journal of the Academy of Marketing Science," *Journal of the Academy of Marketing Science,* (1990).

[31] Dwi Suhartanto et al., "Millennial Loyalty towards Artificial Intelligence-Enabled Mobile Banking: Evidence from Indonesian Islamic Banks," *Journal of Islamic Marketing* 13, no. 9 (2022): 1958–1972.

[32] Muhamad Annas, Munawir Munawir, and Ilham Bayu Solihin, "Pengaruh Pendapatan, Religiusitas Dan Pengetahuan Zakat Warga Nu Desa Kesilir Kecamatan Siliragung Kabupaten Banyuwangi Terhadap Minat Membayar Zakat Melalui Lazisnu," *JPSDa: Jurnal Perbankan Syariah Darussalam* 2, no. 1 (2022): 72–87.

[33] Batubara et al., "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant."

[34] Lubis, "Determinant Factors to Pay Zakat in BAZNAS."

[35] Nugroho and Nurkhin, "Economic Education Analysis Journal Teakreditasi SINTA 5: Pengaruh Religiusitas, Pengaruh Religiusitas, Zakat Terhadap Mi-Nat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Se-Bagai Variabel Moderasi."

easier to pay zakat. Moreover, sometimes a person is inclined want praise or appreciation from society when you have a good income [37].
Therefore, this study formulates the following hypothesis: *H3: Income positively influences intention to pay pound zakat*

RESEARCH METHOD

To do the analysis, this study use primary data obtained directly from respondents through questionnaires. Furthermore, a 1-5 Likert scale ranging from "strongly disagree" to "strongly agree" is used in this study. This study uses probability sampling, where the respondent must be selected by a random selection. The respondent is the 150 Mengare people who work as pond farmers. So, the sample for this study is 60 respondent.

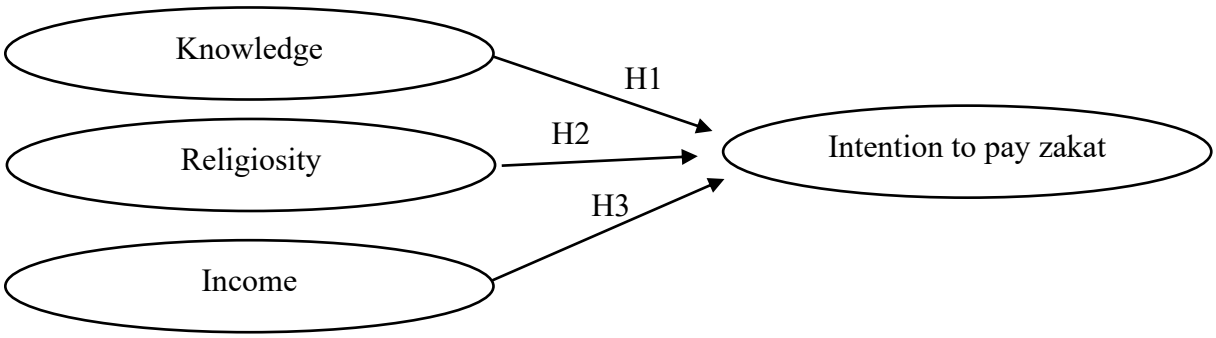


Figure 1. Research model

The data are analyzed using the Ordinary Least Square (OLS) method. Which knowledge, religiosity, and income as a independent variable and intention to pay zakat as a dependent variable.

RESULTS AND DISCUSSION

Characteristics of Respondents

In this study, there are 60 respondents. Table 1 shows the respondents' characteristics. Most of them are in the age range of 31-50 years (66%). Furthermore, most of them are senior high school (58%), have 10th experience (66%), and have an income of less than or equal to IDR 100,000,000 (58%).

Table 1

[36] Mursidah, Sirajuddin, and Akramunnas, "Pengaruh Religiusitas Dan Pendapatan Terhadap Kepatuhan Membayar Zakat Hasil Tambak."
[37] Mursidah, Sirajuddin, and Akramunnas, "Pengaruh Religiusitas Dan Pendapatan Terhadap Kepatuhan Membayar Zakat Hasil Tambak."

Characteristics of Respondents

Category		Amount
Age Range	25-30	10
	31-50	40
	51-60	10
High Education	MI (Elementary school)	15
	Mts (Junior high school)	10
	MA (Senior high school)	35
Experience	< 5 th	5
	5 th	15
	10 th	40
Income	50.000.000	13
	100.000.000	35
	125.000.000	10

Measurement Model Analysis

The validity test is carried out by looking at the calculated r values and r table. As long as if r value ≥ r table then it is said to be valid. In addition, all variables have passed the reliability test. To conclude, the model is reasonably fit and could be used for further analysis. Data is reliable if the calculation results Cronbach's Alpha is greater than 0.6

Table 2
Measurement Model Validity and Reliability Test Results

Variable	Indicator	r value	r table	Cronbanch's alpha
Zakat payment	P1	0,743		0,690
	P2	0,643		
	P3	0,578		
	P4	0,743		
Knowledge	P1	0,409		0,708
	P2	0,369		
	P3	0,596		
	P4	0,385	0,254	
	P5	0,551		
Religiosity	P1	0,275		0,861
	P2	0,468		
	P3	0,789		
	P4	0,395		

	P5	0,789		
Income	P1	0,270		0,603
	P2	0,477		
	P3	0,848		
	P4	0,848		

Multiple linear regression test in Table 2 is used to determine the level the influence of the independent variables on the dependent variable with partial (T test) methods. The result show that the data valid and reliable for further test.

Hypotheses Test Result

According to the table 3, regression linear model is:

Y = 3,681+1,228X1+0,233X2+0,775X3 + e

This test is used to see whether in the regression model the independent variables (knowledge, religiosity, and income) partially have a significant effect on the dependent variable (pond zakat payment). The following are the results of the regression analysis which shows the results of the t test (partial):

Table 3
Hypothesis Test Results

Model	B	sig	Conclusion
Constant	3,681	0,00	Poositive, Significant
Knowledge	1,228	0,00	Poositive, Significant
Religiosity	0,223	0,00	Poositive, Significant
Income	0,775	0,00	Poositive, Significant

Based on Table 3, the variables of knowledge, religiosity, and income have a sig- 0,00 < 0,05 which means they significantly affect the intention of fish farmers to pay pound zakat.

Discussion

Based on the results of research using the T test, it shows that knowledge has a significant influence on pond zakat payment. It is shown pond zakat payment has a significant points 0.000 is significantly smaller than 0.005, then knowledge are influence on zakat payments. In this research, knowledge is a person's ability to understand or

understand the meaning of zakat which includes the meaning of zakat trade, legal basis for zakat, types of zakat, requirements for assets obligatory zakat, Nisab, how to pay zakat on trade, and people who are entitled to receive zakat. then contemporary scholars like Mahmud Saltut, Yusuf Qardawi, and Abd al-Rahman Isa stated that the provisions of the Shari'ah regarding assets that must be given zakat are conditional. Therefore, the assets that must be given zakat will increase in accordance with existing developments in society.

The results of this study are supported by the study of [38], [39], [40], and [41] found that knowledge of Zakat positively and significantly affects muzakki's intention in paying Zakat.

Based on the results of research using the T test, it shows that religiosity has a significant influence on pond zakat payment. It is shown pond zakat payment has a significant points 0.000 is significantly smaller than 0.005. This indicates that the higher the religiosity, the higher their intention in paying pond zakat, the lower the level of religiosity fish farmers, the lower their intention in paying Zakat.

According to the theory of behavior, a person's behavior can change for any reason, one of which is religiosity. Zakat is an order from Allah that capable Muslims must fulfill with a high level of religiosity; someone cannot ignore Allah's commandment so that a desire or intention arises from within his heart to pay Zakat as worship to Allah and concern for fellow human beings [42].

The results of this study are supported by the study of [43], [44], and [45] found that religiosity positively and significantly affects muzakki's intention in paying Zakat.

Then income also has a significant influence on pond zakat payment. It is shown pond zakat payment has a significant points 0.000 is significantly smaller than 0.005. This shows that society considering the size of the income they receive as a reference for paying zakat or not. This means that increasing the amount of income in muzakki will increase spending on zakat, besides that it also creates social awareness in helping the economy of the people. So that this awareness makes it obligatory for

[38] Ubay Haki, "Pengaruh Pengetahuan Zakat Dan Citra Lembaga Terhadap Minat Muzakki Dalam Membayar Zakat Fitrah," *Syi`ar Iqtishadi : Journal of Islamic Economics, Finance and Banking* 4, no. 1 (2020): 81.
[39] Zulfadli Hamzah and Izzatunnafsi Kurniawan, "Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat," *Jurnal Tabarru': Islamic Banking and Finance* 3, no. 1 (2020): 30–40.
[40] Dewi Rafiah Pakpahan et al., "Efforts To Increase Interest In Paying Zakat With Knowledge And Self-Awareness," *International Journal of Science, Technology & Management* 2, no. 6 (2021): 1956–1960.
[41] Annas, Munawir, and Solihin, "Pengaruh Pendapatan, Religiusitas Dan Pengetahuan Zakat Warga Nu Desa Kesilir Kecamatan Siliragung Kabupaten Banyuwangi Terhadap Minat Membayar Zakat Melalui Lazisnu."
[42] Batubara et al., "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant."
[43] Harmaini, Yuswar Zainul Basri, and Willy Arafah, "Determinant of Interest in Paying Zakat with Age as a Moderating Variable (Study on Minang Society)," *APTISI Transactions on Management (ATM)* 7, no. 2 (2022): 92–104.
[44] Alvira Panji Lestari, Suwito Suwito, and Rinto Syahdan, "Factors Affecting Muzakki's Interest in Paying Zakat at Baznas City of Ternate," *Economics, Business, Accounting & Society Review* 1, no. 1 (2022): 44–48.
[45] Annas, Munawir, and Solihin, "Pengaruh Pendapatan, Religiusitas Dan Pengetahuan Zakat Warga Nu Desa Kesilir Kecamatan Siliragung Kabupaten Banyuwangi Terhadap Minat Membayar Zakat Melalui Lazisnu."

muzakki to pay zakat [46]. However, the problem is that the level of awareness of muzakki is still categorized as low, this is based on the results of Azizah's research which states that there is still a lack of public awareness in issuing zakat, especially entrepreneurs engaged in industry and trade [47].

CONCLUSIONS

The results conclude that knowledge, religiosity, and income influence fish farmers intention to pay pond zakat.

In Indonesia, actual zakat collections are still very small compared with their potential. Furthermore, most of the zakat funds are paid through cash. Zakat organizations also encounter some critical issues such zakat literacy to increase the knowledge. Muslim need to intensify education on basic zakat knowledge to increase zakat literacy while emphasizing the importance of paying zakat.

REFERENCES

Amma, T, and M A Rifa'i. "Knowledge as A Factor That Affects The Validity and Interest in Carrying out Islamic Law." *Nazhruna: Jurnal Pendidikan Islam* 5, no. 2 (2022): 843–851.

Ana Mulyana, Sri MintartiSri Wahyuni. "PENGARUH PEMAHAMAN DAN RELIGIUSITAS SERTA KEPERCAYAAN TERHADAP MINAT MEMBAYAR ZAKAT PROFESI OLEH MUZAKKI PADA LEMBAGA AMIL ZAKAT INISIATIF ZAKAT INDONESIA (IZI) KALTIM KOTA BALIKPAPAN" (n.d.).

Andam, A. C., & Osman, A. Z. "Determinants of Intention to Give Zakat on Employment Income: Experience from Marawi City, Philippines." *Journal of Islamic Accounting and Business Research* 10(4) (2019): 528–545.

Annas, Muhamad, Munawir Munawir, and Ilham Bayu Solihin. "Pengaruh Pendapatan, Religiusitas Dan Pengetahuan Zakat Warga Nu Desa Kesilir Kecamatan Siliragung Kabupaten Banyuwangi Terhadap Minat Membayar Zakat Melalui Lazisnu." *JPSDa: Jurnal Perbankan Syariah Darussalam* 2, no. 1 (2022): 72–87.

Azizah, Nur. "Fenomena Zakat Dan Status Hukum Zakat Di Negara Muslim Dan Beberapa Wilayah Di Indonesia." *Tasharruf: Journal Economics and Business of Islam* 4, no. 1 (2019): 20.

Batubara, Zakaria, Faruq Baihaki Muhammad, Decky Hendarsyah, Ali Ambar, and Akhmad Affandi Mahfudz. "Determinant Factors of Intention to Pay Zakat Profession Among Government Civil Servant." *International Journal of Zakat* 8, no. 1 (2023): 2023–77.

Baznas, Puskas. *Outlook Zakat Indonesia 2023*, 2023.

[46] Indri Kartika Kartika, "Pengaruh Pendapatan Terhadap Minat Membayar Zakat Dengan Kesadaran Sebagai Variabel Intervening (Studi Kasus Muzakki Di BAZNAS Salatiga)," *Jurnal Ilmiah Ekonomi Islam* 6, no. 1 (2020): 42–52.

[47] Nur Azizah, "Fenomena Zakat Dan Status Hukum Zakat Di Negara Muslim Dan Beberapa Wilayah Di Indonesia," *Tasharruf: Journal Economics and Business of Islam* 4, no. 1 (2019): 20.

Beik, Irfan Syauqi. "Memperkuat Literasi Zakat [Strengthening Zakat Literacy]." *Republika Online*, 2019.

Cokrohadisumarto, Widiyanto bin Mislan, Zaenudin Zaenudin, Bejo Santoso, and Siti Sumiati. "A Study of Indonesian Community's Behaviour in Paying Zakat." *Journal of Islamic Marketing* 11, no. 4 (2020): 961–976.

Dewi Rafiah Pakpahan, Ahmad Fadli, Martin, Maya Andiriani, and Sabaruddin Chaniago. "Efforts To Increase Interest In Paying Zakat With Knowledge And Self-Awareness." *International Journal of Science, Technology & Management* 2, no. 6 (2021): 1956–1960.

Goldstein. *Training in Organizations (3rd Ed.)*. Wandsworth, 1993.

Haki, Ubay. "Pengaruh Pengetahuan Zakat Dan Citra Lembaga Terhadap Minat Muzakki Dalam Membayar Zakat Fitrah." *Syi`ar Iqtishadi : Journal of Islamic Economics, Finance and Banking* 4, no. 1 (2020): 81.

Hamzah, Zulfadli, and Izzatunnafsi Kurniawan. "Pengaruh Pengetahuan Zakat Dan Kepercayaan Kepada Baznas Kabupaten Kuantan Singingi Terhadap Minat Muzakki Membayar Zakat." *Jurnal Tabarru': Islamic Banking and Finance* 3, no. 1 (2020): 30–40.

Harmaini, Yuswar Zainul Basri, and Willy Arafah. "Determinant of Interest in Paying Zakat with Age as a Moderating Variable (Study on Minang Society)." *APTISI Transactions on Management (ATM)* 7, no. 2 (2022): 92–104.

Al Juzairi, Abdurrahman. *Fikih Empat Mazhab Jilid 2*. Jakarta: Abu Ziyad, 2017.

Kartika, Indri Kartika. "Pengaruh Pendapatan Terhadap Minat Membayar Zakat Dengan Kesadaran Sebagai Variabel Intervening (Studi Kasus Muzakki Di BAZNAS Salatiga)." *Jurnal Ilmiah Ekonomi Islam* 6, no. 1 (2020): 42–52.

Kasri, Rahmatina A., and Meis Winih Sosianti. "Determinants of the Intention To Pay Zakat Online: The Case of Indonesia." *Journal of Islamic Monetary Economics and Finance* 9, no. 2 (2023): 275–294.

Khasanah, Umrotul. *Manajemen Zakat Modern Instrumen Pemberdaya Ekonomi Umat*. Malang: UIN Maliki Press, 2010.

Lubis, Rini Hayati. "Determinant Factors to Pay Zakat in BAZNAS." *El-Barka: Journal of Islamic Economics and Business* 4, no. 1 (2021): 81–108.

Mahmood, Hafiz Zahid, Raheel Khan, Bilal Mehmood, and Muhammad Khan. "Efficiency Analysis of Conventional vs . Islamic Microfinance: An Appraisal for Sustainability in Pakistan." *International Journal of Empirical Finance information* 3, no. 4 (2014): 192–201.

McDaniel, S. W., & Burnett, J. J. "Consumer Religiosity and Retail Store Evaluative Criteria. Journal of the Academy of Marketing Science." *Journal of the Academy of Marketing Science,* (1990).

Mursidah, Rifqah, Sirajuddin Sirajuddin, and Akramunnas Akramunnas. "Pengaruh Religiusitas Dan Pendapatan Terhadap Kepatuhan Membayar Zakat Hasil Tambak." *Al Maal: Journal of Islamic Economics and Banking* 4, no. 1 (2022): 106.

Nugroho, Aditya Surya, and Ahmad Nurkhin. "Economic Education Analysis Journal

Teakreditasi SINTA 5: Pengaruh Religiusitas, Pengaruh Religiusitas, Zakat Terhadap Mi-Nat Membayar Zakat Profesi Melalui Baznas Dengan Faktor Usia Se-Bagai Variabel Moderasi." *Eeaj* 8, no. 3 (2019): 955–966.

Panji Lestari, Alvira, Suwito Suwito, and Rinto Syahdan. "Factors Affecting Muzakki's Interest in Paying Zakat at Baznas City of Ternate." *Economics, Business, Accounting & Society Review* 1, no. 1 (2022): 44–48.

Qaradhawi, Al. *Economic Security in Islam*. Chicago: Kazi Publications, 1981.

Qardawi, Yusuf. *Hukum Zakat, Diterjemahkan Oleh Salman Harun. Dari Judul Asli Fiqhuz-Zakat*. Bogor: Pustaka Litera Antar Nusa, 2011.

Shobirin, Shobirin, and Junaidi Abdullah. "Kesadaran Hukum Masyarakat Muslim Pesisir Dalam Mengeluarkan Zakat Di Desa Wedung Kecamatan Wedung Kabupaten Demak." *YUDISIA : Jurnal Pemikiran Hukum dan Hukum Islam* 13, no. 2 (2022): 217.

Suhartanto, Dwi, Moch Edman Syarief, Ade Chandra Nugraha, Tintin Suhaeni, Ambia Masthura, and Hanudin Amin. "Millennial Loyalty towards Artificial Intelligence-Enabled Mobile Banking: Evidence from Indonesian Islamic Banks." *Journal of Islamic Marketing* 13, no. 9 (2022): 1958–1972.

Wahyundaru, Sri Dewi, and Osmad Muthaher. "The Determinant Interest to Pay Zakat , Trust and Motivation as Mediation." *International Journal of Multicultural and Multireligious Understanding* 10, no. 2 (2023): 588–602.

Wulandari, Ayu, Tuti Anggraini, and Rahmi Syahriza. "PENGARUH PEMAHAMAN ZAKAT, PENDAPATAN, DAN ALTRUISME TERHADAP KEPATUHAN PENGUSAHA MUSLIM UNTUK MEMBAYAR ZAKAT PERNIAGAAN (STUDI UMKM DI KAB. LABUHANBATU UTARA)" 2, no. 4 (2023): 1239–1254.

Yasin, Ach, Rachma Indrarini, and Sri Abidah Suryaningsih. "How Religiosity, Knowledge, and Characteristics of Muzakki Affect Zakat Compliance." *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 8, no. 1 (2022): 69–81.

Yuningsih. "Faktor Penyebab Pengusaha Tidak Membayar Zakat (Studi Kasus Pengusaha Tambak Desa Karyatani Kecamatan Labuhan Maringgai Lampung Timur)," 2018.

"No Title" (n.d.).

UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 23 TAHUN 2011. Vol. 16, 2011.