

Factors Affecting Employees' Preference to Pay *Zakat*: Case of *Amil Zakat*  
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*ABSTRACT*

*The aim of the Indonesian Government Regulation No 14/2014 is to assist the national zakat agency - BAZNAS in zakat collection by forming zakat collector units in government institutions such as in higher learning institutions' campuses. The Zakat Collector Unit of Amil Zakat Institution of Bogor Agricultural University (LAZ IPB) has been established for this reason in 2003, however despite being in existence for quite a while, its development has been rather slow. The aim of this study is to explore the potential issues on income zakat and determine factors affecting the employees to pay income zakat using the service of LAZ IPB. Data collection was conducted during the period from 1<sup>st</sup> April 2014 to 7<sup>th</sup> June 2014. In methodology, the study adopted the Logistic regression technique to analyze the factors affecting the employees to pay zakat with LAZ IPB. The findings showed that two factors, namely service and income level were significant in influencing the employees to pay their income zakat with LAZ IPB. Demographic factors such as occupation and gender are also affecting the preference of employees to pay zakat in LAZ IPB.*

*Keywords: Amil Zakat Institution (LAZ), preference, logistic regression, income zakat*

INTRODUCTION

In the context of an Islamic economy, *zakat* is an important instrument in improving the welfare of the community. The success methods of the Prophet Muhammad (pbuh) in establishing prosperous Muslim community relied very much on the Islamic third sector including *zakat*, *infaq*, and *sadaqah*. After the *hijrah* (movement) of the Prophet to Medina, *zakat* served essential functions as both an act of worship and major source of income for the country. The Prophet even gave examples and instructions to the management of *zakat* to send officers to collect and distribute *zakat*

outside the city of Medina (Qardhawi, 1993).

In Indonesia, the National Board of Zakat (BAZNAS) is a national *zakat* institution entrusted to manage *zakat* as specified under the Law No. 23/ 2011 established by Government of Indonesia. BAZNAS is authorized to manage and distribute *zakat* at both the national and regional levels. Consequently, BAZNAS faces a great challenge to ensure effective implementation of its responsibility in view of the vast geographical area of the country.

Various efforts have been undertaken to continuously improve *zakat* in all aspects. First, strengthening the regulation on *zakat* through efforts to

accelerate the implementation of Law no. 23/2011 on the Management of *Zakat*. Beik (2013) argues that a post-judicial review of Law no. 23/2011 would strengthen the political character of *zakat* by closely linking it to the role of government. This is very important as a prerequisite for the strengthening of national *zakat* management system currently developed by BAZNAS as the coordinator of national *zakat* management. Second, optimizing *zakat* collection to reduce the gap between *zakat* potentials which reaches 217 trillion *rupiah* compared with its actual collection. In this regard, the Government of Indonesia plans to ensure that ministers and state officials, as well as employees of government-linked companies (BUMN) and civil servants to fulfill their obligations to pay *zakat* on income through the support of BAZNAS.

Income *zakat* is one type of contemporary *zakat* that belonging to the household *zakat*. Yusuf Qardhawy (1993) states that income that derived from professional worker or salary that is earned through his expertise, either done individually or jointly can be included into obligatory of *zakat*. Meanwhile, obligation to pay income *zakat* for Muslim has been agreed upon by international Muslims in the International Congress of *Zakat* I, in Kuwait at 29 Rajab 1404 H (April 30, 1984). In Indonesia, Law No. 23/2011 about *Zakat* Management Chapter IV clause 4 also explicitly mentioned that revenues and services is also categorized as *zakat* properties. In addition, Government Law No 14/2014 also stated that because the implementation of duties and functions about *zakat*, BAZNAS, Provincial BAZNAS, and regional BAZNAS can establish *zakat* collection unit institution to assist the collection of *zakat*. The collection of *zakat* through *zakat* collection unit is mentioned explicitly in Article 54 Para. 2 can be done by establishing *zakat* collection unit in universities to collect income *zakat* from employees salary.

The issuance of regulation on *zakat* has encouraged the development of *zakat* institution and *amil zakat* institution (LAZ) managed by community. Bogor Agricultural University (IPB) is one of public university which has *amil zakat* institution (LAZ) as non-structural institution for collecting and distributing *zakat* since 2003. It was validated through the Rector Decision Letter No. 085/K13/KEP/2003. *Amil Zakat* Institution of Bogor Agricultural University (LAZ IPB) incorporated as *Zakat* Collecting Unit (UPZ) of National Board of *Zakat* (BAZNAS) based on BAZNAS's Chairman Decision No. 016/BP/BAZNAS/VIII/2012. Based on the Book of Employees in IPB 2012 stated that the number of IPB employees who are Muslims and have income more than or equal to 3.1 million *rupiah* is 2044 people with its detail, 1074 people are educators (lecturers) and 970 people are educational staff. Meanwhile, data of *muzakki* from *Amil Zakat* Institution of Bogor Agricultural University (LAZ IPB) that also employees of Bogor Agricultural University in 2013 is 315 people. The monthly average of *Zakat* acceptance in LAZ IPB is approximately 50 millions *rupiahs* from its potency about 200 millions *rupiahs* (LAZ IPB, 2014). This becomes an interesting phenomenon to be studied because for 10 years standing of LAZ IPB, it has participation rate only about 15% from IPB's employees.

This study aims to investigate the determining factors affecting *zakat* behaviour of employees in Bogor Agricultural University (IPB). Specifically, the study attempts to provide empirical evidences on the factors influencing preference of IPB's employees in paying *zakat* through the LAZ IPB.

## LITERATURE REVIEW

*Potentials of Zakat in Indonesia*

*Zakat* has high potentials to be utilized to address the problem of poverty in Indonesia (Wibisono, 2010). A study from BAZNAS and the Faculty of Economics and

Management, Bogor Agricultural University (FEM IPB) in 2011 shows that national *zakat* potentials in Indonesia is 217 trillion *rupiahs* or an equivalent of 3.4% of the country's Gross Domestic Product (GDP). Table 1 below shows national *zakat* potential in Indonesia.

**Table 1.** The National *Zakat* Potentials

No	Type of <i>zakat</i>	<i>Zakat</i> Potentials (trillions <i>rupiahs</i> )	Percentage of GDP (%)
1	Household <i>Zakat</i> 's Potentials	82.7	1.30
2	<i>Zakat</i> of Private Industry's Potentials	114.89	1.80
3	<i>Zakat</i> Government Linked Company's Potentials	2.4	0.04
4	Savings <i>Zakat</i> Potentials	17	0.27
	Total Potentials of National <i>Zakat</i>	217	3.40

Source: Research of BAZNAS and IPB (2011) in *Potensi Zakat Nasional* (2013).

Despite the bright prospects of *zakat*, the collection of *zakat* by BAZNAS is just about 1% from all national *zakat* potentials (Ministry of Religious Affairs, 2013). This hampers the realization of *zakat* as an important tool for poverty alleviation in Indonesia. The potentials of *zakat* is far from being realized mainly due to two factors. First, the behavior of *muzakki* (*zakat* payers), which is still short-term oriented, interpersonal, with low awareness, to pay *zakat* through institution (Fatah, 2006). Second, the transparency and credibility of *zakat* management institutions is still not optimal, therefore, the trust of the public towards *zakat*

institutions is still low (Beik and Mukhlis, 2012).

It is encouraging to note, however, that there is an increasing trend in the *zakat* collection by BAZNAS (Table 2). This essentially indicates the increasing public awareness to pay *zakat* through the institution in Indonesia. Therefore, it is highly important to explore and determine the critical factor that are relevant in affecting *muzakki*'s preference to pay *zakat* in the *Amil zakat* institutions, to complement the effort of BAZNAS in increasing the collection of *zakat*, which is currently way below its potentials.

**Table 2.** Development of National *Zakat* Acceptance/Collection

Year	Amount of Collection (trillions <i>rupiahs</i> )	Growth (%)
2010	1.5	-
2011	1.73	15.33
2012	2.2	27.16
2013	2.5	13.63

Source: BAZNAS 2014 (processed)

### *Income Zakat: Concept, Applications and Related Issues*

Qardhawi (1993) argues that the most appropriate equivalent of *zakat* law is *zakat al-mustafad* (the treasure obtained through a new and lawful type of ownership). The types of *al-mal al-mustafad* including *al-'amalah*, income earned in the form of wages or salaries for a particular job; *al-'atiyah*, a kind of fixed bonus or incentive that is regularly received by Islamic state warriors from the *baitul mal*; *al-mazalim*, the kind of property confiscated illegally by the previous ruler, and has been deemed lost by the original owner. If the property is returned to the original owner, then the property is categorized as property acquired with new ownership, therefore *zakat* must be paid. Therefore, *zakat* is the *zakat* collected/ earned from wage/ salary/ honorarium employees and professional business such as income of a doctor, engineer, teacher, advocate, artist, tailor, and others who have reached *nisab*.

Obligation to pay *zakat* also regulates in Law No. 23/2011 about *Zakat Management*, Article 4, Para. 2.(h) (incomes and services belonging to *zakat mal*). Thus, the provisions of this Act become breakers of dissent that exists, because there is a rule that states: *hukmul wali yarfa'ul khilaf*, which means provisions of the ruler / law to eliminate differences (opinions). The basis of the determination of income or income from the profession as a source of *zakat* are as follows:

1. The verses of the *Qur'an* and *hadith* require all types of property to be paid of its *zakat*. Therefore, every income that is eligible for *zakat* is obliged to pay *zakat*, although the income is obtained through the profession of work or resources that are not explicitly mentioned in the *Qur'an* and *hadith*.
2. Various opinions of scholars expressed the existence of *zakat*

income profession although using different terms. Through *ijmali* approach, the property of *zakat* objects can be developed using *qiyas* (analogy) method. In the current practice of *zakat* management, there are three approaches that can be done. The first approach, analogous to trade *zakat* or gold and silver *zakat*. Its *haul* (time ownership) 1 year, it means just pay *zakat* once a year. Its *nishab* (limitation) is equals with 85 grams of gold and its level 2.5 percent. The second approach is analogous to agricultural *zakat*. Its *nishab* equals with the worth of the price of 653 kg of grain or 524 kg of rice, with levels of 5 percent. There is no *haul*, meaning that every time he receives an income, he must pay income *zakat* immediately. For example once a month. The third approach is analogous with two things at once (called *qiyas syabah*). Namely, for *nishab* analogous to *zakat* agriculture (worth 524 kg of rice) and without *haul*. The level is analogous to the gold and silver *zakat*, which is 2.5 percent.

3. From the point of fairness, the obligation of *zakat* on each possessed property will be very clear, compared with just establishing the obligation of *zakat* on certain commodities. Farmers who are currently in disadvantaged condition still have to pay *zakat* when the agricultural produce has reached *nishab*. Therefore, it would be fair if *zakat* is also an obligatory on the income earned by doctors, legal experts, consultants in various fields, lecturers, employees and employees who have high salaries, and other professions. In addition, the development of human life, especially in the field of economy, income activities through these skills and professions will grow and

will become a major economic activity, as happened in the industrial countries today.

According to the LAZ IPB (2014), regarding amount of income *zakat* to pay, it is recommended to calculate *zakat* from gross income to further guard the caution and will be paid when the income is received or calculated once a year. The minimum limit or profits of *zakat* profession in Indonesia which has been set by BAZNAS is 653 kg of dry milled grain (*Gabah Kering Giling*) or equivalent to 3,188 million *rupiah*. This dry mill is equivalent to 522 kg of rice or equivalent to 4.39 million *rupiah*.. This study uses *nishab* 3,188 million *rupiah*.

#### *Studies on Factors Affecting Preference of Zakat Payment*

According to Sandhusen (2000), preference is a trait or a desire to choose, which practically indicates options or choice, thus an interest towards something. Sandhusen model explains that the decision taken by a consumer is not solely a decision influenced by internal factors such as consumer characteristics and consumer decision-making process only consumers. External factors also affect consumers in making decisions. The integration between external factors and internal factors is as Buyer's Black Box.

Several studies that have been done by some parties as a reference in material development. Wahid *et al* (2005) studied on awareness to pay income *zakat* in Malaysia using multivariate logistic regression analysis. The results of this study indicates that there are five factors that significantly affect the payment of *zakat*. These factors include age, marital status, education level, income level, and *zakat* payment mechanism through direct pay cuts.

Research conducted by Beik and Mukhlis (2012) on Economic Estimation and Determination of *Zakat* Potential in Indonesia by using discriminant analysis

mention that the factors that significantly influence to *muzaki* to pay *zakat* is faith, sacrifice, usefulness, self-satisfaction, and institutional management of *zakat*. The study by Rouf (2011) which analyse the factors affecting *muzakki's* intention to pay *zakat* using the multiple regression analysis shows that the variable of trust, religiosity and income influence the public interest in paying *zakat* through *Rumah Zakat* branch Semarang. Other studies include that of Wahid *et al.* (2005) which found that income is significant in influencing the behavior and awareness of *zakat* in the society. Meanwhile, Beik (2012) highlighted the importance of institutional management of *zakat* in influencing *muzakki* to pay *zakat*.

This study aims to offer an area of novelty by offering a quantitative analysis of the factors affecting *muzakki's* preference to pay *zakat* through *Amil* institutions. The difference between this study with the previous researches is the use of Logistic regression analysis to provide evidence on the importance of factors such as religiosity, knowledge about *zakat*, LAZ IPB service, as well as demographic variables such as gender, marital status, income and occupation that could possibility influence the behavior of IPB employee to pay *zakat* through LAZ IPB.

## METHODOLOGY

### *Sampling and Data Collection*

This research was conducted at Bogor Agricultural University at IPB Dramaga campus. The population of the research is all IPB employees with income more than or equal to 3.1 million *rupiahs*, regardless of paying their *zakat* through LAZ IPB or through other channels. *Zakat* paid is income *zakat*. Data collection was done in the period from April 1st, 2014 to June 7th, 2014. Sampling technique being used in this research is purposive sampling method. From a total population of 2,044 of Muslim

staff in IPB, there are only about 315 registered *muzakki*. For the purpose of this study, 32 respondents (or 10%) are taken from the *muzakki* group, while another 32 respondents are taken from the non-*muzakki*. Thus, this study used 64 IPB staff as sample to be considered in the analysis. Finally, a sample of 54 was obtained as a valid sample.

### Logistic Regression Analysis

The data obtained were subjected to statistical analysis using logistic regression (logit). The logit model in this research is used to analyze the factors that influence *muzaki* in choosing the zakat institution. The logit model is derived based on the cumulative logistics opportunity function specified as follows (Juanda, 2009):

$$P_i = F(Z_i) = F(\alpha + \beta X_i) = \frac{1}{1 + e^{-(\alpha + \beta X_i)}} \dots \dots \dots (1)$$

where:

- $P_i$  = Preference of employees in choosing zakat institution (1 if choose LAZ IPB, 0 if not selecting LAZ IPB)
- $\alpha$  = Intercept
- $\beta$  = Parameter variables  $X_i$
- $X_1$  = Religiosity
- $X_2$  = Knowledge
- $X_3$  = Service
- $X_4$  = Income
- $X_5$  = Age
- $X_6$  = Occupation
- $X_7$  = Marital status
- $X_8$  = Gender (dummy male = 1, female = 0)
- $X_9$  = Education

The odds ratio is the chance ratio of option 1 (choose LAZ IPB) towards chance ratio of option 2 (not selecting LAZ IPB). The odds value becomes an indicator value of *muzaki* inclined for selecting option 1. The bigger odds value indicates the greater *muzaki*'s opportunity to choose

LAZ IPB. The relationship between parameters and odds ratios are:

$$\text{Odds Ratio} = \frac{P_i}{1 - P_i} \dots \dots \dots (2)$$

where:

$$P_i = \text{Chance ratio of option 1}$$

## FINDINGS

### *Factors Influencing Employees' Preference to Pay Income Zakat in LAZ IPB*

*Zakat* habit behavior in every possessed properties is a noble behavior. Funds collected from *zakat* channeled through LAZ IPB can be useful for various social welfare development programs around the campus. Table 3 provides the estimation results from the Logit model based on the respondents' grouping in the participation of *zakat* through LAZ IPB. The result is reported based on a sample of 58 respondents, of which 22 are non-LAZ IPB *muzakki*, and 32 are LAZ IPB *muzakki*.

**Tabel 3.** Estimation Result of Logit Model

Observed	Behavior	Predicted		Percentage Correct
		Behavior		
		Non UPZ LAZ IPB	UPZ LAZ IPB	
Behavior Non LAZ IPB		16	6	72.7
	UPZ LAZ IPB	2	30	93.8
Overall Percentage				85.2

As shown in Table 3, the estimation of parameter assumes that the model is able to classify 72.7% of the respondents who do not pay *zakat* through LAZ IPB. The model also can classify 93.8% from respondents who pay their *zakat* through LAZ IPB. Overall, this reflects that the model can explains 85.2% from all respondents who pay their *zakat* through LAZ IPB and non-LAZ IPB.

A comparison between the two values indicates that there is no homoscedasticity problem. Those models able to classify the total of respondents who pay *zakat* through LAZ IPB and who do not pay through LAZ IPB. Hosmer and

Lameshow test results is 0.203, means that it accept the null hypothesis because it is >0.05 or the model is fit with the data. Nagelkerke R Square also shows 0.508, which is means that the model is able to explain the diversity of 50.8%, and the rest is explained outside the model.

Next, the results of the significance of the potential factors affecting the employees' preference to pay *zakat* through LAZ IPB are reported in Table 4. To re-iterate, the factors being considered are religiosity, knowledge, service, income, occupation, gender, and marital status.

**Tabel 4.** Test Results of Significance of Independent Variables

Variabel	Logit Method		
	Parameter	P-Value	Odds ratio
Constant	-.334	0.857	0.716
Religiosity	0.551	0.247	0.576
Knowledge	0.355	0.470	1.426
Service	0.990	0.046**	2.692
Income	0.415	0.369	1.514
Occupation	1.968	0.075*	7.160
Gender	1.107	1.135	0.330
Marital Status	0.250	0.827	1.283

Note: \* and \*\* denote significance at 10% and 5%, respectively.

Based on the results reported that the service variable of LAZ IPB has p-value 0.046 and odds ratio 2.692. This shows that the service has significant effect on the real level of 5%. Odds ration 2.692, means that the respondent's tendency with the higher score of services to pay their *zakat* through

LAZ IPB is 2.692 times bigger than the respondent with the lower score of service. This result is consistent with previous study from Fatah (2006) which states that the quality of management and service variables significantly affect the preference

of employees in zakat income through BAZ Pertamina.

The occupation variable has significant level 0.075 and odds ratio 7.160. This shows that occupation affects significantly at the level of 10%. The score of odds ratio of 7.160 indicates that preference of respondents who work as lecturer has possibility to pay *zakat* 7.160 times higher than respondents who work as administrative staff.

#### *Reasons to Pay or Not to Pay Income Zakat through LAZ IPB*

Table 5 below describes reasons why *muzakki* of LAZ IPB pay their income *zakat* through LAZ IPB. The most dominant reason considered by respondents is LAZ

IPB services. About 19 respondents or equals with 59.37% stated that autodebit facility of LAZ IPB gives them the convenience to pay their zakat. The income which received by employees through banking account already deducted zakat before they use for other consumption purposes. The factor of institutional professionalism is the reason for 11 respondents or equals with 34.37% of respondents to pay their zakat through LAZ IPB. The remaining 6.25% stated to choose LAZ IPB because the access is close to the location of their residence. This result is consistent with previous study of Alhasanah (2012) that stated convenient as the most important factor for respondents in choosing a particular channel or institution to pay *zakat*.

**Table 5.** Reasons to Pay *Zakat* through LAZ IPB

Factor(s)	Quantity (N)	Percentage (%)
Convenient	19	59.37
Accessibility	2	6.25
Professionalism	11	34.37

Source: Primary Data (2014)

Meanwhile, the main reason of 62.5% respondents who do not pay zakat through LAZ IPB is they convenient to give it directly to *mustahik* who living near their residences. There are about 16.67% respondents stated that they do not know

about LAZ IPB. It can be concerned by LAZ IPB to improve their service and socialization about income *zakat* and their existence to Bogor Agricultural University's employees.

**Table 6.** Reasons of non *Muzakki* LAZ IPB

Factor(s)	Quantity (N)	Percentage(%)
Giving direct to <i>mustahik</i>	15	62.5%
Channeling to other amil <i>zakat</i> institutuion	2	8.3%
Feel that not obliged to pay <i>zakat</i>	3	12.5%
Do not know about LAZ IPB	4	16.67%

Source: Primary Data (2014)



## CONCLUSIONS

Based on result of this study, it can be concluded that income zakat in IPB is developing within 10 years. The amount of zakat collection always increase, however there are still lack of awareness among employees about income zakat and the existence of LAZ IPB. Meanwhile, factors that significantly affecting IPB employees in channeling their zakat through UPZ LAZ IPB are service and occupation position. The reasons of IPB's employees did not pay their *zakat* through LAZ IPB because they prefer to pay *zakat* directly to *mustahik*, they do not know about LAZ IPB, and also they think that they are not obliged to pay *zakat*.

Hence, there are some suggestions from research indicating that occupation and LAZ IPB services of LAZ IPB has significant in influencing IPB's employees to pay income *zakat* through LAZ IPB. Zakat institution (LAZ IPB) suppose to improve their socialization to employees in work units of IPB. The socialization can be acknowledgement about *zakat* institution in IPB and about income *zakat*. Muzaki or customer of LAZ IPB stated that they choose LAZ IPB due to its convenient in autodebet facility, hence LAZ IPB can be develop their quality of *zakat* service in *muzaki* of LAZ IPB.

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