DETERMINANTS OF MUZZAKI'S INTEREST IN PAYING ZAKAT IN BAITUL MAL

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Abstract

This study was conducted to determine the determination of muzzaki's interest in making zakat in Baitul Mal. The research was conducted in Baitul Mal Aceh Tamiang. This type of research is quantitative. This study used probability sampling by cluster sampling. The sample used was muzakki in 12 sub-districts in Aceh Tamiang Regency as many as 100 respondents. Data collection techniques using questionnaires. The data analysis method uses multiple linear regression, classical assumption test, and hypothesis test. The results of the study with partial tests showed that the determinants of muzzaki's interest as independent variables, namely zakat literacy, religiosity, and regulation had a positive and significant effect on muzzaki's interest in paying zakat through Baitul Mal Aceh Tamiang Regency. The results simultaneously showed that the determinants of muzzaki's interest in paying zakat, namely zakat literacy, religiosity, and regulation together had a significant positive effect on muzzaki's interest in paying zakat through Baitul Mal Aceh Tamiang Regency.

Keywords: *Muzzaki's, Zakat, Religiosity, Regulation, Zakat Literacy.*

1. INTRODUCTION

Population dynamics in developing countries, such as Indonesia, raises a new critical issue, namely poverty, where this issue is crucial for the country's economic development. If the poverty rate decreases, it means that the State has been able to deal with the economic problems of the community. But in fact, this problem continues to be the main topic that continues to increase. The poverty rate of the community continues to grow as the country develops. One strategy to solve this problem is zakat. Because zakat is often a tool that can be used to distribute income evenly. If zakat is managed properly, it can encourage economic growth and achieve income equality. Zakat has great potential as a solution to poverty in Indonesia. The potential of Indonesia's Zakat funds according to data (BAZNAS, 2021) is 327.6 trillion in 2020, mainly driven by the potential of corporate Zakat and income and service Zakat. This means that the amount of Zakat funds collected in 2020 is 305.2 billion Rupiah (BAZNAS, 2020).

The government institution authorized to manage and distribute zakat is the National Amil Zakat Agency (BAZNAS). At the regional level, Baitul Mal or Badan Amil Zakat is also available, to make it easier for people to make zakat payments. In Aceh Province, the Amil Zakat Agency is regulated in the Decree of the Governor of Aceh Province Number 18 of 2003 concerning the Establishment of the Baitul Mal Agency of Aceh Province, which has the task of carrying out zakat management, muzak, and mustahik development and empowerment of religious property by the provisions of Islamic law. One of the regions in Aceh Province, Aceh Tamiang Regency, is one of the areas that has the potential for zakat management to alleviate poverty. Around 85.96% of Aceh Tamiang's 294,754 population adheres to Islam (BPS Aceh Tamiang, 2021). This shows that Aceh Tamiang Regency has enormous zakat potential. If this potential is utilized optimally, Aceh Tamiang can become a model for Zakat fundraising so that it can reduce poverty. The following is data on the development of Zakat funds in Baitul Mal, Aceh Tamiang Regency:

DETERMINANTS OF MUZZAKI'S INTEREST IN PAYING ZAKAT IN BAITUL MAL

Tri Aulia, Muhammad Salman, Nasrul Kahfi Lubis, Nurliza Lubis

Table 1. Development of Zakat Fund in Aceh Tamiang

Tahun	Potensi Zakat (Rp) (2,5 % dari PDRB)	Dana Zakat yang Dihimpun (Rp)	Persentase Keberhasilan
2018	130.360.540.000,00	7.629.789.528,00	5,8 %
2019	140.000.920.000,00	8.185.621.258,00	5,8%
2020	148.361.860.000,00	8.204.453.194,61	5,5%
2021	150.241.380.000,00	9.072.649.589,70	6,03%

Sumber :Baitul Mal Kabupaten Aceh Tamiang, 2021

Based on the table above, it can be seen that there is a large gap between the potential of zakat and zakat income. Although the amount of Zakat collected by Baitul Mal in Aceh Tamiang Regency has increased every year from 2018 to 2021, it is still far from the potential of Zakat in Aceh Tamiang Regency which is predominantly Muslim. This shows that interest in paying zakat is still low in the community, this is the cause of the imbalance between the potential amount of zakat and zakat income.

So several determinants influence the interest of muzakki to pay zakat through zakat management institutions, including zakat literacy, religiosity, and regulation. Zakat literacy is one of the things that affect the interest of muzakki to pay zakat, because the higher a person's knowledge about zakat law, zakat calculations, and other things about zakat, the higher the interest of muzakki to pay zakat. Mazlan's research (2022) states that zakat literacy affects people's interest in paying zakat. Oktaviani (2022) also stated that zakat literacy has a significant effect on the interest of muzzaki to pay zakat. But apart from this, the reality is that there are still many people who do not know how important the obligation to pay zakat is, even the weakness of zakat literacy is often found due to the weakness in calculating the value of zakat that must be issued. This is also by research conducted by Anggraini (2022), Vebiana (2022), and Ascarya (2018) where the results of their research stated that the problems related to the low collection of zakat in official amil institutions include the low level of literacy or public knowledge of zakat. Satriom's research (2016) also explains that the less-than-optimal amount of zakat collected is caused by several things, one of which is ignorance of the obligation to pay zakat or lack of knowledge about zakat.

Religiosity is one of the factors causing Muzakki's interest in paying zakat. It can be said that the better one's attitude towards an object (zakat obligation), the higher one's likelihood to do things that are by that object (Frishella, 2021). In line with Rakhmania's research (2018) states that religiosity influence on the interest of muzakki to pay zakat because a believer certainly has the belief that he must issue a zakat, someone who has a good level of faith will be easier to invite to issue zakat than those who have a low level of faith (Rakhmania, 2018). Regulation is regulatory or coercive. People tend to fear regulations that have sanctions for related violations. Government regulation is assumed to affect the interest of muzakki to pay zakat, the stronger the perception of government regulation, the higher the awareness of muzakki to pay zakat through Baitul Mal so that the stronger the interest of muzakki to pay zakat. Aisyah (2016) stated that regulations can increase the interest of a muzakki in paying zakat. This is reinforced by Arif's research (2019) which states that regulations can increase the amount of zakat receipts. Based on this, this study will examine the determinants of muzzaki interest in paying zakat.

2. IMPLEMENTATION METHOD

2.1. Population and Research Sample

The population in this study is Muslim communities in 12 sub-districts in Aceh Tamiang Regency who are obliged to issue zakat, except for the poor who are not obliged to pay zakat. According to data from the Central Bureau of Statistics of Aceh Tamiang Regency, the population in 12 districts in Aceh Tamiang Regency in 2021 was 294,754 people, of whom there were 288,762 Muslim communities (85.96%) of the total population. The number of poor people in Aceh Tamiang Regency is 12,471. It can be assumed that the population in this study is 276,291 people in Aceh Tamiang. Determination of samples in this study using a probability sampling method. The technique used in this study is cluster sampling. So the respondents in this study were 100 muzakki in 12 sub-districts in Aceh Tamiang Regency.

2.2. Data Collection Methods

Data collection is carried out by distributing questionnaires. After getting data from respondents through questionnaires, it is then processed using statistics or the help of the SPSS (Statistical Product and Service Solution) program and the questionnaire data that has been obtained is assessed with the Likert Scale.

2.3. Data Analysis Methods

The study used a data analysis method in the form of multiple linear regression conducted to determine the influence of independent variables (zakat literacy, religiosity, and regulation) on dependent variables (interest in muzzaki paying zakat). The types of tests consist of data quality tests (validity tests and reliability tests), classical assumption tests (normality tests, heteroscedasticity tests, and multicollinearity tests), and hypothesis tests (partial tests, simultaneous tests, and coefficients of determination).

Validity Test

Table 2. Validity Test Results

Butir Pernyataan	R_{hitung}	$R_{tabel}5\%$ (0,05)	Keterangan
X1.1	0,524	0,1654	Valid
X1.2	0,455	0,1654	Valid
X1.3	0,666	0,1654	Valid
X1.4	0,356	0,1654	Valid
X1.5	0,611	0,1654	Valid
X1.6	0,591	0,1654	Valid
X1.7	0,467	0,1654	Valid
X1.8	0,661	0,1654	Valid
X2.1	0,748	0,1654	Valid
X2.2	0,741	0,1654	Valid
X2.3	0,682	0,1654	Valid
X2.4	0,733	0,1654	Valid
X2.5	0,701	0,1654	Valid
X2.6	0,750	0,1654	Valid
X3.1	0,705	0,1654	Valid
X3.2	0,505	0,1654	Valid
X3.3	0,533	0,1654	Valid
X3.4	0,565	0,1654	Valid
X3.5	0,627	0,1654	Valid
X3.6	0,621	0,1654	Valid
Y1	0,663	0,1654	Valid
Y2	0,566	0,1654	Valid
Y3	0,554	0,1654	Valid
Y4	0,621	0,1654	Valid
Y5	0,634	0,1654	Valid
Y6	0,551	0,1654	Valid
Y7	0,604	0,1654	Valid
Y8	0,660	0,1654	Valid

DETERMINANTS OF MUZZAKI'S INTEREST IN PAYING ZAKAT IN BAITUL MAL

Tri Aulia, Muhammad Salman, Nasrul Kahfi Lubis, Nurliza Lubis

Based on the results of the calculation of the correlation coefficient, all indicators have a calculation of $> r_{table}$ ($r_{table} = 0.1654$). With the probability set to 0.05, then the total probability calculation result is the calculated probability $<$ the set probability. Therefore, it can be concluded that all elements of the reported instrument can be declared valid or suitable for use as a research measuring tool. This means that all statements in the questionnaire can reveal the influence of variable levels of knowledge, religion, and zakat regulations on the interest of muzzaki to pay zakat through Baitul Mal Regent from Aceh Tamiang.

Reliability Test

Table 3. Reliability Test Results

Variabel	Cronbach's Alpha	Ket
Minat Muzakki (Y)	0,752 > 0,60	Reliabel
Literasi Zakat (X₁)	0,654 > 0,60	Reliabel
Religiusitas (X₂)	0,818 > 0,60	Reliabel
Regulasi (X₃)	0,629 > 0,60	Reliabel

Based on the table above, it can be seen that the entire alpha coefficient is greater than 0.60 (Cronbach's Alpha > 0.60), so it can be concluded that the answer to the statement related to the influence of Zakat variables on education level, religion, regulations on Muzzaki interested in paying zakat through Baitul Mal Aceh Tamiang Regency is trusted or trusted.

Normality Test

Table 4. Normality Test Results

Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
1.311	0,064

Based on the table of normality test results against residual values from the regression equation, shows a Kolmogorov-Smirnov value of 1.311 with a probability of 0.064. Probability values of 0.064 > 0.05 then the data is normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Variabel	Tolerance	VIF	Ket
Literasi Zakat (X₁)	0,157	6,366	Tidak terjadi multikolinearitas
Religiusitas (X₂)	0,626	1,598	Tidak terjadi multikolinearitas
Regulasi (X₃)	0,196	5,108	Tidak terjadi multikolinearitas

The results of the multicollinearity test in the table show that the three variables have a tolerance value of > 0.10 and a VIF value of < 10, so it can be concluded that there is no multicollinearity between variables.
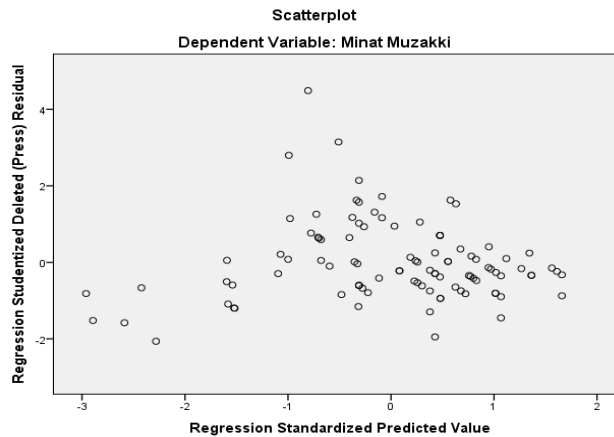
Heteroskedasticity Test

Figure 1. Heteroskedasticity Test Results

Based on the picture, it can be seen that the distribution points do not form a certain pattern/path and the points are scattered between zero points, thus helping to confirm that this research model does not have heterogeneity.

Partial Test (t-Test)

Table 6. Partial Test (t-Test) Results

Variabel	t_{hitung}	t_{tabel}	Sig
Literasi Zakat (X_1)	2,783	1,660	0,006
Religiusitas (X_2)	2,018	1,660	0,046
Regulasi (X_3)	4,313	1,660	0,000

1. Based on the table above, it shows that the value of the Zakat Literacy variable is calculated at 2.783 > 1.660, with a significance value of 0.006 < alpha 0.05, then H1 is accepted. This means that zakat knowledge has a positive and significant effect on the interest of muzzaki in paying zakat through Baitul Mal Aceh Tamiang Regency.
2. Based on the table above, it shows that the value of the variable religiosity calculated is 2.018 > 1.660, with a signification value of 0.046 < alpha 0.05, then H2 is accepted. This means that religiosity has a positive and significant effect on the interest of muzzaki to pay zakat through Baitul Mal, Aceh Tamiang Regency.
3. Based on the table above, it shows that the value of the calculated regulation variable is 4.313 > 1.660, with a signification value of 0.000 < alpha 0.05, H3 is accepted. This means that regulations have a positive and significant effect on the interest of muzzaki to pay zakat through Baitul Mal Aceh Tamiang Regency.

Simultan Test (f-Test)

Table 7. Simultan Test (f-Test)

F_{hitung}	F_{tabel}	Sig
103,211	2,70	0,000

DETERMINANTS OF MUZZAKI'S INTEREST IN PAYING ZAKAT IN BAITUL MAL

Tri Aulia, Muhammad Salman, Nasrul Kahfi Lubis, Nurliza Lubis

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Based on the hypothesis testing table which states there is a simultaneous (overall) influence of zakat literacy, religiosity, and regulation on the interest of muzzaki to pay zakat through Baitul Mal Aceh Tamiang Regency which can be seen from the results of test F in the table. Fcalculate value = 103.211 > Ftable 2.70 with significant value = 0.000. The significant value (0.000 < 0.05).

Test Coefficient of Determination

Table 8. Test Coefficient of Determination

Adjusted R Square	Variasi Nilai
0,756	75,6%

The table shows an adjusted R2 value of 0.756 which means that 75.6% of the variation in the value of the interest of muzzaki paying zakat through Baitul Mal Aceh Tamiang Regency is determined by three influential variables, namely zakat literacy, religiosity, and regulation. While the remaining 24.4% is explained by other variables that are not included in the equation mentioned above.

3. RESULTS AND DISCUSSION

3.1 The Effect of Zakat Literacy on Muzzaki's Interest in Paying Zakat in Baitul Mal

The results showed that zakat knowledge had a significant positive influence on muzzaki's interest in paying zakat through Baitul Mal Aceh Tamiang Regency. This means that the higher the level of muzakki literacy, the higher the impact of muzakki interest in paying zakat through Baitul Mal Aceh Tamiang Regency. This is evidenced by the results of statistical tests obtained the calculated value of zakat literacy rate of 2.783 > compared to the ttable value of 1.660 and the sig value of 0.006 < 0.05, the hypothesis is accepted. This means that zakat knowledge has a positive impact on the interest of muzzaki in paying zakat through Baitul Mal, Aceh Tamiang Regency.

This is because the muzakki have knowledge and understanding of various issues related to zakat, both related to zakat law in Islam, the benefits of zakat for the welfare of the people, and the zakat management system. When the knowledge about zakat is enough, then people will tend to decide to pay zakat through Baitul Mal. This is to research conducted by Nafiah (2023) that zakat literacy is a determinant of muzzaki's interest in paying zakat, Irsyad (2023), Febrianti (2023) also get the same results that zakat literacy can be the influence of muzzaki to pay zakat. This research is supported by the research of Rohmah (2021) and Frishella (2021), which has significant positive results on the interest of muzzaki to pay zakat. The purpose and benefits of zakat literacy are related to the positive things that will be obtained from paying zakat which will give birth to a community zakat culture as an obligation that must be fulfilled. Public knowledge about zakat, the way of view of the community that is very thick with the nuances of fiqh must be coupled with a perspective that allows zakat to be empowered.

3.2 The Effect of Religious Influence on Muzzaki's Interest in Paying Zakat in Baitul Mal

The results showed that religiosity had a significant positive influence on muzzaki preferences in paying zakat through Baitul Mal Aceh Tamiang Regency, showing that the higher the religiosity of muzzaki, the greater the influence of muzzaki in paying zakat through Baitul Mal. and higher. , Regent of Aceh Tamiang. This is evidenced by the results of statistical tests obtained a religiosity calculation value of 2.018 > compared to a t-table value of 1.660 and a sig value of

0.046 < 0.05, then the hypothesis is accepted. This means that religiosity has a positive effect on the interest of muzzaki in paying zakat through Baitul Mal, Aceh Tamiang Regency.

Indeed, the level of one's faith will greatly influence human behavior in deciding all the problems of life in the world. Zakat is one of the Islamic religious commandments that must be obeyed by all Muslims who own property by the terms and conditions that determine muzzaki (who are obliged to pay zakat). The command to pay zakat is also included in the pillars of Islam, so it can be concluded that the command to pay zakat is a very important commandment for Muslims. This is in line with research conducted by, Mubarok (2022) and Musarofah (2022) which states that religiosity has a positive and significant influence on the interest of muzzaki to pay zakat. Putri (2022), and Frishella (2021) also obtained research results stating that religiosity can be a determinant of muzzaki's interest in paying zakat. So it can be concluded that the better one's attitude towards an object (zakat obligation), the higher one's likelihood to do things that are by that object. This means that the level of religiosity possessed by someone will further increase interest in paying zakat through Baitul Mal so that zakat management can be more effective.

3.3 The Effect of Regulatory on Muzzaki's Interest in Paying Zakat in Baitul Mal

The results showed that the regulation had a significant positive impact on the interest of muzzaki in paying zakat through Baitul Mal Aceh Tamiang Regency, which shows that the more zakat regulations made, the greater the impact of muzzaki interest in paying zakat through Baitul. Tall. Mall, Aceh Tamiang Regency. This is evidenced by the results of statistical tests obtained a calculated value determined at 4.313 > compared to a ttable value of 1.660 and a sig value of 0.000 < 0.05 then the hypothesis is accepted. This means that the regulation has a positive impact on the interest of muzzaki in paying zakat through Baitul Mal, Aceh Tamiang Regency.

The existence of regulations will certainly provide legal certainty on various aspects that are of public concern. One of the government regulations regarding zakat is contained in Law Number 23 of 2011 concerning Zakat Management. The form of special regulation in Aceh province regarding zakat is Qanun Number 10 of 2018 concerning Baitul Mal. Aceh Province has the privilege of regional autonomy which gives the right to decide legal cases based on Islamic law. Arina (2023) and Karimah (2022) stated that regulatory or regulations require it to be a determinant of muzzaki interest in paying zakat.

The existence of these government regulations, both from the central and provincial governments, gives confidence to those who qualify as muzakki to submit their zakat to the authorized official institution based on the regulations that have been established for the implementation of zakat so that the distribution of zakat can be carried out. implemented more professionally and distributed more effectively according to Islamic law. This is what causes the regulation to have an impact on the greater interest of muzakki in paying zakat in Baitul Mal.

In addition, the Indonesian government also has special regulations for civil servants who are required to pay zakat on the income they earn a maximum of 2.5% of the total salary income of civil servants. This compulsory zakat payment for civil servants only applies to employees who are Muslim. Such binding regulations mean that the muzakki must immediately comply with the established regulations and implement them as a compliant state. This indirectly encourages muzakki to be interested in paying zakat through official zakat organizations such as Baitul Mal.

DETERMINANTS OF MUZZAKI'S INTEREST IN PAYING ZAKAT IN BAITUL MAL

Tri Aulia, Muhammad Salman, Nasrul Kahfi Lubis, Nurliza Lubis

3.4 The Effect of Zakat Literacy, Religious, and Regulatory on Muzzaki's Interest in Paying Zakat in Baitul Mal

The results showed that there was a significant influence between literacy, religion, and zakat regulations on the interest of muzzaki in paying zakat through Baitul Mal in Aceh Tamiang Regency. This is evidenced by the results of the F test obtained a Fcalculate value of 103.211 > Ftable 2.70 with a significant F value of 0.000 or F< 0.05.

The adjustment test value (R2) in this study was 0.756 or 75.6%. The value of the coefficient of determination shows that the coefficient of determination of literacy rate, religion, and zakat regulations affects the interest of muzzaki to pay zakat through Baitul Mal Aceh Tamiang Regency by 75.6% and the remaining 24.4% is influenced by other factors. variable. This means that with the increase in literacy, religion, and zakat regulations, muzzaki will be interested in paying zakat through Baitul Mal Aceh Tamiang Regency.

4. CONCLUSION

Based on the results of research and discussion, several conclusions can be drawn that knowing how to read zakat has a significant positive impact on the interest of muzzaki to pay zakat through Baitul Mal, Aceh Tamiang Regency. Religion has a significant positive effect on the interest of muzzaki to pay zakat through Baitul Mal, Aceh Tamiang Regency. The regulation has a significant positive impact on the interest of muzzaki in paying zakat through Baitul Mal Aceh Tamiang Regency. The level of education, religion, and zakat regulations together influence the interest of muzzaki in paying zakat through Baitul Mal Aceh Tamiang Regency.

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