

Farmers' Intention to Pay Zakat (Determinants of Agricultural Zakat in the Special Region of Yogyakarta)

Muhammad Zulfikar Yusuf¹, Ibi Satibi²

¹Faculty of Economics and Business, UIN Sunan Kalijaga Yogyakarta, Jl. Laksda Adisucipto, Papringan, Caturtunggal, Kec. Depok, Kabupaten Sleman, Daerah Istimewa Yogyakarta 55281, Indonesia, mzulfikary@gmail.com

²Faculty of Economics and Business, UIN Sunan Kalijaga Yogyakarta, Jl. Laksda Adisucipto, Papringan, Caturtunggal, Kec. Depok, Kabupaten Sleman, Daerah Istimewa Yogyakarta 55281 ibi.satibi@uin-suka.ac.id

Abstract. DI Yogyakarta is one of the provinces with an agricultural sector that contributes to the GRDP of the province. This is certainly in line with the potential for agricultural zakat, which is quite large. However, on the other hand, DI Yogyakarta is one of the provinces with problems related to poverty and the Gini ratio index, which is quite unequal. One of the reasons this problem later arose was that the potential for zakat was not fully realized. This study aims to determine the effect of religiosity, knowledge, income, environment, and belief on farmers' intention to pay agricultural zakat. This research is quantitative research with a survey technique. This study sample was Muslim farmers living in the Special Region of Yogyakarta. The sampling technique used was purposive sampling with a total sample of 60 samples. The data analysis technique used is Structural Equation Modeling and Partial Least Square (SEM-PLS) with analysis tools using Smart-PLS 3.0. The results of this study indicate that religiosity, income, and environment significantly positively affect farmers' intention to pay agricultural zakat. At the same time, knowledge and trust do not affect farmers' intention to pay agricultural zakat.

Key words: Environment, income, intention, religiosity, zakat.

Abstrak. Daerah Istimewa Yogyakarta merupakan salah satu provinsi dengan sektor pertanian yang memiliki kontribusi besar terhadap PDRB Provinsi. Hal ini tentu sejalan dengan potensi zakat pertanian yang cukup besar. Namun, di sisi lain DI Yogyakarta merupakan salah satu provinsi yang memiliki persoalan berkaitan dengan masalah kemiskinan dan indeks rasio gini yang cukup timpang. Salah satu hal yang menjadi penyebab mengapa kemudian persoalan ini muncul adalah karena potensi zakat belum mampu direalisasikan secara maksimal. Penelitian ini bertujuan untuk mengetahui pengaruh religiositas, pengetahuan, pendapatan, lingkungan, dan kepercayaan terhadap minat petani dalam membayar zakat pertanian. Penelitian ini merupakan penelitian kuantitatif dengan teknik survei. Sampel dalam penelitian ini adalah petani Muslim yang berdomisili di Daerah Istimewa Yogyakarta. Teknik pengumpulan sampel yang digunakan adalah purposive sampling dengan jumlah sampel sebanyak 60 sampel. Teknik analisis data yang digunakan adalah Structural Equation Modeling dan Partial Least Square (SEM-PLS) dengan alat analisis menggunakan Smart-PLS 3.0. Hasil penelitian ini menunjukkan bahwa religiositas, pendapatan dan lingkungan memiliki pengaruh positif signifikan terhadap minat petani dalam membayar zakat pertanian. Sedangkan pengetahuan dan kepercayaan tidak memiliki pengaruh terhadap minat petani dalam membayar zakat pertanian.

Kata kunci: Kepercayaan, minat, pendapatan, religiositas, zakat.

INTRODUCTION

Zakat has an important role in distributing wealth evenly. Islam views that zakat serves to ensure the balance of wealth among the people. With zakat, it will make the distribution of wealth more fair and equitable. As a result, poor and needy people can play a more dedicated role in their lives, including maximizing worship to Allah SWT (Atabik, 2015). Based on data released by Puskas BAZNAS (2021), Indonesia's zakat potential in 2020 reaches 327.6 trillion, with only 71.4 trillion realized, equivalent to 21.79%. However, this nominal is certainly a very fantastic number and will have a very positive impact on the economy, especially if it can be fully realized. With such large funds, zakat is expected to be the answer to various economic problems, and the benefits are felt by all marginalized communities, by continuously optimizing socialization, improving management, and collecting zakat,

so that it can become a means to alleviate poverty and eliminate inequality to create social justice for all whole society.

Table 1 The potential of zakat in Indonesia

No.	Zakat Object	Potential Zakat (Trillion Rupiah)
1.	Agricultural Zakat	19.79
2.	Farm Zakat	9.51
3.	Money Zakat	58.76
4.	Zakat on Income and Services	139.07
5.	Company Zakat	144.5
Total Zakat Potential		327.6

Source: Puskas BAZNAS, 2021.

Indonesia as an agricultural country with the largest Muslim population in the world certainly has a very large zakat potential (Budaya & Nasution, 2021). One of the zakat potentials owned by Indonesia is agricultural zakat. Puskas BAZNAS (2021) noted that the potential for agricultural zakat in Indonesia reached 19.79 trillion. This figure is quite large, so it should be noted that agricultural is still an opportunity for zakat contributors in Indonesia. Moreover, in the first quarter of 2021, the agricultural sector contributed 14.27% to the national GDP, the second highest after the manufacturing industry at 19.29% (BPS, 2021a).

DI Yogyakarta is one of the provinces that have the potential for agricultural zakat. The contribution of the agricultural sector to the GRDP of DI Yogyakarta in the first quarter of 2021 was in second place, with a percentage of 11.50%, below the manufacturing industry which was ranked first by contributing a figure of 12.48% (BPS, 2021b). According to BAZNAS, the dimensions of agricultural zakat consist of three main indicators, namely staple food, fruits, and plantations. Puskas BAZNAS (2019) also noted that DI Yogyakarta also has a large potential for agricultural zakat.

In 2018, DI Yogyakarta produced 497,599 tons of rice production, with a production value of 2,518.3 billion rupiahs. From these results, DI Yogyakarta has the potential for zakat of 115.8 billion rupiah. Moreover, this potential is comparable to the area of land owned by DI Yogyakarta with an area of 53,984.60 hectares and with the number of farmers reaching 752,556 people (BPS, 2018). In 2018, this figure contributed to the percentage of the working population by the main occupation in DI Yogyakarta by 20.48%, the largest among other types of work (BPS, 2019). In addition, DI Yogyakarta also has the potential for agricultural zakat from plantation products of 8.9 billion (Puskas BAZNAS, 2019). The data above proves that DI Yogyakarta is still an area that has a large potential for agricultural zakat.

As one of the provinces with a high percentage of poverty rates and with the highest gini ratio in Indonesia, Yogyakarta is a province that has very complex problems of poverty and inequality. This is certainly a problem where the agricultural sector, which is one of the highest contributors to GRDP in Yogyakarta, has not been able to be maximized as an important instrument in overcoming poverty and economic inequality. One of the reasons why the potential of zakat has not been fully realized is due to the lack of intention of farmers to pay agricultural zakat. This is of course closely related to what factors influence muzakki's intention in tithing.

This study aims to analyze several factors that influence farmers' intention to pay agricultural zakat in the Special Region of Yogyakarta. It is hoped that this research will contribute to the development of the Amil Zakat Agency and the Amil Zakat Institution regarding the intention of muzakki to pay zakat related to the determinants of agricultural zakat both in DI Yogyakarta in particular and in Indonesia in general.

LITERATURE REVIEW

Intention

Davis (1989) argues that intention is the level of effort and how strong a person's desire or urge to use something or perform certain behaviors. At the same time, Ajzen (1991) expressed the opinion that intention is an impulse that comes from within a person's individual and is used as a motivation to behave. In addition, intention can also be interpreted as a condition or condition in which a person has a sense of intention in something which is followed by a desire to learn and know more deeply and prove it (Yazid, 2017). Intention also means feelings, hopes, stances, tendencies, and prejudices that become one and can provide instructions for someone to make a decision (Triyawan and Aisyah, 2016). In this context, this study tries to measure how much intention Muslim farmers have to pay agricultural zakat.

Zakat

In language, zakat means cleaning, purifying, fertilizing, and developing. In Islamic law, zakat occupies the third position as a pillar of Islam that must be fulfilled for those who can afford it. Meanwhile, the term, zakat comes from Arabic, (*zakāh*), which means certain assets issued by Muslim and reached the nisab (minimum limit) and are given to mustahik who are entitled to receive it as determined by the Qur'an in eight *aṣnāf* (Rosadi, 2019). Zakat is the growth, increase and cleansing of wealth. Zakat has an important position in Islamic law as an instrument for equitable distribution of wealth. The function of issuing zakat from property owned by a Muslim is to ensure justice and equity so that there is no economic inequality in society. Zakat is one of Allah's practices on his servants from someone whose wealth has met the nisab of zakat.

Scholars agree that agricultural products that have reached the nisab are obliged to pay zakat from the harvest that has been obtained. The arguments that form the basis for the obligation of agricultural zakat are in Surah Al-Baqarah (2): 267 as follows:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ

In this verse, Allah SWT commands His believing servants to give charity. The ulama say that what is meant by alms here is zakat. Ibn Abbas RA said that this zakat comes from some of the results of your good sustenance from the results of efforts you have done, in the form of fruits and crops that grow for them. Allah also ordered them to donate from the best, most valuable, and best assets, and forbade them to give alms with the bad and lowly assets, because indeed Allah SWT is good and will not accept what is not good (Syakir, 2014).

Religiosity

Religiosity can be interpreted as the degree of religiosity that can be seen from the attitudes and behavior of a person in expressing and practicing his religious beliefs openly. The phrase religiosity is usually known as social piety (Herman, 2012). In the view of Islam, religiosity is an activity related to all aspects of life, be it social, economic, political, and so on, the results of which are fully submitted to Allah SWT as a form of tawakkal Allah SWT. According to Glock & Stark (1966), there are five dimensions of religiosity, including belief, practice, knowledge, consequences, and experience (Ivalaili, 2019).

First, belief is closely related to one's aqidah which is the root of an individual's faith. Second, the practice of religious rituals is a representation of how far an individual practice his religious teachings which are ritual worship. Third, knowledge is the basis for a person to practice his religious teachings. Fourth, consequences indicate how much an individual practice his religious teachings which are muamalah. And the fifth is experience or appreciation, which is reflected in the tendency of a Muslim to face every destiny that is decided by Allah SWT (Glock & Stark, 1966).

Knowledge

Notoatmodjo (2003) defines knowledge as the result of human sensing an object that comes from its senses. In line with that, Kotler (2000) said that knowledge is a person's change that comes from the experience of an individual. Therefore, the behavior pattern of an individual is influenced by the knowledge possessed. Knowledge can also be seen as a symptom that people encounter and receive through the application of logic. Knowledge can be obtained when a person uses his mind to feel an experience that has never been felt before. Knowledge is essentially the ability to predict/estimate something based on the recognition of a shape/pattern.

There are at least two meanings of knowledge according to the Islamic view, namely knowledge in the form of revelation that comes from God, and knowledge that comes from humans themselves in the form of practice (Nur and Zulfahmi, 2018). Likewise with Islam, which has guidelines for its people who believe in the Qur'an and hadith as the foundation for charity. Therefore, zakat which is the command of Allah SWT in the Qur'an should be implemented and obeyed by a Muslim who understands religion (Rosyid & Saidiah, 2016).

Income

Salaries/wages, rent, and other allowances are examples of remuneration for the use of various elements of production owned by households and businesses. In another sense, income is the accumulation of income earned by an individual for his work performance in a certain period (Sukirno, 2019). Income is also income from work activities carried out which are paid according to a certain calculation, usually within one year, and is very important for a person's survival (Suroto, 2000).

In line with that, Boediono (1982) also stated that income is the result of selling the factors of production it has to the production sector. Inoed (2005) explained that there are at least several elements that must be met by a person's income so that the assets owned are included in the legal category that must be paid zakat, among others: the assets are definite assets and are full ownership, their assets develop, are free from debt, able to exceeds basic need, reach the nisab and haul, and is based on a predetermined amount.

Environment

Azwar (2013) in his theory explains that a person's attitude in activities is strongly influenced by the people around him. Sertain in Lestari (2011) states that the environment is the whole thing that includes all the conditions in this world which with a certain style can affect human behavior, growth, and development. Sunyoto (2012) also explained that the surrounding work environment can affect a person's behavior. Therefore, the nature and character of a person are usually shaped by the way he interacts and the environment he lives in. One of the most well-known theories is the reference group theory. This theory was popularized by Cartwright and Zander (1968). This theory explains that the behavior of a group will be used as a reference by its members in doing something. This theory views a person will try to perpetuate his membership by following the behavior of the existing group.

Trust

The level of trust in a relationship is influenced by the stability of the relationship. Trust and commitment between partners will get stronger as the connection develops. There are two reasons why trust is very important. The first reason is that trust is the basis for building long-term relationships, and any partnership requires commitment from both parties. The second reason is that at the conceptual stage, the client is required to disclose confidential information, which may affect future planning (Rahardian, 2011).

The belief that the actions of another person or group conform to their beliefs is known as belief. Trust is the result of a gradual accumulation of social relationship processes that are mutually

committed to building good relationships. In other words, belief is our opinion that something has certain characteristics so that it becomes certain. This belief is based on repeated impressions as a result of learning and experience (Amir, 2005). Wibowo (2006) explained that there are seven elements become core values so that trust is built between two parties, including openness, competence, honesty, integrity, accountability, sharing, and appreciation. These seven values, if practiced consistently and professionally, will certainly have a positive impact on increasing trust from one party to another.

Empirical Study

Research that examines intention in tithing has been carried out by academics of Islamic economics and Islamic law. Several previous studies that observed the variables of religiosity, knowledge, income, environment, and belief affected farmers' intention to pay agricultural zakat. However, these studies have differences and similarities with this study. Mukhibad et al. (2019) try to explore empirically several factors that influence muzakki's intention to pay professional zakat through amil zakat. In addition, Sedjati et al. (2018) analyze the factors that influence the willingness of the people to pay zakat in DKI Jakarta. This study includes a theoretical model of knowledge, attitudes, religiosity, motivation, and income of Muslims to pay zakat.

Kartika (2020) also researched the effect of income on the intention of muzakki to pay zakat at the National Amil Zakat Agency (BAZNAS) Salatiga City. Haki (2020) in his research, explained whether the variables of zakat knowledge and the institution's image had influenced muzakki's intention to pay zakat. Nur and Zulfahmi (2018) conducted a study to examine the effect of trust, knowledge, and income on the motivation of muzakki in issuing zakat. Bin-Nashwan et al. (2019) try to examine why zakat when placed as a fiscal instrument fails to eliminate poverty. This phenomenon is proven through low zakat collection. Therefore, in this study, a study was conducted to see the determinants of the decision to pay zakat with the object of research being business owners in Yaman who have met the requirements to pay zakat. The findings of this study indicate that religiosity and friendship environment have a significant influence on compliance with paying zakat, while law enforcement does, not affect compliance with paying zakat.

Hypotheses Development

Based on Glock & Stark's theory (1966), the behavior of an individual to practice a job is closely related to the individual's religiosity. This theory is reinforced by Ancok and Suroso (1995) who say that religiosity can have a positive effect on intention to pay zakat. In addition, Harun Nasution in Jalaluddin (2012) also argues that religiosity is influenced by the teachings revealed by God to His servants, including in this context the Qur'an which commands to pay zakat. This component is manifested in the behavior of adherents of certain religions when performing religious rituals. Prayer, fasting, zakat, hajj, and other muamalah activities are examples of dimensions of the practice of Islamic teachings. Some studies that confirm this include Aligarh et al. (2021), Azzahra and Madjid (2020), Bin-Nashwan et al. (2019), Ivalaili (2019), and Novia et al. (2018), so the hypothesis proposed by the researcher is:

H1: Religiosity variable has a significant positive effect on farmers' intention to pay agricultural zakat

Knowledge has a positive influence on one's behavior. Because knowledge is a very strategic place in shaping the behavior of an individual. Kotler (2000) in theory suggests that consumer behavior patterns are influenced by their knowledge. Jalaluddin (2013) in theory, he argues that knowledge is the practice of oneself and the environment. In line with that, Notoatmodjo (2003) defines knowledge as the result of human sensing of an object that comes from the senses it has. Therefore, Islam has a very important position as the fundamental basis of a Muslim to do charity with the Qur'an and hadith as a source of knowledge in which there is an order to pay zakat. Some studies that confirm this include Haki (2020), Kumiawan (2019), Sedjati et al. (2018), and Yusfiarto et al. (2020), so the hypothesis proposed by the researcher is:

H2: Knowledge variable has a significant positive effect on farmers' intention to pay agricultural zakat

Sukimo (2019) defines income as a remuneration for the use of various elements of production owned by households and businesses so astouce as salaries/wages, rent, and other benefits. Besides, Suroto (2000) explained that income is income from work activities carried out and paid with specific calculations, usually within one year, and is very important for a person's survival. Boediono (1982) also argues that income is the sale of various factors of production which are then distributed to the production sector. Therefore, income has a significant effect on paying zakat. This is in line with the opinion of Ajzen and Fishbein in their theory of planned behavior, explaining that attitude is one of the important variables that influence an individual's intention to act. When a person to can these values in his life that are revealed in the form of an attitude, then he will be directed to perform a particular practice, including in this context to pay zakat (Seni and Ratnadi, 2017). Some studies that confirm this include Kartika (2020), Nugroho and Nurkhin (2019), Pristi and Setiawan (2019), Salmawati and Fitri (2018), and Sedjati et al. (2018), so the hypothesis proposed by the researcher is:

H3: Income variable has a significant positive effect on farmers' intention to pay agricultural zakat

Social activities as a result of environment influences can affect individual behavior. Azwar (2013) in theory, it explains that the people around him strongly influence a person's attitude in activities. Correspondingly, Sunyoto (2012) also explained that the surrounding work environment can affect an individual's behavior in behaving and acting. Sertain in Lestari (2011) states that the environment is all things that include all conditions in this world which with certain styles, methods, ways, and forms can affect human behavior, growth, and development. Several studies confirm this, including Azman and Bidin (2015), Bin-Nashwan et al. (2019) and Novia et al. (2018), so the hypothesis proposed by the researcher is:

H4: Environment variable has a significant positive effect on farmers' intention to pay agricultural zakat

Trust is the most basic thing to motivate an individual to carry out activities. Trust is believed to influence muzakki's intention to pay zakat. Amir (2005) explains that belief is our opinion that something has certain characteristics so that it becomes certain. This belief is based on repeated impressions as a result of learning and experience. In line with that, Gitosudarmo and Sudita (1997) also states that trust is an expectation that other individuals will not act opportunistically to the expectations given to them. Sheth and Mittal (2004) argues that trust is one of the important factors of every relationship that exists, which at the same time greatly influences the commitment of an individual. That is, the higher a person's level of trust, the higher the individual will be obedient/motivated to carry out their activities. Some studies that confirm this include Aisyah and Sutejo (2020), Anggita and Yuliafitri (2020), Jayanto and Munawaroh (2019), Muhammad and Saad (2016), and Nur and Zulfahmi (2018), so the hypothesis proposed by the researcher is:

H5: Trust variable has a significant positive effect on farmers' intention to pay agricultural zakat

METHOD

Types and Sources of Data

This research uses a quantitative approach with a causal study. The population in this study were Muslim farmers in DI Yogyakarta with a purposive sampling technique. The consideration of the sample in the research conducted is based on the criteria requirements of the respondents who are the sample and have been determined by the researcher, namely Muslim farmers domiciled in DI Yogyakarta.

In determining the number of samples, the researcher used the Roscoe theoretical formula. Based on this theory, if the research will be carried out with multivariate analysis (correlation or multiple

regression), then to determine the number, the sample must be at least 10 times the number of variables to be researched (Sugiyono, 2010). In this study there are 6 variables, with 5 independent variables and 1 dependent variable, so the sample calculation is $6 \times 10 = 60$ respondents. Thus, the minimum number of respondents in this study amounted to 60 Muslim farmers domiciled in DI Yogyakarta. The data sources in this study used primary data and secondary data.

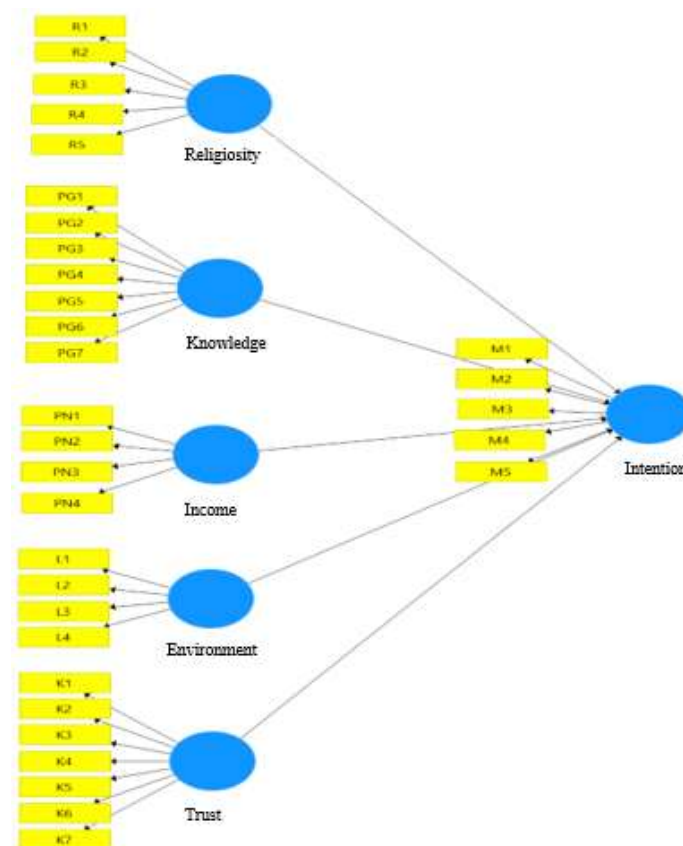
Analytical Method

The data in this study will be analyzed using Partial Least Squad (PLS), one of the statistical equation methods of the Structural Equation Model (SEM), with variants based on design to solve multiple linear regression. This statistical model is usually used in research that has many independent variables, especially variables that experience multicollinearity. In data analysis using PLS, there are three stages of the iteration process, these stages include making weight estimates, forming inner and outer models, and making estimate means (Ghozali, 2011).

RESULTS AND DISCUSSION

Results

Hypothesis testing in this study was tested using the Partial Least Square (PLS) method. Testing with PLS is a method of Structural Equation Modeling (SEM) based on variance. This study uses a test tool with the Smart-PLS 3.0 application, which is designed to estimate structural equations based on variance. In this study, there are two models used, namely the outer model and the inner model. The outer model is used to test the validity and reliability. The validity test used in this study is to use Average Variance Extracted (AVE) and discriminant validity. As for the reliability test using cronbach's alpha and composite reliability. And for testing the inner model using R Square and hypothesis testing.



Source: Author, 2022 (processed).

Figure 1 Structural model

Validity test

The value of convergent validity is the value of the loading factor in the latent variable with its indicators. The standard convergent validity is > 0.7 for the outer loading value and > 0.5 for the Average Variance Extracted (AVE) value. The following are the results of the convergent validity and AVE values in this study:

Table 2 Outer loading

	Trust	Environment	Intention	Income	Knowledge	Religiosity
K1	0.858					
K2	0.871					
K3	0.915					
K4	0.896					
K5	0.856					
K6	0.853					
K7	0.735					
L1		0.924				
L2		0.886				
L3		0.939				
L4		0.923				
M1			0.754			
M2			0.796			
M3			0.816			
M4			0.845			
M5			0.813			
PG1					0.845	
PG2					0.759	
PG3					0.826	
PG4					0.876	
PG5					0.857	
PG6					0.905	
PG7					0.718	
PN1				0.706		
PN2				0.922		
PN3				0.887		
PN4				0.931		
R1						0.854
R2						0.855
R3						0.851
R4						0.895
R5						0.864

Source: Author, 2022 (processed).

Table 3 Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Trust	0.733
Environment	0.843
Intention	0.649
Income	0.750
Knowledge	0.687
Religiosity	0.747

Source: Author, 2022 (processed).

The results from the table above show that the value of the outer loading test is > 0.7 , and the AVE value is > 0.5 . The value of the Average Variance Extracted (AVE) for each construct includes, among others, the religiosity variable is 0.747, the knowledge variable is 0.687, the income variable is 0.750, the environment variable is 0.843, the trust variable is 0.733, and the intention variable is 0.649. Based on the test result show that each construct has an AVE value of more than 0.5, which means that the AVE value in this study is declared valid.

Discriminant validity

The validity test with discriminant validity is a test that aims to measure the accuracy of the reflective model. Discriminant validity is done by comparing the roots of each AVE square to the correlation value between constructs (Ghozali, 2011). If the value of the square root of AVE is higher than the correlation value between constructs or > 0.5 , it can be said that it has met discriminant validity. The outer results on discriminant validity in this study are as follows:

Table 4 Discriminant validity

	Trust	Environment	Intention	Income	Knowledge	Religiosity
Trust	0.856					
Environment	0.539	0.918				
Intention	0.780	0.639	0.806			
Income	0.650	0.469	0.688	0.866		
Knowledge	0.810	0.398	0.720	0.680	0.829	
Religiosity	0.717	0.232	0.650	0.455	0.853	0.864

Source: Author, 2022 (processed).

Based on the results of the table above, it can be seen that the root values of the AVE are 0.856, 0.918, 0.806, 0.866, 0.829, and 0.864, indicating that these values are greater than each construct or > 0.5 . So it can be concluded that the measurement model used in this study is declared valid because it has met discriminant validity.

Reliability test

In this test, the construct reliability test was measured based on two criteria, cronbach's alpha and composite reliability, from each indicator block that measured the construct. Table 5 shows that each cronbach's alpha construct is more than 0.6, including a religiosity value of 0.915, knowledge value of 0.923, income value of 0.885, environment value of 0.938, trust value of 0.939, and intention value of 0.864. From the value of cronbach's alpha, it can be concluded that the data in this study is reliable based on the value of each construct which is more than 0.6.

Table 5 Cronbach's alpha

	Cronbach's Alpha
Trust	0.939
Environment	0.938
Intention	0.864
Income	0.885
Knowledge	0.923
Religiosity	0.915

Source: Author, 2022 (processed).

Table 6 Composite reliability

	Composite Reliability
Trust	0.950
Environment	0.955
Intention	0.902
Income	0.922
Knowledge	0.939
Religiosity	0.936

Source: Author, 2022 (processed).

Table 6 shows that each composite reliability construct is more than 0.7, including a religiosity value of 0.936, knowledge value of 0.939, income value of 0.922, environment value of 0.955, trust value of 0.950, and intention value of 0.902. From the composite reliability value, it can be concluded that the data in this study is reliable based on the value of each construct which is more than 0.7.

R Square

The evaluation of the inner model (structural model) on the PLS tool can be seen from the value of the R-Square table. The results of the R-Square in this study are as follows:

R Square	
Intention	0.756

Source: Author, 2022 (processed).

Based on Table 7, it can be seen that the R² value in this study is 0.756, which means that 75.6% of the variance of the intention variable can be explained or influenced by the independent variables in this study 24.4% of the variance of the intention variable is explained by other variables outside the variables in this study.

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Result
Trust -> Intention	0.251	1.706	0.089	Rejected
Environment -> Intention	0.334	2.927	0.004	Accepted
Income -> Intention	0.287	2.126	0.034	Accepted
Knowledge -> Intention	-0.129	0.525	0.600	Rejected
Religiosity -> Intention	0.373	2.035	0.042	Accepted

Source: Author, 2022 (processed).

Based Table 8 which shows the original sample value, t-statistics value, and p-values, the test results of each hypothesis in this study include the religiosity variable having an influence on intention with a beta coefficient of 0.373, the t-value statistic is 2.035 > 1.96 (5%), and p-values are 0.042 < 0.05. These results indicate that religiosity has a significant positive effect on farmers' intention in tithing. The knowledge variable has no effect on intention with a beta coefficient of -0.129, a t-statistic value of 0.525 < 1.96 (5%), and a p-value of 0.600 > 0.05. These results indicate that knowledge does not affect farmers' intention in tithing.

The income variable has an influence on intention with a beta coefficient of 0.287, a t-statistic value of 2.126 > 1.96 (5%), and a p-value of 0.034 < 0.05. These results indicate that income has a significant positive effect on farmers' intention to tithe. Environment variable has an influence on intention with a beta coefficient of 0.334, a t-statistic value of 2.927 > 1.96 (5%), and a p-value of 0.004 < 0.05. These results indicate that the environment has a significant positive effect on farmers' intention to tithe. The trust variable has no effect on intention with a beta coefficient of 0.251, a t-statistic value of 1.760 < 1.96 (5%), and a p-value of 0.089 > 0.05.

Discussion

The effect of religiosity on farmers' intention to pay agricultural zakat

The hypothesis testing results indicate that religiosity's effect on farmers' intention to pay agricultural zakat is at the t-statistic value of 2.035 > 1.96 (5%) and the p-values of 0.042 < 0.05. This shows that religiosity has a significant positive effect on farmers' intention to pay agricultural zakat. Religiosity is the level of religiosity that is reflected in a person's attitudes and behavior in expressing and practicing their religious beliefs, both publicly (social piety) and private (individual piety) (Herman, 2012). Glock & Stark (1966) believes that the higher a person's religiosity, the more impact on that person's social behavior, which departs from belief in the teachings of the religion he adheres to.

The results of this study indicate that religiosity has a significant positive effect on farmers' intention to pay agricultural zakat. This study shows that the higher the level of religiosity of a farmer, the higher the intention of the farmer to pay agricultural zakat. In line with that, Karim (2018) explained that the Islamic economic theory derived from the concept of justice views that Islam has universal values that come from monotheism, where the purpose of human creation is to worship Him. This means showing that religiosity influences one's actions in charity, where all human activities related to nature and humans are framed about Allah.

Ajzen (1991) argues that a person's motivation in performing certain behaviors comes from individual encouragement. In this context, the religious teachings revealed by Allah to His servants have a great opportunity in shaping a person's intention to fulfill his religious teachings, including the teachings of Islam which command to pay zakat. According to Ancok and Suroso (1995), One's religiosity can encourage a person to form an intention in carrying out the teachings of the religion he adheres to.

In line with this, the theory of planned behavior also explains the intention of farmers to fulfill agricultural zakat obligations if their agricultural products have reached the nisab and haul. The emergence of this intention can come from beliefs in behavior, normative beliefs, and control beliefs. The results of this study are in line with the findings of previous research conducted by Aligarh et al. (2021), Bin-Nashwan et al. (2019), and Ivalaili (2019) which state that religiosity has a significant positive effect on intention. However, the results of this study are different from Nugroho and Nurkhin (2019) and Novia et al. (2018) which states that partially religiosity does not affect someone to pay agricultural zakat.

The effect of knowledge on farmers' intention to pay agricultural zakat

The results of hypothesis testing indicate that the effect of knowledge on farmers' intention to pay agricultural zakat is at the t-statistic value of $0.525 < 1.96$ (5%) and the p-values of $0.600 > 0.05$. This shows that knowledge does not affect farmers' intention to pay agricultural zakat. Knowledge is the result of human sensing of an object that comes from the senses it has (Notoatmodjo, 2003). This is confirmed by Kotler (2000), knowledge is a person's change that comes from an individual's experience. Therefore, a person's behavior pattern is strongly influenced by the knowledge he has. The results of this study indicate that knowledge does not affect farmers' intention to pay agricultural zakat. This means that knowledge has not been fully able to contribute to a farmer's intention to pay agricultural zakat. In other words, there are still many farmers who do not know the urgency of paying agricultural zakat so that has which an impact on the low intention of farmers to pay agricultural zakat.

Hafidhuddin (2008) of the view that one of the things that hinder the collection of zakat to the maximum is the lack of knowledge of zakat on assets that must be issued. Public knowledge which is still limited to conventional sources and textual understanding becomes an obstacle to collecting zakat and increases muzakki's intention to pay zakat. The results of this study are in line with the findings of previous research conducted by Anggita and Yuliafitri (2020) that knowledge partially does not affect intention to pay zakat. However, the results of this study were different from Haki (2020), Yusufarto et al. (2020), Sedjati et al. (2018), and Masfufah (2021) which state that knowledge affects a person's intention to pay zakat.

The effect of income on farmers' intention to pay agricultural zakat

The results of hypothesis testing indicate that the effect of income on farmers' intention to pay agricultural zakat is at the t-statistic value of $2.927 > 1.96$ (5%), and the p-values of $0.004 < 0.05$. This shows that income has a significant positive effect on farmers' intention to pay agricultural zakat. Income is the result of remuneration for the use of various production factors owned by individual households and companies. Sukirno (2019) defines income as the amount of income received for work done in a certain period. In the context of this study, a person's income greatly influences a person's intention to pay zakat (Kartika, 2020). Yazid (2017) suggests that a person's intention will tend to prove it. This was also expressed by Ajzen and Fishbein (2005) in his theory of planned behavior which explains that a person's condition will shape attitudes and is considered the

first variable that influences behavioral intentions. When someone has sufficient income, it will further encourage that person to pay agricultural zakat.

The results of this study indicate that income has a significant positive effect on farmers' intention to pay agricultural zakat. This study shows that the higher the income level of a farmer, the higher the intention of the farmer to pay agricultural zakat. In line with that, Abu 'Ubayd in his book *Al-Amwal* explains that a person's income from zakat has an important role in building social justice (Nasution and Razali, 2021). This result is reinforced by the argument of QS *Al-Hasyr* verse 7, "... so that wealth may not merely circulate among your rich."

In this case, the intention of farmers can influence the behaviour of farmers to pay agricultural zakat, which is based on cognitive and affective aspects. This will certainly have an impact on the acquisition of agricultural zakat, where the higher the income level of a farmer for crops, the higher the level of intention which has implications for farmers compliance to pay agricultural zakat. The results of this study are in line with the findings of previous research conducted by Kartika (2020), Pristi and Setiawan (2019), and Sedjati et al. (2018) which state that income has a significant positive effect on intention. However, the results of this study are different from Nur and Zufahmi (2018) who state that partially income does not affect someone to pay agricultural zakat.

The influence of the environment on farmers' intention to pay agricultural zakat

The hypothesis testing results indicate that the environment's influence on farmers' intention to pay agricultural zakat is at the t-statistic value of $2.126 > 1.96$ (5%) and the p-values of $0.034 < 0.05$. This shows that the environment has a significant positive effect on farmers' intention to pay agricultural zakat. The environment in this context is the thing that includes all the conditions in the world that in certain ways affect human behavior, growth, and development.

Azwar's (2013) theory explains that a person's behavior is influenced by the people around him who serve as a reference for behavior, such as his circle of friends, family, and friends. The results of this study indicate that the environment has a significant positive effect on farmers' intention to pay agricultural zakat. This study shows that the higher the influence of the environment in shaping the behavior of a farmer in tithing, the higher the intention of the farmer to pay agricultural zakat. The results of this study are reinforced by a hadith narrated by Abu Dawud and Tirmidzi in *Silsilah As-Shahihah*, "A person's religion is the religion of his close friends. Let you see who is his close friend."

Included in the context of this research, is where the environment of farmers can affect farmers' intention to pay agricultural zakat. A farmer will have high motivation to pay agricultural zakat if the farmer group and the surrounding environment also have a desire to pay zakat. This fact is supported by the intention which explains that social motives in the environment they live in are closely related to one's behavior (Shaleh and Wahab, 2004), including the influence of the environment to pay zakat. The results of this study are in line with the findings of previous research conducted by Azman and Bidin (2015), Novia et al. (2018), and Bin-Nashwan et al. (2019) which state that the environment has a significant positive effect on intention. However, the results of this study are different from Ridlwan and Sukmana (2017) who states that social factors do not affect a person's motivation to pay zakat.

The effect of trust on farmers' intentions to pay agricultural zakat

The hypothesis testing results indicate that trust's effect on farmers' intention to pay agricultural zakat is at the t-statistic value of $1.760 < 1.96$ (5%), and the p-values of $0.089 > 0.05$. This shows that trust does not affect farmers' intention to pay agricultural zakat. Trust can be interpreted as an individual's belief in other individuals or groups by using the emotional side so that it can influence behavior. This belief arises from repeated perceptions due to experience and learning (Amir, 2005). Trust is very important for two reasons. The first reason is that long-term relationships are influenced by social attitudes. And the second reason is, trust will produce an optimistic attitude in the future.

The results of this study indicate that trust does not affect farmers' intention to pay agricultural zakat. This means that it shows that trust has not fully built the intention of farmers to pay agricultural zakat. There are seven elements that become core values so that trust is built between two parties, including: openness, competence, honesty, integrity, accountability, sharing, and appreciation. These seven

values, if practiced consistently and professionally, will certainly have a positive impact on increasing trust in farmers' intention to pay agricultural zakat.

The results of this study are in line with the findings of previous research conducted by Widyarini and Yuliana (2019) that trust does not affect farmers' intention to pay zakat. However, the results of this study differ from those of Anggita and Yuliafitri (2020), Jayanto and Munawaroh (2019), and Nur and Zufahmi (2018) which state that partially trust influences a person's intention to pay agricultural zakat.

CONCLUSION

Based on the results of data analysis, hypothesis testing, and analysis of the discussions that have been carried out regarding the influence of the variables of religiosity, knowledge, income, environment, and belief on farmers' intention to pay agricultural zakat, it can be concluded that, first, the construct or variable of religiosity has a significant positive effect on farmers' intention to pay agricultural zakat. That is, the higher the religiosity of farmers, the higher the intention of farmers to pay agricultural zakat. Therefore, it can be explained that H1 in this study is accepted.

Second, the knowledge construct or variable does not influence farmers' intention to pay agricultural zakat. That is, the higher the knowledge of farmers, the intention of farmers to pay agricultural zakat is getting lower. Therefore, it can be explained that H2 in this study was rejected. Third, the construct or income variable has a significant positive effect on farmers' intention to pay agricultural zakat. That is, the higher the income of farmers, the higher the intention of farmers to pay agricultural zakat. Therefore, it can be explained that H3 in this study is accepted.

Fourth, the construct or environment variable has a significant positive effect on farmers' intention to pay agricultural zakat. That is, the higher the influence of the farmer's environment, the higher the intention of farmers to pay agricultural zakat. Therefore, it can be explained that H4 in this study is accepted. Fifth, the construct or trust variable does not influence farmers' intention to pay agricultural zakat. That is, the higher the trust of farmers, the intention of farmers to pay agricultural zakat is getting lower. Therefore, it can be explained that H5 in this study was rejected.

As for some recommendations that researchers suggest for further research, among others, this research only examines the intention in zakat addressed to all Muslim farmers. It is hoped that further research will be more specific on the compliance of farmers who pay agricultural zakat. Second, the income variable question questionnaire did not focus on agricultural income in this study. It is hoped that in future research, the researchers will be more specific in the questionnaire on income generated from agricultural businesses. Furthermore, third, this research was only conducted on 60 respondents with research coverage in the Special Region of Yogyakarta which is still classified as a small number of samples and a limited research area. It is hoped that in future research, it will increase the number of samples and expand the area coverage on a national scale.

REFERENCES

- Aisyah, S. & Sutejo, B. (2020). The effect of quality of service, knowledge and trust on the decision of muzakki in paying zakat in amil zakat institute of Nurul Fikri Zakat Center area Sampit Area. *E-Jurnal Kajian Ekonomi, Manajemen, & Akuntansi*, 1(1), 50–59.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).
- Ajzen, I. & Fishbein, M. (2005). The influence of attitudes on behavior. In *The Handbook of Attitude*, 173-221. <https://doi.org/10.4324/9781410612823-13>.
- Aligarh, F., Nugroho, A., Raharja, B. S., Pratama, B. C., & Wirayuda, A. W. (2021). Do individual factors, religiosity factors, and demographic factors predict intention to pay zakat? *Al-Uqud: Journal of Islamic Economics*, 5(1), 151–165. <https://doi.org/10.26740/al-uqud.v5n1.p151-165>.

- Amir, M. T. (2005). *Dinamika Pemasaran*. Jakarta (ID), PT. Raja Grafindo.
- Ancok, D. & Suroso, F. N. (1995). *Psikologi Islam*. Yogyakarta (ID), Pustaka Pelajar.
- Anggita, A., & Yuliafitri, I. (2020). Pengaruh pengetahuan, kepercayaan dan pelayanan lembaga amil zakat terhadap minat membayar zakat di lembaga amil zakat. *ISEI Accounting Review*, 4(1), 8–13.
- Atabik, A. (2015). Peranan zakat dalam pengentasan kemiskinan. *ZISWAF: Jurnal Zakat Dan Wakaf*, 2(2), 339–361.
- Azman, F. M. N. & Bidin, Z. (2015). Factors influencing zakat compliance behavior on saving. *International Journal of Business and Social Research*, 5(1), 118–128.
- Azwar, S. (2013). *Sikap Manusia Teori dan Pengukurannya*. Yogyakarta (ID), Pustaka Pelajar.
- Azzahra, F. & Madjid, M. S. A. (2020). What drives muzakki to pay zakat at baitul mal?. *Shirkah: Journal of Economics and Business*. 5(1), 27–52.
- Bin-Nashwan, S. A., Abdul-Jabbar, H. & Aziz, S. A. (2019). Do enforcement, religiosity and peer influence zakah compliance behavior?. *International Journal of Financial Research*, 10(6), 42–53. <https://doi.org/10.5430/ijfr.v10n6p42>.
- Boediono. (1982). *Ekonomi Mikro*. Yogyakarta (ID), BPFE.
- [BPS] Badan Pusat Statistik. (2018). *Hasil Survei Pertanian Antar Sensus (SUTAS) 2018 Provinsi D.I Yogyakarta* [online]. [accessed 2022 Jun 7]. Retrieved from: <https://yogyakarta.bps.go.id/publication/2018/12/28/5450a38c3ee391845812e9fd/hasil-survei-pertanian-antar-sensus-sutas-2018-provinsi-d-i-yogyakarta.html>.
- [BPS] Badan Pusat Statistik. (2019). *Keadaan Ketenagakerjaan D.I. Yogyakarta Agustus 2019* [online]. [accessed 2022 Jan 7]. Retrieved from: <https://yogyakarta.bps.go.id/pressrelease/2019/11/05/963/keadaan-ketenagakerjaan-d-i--yogyakarta-agustus-2019.html>.
- [BPS] Badan Pusat Statistik. (2021a). *Pertumbuhan Ekonomi Indonesia Triwulan 2-2021* [online]. [accessed 2022 Jan 7]. Retrieved from: <https://www.bps.go.id/pressrelease/2021/08/05/1813/ekonomi-indonesia-triwulan-ii-2021-tumbuh-7-07-persen--y-on-y-.html>.
- [BPS] Badan Pusat Statistik. (2021b). *Profil Kemiskinan di Indonesia Maret 2021* [online]. [accessed 2022 Jan 7]. Retrieved from: <https://www.bps.go.id/pressrelease/2021/07/15/1843/persenta-se-penduduk-miskin-maret-2021-turun-menjadi-10-14-persen.html>.
- Budaya, A. & Nasution, S. A. (2021). Pengembangan Mandatori Zakat Dalam Sistem Zakat Di Indonesia. *Jurnal Living Law*, 13(1), 1–10.
- Cartwright, D., & Zander, A. (1968). *Group Dynamics: Research And Theory*. New York (US), Harper and Row Publisher.
- Davis, F. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*, 13(3), 319–340. <https://doi.org/10.2307/249008>.
- Ghozali, I. (2011). *Structural Equation Modeling: Metode Alternatif dengan Partial Least Squares (PLS)*. Semarang (ID), Badan Penerbit Universitas Diponegoro Semarang.
- Gitosudarmo, I. & Sudita, N. (1997). *Perilaku Keorganisasian*. Yogyakarta (ID), BPFE.
- Glock, C. Y., & Stark, R. (1966). Religion and society in tension. *Sociology of Religion*, 27(3), 173–175. <https://doi.org/10.2307/3710391>.
- Hafidhuddin, D. (2008). *Zakat Dalam Perekonomian Modern*. Jakarta (ID), Gema Insani.
- Haki, U. (2020). Pengaruh pengetahuan zakat dan citra lembaga terhadap minat muzakki dalam membayar zakat fitrah. *Syi'ar Iqtishadi : Journal of Islamic Economics, Finance and Banking*, 4(1), 81–97. <https://doi.org/10.35448/jiec.v4i1.8182>.
- Herman, S. Y. S. (2012). *Pengaruh Religiusitas terhadap Perilaku Ekonomi*. Tangerang (ID), CV Efko Grafika.
- Inoed, A. (2005). *Anatomi Fiqh Zakat: Potret Pemahaman Badan Amail Zakat Sumatera Selatan*. Yogyakarta (ID), Pustaka Pelajar.
- Ivalaili. (2019). Religiusitas dan pengaruh faktor demografi terhadap kepatuhan dalam berzakat. *Al-Urban: Jurnal Ekonomi Syariah dan Filantropi Islam*, 3(1), 1–12. https://doi.org/10.22236/alurban_vol3/is2pp1-11.
- Jalaluddin. (2012). *Psikologi Agama*. Jakarta (ID), Raja Grafindo Persada.

- Jalaluddin. (2013). *Filsafat Ilmu Pengetahuan*. Jakarta (ID), Raja Grafindo Persada.
- Jayanto, P. Y. & Munawaroh, S. (2019). The influences of reputation, financial statement transparency, accountability, religiosity, and trust on interest in paying zakat of profession. *Jurnal Dinamika Akuntansi*, 11(1), 59–69.
- Karim, A. A. (2018). *Ekonomi Mikro Islami*. Depok (ID), PT. Raja Grafindo.
- Kartika, I. (2020). Pengaruh pendapatan terhadap minat membayar zakat dengan kesadaran sebagai variabel intervening (studi kasus muzakki di Baznas Salatiga). *Jurnal Ilmiah Ekonomi Islam*, 6(1), 42–52. <https://doi.org/10.29040/jiei.v6i1.558>.
- Kotler, P. (2000). *Manajemen Pemasaran*. Jakarta (ID), Prenhallindo.
- Kurniawan, B. (2019). Tingkat kepatuhan petani kentang dalam membayar zakat pertanian di Desa Kersik Tuo Kecamatan Kayu Aro Kabupaten Kerinci. *Ltizam Journal Of Shariah Economic Research*, 3(1), 63–82.
- Lestari, A. (2011). Pandangan Islam tentang faktor pembawaan dan lingkungan dalam pembentukan manusia (kajian ilmu pendidikan Islam). *Jurnal Pendidikan*, 5(1), 1–13.
- Masfufah, Z. (2021). *Pengaruh Literasi Zakat, Pendapatan dan Religiusitas terhadap Kepatuhan Petani Membayar Zakat Pertanian (Studi Kasus Pada Petani Kabupaten Cilacap)*. (Doctoral Dissertation, UIN Saifuddin Zuhri, Purwokerto, Indonesia).
- Muhammad, S. A. & Saad, R. A. J. (2016). Determinants of trust on zakat institutions and its dimensions on intention to pay zakat: a pilot study. *Journal of Advanced Research in Business and Management Studies*, 3(1), 40–46.
- Mukhibad, H., Fachrurrozie & Nurkhin, A. (2019). Determinants of the intention of muzakki to pay professional zakat. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 8(1), 45–67. <https://doi.org/10.22373/share.v8i1.4573>.
- Nasution, M. S. & Razali, R. (2021). Zakat dan keadilan sosial: analisis terhadap kitab al-amwal karangan Abu Ubaid. *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah*, 3(1), 13–23.
- Notoatmodjo, S. (2003). *Pendidikan dan Perilaku Kesehatan*. Jakarta (ID), Bumi Aksara.
- Novia, N., Noor, I. & Ekawaty, M. (2018). Analisis pengaruh faktor non-ekonomi terhadap sikap pedagang Madura dalam membayar zakat perdagangan. *Al-Muzara'ah*, 6(1), 61–76. <https://doi.org/10.29244/jam.6.1.61-76>.
- Nugroho, A. S. & Nurkhin, A. (2019). Pengaruh religiusitas, pendapatan, pengetahuan zakat terhadap minat membayar zakat profesi melalui Baznas dengan faktor usia sebagai variabel moderasi. *Economic Education Analysis Journal*, 8(3), 1130–1146.
- Nur, M. M. & Zulfahmi. (2018). Pengaruh pengetahuan, pendapatan, dan kepercayaan terhadap minat muzakki dalam membayar zakat di baitul mal Kota Lhokseumawe. *Ekonomi Regional Unimal*, 1(3), 89–99.
- Pristi, E. D. & Setiawan, F. (2019). Analisis faktor pendapatan dan religiusitas dalam mempengaruhi minat muzakki dalam membayar zakat profesi. *Jurnal Analisis Bisnis Ekonomi*, 17(1), 32–43. <https://doi.org/10.31603/bisnisekonomi.v17i1.2740>.
- [Puskas BAZNAS] Pusat Kajian Strategis Badan Amil Zakat Nasional. (2019). *Indikator Pemetaan Potensi Zakat*. Jakarta (ID), BAZNAS.
- [Puskas BAZNAS] Pusat Kajian Strategis Badan Amil Zakat Nasional. (2021). *Outlook Zakat Indonesia 2021* [online]. [accessed 2022 Jan 7]. Retrieved from: <https://puskasbaznas.com/publications/books/1418-outlook-zakat-indonesia-2021>.
- Rahardian, R. (2011). Pengaruh trust dan commitment terhadap relationship quality studi pada perusahaan pasangan usaha PT. XYZ (sebuah lembaga keuangan non bank). *Jurnal Manajemen Teori dan Terapan*, 4(3), 52–62. <https://doi.org/10.20473/jmtt.v4i3.2425>.
- Ridlwani, A. A. & Sukmana, R. (2017). The determinant factors of motivation to pay zakat in regional amil zakat agency of East Java. *KARSA: Journal of Social and Islamic Culture*, 25(2), 334–345.
- Rosadi, A. (2019). *Zakat dan Wakaf: Konsepsi, Regulasi, dan Implementasi*. Bandung (ID), Simbiosis Rekatama Media.
- Rosyid, M. & Saidiah, H. (2016). Pengetahuan perbankan syariah dan pengaruhnya terhadap minat menabung santri dan guru. *Islaminomics*, 7(2), 37–45.

- Salmawati, & Fitri, M. (2018). Pengaruh tingkat pendapatan, religiusitas, akuntabilitas dan kualitas pelayanan terhadap minat muzakki membayar zakat di baitul mal Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 3(1), 54–66. <http://www.jim.unsyiah.ac.id/EKA/article/view/9736>.
- Sedjati, D. P., Basri, Y. Z. & Hasanah, U. (2018). Analysis of factors affecting the payment of zakat in special capital region (DKI) of Jakarta. *International Journal of Islamic Business & Management*, 2(1), 24–34. <https://doi.org/10.46281/ijibm.v2i1.50>.
- Seni, N. N. A., & Ratnadi, N. M. D. (2017). Theory of planned behavior untuk memprediksi niat berinvestasi. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, 12(6). <https://doi.org/10.24843/eeb.2017.v06.i12.p01>.
- Shaleh, A. R. & Wahab, M. A. (2004). *Psikologi: Suatu Pengantar dalam Perspektif Islam*. Jakarta (ID), Kencana.
- Sheth, J. N. & Mittal, B. (2004). *Customer Behavior: A Managerial Perspective*. Mason (OH, US) Thomson South-Western.
- Sugiyono. (2010). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung (ID), Alfabeta.
- Sukimo, S. (2019). *Mikro Ekonomi Teori Pengantar*. Depok (ID), Rajawali Pers.
- Sunyoto, D. (2012). *Manajemen Sumber Daya Manusia*. Jakarta (ID), CAPS.
- Suroto. (2000). *Strategi Pembangunan dan Perencanaan Kesempatan Kerja*. Yogyakarta (ID), Gadjah Mada University Press.
- Syakir, S. A. (2014). *Mukhtashar Tafsir Ibnu Katsir* (1st ed.). Jakarta (ID), Darus Sunnah Press.
- Triyawan, A. & Aisyah, S. (2016). Analisis faktor-faktor yang mempengaruhi muzakki membayar zakat di BAZNAS Yogyakarta. *Islamic Economics Journal*, 2(1), 53–69. <https://doi.org/10.21111/iej.v2i1.970>.
- Wibowo. (2006). *Manajemen Perubahan*. Jakarta (ID), Grasindo Persada.
- Widyarini & Yuliana, W. (2019). Faktor pengaruh minat membayar zakat mal: studi pada LAZ 'Baitul Mal MJK' di Yogyakarta. *Az Zarga': Jurnal Hukum Bisnis Islam*, 11(2), 267–287.
- Yazid, A. A. (2017). Faktor-faktor yang mempengaruhi minat muzakki dalam menunaikan zakat di Nurul Hayat cabang Jember. *Economic: Jurnal Ekonomi Dan Hukum Islam*, 8(2), 173–199. <http://ejournal.kopertais4.or.id/tapalkuda/index.php/economic/article/view/2991>.
- Yusfiarto, R., Setiawan, A. & Nugraha, S. S. (2020). Literacy and intention to pay zakat : a theory planned behavior view evidence from Indonesian muzakki. *International Journal of Zakat*, 5(1), 15–27.