

FACTORS THAT INFLUENCE TRADERS' DECISION MAKING IN PAYING TRADE ZAKAT IN WEST JAVA

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ABSTRACT

This research aims to determine the factors that influence traders' decision-making in paying trade zakat in West Java. The sampling technique was carried out using a purposive sampling method. The total sample obtained was 97 respondents from Muslim traders in West Java who paid zakat proceeds from their merchandise to zakat management institutions. The analysis technique used is a factor analysis technique. There are 2 factors that influence traders in making decisions to pay zakat, namely Factors that Form Traders' Decisions. which consists of knowledge, religiosity, service quality and the role of government. Next are the Trader Behavior Factors which consist of the environment and the trader's attitude.

Keywords: Trader; Decisions; Zakat Management Institutions

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INTRODUCTION

Zakat is a worship that has two dimensions, namely the *habl min Allah* dimension (vertical ratio) and the *habl min an-nas* dimension (horizontal ratio). The fruits of the vertical dimension of zakat worship can form good character for a Muslim who gives zakat (muzakki) and receives it (mustahik). These include purifying the nature of stinginess, eliminating the greed of property owners, fostering a sense of social responsibility especially towards property owners, calming black sweat emotions, practicing charity and almsgiving, increasing the wealth of the heart and purifying sins, purifying muzakki wealth, etc Ummah & Kurnia (2020).

The purpose of zakat is to prevent hoarding and hoarding of wealth among a group of people. Therefore, zakat wealth can circulate and not only accumulate among a group of people. This is done by distributing the assets of people who are required to pay zakat or muzakki to be distributed to zakat recipients called mustahik.

As indicated by HSB (2020), the majority of individuals and market participants lack an understanding of trade zakat. In reality, the general public, and particularly traders, are only aware of zakat fitrah. However, trade zakat is also a significant obligation to pay zakat, given the potential for significant collections and distributions.

In fulfilling its mandate for the management of zakat, BAZNAS West Java Province is responsible for the collection of zakat, infaq, and alms (ZIS) as well as other religious and social funds (DSKL). This is in accordance with Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management. It is gratifying to note that, in 2022, BAZNAS West Java Province was entrusted with the responsibility of managing ZIS funds amounting to IDR 48.71 billion.

In order to assist the management of zakat on a national level, the government provides opportunities for the community to establish Amil Zakat Institutions in accordance with the stipulations set forth in Law No. 23 of 2011. This legislation permits the formation and operation of Amil Zakat Institutions upon the receipt of a letter of recommendation from BAZNAS and an operating permit letter from the Ministry of Religion. In fulfilling its obligations with regard to the management of zakat, the Amil Zakat Institution is required to submit periodic reports to BAZNAS on the implementation of the collection, distribution, and utilization of zakat, which have been audited by BAZNAS. The following is a report on the performance of Amil Zakat Institutions at the provincial and city/regency levels throughout West Java for the period from January to December 2022, compiled by BAZNAS West Java Province.

A notable increase was observed in the collection of zakat during the period from January to December 2022. This encompassed zakat maal, zakat fitrah, infaq/alms, and DSKL. This is a view of the data for the period from January to December 2022. A total of IDR 162,975,682,450 was collected in zakat maal, IDR 7,718,891,614 in zakat fitrah, IDR 276,974,798,229 in infaq/alms, and IDR 84,969,529,818 in DSKL.

The aforementioned issues pertain to the conduct of zakat payment, which is contingent upon a Muslim's awareness and volition in fulfilling the obligation to pay zakat. In fact, if the thread is drawn, it can be seen that awareness and decisions in paying zakat by zakat obligators can have implications for optimal collection. In particular, it is widely recognized that trade activities play a pivotal role in economic activity.

MATERIAL AND METHODS

This type of research entails the utilization of survey research, which

involves the compilation of a list of questions to be posed to respondents. The research location is the site where the research was conducted, specifically at BAZNAS West Java and among the traders, which included traditional market traders, street traders, and home traders. The population utilized in this research was the number of muzakki at BAZNAS West Java, which totaled 3,636,291.

This research employs a non-probability sampling methodology. The non-probability sampling technique is predicated upon the law of probability and therefore affords unequal opportunity for the selection of elements or members within a given population to be included as a sample. The total number of samples in this case is 97.

The data analysis technique employed in this research is factor analysis. A questionnaire is a set of written questions presented to research participants using a Likert scale. Prior to administering the questionnaire, it is imperative to conduct a validity and reliability test on the instrument.

The validity test is employed to ascertain the suitability of the items comprising a list of questions in defining a variable. The list of questions in question generally supports a certain group of variables (Sujarweni, 2015). The total score is obtained by summing the scores assigned to individual statements or questions.

If the score on each item is significantly related to the total score at the alpha level (5%), then the measuring tool is deemed valid. The objective of the reliability test is to demonstrate the extent to which a measurement result is relatively consistent if the measurement is repeated two or more times. In other words, reliability is an index that indicates the extent to which a measuring instrument can be trusted or relied upon. To test reliability, researchers employed the Cronbach Alpha method. Cronbach's alpha is an alpha coefficient developed by

Cronbach himself as a measure of generality and internal consistency of multi-item scales.

Factor analysis represents a particular instance of multivariate analysis within the broader field of independence techniques. From an objective standpoint, the researcher employed factor analysis techniques. Factor analysis is a technique for analyzing the interdependence of several variables simultaneously with the aim of simplifying the form of relationship between several variables studied into a number of factors that are fewer than the variables studied. This means that it can also describe the data structure of a research. Upon observing the relationship between a group of interconnected variables, the initial variables are transformed into a new group of unrelated variables, which are referred to as principal components. The initial principal component will exhibit a spread variance and can be considered to contain the greatest information of the initial variables. Thus, factor analysis encompasses the concept of technical independence, which signifies the absence of dependent and independent variables.

RESULTS AND DISCUSSION

This research utilises six factors, which are then distributed to respondents. These factors are subsequently subjected to a process of simplification in order to form fewer factors than research variables. The objective of this study is to ascertain the most significant factors influencing the collection of trade zakat funds in West Java. The questionnaire employs a Likert scale, with a maximum score of 4 and a minimum score of 1, and a total of 97 respondents.

Respondent descriptions serve to provide a brief insight into the personal characteristics of the respondents filling in the questionnaire, including their gender, education, occupation, income, place of payment of zakat, amount of zakat paid, and the timing of the payment of zakat. The

results of the research indicate that 45 of the 97 respondents were male, representing 46% of the total sample. Female respondents constituted 52% or 54% of the total sample, respectively. Consequently, the characteristics of the 97 respondents based on gender were predominantly female, representing 54% of the total.

The demographic characteristics of survey participants based on their place of residence revealed that respondents from Bandung constituted 5% (4 out of 97 respondents), those from Bekasi numbered 8 (8 out of 97 respondents), those from Bogor totaled 52 (54% of respondents), those from Ciawi accounted for 5 (5% of respondents), those from Cileungsi represented 1 respondent (1% of respondents), and those from Depok constituted 21 respondents (22% of respondents). 22%, Sukabumi, with two respondents, or 2% of the total, Sumedang, with one respondent, or 1% of the total, Tapos, with one respondent, or 1% of the total, Tasikmalaya, with one respondent, or 1% of the total. Consequently, the characteristics of the 97 respondents, based on their city of origin, are as follows: the majority of them reside in Bogor, with 54% of respondents indicating this as their place of residence.

The distribution of respondents according to their level of education revealed the following proportions: 35% at high school, 6% at diploma, 58% at bachelor's and 1% at master's. Consequently, the characteristics of the 97 respondents based on their level of education were predominantly undergraduate, with 58% of respondents having completed their studies at this level. The respondents' income is defined as the income generated by the respondents on a monthly basis. The income in this study is defined as income that has reached the zakat nisab, which is the price of gold at the time the research was conducted. This equates to IDR 6000.000,00 or approximately IDR 7,000,000,00 monthly.

It is evident that the total income of the respondent, which is IDR 6,000,000 (equivalent to approximately \$470), constitutes 51% of their overall revenue. The distribution of income in the sample population is as follows. The income bracket between 7,000,000 and 10,000,000 rupiah represents 26% of the total sample, while the income bracket between 11,000,000 and 20,000,000 rupiah represents 16%. The income bracket between 21,000,000 and 40,000,000 rupiah accounts for only 5% of the total sample population, while income in excess of 40,000,000 rupiah represents only 2% of the total sample population. Consequently, the income characteristics of the 97 respondents were predominantly in the range of IDR 5,600,000, representing 51% of the total.

The percentage of respondents who pay zakat at the Amil Zakat Agency (BAZNAS, LAZ, DD, etc.) is 35%. The percentage of respondents who pay zakat at the nearest mosque is 33%. The percentage of respondents who pay zakat directly is 25%. The percentage of respondents who pay zakat via digital wallet (e.g., kitabisa.com or fast response action (ACT)) is 4%. Consequently, the characteristics of the 97 respondents based on the location where they pay zakat are predominantly 35%.

Factors that Influence the Collection of Trade Zakat Funds in West Java

The present study utilizes six factors that are distributed to respondents. These factors will be simplified in the form of relationships between research variables into fewer factors than the number of research variables. As is the case in research methodology, factor analysis is subject to certain assumptions. Prior to conducting the factor analysis, researchers will first assess the factor analysis assumptions. The Kaiser-Meyer-Olkin (KMO) test is employed to ascertain whether the sampling method utilized has met the criteria for overall sample adequacy. The results of data management

through the SPSS 29 program indicated that the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO-MSA) numbers reached 0.770. These results are considered to be within the acceptable range, as the KMO-KSA figure has exceeded the KMO value limit, namely 0.5. Consequently, the KMO value is 0.770, which is greater than 0.5. The Bartlett's Test of Sphericity value is 96.527, with a significance value of 0.000. This value indicates that the factors forming the variable are satisfactory and can be analyzed at the subsequent stage.

The extraction process represents the fundamental aspect of factor analysis. This process involves the extraction of factors with a KMO value exceeding 0.5, thereby forming one or more factors. The extraction process is employed to derive a smaller number of factors (also known as eigenvalues factors) from a set of variables. In addition, the contribution of these factors to all variables (total variance explained) is quantified. An Eigenvalues level exceeding 1 is utilized as a threshold, whereby items with eigenvalues below 1 are excluded. Communalities are essentially the proportion of the initial factor's variance that can be attributed to the existing factors. The initial number is employed to ascertain the variance of a factor, with each variable assigned the value of 1, signifying the extent of the variance in that factor. Concurrently, the extraction number is employed to ascertain the extent to which an initial factor can be explained by the factors that have been formed.

Furthermore, data processing with the SPSS 29 application revealed that the six factors utilized could be grouped into two factors. The total variance indicator output indicates that:

1. The first factor has an eigenvalue of 2,505, which represents a variance of 41,750 percent.
2. The second factor has an eigenvalue of 1.015 with a variance of 16.914 percent.

These results indicate that Factor 1 can account for the total variance of 41.750 percent, while Factor 2 can account for the total variance of 16.914 percent. This indicates that there are additional variables that serve as indicators of internal muzakki factors in the context of trading zakat payments.

Following the determination of two as the optimal number of factors, a correlation analysis is conducted to assess the relationship between a given variable and each factor. This analysis reveals the strength of the association between each variable and its respective factor. The component matrix indicates that all of the indicators are included in factor 1, with a factor loading of greater than 0.5. Conversely, no indicators were included in factor 2 because the overall factor loading value was less than 0.5.

In order for an indicator to be included in a factor, it is necessary that the factor loading be above 0.5. Consequently, it is essential to implement a rotation process to ensure that components 1 and 2 exhibit considerable factor loading values. This enables the identification of the variables included in components 1 and 2. The rotation process employs the varimax method, which has the objective of enhancing the factor loading value, which was initially already considerable, while concurrently reducing the factor loading value, which was initially already minimal. This results in the distribution of factor loadings as shown in the accompanying table. Please refer to table 1.

Table 1. Rotated Component Matrix

	Component	
	1	2
Knowledge	0.553	0.449
Environment	0.472	0.638
Religiosity	0.561	0.316
Trader_Attitude	-0.076	0.893
Service quality	0.795	0.088
Government_Role	0.725	-0.035

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Following rotation, it is straight forward to ascertain which factors will be included in the three-factor solution. The results of the rotated component matrix are the factor loading values for factor 1, namely the knowledge factor (0.553), religiosity factor (0.561), service quality factor (0.795), and government role factor (0.725), are presented below. These results indicate that this factor exhibits a high correlation with factor 1. The factor loading value for factor 2 is 0.638, indicating a high correlation with the environmental factors. The factor loading value for factor 2 is 0.893, indicating a high correlation with traders' attitude factors.

The validation of factor analysis results is conducted by examining the component transformation matrix, which illustrates the magnitude of the correlation between the components or factors that have been formed. The greater the correlation value on the diagonal line, the more closely correlated the resulting factors (Verdian, 2019). The Component Transformation Matrix table, as presented in table 2.

Table 2. Component Transformation Matrix

Component	1	2
1	0.816	0.579
2	-0.579	0.816

Extraction Method: Principal Component analysis.
Rotation Method: Varimax with Kaiser normalization.

Table 2 indicates that components (factors) 1 and 2 exhibit a correlation value of 0.816, exceeding the 0.5 threshold. This value demonstrates that the factors or components are highly precise and exhibit a considerable degree of correlation. The results of the factor analysis, as previously described, can be summarized as follows, as illustrated in Table 3.

Table 3. Dominant factors that influence traders in paying zakat Faktor

Origin Variable	Nilai	Eigen value	Varian %
Knowledge	0,553	2.505	41.750
Religiosity	0,561		
Service quality	0,795		
Role of Government	0,725		
Environment Trader Attitude	0,638 0,893	1.015	16.914

Factors Forming Trader Decisions = 0.533 Knowledge + 0.561 Religiosity + 0.795 Service Quality + 0.725 Government Role

The dominant factor has an eigenvalue of 2.505, indicating that it plays a significant role in influencing traders' decisions and the collection of zakat funds. Factor 1 is capable of influencing data diversity by a margin of 41.750% variation from 100% of the factors that influence traders' decision-making in the context of paying trade zakat. The first factor, which encompasses knowledge, religiosity, service quality, and the role of government, was identified as the primary influence on traders' decisions regarding the collection of zakat funds. One of the factors that contributes to compliance is knowledge. Knowledge can be defined as the sum of all the information that an individual acquires through direct experience of an object (Anggreni & Safitri, 2020). The level of knowledge an individual possesses can influence their individual approach to a given situation. Therefore, the more knowledgeable an individual is about a particular subject, the more effective their preventive measures will be (Saputra & Simbolon, 2020). Religiosity has been found to influence compliance with the payment of trade zakat. Based on field observations, the majority of individuals who pay agricultural zakat are those who perform the five daily prayers at the mosque with regularity. In their research,

Muhammad Thoin and Mairimin (2019) also found that religiosity influences the intention of zakat obligators to pay their zakat at Lazis Central Java, Solo Branch (Tho'in & Marimin, 2019). Concurrently, the government is endeavoring to enhance compliance with the obligation to pay zakat. One potential avenue for improvement is to evaluate the quality of zakat services, recognizing that individuals may require reassurance and guidance in fulfilling their zakat obligations. The quality and quantity of the service will determine whether it is satisfactory.

Consequently, the quality of zakat services is a crucial factor in enhancing compliance with mandatory zakat. Knowledge of zakat is defined as the ability to understand information about zakat globally, including the law, the value that must be given to zakat, and also in relation to planning. The collection and utilisation of zakat funds serves to disseminate and increase understanding of the obligation to pay zakat as a manifestation of sadaqah, thereby promoting the social act of worship as a means of community welfare. Consequently, it is necessary to disseminate knowledge about the importance of paying zakat to the Muslim community in order to increase awareness of the Islamic community to pay zakat (Haki, 2020). The results of the questionnaire indicate that the knowledge factor is the most dominant factor influencing traders' decisions in collecting trading zakat funds, with a 55.3% prevalence. This result is consistent with the findings of Kurniawan (2019), which demonstrated that knowledge plays a pivotal role in influencing the willingness of muzakkis to pay zakat.

Religiosity is defined as the extent of knowledge, the strength of beliefs, the frequency of worship, and the depth of appreciation for the religion one adheres to (Ardiyansyah, 2022). The religiosity factor is a manifestation of the implementation of the guidelines that Muslims follow in carrying out daily activities and their

assessment of the decision to fulfill the obligation to pay zakat (Nazhira, 2020). The results of the questionnaire indicate that 56.1% of respondents identified religiosity as the most dominant factor influencing their decisions regarding the collection of trade zakat funds. This result is consistent with the findings of Maudia (2022), which demonstrated that the religiosity factor exerts a significant influence on the inclination of muzakkis to pay zakat.

Service quality can be defined as the degree to which a service meets the needs and requirements of its customers, as well as the timeliness with which it meets those expectations (Arianto, 2018). Service quality is applicable to all types of services provided by the company during the client's visit. As defined by Kotler and Keller (2016), quality is the degree to which a product or service possesses the characteristics that fulfill the needs of the consumer. According to Kasmir (2017), service quality is defined as the actions or actions of a person or organization aimed at providing satisfaction to customers or employees. The results of the questionnaire indicate that religiosity is the most dominant factor influencing traders' decisions in collecting trade zakat funds, with 79.5% of respondents indicating this as a significant influence. These findings align with those of Fitri (2016), which demonstrated that service quality factors exert a considerable influence on the inclination of muzakkis to remit zakat. These results align with those of Bolita & Murtani (2021), which demonstrated that service quality factors influence muzakki's decision to pay zakat.

The government's role in the administration of zakat can be summarized into two categories: first, the government serves as the sole executor of zakat, both in the collection of zakat and in the enforcement of zakat-related regulations. Secondly, the government is responsible for imposing penalties on those who fail to fulfil their zakat obligations (Suradi &

Bustami, 2022). Government policies are of a fundamental and macro nature. The arrangement of fundamental and macro matters which fall under the authority of the government as the holder of public policy authority does not intend to reduce or narrow the space for community participation in zakat management. Nevertheless, the establishment of a unified system for the management of zakat at the national and regional levels is necessary to ensure that efforts to reduce poverty and develop social welfare through the utilisation of zakat, infaq and alms funds achieve the desired outcomes (Roza, 2023). The results of the questionnaire indicate that religiosity is the most dominant factor influencing traders' decisions in collecting trading zakat funds, with 72.5% of respondents indicating this as the primary influence. This result is consistent with the findings of Cahyani et al. (2019), which indicate that the government's role plays a significant role in influencing muzakki's decision to pay zakat.

Trader Behavior Factor = 0.638 Environment + 0.893 Trader Attitude

The eigenvalue of the trader behavior factor is 1.015, indicating that this factor represents trader behavior that is influenced by the trader's environment and attitude. The second factor is estimated to influence data diversity by 16,914. In the words of Hamalik, the environment is defined as everything found in the natural surroundings that exerts a significant influence on an individual. From a social perspective, humans are known as *Homo sapiens*, or "wise humans." They are also referred to as *Homo sapiens ecologus*, which signifies that humans are inextricably linked to the ecosystem. Consequently, the relationship between humans and the environment is inextricably linked (Astuti, 2022).

The results of the questionnaire indicate that 63.8% of environmental factors influence the decisions of traders regarding the collection of trade zakat

funds. This result is consistent with the findings of Amri & Marwiyati (2019), which indicated that environmental factors influence the muzakki's decision to pay zakat. Attitude is defined as a behavioral response to environmental stimuli (Azwar, 2013). The theory of planned behavior posits that individual behavior is influenced by three key factors: attitudes, subjective norms, and behavioral control. A person's attitude is undoubtedly influenced by their beliefs regarding the behavior in question and is therefore normative. Thus, prior to adopting an attitude, an individual must first ascertain whether the attitude in question will yield the desired outcomes and, conversely, whether the desired outcomes will be achieved by adopting the attitude in question. The attitude towards the payment of trade zakat is undoubtedly influenced by a multitude of factors that may prompt a person to either pay or not pay trade zakat. The results of the questionnaire indicate that 89.3% of traders' attitudes influence their decisions regarding the collection of trading zakat funds. This result is consistent with the findings of Yunita (2021), which indicate that the attitudes of traders influence the decisions of those who are obliged to pay zakat.

CONCLUSIONS AND IMPLICATIONS

The research findings and discussion on the factors influencing traders' decision making in paying trade zakat in West Java resulted in the formulation of the conclusion that the decision-making process of traders regarding the payment of zakat. The majority of respondents in West Java have opted to pay zakat at BAZNAS or other institutions. Consequently, it can be posited that the majority of traders in West Java are already aware of their obligation to pay zakat. Two factors influence traders' decisions to pay zakat: Factors that Form Traders' Decisions. These include knowledge, religiosity, service quality, and the role of

government. The next category of factors influencing trader behavior is the environment and the trader's attitude.

The implication of this study is that research conducted by researchers has limitations in terms of data collection. This research was conducted at Baznas West Java and in all business locations, particularly shops in West Java. Future research may also include additional variables to achieve more optimal results. Furthermore, it is hoped that this research can be continued with different objects and points of view, thereby enriching the corpus of sharia economic research.

It is recommended that zakat institutions frequently engage in community outreach regarding zakat trade in West Java. This initiative was undertaken in consideration of the fact that the attitude of traders towards the benefits of paying zakat through the Amil Zakat Agency (LAZ) remains relatively low. Consequently, it is imperative to enhance the public's awareness of the merits of zakat payment through the Zakat Amil Agency (LAZ) by implementing comprehensive socialization and educational initiatives. This will ensure the continued stability of zakat fund collection in West Java.

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