

The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations

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ABSTRACT

Indonesia is a country with a population of 87.3% Muslim, but unfortunately the huge potential for zakat management in Indonesia has not been realized. There are some Indonesian Muslim communities who prefer to pay their zakat directly rather than paying their zakat to official amil zakat organizations. Of course, this phenomenon becomes a serious problem that must be studied and need to be solved. This study examines a number of variables which in previous studies were factors that influenced people's intention in paying zakat to zakat management organizations, namely Zakat Literacy, Trust, and Ease of Digital Payments. This research was conducted in North Sumatra by involving a sample of the younger generation of Muslims, namely generation Z and millennials, totaling 100 people with the analysis technique using Multiple Regression Analysis. The results showed that partially the Zakat Literacy variable did not affect the intention of Generation Z and Millennials to pay zakat to zakat management organizations. While the variables of Trust, and Ease of Digital Payments partially affect the intention of Generation Z and Millennials to pay zakat to zakat management organizations. Simultaneously these three research variables affect the intention of Generation Z and Millennials to pay zakat to zakat management organizations. Overall, the three research variables X were able to explain the Y variable by 64.8%.

Keywords: zakat, intention, literacy, trust, digital payment

JEL: E60, F52, G28, I30, N30, Z12

INTRODUCTION

Indonesia is the fourth most populous country in the world. Indonesia is also listed as the largest country with a Muslim majority population. The Muslim population in Indonesia reaches 87.2% of Indonesia's population of 263 million people who inhabit around 13% of the world's Muslim population. A large number of the Muslim population in Indonesia is the main factor in the large potential of zakat funds that should be collected. According to government calculations, the potential for zakat in Indonesia in 2021 could reach IDR 327.6 trillion. However, unfortunately, this great potential can still

be realized because the zakat collected according to the data has only reached Rp. 71.4 trillion. This condition certainly shows that there is a large gap between the potential and the realization of zakat collection in Indonesia which needs attention and solutions.

The low level realization of the national zakat collection is in line with the results of a survey related to the Zakat Literacy Index which was carried out in 2020. The survey results show that the zakat literacy level of the Indonesian people is at the middle level. Of course, the results of this survey indicate that there are problems in the implementation of zakat payments in Indonesia even though the

majority of the Indonesian population is Muslim. Muslim communities who have learned about zakat since childhood and have known zakat fitrah since birth are not followed by a good level of understanding. Should massive information from a young age and da'wah received by Muslims on various occasions can be a means of increasing public understanding related to zakat literacy. This condition certainly explains the phenomenon of not realizing the potential of zakat in Indonesia.

The increase in the potential collection of zakat in Indonesia can only be strengthened if the literacy of the Indonesian people is at a high level of understanding. There need to be strategic efforts to boost the literacy of the Indonesian people who are currently at the middle level so that they can increase to a higher level. In addition, the impact of low zakat literacy is also shown by the results of Baznas research which states that more than 85 percent of the zakat collected is carried out through unofficial Zakat Management Organizations. Thus, apart from the problem with the low literacy of zakat among the Indonesian Muslim community, there is also a problem related to the tendency of people to prefer to distribute their zakat through informal Zakat Management Organizations. Not surprisingly, Ma'ruf Amin assessed that the Zakat Management Organization (OPZ) had not been able to influence the community to distribute their zakat through the National Amil Zakat Agency (Baznas) or the Amil Zakat Institution (LAZ). According to the Vice President Ma'ruf Amin the Zakat Management Organization has also not been able to influence people who have not paid zakat to pay zakat.

This phenomenon shows that even though Indonesia is a Muslim-majority country in the world, it does not guarantee public compliance in paying zakat to the official Zakat Management Organization. Several causative factors are suspected to be the trigger for this phenomenon. So far, there have been some studies that have

attempted to examine this gap. Some studies show the importance of literacy as one of the important factors in the optimization strategy of collecting zakat funds such as Rofiqoh et al., (2018), Yusfiarto et al., (2020), Canggih & Indrarini (2021). The results of their research show that literacy is one of the important factors in raising public awareness of paying zakat. This means that a correct understanding of the obligation to pay zakat has a significant impact on increasing the collection of zakat funds.

Some studies show the gap between efforts to optimize zakat and pay zakat to Zakat Management Organizations with the behavior of people who choose to pay directly such as Beik et al. (2017), and Yuliani et al, (2018). The results of their research show that there are still many people who pay zakat directly to mustahik around their place of residence rather than paying zakat through the Zakat Management Organization. Some factors are considered to influence the behavior of some people who do not pay zakat to the Zakat Management Organization and prefer to pay zakat directly to mustahiq such as lack of trust and literacy.

Encouraging people to pay zakat through Zakat Management Organizations requires several efforts. Several studies have attempted to discuss the study of understanding strategies and efforts to optimize zakat payments through Zakat Management Organizations such as Asnaini (2017), Wijaya & Khotijah (2020), Arifah & Muhammad (2021), Zetira & Fatwa (2021). These studies encourage Zakat Management Organizations to improve the professionalism of human resources, develop innovative fundraising products by adopting technological advances through digital zakat payment services. Zakat Management Organizations are also required to be able to demonstrate accountability in managing their funds to increase the level of public trust in paying zakat.

The studies that have been carried out are still limited to show the importance of zakat literacy in efforts to increase the optimization of zakat collection and the strategies that need to be carried out by Zakat Management Organizations to increase the optimization of zakat collection. However, studies that examine efforts to increase the optimization of zakat fund collection through socialization and education on paying zakat to Zakat Management Organizations targeting the younger Muslim generation i.e. Generation Z and millennials are still few and rarely found. Thus this condition becomes a gap that needs to be addressed and should be carried out in a study. Some factors that influence the millennial generation's intention in paying zakat to Zakat Management Organizations such as literacy, trust, and the ease of paying zakat including through digital payments are the problems discussed in this study.

The researcher believes that zakat literacy is an important variable in increasing the optimization of zakat collection in Zakat Management Organizations, including millennials. Trust in the Zakat Management Organization is also one of the important variables that determine the intention of the community, including the millennial group, in paying zakat to the Zakat Management Organization. The convenience variable in paying zakat, including through digital payments, can increase Generation Z and millennials intention in paying zakat to Zakat Management Organizations.

LITERATURE REVIEW

Conceptually, intention functions as a driving force that directs a person to carry out certain specific activities. In the context of zakat, intention in paying zakat can be understood as a force that moves someone to voluntarily pay zakat. In a further stage, the intention in paying zakat to an official institution in this case the Zakat

Management Organization is certainly an advanced stage after someone has the awareness to pay zakat as a religious obligation. The option to pay zakat can be directly or pay amil institutions. Of course, if it is traced to the history of zakat, the payment of zakat at the time of the Apostle was through the official amil zakat institution. In general, two factors encourage someone to pay zakat, namely internal factors, and external factors.

Based on concept, literacy can be understood as a person's knowledge, understanding, and ability of something which can then influence and change a person's behavior or decision on a matter in question. Concerning zakat, it can be understood that zakat literacy is a person's knowledge, understanding, and ability to zakat to increase his awareness to fulfill his obligation to pay zakat. Included in this zakat literacy is the willingness and ability of a person to access various information related to zakat. Hasanah & Qomar (2021) outlined that Literacy is closely related to a person's intention in something. In this case, low level of zakat literacy will affect a person's low intention in paying zakat.

The low level of zakat literacy in Indonesia is caused by some things, including the lack of knowledge and understanding of the community regarding the zakat payment mechanism which should be optimized through official zakat management organizations. Conceptually, the level of literacy affects the quantity and quality of zakat management both in terms of collecting zakat funds and on the distribution side of zakat funds. Reality conditions where people prefer to pay zakat directly to people who they consider mustahiq show the low literacy of zakat in terms of raising funds. Likewise, the distribution of zakat which is carried out directly and personally also shows the low literacy in the distribution of zakat. Several studies have shown the magnitude of the influence of this literacy on people's intention in paying zakat to zakat

management institutions or organizations. The research results of Afiyana et al (2020) and Haki (2020) have shown that zakat literacy is one of the factors that influence people's intention in paying zakat to Zakat Management Organizations.

Trust is defined as the desire to hand something over to someone who can be trusted. In the context of zakat payments, the trust to pay zakat in Zakat Management Organizations is an important capital so that people are willing to pay zakat to institutions, not to individuals or unofficial zakat amil. Several research results have shown that trust is one of the factors that influence a person's intention in paying zakat to the Zakat Management Organization. Research by Satrio & Siswanto (2016), Triyawan (2017), and Rosalinda et al. (2021) have proven that trust affects an intention in paying zakat to Zakat Management Organizations.

The ease of paying zakat is one of the important factors that can pave the way for muzakki to pay zakat. The public's understanding of the routes that can be used to pay zakat will certainly provide a solution if the community has difficulty making payments directly to zakat amil. In general, there are three channels of zakat payment to zakat management organizations, namely direct payment lines, payment lines via banks, payments via outlets, or payments via electronic media (digital payments). Some research results have shown that convenience is one of the factors that influence a person's intention in paying zakat to the Zakat Management Organization. The research results of Rahmani & Erpurini (2020), Maghfirah (2020), Astuti & Prijanto (2021), and Kharisma & Jayanto (2021) have shown that the ease of paying zakat provided by Zakat Management Organizations includes ease of payment using digital technology media and social media has a positive influence on people's intention in paying zakat to the Zakat Management Organization.

Zakat management organizations are organizations that are authorized or appointed by the government to manage public funds. Institutionally, there are two organizations authorized to manage zakat in Indonesia, namely the National Amil Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ). Baznas is an agency established by the government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 with the task and function of collecting and distributing zakat, infaq, and shadaqah funds at the national level. To assist the task of BAZNAS, the community can form a Zakat Collecting Unit (UPZ) or Amil Zakat Institution (LAZ) at all levels. Zakat Management Organization is an institution that carries out the mandate to collect and distribute zakat funds for the benefit of the people. Zakat Management Organizations are expected to be able to carry out their duties and functions by applying the principles of good zakat governance, professionalism, and trustworthiness and able to adapt to changing situations, especially the development of information technology.

The millennial generation is the generation born in 1981-1996 which, if calculated based on the current age, enters the age of 25-40 years. Meanwhile, under the millennial generation, there are also those known as Generation Z who was born in 1997-2012 which, if calculated based on the current age, is 8-24 years old. These two generations are seen as a generation that is currently entering a productive age and has the potential to be educated to become zakat payers. Some studies have shown the potential of Generation Z and Y as productive groups in the philanthropic sector.

RESEARCH METHOD

This research was conducted in North Sumatra in October 2021 where the sample involved was the millennial Muslim

generation, totaling 100 people. The analysis technique used in this research is Multiple Regression Analysis. This technique was chosen aiming to see how much influence the Independent variable has on the Dependent variable. The data used in this study is cross-sectional data, where the tool used to collect data is a questionnaire using a Likert scale of 1-5. The software used to perform multiple linear regression uses SPSS (Statistical Product and Service Solution) Version 25.

RESULTS AND DISCUSSION

Characteristics of Respondents

<i>No.</i>	<i>Description</i>	<i>Quantity</i>
1.	Gender:	
	- Male	- 41 respondents
	- Female	- 59 respondents
2.	Age	
	- 20-25 years' old	- 62 respondents
	- 26-30 years' old	- 20 respondents
	- 31-35 years' old	- 14 respondents
	- 36-40 years' old	- 4 respondents
3.	Education	
	- SMA	- 44 respondents
	- S1	- 34 respondents
	- S2	- 21 respondents
	- S3	- 1 respondent
4.	Occupation	
	- University Student	- 61 respondents
	- Employee	- 5 respondents
	- Civil Servant	- 18 respondents
	- Self Employee	- 4 respondents
	- Lecturer	- 5 respondents
	- Housewife	- 3 respondents
	- Teacher	- 1 respondent
	- Judge	- 1 respondent
	- Frelanceer	- 1 respondent
	- Financial Planner	- 1 respondent
5.	Income	
	- Less than Rp1.000.000	- 17 respondents
	- Rp1.100.000 – Rp3.000.000	- 33 respondents
	- Rp3.100.000 – Rp5.000.000	- 30 respondents
	- More than Rp5.100.000	- 20 respondents

From these data, it can be seen that female respondents dominate more than male respondents, amounting to 59 respondents. In terms of age, respondents are dominated by the age range of 20-25 years. This means that the majority of respondents are millennials who are still enthusiastic about fulfilling their zakat obligations. The data obtained showed that the educational background of the muzakki who became the respondents in this study was mostly high school education, namely 44 respondents followed by undergraduate education as many as 34 people. The work of the respondents is dominated by university students as many as 61 respondents. Meanwhile, based on the level of income, it is dominated by revenues of 1.1 million to 3 million. The level of income of respondents greatly determines the attitude of respondents in tithing. Respondents with high incomes are more likely to pay tithe, because their large income is sufficient for their daily needs, besides that they have excess funds that they can save for later issuing zakat on time. Meanwhile, respondents who have low expenditures do not have the opportunity to pay tithe, because their large income is certainly not sufficient for their daily needs. In addition, they do not have excess funds that they can save for later paying zakat on time.

Multiple Linear Regression Analysis

Multiple linear regression analysis was carried out to know the magnitude of the influence of the independent variable on the dependent variable. Multiple regression analysis in this study was carried out using the SPSS 25.0 program. The results of multiple regression analysis regarding zakat literacy, trust, and ease of digital payments on intention in paying the zakat are presented in table 1.

Table 1.
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4,232	1,530		2,766	,007
	Zakat Literacy	-,056	,060	-,081	-,926	,357
	Trust	,452	,113	,396	3,995	,000
	Ease of Digital Payment	,426	,078	,530	5,472	,000

Source: Data processed with SPSS 25 (2021)

Based on table 1 the multiple linear regression equation in this study can be formulated as follows: $Y = 4.232 + -0.056 X_1 + 0.452 X_2 + 0.426 X_3$. The multiple linear regression equation can be described as follows:

- 1) The constant value of 4.232 indicates that when the independent variables (level of zakat literacy, trust and ease of digital payments) are assumed to be worth 1 unit, it will increase intention in paying zakat by 4.232.
- 2) The coefficient of zakat literacy variable (X_1) is -0.56. This can be interpreted, if the zakat literacy variable has increased by 1 unit, it will reduce the intention in paying zakat to zakat amil organizations by 0.56. Thus, it can be said that the higher a person's zakat literacy, the lower intention in paying zakat to amil zakat organizations.
- 3) The coefficient of trust variable (X_2) is obtained at 0.452. This can be interpreted, if the trust variable has increased by 1 unit, it will increase the intention in paying zakat to amil zakat organizations by 0.452. Thus, it can be said that the higher a person's trust, the higher intention in paying zakat to amil zakat organizations with the assumption that other variables are fixed.
- 4) The variable coefficient of digital payment convenience (X_3) is obtained at 0.426. This can be interpreted, if the variable ease of digital payments has increased by 1 unit, it will increase intention in paying zakat to amil zakat organizations by 0.426. Thus, it can be said that the higher the ease of digital payments, the higher intention in paying zakat to amil zakat

organizations, assuming other variables remain unchanged.

T-test (Partial Test)

The t-test or partial test aims to show how far one independent variable can partially explain the variation of the dependent variable. The test is done by comparing the value of sig t with a significance level of 5% (0.05).

- 1) Testing the effect of zakat literacy on intention in paying zakat to amil zakat organizations. Based on table 1, the results of the significance test of the zakat literacy variable (X_1) are 0.357, which means it is greater than 0.05. That is, the variable of zakat literacy partially does not influence the variable of intention in paying zakat to amil zakat organizations (Y).
- 2) Testing the effect of trust on intention in paying zakat to amil zakat organizations. Based on table 1, the results of the significance test of the confidence variable (X_2) are 0.000, which means it is smaller than 0.05. That is, the trust variable partially influences the intention in paying zakat to amil zakat organizations (Y).
- 3) Testing the effect of the ease of digital payments on intention in paying zakat to amil zakat organizations. Based on table 1, the results of the significance test of the digital payment convenience variable (X_3) are 0.000, which means it is smaller than 0.05. This means that the variable of ease of digital payments partially influences the intention in paying zakat to amil zakat organizations (Y).

F Test (Simultaneous Test)

The F test or simultaneous test is conducted to find out how far the independent

variables can have a simultaneous and significant effect on the dependent variable. The results of the F test processed using SPSS version 26.0 are presented in Table 2.

Table 2.

		ANOVA ^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	877,447	3	292,482	61,865	,000 ^b
	Residual	453,863	96	4,728		
	Total	1331,310	99			

Source: Data processed with SPSS 25 (2021)

Based on the results of the analysis presented in table 2, the significance value obtained is 0.000 with a Fount of 61.865. Thus, it can be said that the variables of zakat literacy, trust, and ease of digital payments have a simultaneous effect on the intention in paying zakat to amil zakat organizations.

Coefficient of Determination Test (R2)

The coefficient of determination test (R2) serves to describe how much influence the independent variable has in explaining variations or changes in the dependent

variable by using the coefficient of determination (R2).

The value of the coefficient of determination (R2) is shown in the range 0-1. If the value of the coefficient of determination (R2) is getting closer to one, then the independent variable in the study provides almost all the information needed to predict the variation of the dependent variable.

The results of the coefficient of determination (R2) for variables of income level, religiosity, brand awareness, trust, transparency, and accountability for tithe decisions can be seen in table 3

Table 3.

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,812 ^a	,659	,648	2,17434

Source: Data processed with SPSS 25 (2021)

In table 3, the value of the coefficient of determination (adjusted R2) is 0.648. Thus, it can be interpreted that the intention in paying zakat to amil zakat organizations can be explained by the variables of zakat literacy, trust, and ease of digital payments by 64.8%, while the remaining 35.2% is influenced by other variables outside the variables used in the research model.

Effect of Zakat Literacy on the intention to pay zakat to amil zakat organizations

The results of the study show that for young generation Z and millennials, Zakat literacy does not affect the intention to pay zakat to amil zakat organizations. These findings are different from the research of Afiyana et al (2020), Haki (2020). However, Pertiwi's research (2020) also found the same results as this study that it turns out that Zakat Literacy does not affect people's intentions to pay zakat to the National Amil Zakat Agency. Paying zakat is a basic religious obligation and is included in the realm of the pillars of faith. People may pay

zakat to release their religious obligations, but they pay zakat directly to mustahiq. Zakat literacy does not seem to be able to encourage young generation Z and millennials to pay zakat to official zakat management organizations. There needs to be a further approach so that young generation Z and millennials are willing to pay zakat to official zakat management organizations because this group is a productive society which is expected to be the significant source of increasing zakat collection in Indonesia,

The effect of trust on the intention to pay zakat to amil zakat organizations

The results of the study show that for young generation Z and millennials, Trust affects the intention to pay zakat to amil zakat organizations. The results of this study are in line with previous studies including Satrio & Siswanto (2016), Triyawan (2017), Rosalinda et al. (2021) which show that trust affects people's intentions to pay zakat to amil zakat institutions. This shows that young generation Z and millennials also pay attention to the credibility of the amil zakat institution. Zakat managers need to demonstrate professional performance, trustworthiness and implement good governance principles to increase the confidence of young generation Z and millennials so that they are more willing to pay zakat to amil zakat organizations. Transparent reporting, the report of zakat funds that can be accessed openly through online media is one strategy that can be taken by zakat amil. Generation Z and millennials are a group of people who are always connected to technology media and easily get information from various sources electronically. Sharing positive information related to the work program of amil zakat organizations is certainly expected to increase their trust in paying zakat to amil zakat organizations.

The effect of ease of digital payments on the intention to pay zakat to amil zakat organizations

The results of the study show that young generation Z and millennials, ease of digital payments affects the intention to pay zakat to amil zakat organizations. The results of this study are in line with the findings of Rahmani & Erpurini (2020), Maghfirah (2020), Astuti & Prijanto (2021), and Kharisma & Jayanto (2021). The research findings strengthen the strategy of increasing the intention of young generation Z and millennials to pay zakat to amil zakat organizations by providing easy access to payments. Amil Zakat can prepare various payment channels, not only cash payments but also in collaboration with banks with transfer payments via digital banking. Amil Zakat can also take advantage of payment technologies such as QRIS with payments via electronic money and digital wallets to make it easier for young generation Z and millennials to pay zakat. Generation Z and millennials are a group of people who are close to cell phones and digital technology. Changes in payment methods must be quickly followed by amil zakat organizations because today's society has experienced changes in trends, mainly due to technological disruption.

CONCLUSION

The large potential of zakat collection in Indonesia has not been able to be realized as a force in reality. A large Muslim population should be a big capital for the potential of zakat management in Indonesia. According to data, zakat that has been realized in 2021 only reached Rp. 71.4 trillion of the potential zakat which should have reached Rp327.6 trillion. This condition is a challenge for the management of zakat in Indonesia because if the collection of zakat funds can be maximized, of course, the benefits of managing zakat funds will be felt by the wider community. Several studies show

that there are still groups of people who prefer to pay their zakat directly and distribute it directly. This condition is certainly homework for zakat activists and researchers.

Several things affect the public's low level of intention in paying zakat to official zakat management organizations, both internal and external factors. Internally, the low level of intention of the public in paying zakat to official zakat management organizations is caused, among others, such as literacy, trust, and the ease of paying zakat including through digital payments. Externally, it is strongly influenced by public perception of the condition of zakat management organizations such as transparency, accountability, and other good zakat governance standards.

The results of this study indicate that partially the zakat literacy variable does not influence the variable of intention in paying zakat to amil zakat organizations. The variables of trust and the ease of paying zakat, including through digital payments, partially influence the intention in paying zakat to amil zakat organizations. Simultaneously, the variables of zakat literacy, trust, and ease of digital payments have a simultaneous effect on intention in paying zakat to zakat amil organizations. Overall intention in paying zakat to zakat amil organizations can be explained by the variables of zakat literacy, trust, and ease of digital payments by 64.8%, while the remaining 35.2% is influenced by other variables outside the variables used in this research model.

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