THE INFLUENCE OF KNOWLEDGE, INFORMATION AND RELIGIOSITY ON THE ZAKAT DECISIONS OF PT TRANS RETAIL INDONESIA EMPLOYEES

M. Wawang Darmawan
m.wawang@gmail.com
Fakultas Ekonomi Universitas Islam Jakarta
Eka Sutisna
ekasutisna5432@gmail.com
Fakultas Ekonomi Universitas Islam Jakarta
H. Fikriah
Fakultas Ekonomi Universitas Islam Jakarta
Syamsul Bahri
sml.bahrie@gmail.com
Fakultas Ekonomi Universitas Islam Jakarta

ABSTRACT The research aims to determine the perception of Transmart employees towards zakat. The variable used in this study are the cariables of knowledge,information, and religiosity. This research is a quantitative study, data collected usig google form. The result showed that the variable knowledge did not affect the decision to pay zakat, while information and religiosity affected the decision to pay zakat. The decision of society towards Zakat needs to supported by massive socialization and education. Of course, proper regulation also need to be prepared in order to achieve the goals of zakat.

Keywords : Zakat, Knowledge, Information, Religiosity

ABSTRAK Penelitian ini bertujuan untuk mengetahui persepsi pegawai Transmart terhadap zakat. Variabel yang digunakan dalam penelitian ini adalah variabel pengetahuan, informasi, dan religiusitas. Penelitian ini merupakan penelitian kuantitatif, data dikumpulkan menggunakan google form. Hasil penelitian menunjukkan bahwa variabel pengetahuan tidak berpengaruh terhadap keputusan membayar zakat, sedangkan informasi dan religiusitas berpengaruh terhadap keputusan membayar zakat. Keputusan masyarakat terhadap zakat perlu didukung dengan sosialisasi dan edukasi yang masif. Tentu saja, regulasi yang tepat juga perlu disiapkan agar tujuan zakat dapat tercapai.

Kata Kunci : Zakat, Pengetahuan, Informasi, Religiusitas

INTRODUCTION

As a country with the largest Muslim population in the world, Muslims can play their best role through various forms or models of philanthropy in sharia economics and finance. It is hoped that this role can overcome the economic shocks that occur and the entire community, especially Muslims, can participate   and contribute to restoring these shocks (Yusfiarto, 2020). Even though the realization of collecting zakat funds continues to increase, it is still very far compared to the potential that could be obtained.

One of the factors that causes a fairly large difference between the potential and realization of zakat collection in Indonesia is the low interest of Muslims in paying zakat to zakat management institutions formed by the government such as BAZNAS (Canggih et al., 2017). The following is data on zakat fund receipts from 2018 to mid-2022.

Table   1   Zakat Fund Revenue 2018 – 2022 Mid

YEAR	AMOUNT OF ZAKAT FUND RECEIPTS
2018	Rp153.153.229.174
2019	Rp248.342.677.327
2020	Rp305.347.256.942
2021	Rp448.110.950.330
2022	Rp360.856.852.257

Source: BAZNAS Annual Financial Report

Based on the data in the table above, it can be seen that there is still unexplored zakat potential when compared to the 2018 zakat potential mapping indicator (IPPZ) data of IDR 233.8 trillion, this value is equal to 1.72% of GDP in 2017. This IPPZ data is calculated from secondary data taken from various official sources such as BPS. Research conducted on the people of South Aceh in 2021 resulted in the fact that public interest was not good enough even though the level of community religiosity was very high. In this research v ariabel yang used are variables of knowledge, income, and religiosity. As a result, knowledge variables and religiosity variables do not have a very big influence on people's zakat decisions. So socialization is needed in various information media so that people's zakat decisions increase (Handayani & Kurnia, 2015).

Based on this, the author intends to do   research within the scope of the work environment to determine Transsmart employees' perceptions of zakat in terms of knowledge, information and religiosity variables.

The author suspects that based on several previous studies, there is a lack of knowledge and related information   zakat makes zakat potential difficult to optimize.   The aim of this research is to determine the perception of knowledge, information and religiosity towards   zakat decisions of Transmart employees.

LITERATURE REVIEW
ZAKAT

Zakat linguistically means blessing, growing, holy, good and clean. Meanwhile, zakat according to sharia is a certain calculation of assets and the like where sharia requires issuing the presence of poor people and others with special conditions (Arifin, 2016). This definition is not much different from the understanding agreed upon by the four schools of thought and Yusuf Qardhawi that the akat is to spend a certain portion of wealth and hand it over to those who are entitled to receive it (Berkakeh, 2020).

ZAKAT DECISION

Decision when viewed from the concept of consumer behavior is a decision-making process and physical activity carried out by individuals when evaluating, acquiring, using or disposing of goods and services (David and Albert 2002). A decision arises from several stages and sufficient analysis of several existing options, then a choice arises which is considered to have advantages compared to others. According to Schiffman and Kanuk (Sacred, 2020:32), they argue that they define decisions as choices of an action from two or more alternative options.

A consumer who wants to choose must have alternative choices. Setiadi defines that the essence of decision making is an integrating process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them.(Tatik Suryani 2003)

From the opinions above, it can be concluded that the decision to give zakat means the final choice of the best choice for a muzakki to pay zakat.

KNOWLEDGE

In this research, what is meant by knowledge, namely knowledge about zakat, is

understanding the concept studied, namely the concept of zakat in general. In relation to collecting zakat funds, socialization about zakat regarding the obligation as Muslims to pay zakat is very necessary and must continue to be encouraged. Therefore, zakat education and understanding of it can be given to all levels of Islamic society as early as possible. A correct understanding of the obligation to pay zakat to Muslims will raise the awareness of Muslims themselves to carry out zakat (Kubuddin 2015:204).

Knowledge is a person's ability to influence the actions carried out. Knowledge is someone who is not absolutely adhered to by education because knowledge is also obtained from past experience, but the level of education also determines whether it is easy for someone to absorb and understand the information received which then becomes understood (Notoatmodjo in Albunsyary 2020).

So it can be deduced from existing concepts, that knowledge is information from the abilities a person has for a particular field regarding the actions to be carried out. Concepts are used for the reason of choosing the concept chosen according to the phenomena that occur in the field. So in the Knowledge Concept chosen, namely the Knowledge Concept According to Notoatmodjo (in Albunsyari 2020).

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INFORMATION

Information can be interpreted as data that has been processed into a form that is more useful and more meaningful for those who receive it in current or future decisions (Kelly, 2011). Information is also defined as the result of data processing in a form that is more useful and more meaningful for the recipient who describes real events that are used to make decisions (Jogiyanto HM, 1999: 692). Coronel and Morris (2016:4). Information is the result of data from raw data that has been processed to provide results in it.

RELIGIOSITY

Religiosity is carrying out an act of worship that is carried out repeatedly (istiqomah), consistently, and without any compulsion from other individuals based on a sense of sincerity, a sense of sincerity, self-surrender, humility, and hoping for mercy and blessings when facing the owner. Religiosity is how far you know, how firm your beliefs are, how much you carry out your worship and rules and how deep you appreciate the religion you adhere to.Religiosity is identified with diversity and harmony in carrying out worship in the religion one adheres to.

Religiosity is a form of individual manifestation obtained from the results of religious learning and understanding the essence of God through holy books and imitating the stories of the apostles. Religiosity is a way of looking at a person's thoughts (mind of sense) regarding their religion and how the individual uses their beliefs or religion in everyday life (Earnshaw, 2000).

Ancok and Suroso (2001) reveal that religiosity is diversity which means covering various sides or dimensions that do not occur when someone performs ritual behavior (worship), but also when carrying out other activities driven by the power of Allah.

The source of the religious soul is a sense of absolute dependence (dependency of absolute), fears of threats from external factors and individual beliefs about all their limitations and weaknesses. This absolute sense of dependence makes individuals seek God's strength from their surroundings which can be used as a protective force in their lives with a power that is at the bottom of their hearts, namely God.

Religiosity is the relationship between humans with higher or supernatural powers, such as God, gods or spirits. Religiosity can be expressed in many forms, including beliefs, practices, and experiences (Glock and Stark, 1965). According to Rahman (2020), technological developments and information access have influenced how new generations integrate religious values in their lives. A more inclusive and non-dogmatic approach is becoming more popular, with an emphasis on the essence of humanity in religious practice.
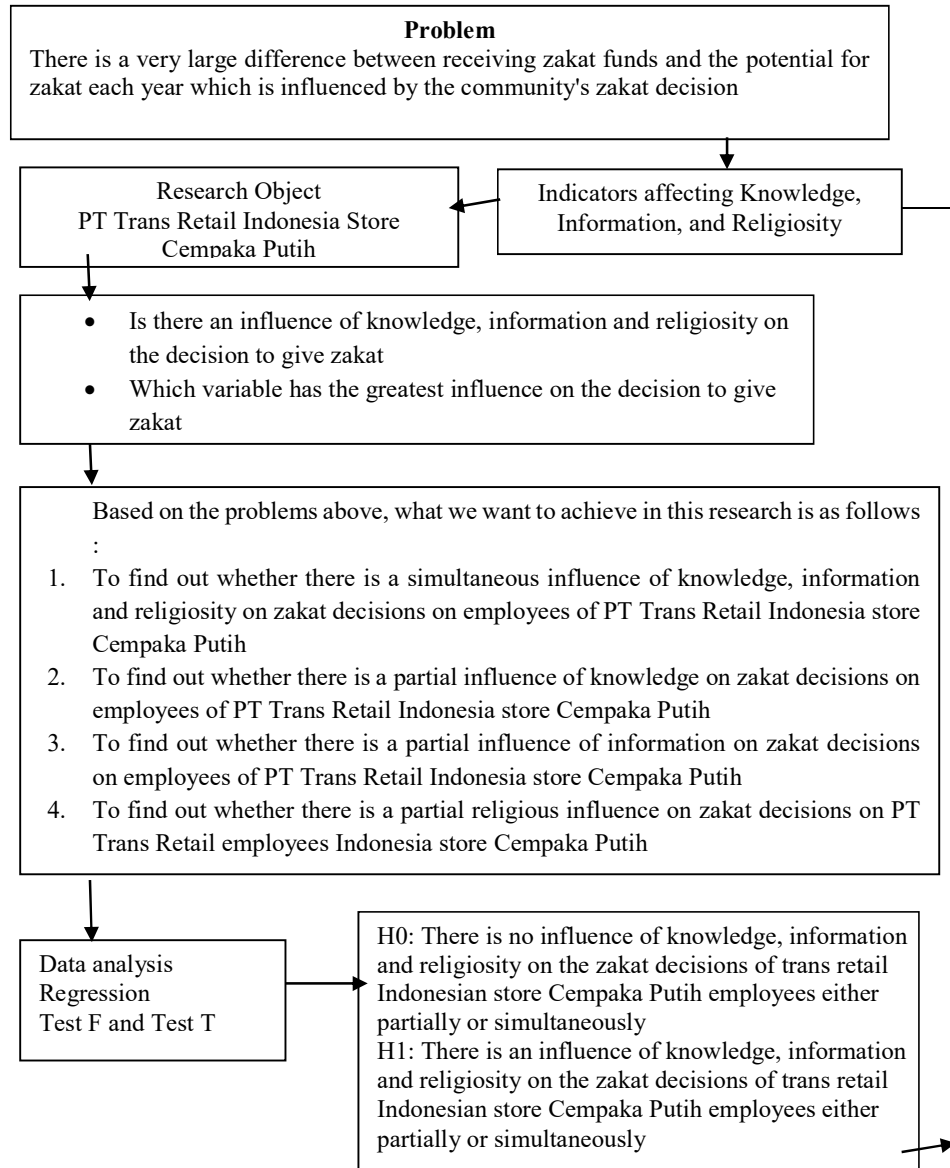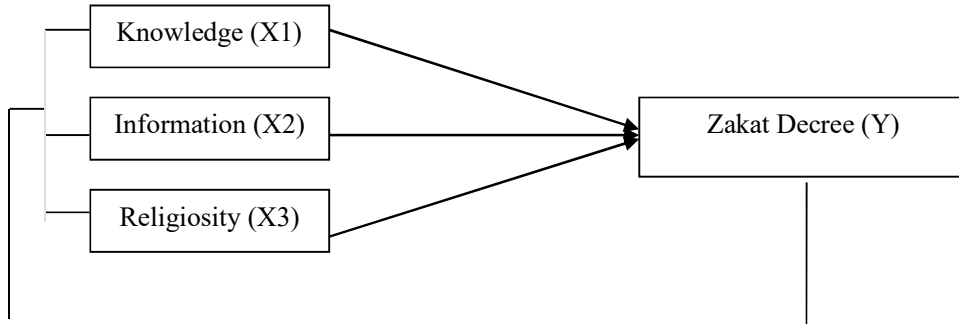
FRAME OF MIND

Problem
There is a very large difference between receiving zakat funds and the potential for zakat each year which is influenced by the community's zakat decision

Research Object
PT Trans Retail Indonesia Store Cempaka Putih

Indicators affecting Knowledge, Information, and Religiosity

- Is there an influence of knowledge, information and religiosity on the decision to give zakat
- Which variable has the greatest influence on the decision to give zakat

Based on the problems above, what we want to achieve in this research is as follows :

1. To find out whether there is a simultaneous influence of knowledge, information and religiosity on zakat decisions on employees of PT Trans Retail Indonesia store Cempaka Putih
2. To find out whether there is a partial influence of knowledge on zakat decisions on employees of PT Trans Retail Indonesia store Cempaka Putih
3. To find out whether there is a partial influence of information on zakat decisions on employees of PT Trans Retail Indonesia store Cempaka Putih
4. To find out whether there is a partial religious influence on zakat decisions on PT Trans Retail employees Indonesia store Cempaka Putih

Data analysis
Regression
Test F and Test T

H0: There is no influence of knowledge, information and religiosity on the zakat decisions of trans retail Indonesian store Cempaka Putih employees either partially or simultaneously
H1: There is an influence of knowledge, information and religiosity on the zakat decisions of trans retail Indonesian store Cempaka Putih employees either partially or simultaneously

Figure 2.2 Paradigms/Research Constellations

Research Hypothesis

In this study, there were three independent variables and one dependent variable. The three independent variaels are Knowledge, Information and Religiosity while the dependent variable is the decision to give zakat.

H0: Not available The Influence of Knowledge, Information and Religiosity on Zakat Decisions both partially and simultaneously.

H1: There is a Positive Influence Knowledge, Information and Religion regarding Zakat Decisions both simultaneously.

H2: There is a Positive Influence Knowledge (X1) of partial Zakat Decisions

H3: There is a Positive Influence Informai (X2) on partial Zakat Decisions

H4: There is a Positive Influence Religiosity (X3) to partial Zakat Decisions

RESEARCH METHODS

This research method uses quantitative analysis with proof through hypothesis testing. To obtain data that is interval in nature and makes it easier for respondents to provide assessments, this study used a questionnaire with an ordinal likert scale of 1-5. Respondents can provide assessments from very agreeing to strongly disagreeing by providing measurements in a question in the form of numbers 1-5.

In this study, the target population in this study was all white Transmart Cempaka employees with around 350 people. The sample taken in this research was Trans Retail Indonesia store Cempaka Putih employees, namely 78 people who were determined using the slovin formula.

DISCUSSION

The respondents in this research were Trans Retail employees who had different characteristics, namely age, gender and income level to further clarify the characteristics of the respondents in question, so a table is presented regarding the number of respondents as explained below::

Table 4 Respondents by sex

No	Gender	Frequency	Percentage
1	Man	53	67%
2	Female	25	33%
	Total	78	100%

Source: data processed by the author

Table 5 Respondents by age scale

No	Age Scale	Frequency	Percentage
1	20-30	49	63%
2	31-40	17	22%
3	41-50	12	15%
Total		78	100%

Source: data processed by the author

Normality Test

Table 6 Test ko Normality Test : Sample Kolmogrov-Smirnov test

One-Sample Kolmogorov-Smirnov Test			Unstandardized Residual
N			78
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		.61321486
Most Extreme Differences	Absolute		.192
	Positive		.169
	Negative		-.192
Test Statistic			.192
Asymp. Sig. (2-tailed)			.000[c]
Monte Carlo Sig. (2-tailed)	Sig.		.030[d]
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.057

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. Based on 78 sampled tables with starting seed 2000000.

Sumber: Olah data SPSS25

Normal data shows that if the test result value is >0.05 then it is declared significant. The results of the colmograph test -smirnof test in the table above show a sig value of 0.057 > 0.05 so it can be concluded that the residual value is normally distributed.

Multicollinearity Assay

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	9.918	1.132		8.765	.000		
	Pengetahuan	-.096	.061	-.225	-1.581	.117	.290	3.445
	Informasi	.147	.059	.359	2.482	.015	.283	3.539
	Religiusitas	.414	.058	.575	7.086	.000	.896	1.117

a. Dependent Variable: Keputusan Berzakat

Sumber: Data SPSS 25

Based on the results of data processing, it is known that the VIF value of the independent variable is the VIF X value 1 is 3.445, the value of X 2 is 3.539 and the value X 3 is 1,117. It can be seen that the VIF value of the three variables is smaller than 10, so the variables are not multicollinearity This means that Knowledge, Information, Religiosity do not have a linear relationship in the regression model.

Autocorrelation Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831^a	.690	.681	.653	1.798

a. Predictors: (Constant), Religiusitas, Pengetahuan, Informasi

b. Dependent Variable: Keputusan Berzakat

Sumber data SPSS 25

Based on the table above, it can be seen that the durbin-watson value is 1.798 greater and the upper limit of DU is 1.736. It is said that there is no autocorrelation if the DW value is > DU and (4-DW) > DU. (4-DW) = 2,202 can be interpreted as (4-DW) > DU < DW so there are no autocorrelation symptoms.

Heterokedasticity Test

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.165	1.091		.151	.880
	Pengetahuan	-.032	.047	-.110	-.675	.501
	Informasi	-.004	.047	-.014	-.083	.934
	Religiusitas	.063	.056	.119	1.120	.266

a. Dependent Variable: ABS

Source: data processed by the author

In the heterokedasticity test in the table above, researchers used the glejser test with the criterion that if the significance value (>0.05) then in conclusion there were no symptoms of heterokedasticity. In the table above, the significance value of variable X is obtained 1 is 0.501, variable X 2 is 0.934, and variable X 3 is 0.266, you can see the significance value of these three variables is more than 0.05, this means that between Knowledge, Information and Religiosity there are no symptoms of heterokedasticity.

Data Analysis

Determination Coefficient Test

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.831^a	.690	.681	.653

a. Predictors: (Constant), Religiusitas, Pengetahuan, Informasi

Source: data processed by the author

Based on the SPSS output table above, it is known that the determination coefficient value or R Square is 0.690. The R Square value of 0.690 is based on the squaring of the correlation coefficient value or R, namely 0.831 x 0.831=0.690. The size of the R Square number is 0.690 or the same as 69%, this figure means that the variables knowledge (X1), information (X2), and religiosity (X3) influence the variable of zakat decision (Y) by 69%. Meanwhile, the remaining 31% is influenced by other variables outside this regression equation or variables that were not studied.

Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.918	1.132		8.765	.000
	Pengetahuan	-.096	.061	-.225	-1.581	.117
	Informasi	.147	.059	.359	2.482	.015
	Religiusitas	.414	.058	.575	7.086	.000

a. Dependent Variable: Keputusan Berzakat

Based on the results above, the multiple liner regression equation can be described as follows:

$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + e$

$Y = (9.918) -0,096X1 + 0,147X2 + 0.414X3 + e$

From the multiple linear regression equation above it can be explained as follows:

1. The constant value 9.918 means: If all independent variables (X1, X2, X3) do not change or have a value of 0 then the value of the dependent variable (Y) is 9.918.
2. The value of the regression coefficient for the knowledge variable (X1) is -0.096. This value shows the negative influence between knowledge and the decision to give zakat. This means that if the knowledge variable increases by one unit, the zakat decision variable will decrease by 0.096. Assuming other variables remain constant.
3. The regression coefficient value for the information variable (X2) has a positive value of 0.147. This shows that if the information increases by one unit, the decision to give zakat will increase by 0.147 assuming other independent variables are considered constant
4. The regression coefficient value for the religiosity variable (X3) has a positive value of 0.414. This shows that if the information increases by one unit, the decision to give zakat will increase by 0.414 assuming other independent variables are considered constant

Hypothesis Testing
Test F (Simultaneous)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.422	3	9.807	24.524	.000[b]
	Residual	38.392	75	.400		
	Total	67.814	78			

a. Dependent Variable: Keputusan Berzakat
b. Predictors: (Constant), Religiusitas, Pengetahuan, Informasi

Sumber data SPSS 25

The values obtained are Fhitung 24,524 and Ftable 2,72, thus Fhitung >Ftable and the sig value obtained is 0.00 < 0.05 meaning there is a significant and simultaneous influence between knowledge (X1), information (X2), and religiosity (X3) on the decision to give zakat (Y).

T-Test (Partial)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.918	1.132		8.765	.000
	Pengetahuan	-.096	.061	-.225	-1.581	.117
	Informasi	.147	.059	.359	2.482	.015
	Religiusitas	.414	.058	.575	7.086	.000

a. Dependent Variable: Keputusan Berzakat

Source: data processed by the author

Based on the table above, the following results were obtained :

1. The Influence of Knowledge on Zakat decisions
   Based on the table, it is known that the calculated T value is -1,581 < 1,984 and the significance value is 0.117 > 0.05. So it can be concluded that the Knowledge variable (X1) has no effect and is not significant in the purchasing decision.
2. The Influence of Information on Zakat Decisions
   Based on the table, it is known that the calculated T value is 2,482 > 1,984 and the significance value is 0.015 < 0.05. So it can be concluded that the Information variable (X2) has an influence and significance on purchasing decisions.
3. The Influence of Religiosity on Zakat Leadership
   Based on the table, it is known that the calculated T value is 7.086 > 1.984 and the significance value is 0.000 < 0.05. So it can be concluded that the Religiosity variable (X3) influences and is significant for purchasing decisions.

DISCUSSION

In this discussion, each hypothesis that has been tested will be discussed and the factors that influence this hypothesis will be explained as follows:

1. The Influence of Knowledge, Information and Religiosity on Simultaneous Zakat Decisions.
   Based on the characteristics of the respondent's answer from the results of the frequency distribution of Variable Y, the dominant respondent chose to strongly agree where the questionnaire results in statements Y1 =66.7%, Y2 =75.6, Y3 = 66.7%, Y4= 78.2% where the most results were focused on the statement item Y4 " Indonesian State regulations and policies really support the zakat" ecosystem
2. The Influence of Knowledge (X1) on Zakat Decisions
   Based on the data in table 4.5, the variable frequency distribution X1 was obtained by Trans Retail employees who answered in agreement with the statement results X1.1= 53.8%, X1.2= 50%, X1.3= 74.7%, X1.4= 57.7%, and X1.5= 52.6% where the dominant item is X1.3 " As a Muslim, applying the knowledge we know about zakat is very important". As for the results of the analysis, the calculated value of t is = -1,581, while the t table = is 1,984, meaning that knowledge has no effect and is significant on the decision to give zakat. Basically, employees already know and understand the importance of knowledge about zakat, but in terms of analyzing and evaluating their knowledge about zakat it is still very low, but this is not a factor that hinders the decision to make zakat for Trans Retail Cempaka Putih employees, which means it can be

concluded that the most important thing is not their knowledge but their will. Based on this explanation, shallow or knowledge of zakat is not what determines a person's decision to pay zakat but what their intention is.

3. The Influence of Information on the Need for Zakat

Based on the results of statistical tests that have been carried out, it has been proven that there is an influence of information on the decision to give zakat with the results of the calculated value of > t table, this shows that the decisions of Trans Retail Cempaka Putih employees are greatly influenced by the amount of information they get regarding zakat, thus encouraging their motivation to give zakat, this is in line with research by Mochamad Edman Syarief (2020).

4. The Influence of Religiosity on Zakat Decisions

Based on the results of the statistical tests that have been carried out, the results of the calculated t value of > t table on the religiosity variable, which means that religiosity has a significant influence on the decision to give zakat, this is also in line with research from Satrio (2016) and Ash-Shidiqqy (2019) which states that the higher the religiosity and trust of someone who gives zakat (muzaki) towards the management organization, the higher the decision to pay zakat through the zakat management organization.

CONCLUSION

1) Based on the results of the analysis, the value of Fcalculate > Ftable was obtained and the significance value was $0 < 0.05$. So it can be concluded that knowledge (X1), information (X2), and religiosity (X3) have a simultaneous and significant influence on the decision to give zakat

2) Based on the results of the data analysis obtained, the regression coefficient value shows a negative influence with a value of -0.096, this means that if knowledge increases by 1% then the decision to give zakat will experience a management of 0.096%, and based on hypothesis testing it can be concluded that Knowledge (X1) has no effect and is not significant on the Zakat Decisions of PT Trans Retail Indonesia employees.

3) Information has a positive and significant effect on the zakat decisions of PT Trans Retail Indonesia employees, meaning that if information increases by 1% then the zakat decision will increase by 0.147%, and also in hypothesis testing a Thitung > Ttable value and a significance value of < 0.05 this means that information has an influence and is also significant on the zakat decisions of PT Trans Retail Indonesia employees.

4) Religiosity has a positive and significant effect on the zakat decision of PT Trans Retail Indonesia employees, meaning that if religiosity increases by 1% then the zakat decision will increase by 0.414%.

Suggestion

The researchers' suggestions are based on the conclusions above:

Based on the Information and Religiosity Indicator, it shows an influence and is also significant on the decision to give zakat, it is hoped that zakat institutions will further expand the reach of information regarding zakat so that the public knows better how the benefits and influence of zakat at large are not only in the work environment but also have very broad benefits for society.

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