

## DETERMINANTS OF MEDIUM ENTERPRISES' INTEREST IN PAYING ZAKAT AT THE BAITUL MAL

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**ABSTRACT** - This study aims to examine the key determinants of zakat interest among medium-sized entrepreneurs in Langsa City, focusing on the effects of zakat literacy and social environment, as well as the mediating role of trust in zakat institutions. Specifically, it analyzes the direct influence of zakat literacy and social environment on zakat interest, the effects of zakat literacy and social environment on trust, and how trust mediates these relationships. The research was conducted from January to May 2025 using a quantitative approach. Primary data were collected through structured questionnaires based on a five-point Likert scale. The population comprised 3,254 medium-sized entrepreneurs who met the zakat nisab threshold, with a sample of 97 respondents determined using the Slovin formula and selected via simple random sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through Smart-PLS 4.0 to test both direct and indirect causal relationships, including mediating effects. The results reveal that zakat literacy has a positive and significant effect on zakat interest and trust, while the social environment significantly influences trust but does not have a direct significant effect on zakat interest. Trust was found to have the strongest and most significant impact on zakat interest and serves as a crucial mediating factor. Specifically, trust mediates the relationship between both zakat literacy and social environment with zakat interest, indicating that social encouragement alone is insufficient to drive zakat participation without institutional trust. These findings highlight that improving zakat literacy and building trust in zakat institutions are essential strategies to enhance entrepreneurs' willingness to pay zakat. In conclusion, while social and educational factors contribute to shaping zakat behavior, trust is the key determinant that transforms knowledge and social support into active zakat participation among medium-sized entrepreneurs in Langsa City.

**Keywords:** Zakat Literacy, Social Environment, Trust, Zakat Interest, Medium-Sized Entrepreneurs

**ABSTRAK** – Penelitian ini bertujuan untuk mengkaji faktor-faktor penentu minat zakat pada pengusaha menengah di Kota Langsa, dengan fokus pada pengaruh literasi zakat dan lingkungan sosial, serta peran mediasi kepercayaan terhadap lembaga zakat. Secara khusus, penelitian ini menganalisis pengaruh langsung literasi zakat dan lingkungan sosial terhadap minat zakat, pengaruh literasi zakat dan lingkungan sosial terhadap kepercayaan, serta bagaimana kepercayaan memediasi hubungan tersebut. Penelitian dilakukan pada periode Januari hingga Mei 2025 dengan pendekatan kuantitatif. Data primer dikumpulkan melalui kuesioner tertutup berbasis skala Likert lima poin. Populasi penelitian terdiri dari 3.254 pengusaha menengah yang telah memenuhi ambang nisab zakat, dengan sampel sebanyak 97 responden yang ditentukan menggunakan rumus Slovin dan dipilih secara simple random sampling. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) melalui perangkat lunak Smart-PLS 4.0 untuk menguji hubungan kausal langsung maupun tidak langsung, termasuk efek mediasi. Hasil penelitian menunjukkan bahwa literasi zakat memiliki pengaruh positif dan signifikan terhadap minat zakat dan kepercayaan, sementara lingkungan sosial berpengaruh signifikan terhadap kepercayaan namun tidak memiliki pengaruh langsung yang signifikan terhadap minat zakat. Kepercayaan terbukti memiliki pengaruh paling kuat dan signifikan terhadap minat zakat serta berperan



sebagai faktor mediasi penting. Secara khusus, kepercayaan memediasi hubungan literasi zakat maupun lingkungan sosial dengan minat zakat, yang menunjukkan bahwa dorongan sosial saja tidak cukup untuk mendorong partisipasi zakat tanpa adanya kepercayaan terhadap lembaga zakat. Temuan ini menegaskan bahwa peningkatan literasi zakat dan pembangunan kepercayaan pada lembaga zakat merupakan strategi penting untuk meningkatkan minat dan partisipasi pengusaha menengah dalam membayar zakat.

**Kata Kunci:** Literasi Zakat, Lingkungan Sosial, Kepercayaan, Minat Zakat, Pengusaha Menengah

## INTRODUCTION

Zakat is one of the five pillars of Islam and is an obligation for every Muslim who has fulfilled certain requirements. As a form of worship with a social dimension, zakat plays a strategic role in creating economic balance and fostering societal welfare. Through zakat, the wealth possessed by Muslims can be fairly distributed to those entitled to receive it, thereby reducing economic disparities which often serve as the root of social problems (Azizah et al., 2022).

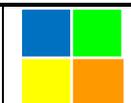
In Langsa City, the management of zakat is entrusted to Baitul Mal, the official institution responsible for collecting, managing, and distributing zakat in accordance with the principles of Islamic law. One of the community groups with significant potential as muzakki (zakat payers) is medium enterprises (Yuranda & Syahpawi, 2023). The considerable zakat potential from medium enterprises can be seen in the income data provided by the Department of Industry, Trade, and Cooperatives of Langsa City, as follows:

**Table 1.1. Income of Medium Enterprises in Langsa City in 2023**

No	Income (Rp)	Number of Enterprises (Units)	Percentage (%)
1	100,000,000	934	22
2	200,000,000	1,239	30
3	300,000,000	95	2
4	400,000,000	34	1
5	500,000,000	1,886	45
<b>Total</b>		<b>4,188</b>	<b>100</b>

Source: Department of Industry, Trade, Cooperatives, and SMEs of Langsa City

In the context of trade zakat, a business is obliged to pay zakat of 2.5% once its income reaches or exceeds the specified nisab threshold. In Aceh Province, the nisab for trade zakat is calculated based on the value of gold, equivalent to 94 grams. With the price of gold in February 2025 amounting to Rp5,000,000 per mayam or Rp1,515,152 per gram, the nisab for trade zakat in Aceh is (94 grams × Rp1,515,152 = Rp142,424,243). Based on the table above, medium enterprises with annual incomes ranging from Rp200,000,000 to Rp500,000,000 fall into the category of businesses subject to zakat obligations. The total number of enterprises in this category reaches 3,254 units. The zakat potential from medium enterprises in Langsa City can be illustrated as follows:



**Table 1.2. Zakat Potential of Medium Enterprises in Langsa City in 2025**

No	Income (Rp)	Number of Enterprises (Units)	Zakat 2.5% (Rp)	Zakat Potential (Rp)
1	200,000,000	1,239	5,000,000	6,195,000,000
2	300,000,000	95	7,500,000	712,500,000
3	400,000,000	34	10,000,000	340,000,000
4	500,000,000	1,886	12,500,000	23,575,000,000
<b>Total</b>				<b>30,882,500,000</b>

Source: Processed Data, 2025

Based on the table of zakat potential from medium enterprises in Langsa City, it can be observed that the total zakat potential from this sector reaches Rp30,882,500,000. This amount is derived from various business income categories, each with a different number of enterprises. Enterprises with an income of Rp500,000,000 make the largest contribution to zakat potential, amounting to Rp23,575,000,000 from 1,886 business units. Meanwhile, enterprises with an income of Rp200,000,000 constitute the largest number of units, namely 1,239, with a total zakat potential of Rp6,195,000,000. Enterprises with incomes of Rp300,000,000 and Rp400,000,000 contribute Rp712,500,000 and Rp340,000,000 respectively. These data demonstrate that the medium enterprise sector in Langsa City holds considerable zakat potential.

However, the reality in practice shows that the realization of zakat collection from medium enterprises in Langsa City remains far below expectations. Many entrepreneurs lack awareness of fulfilling their zakat obligations through Baitul Mal. This is evidenced by the zakat collection data according to the medium enterprise classification recorded by Baitul Mal Langsa City in 2023, as follows:

**Table 1.3. Zakat Collection Data by Medium Enterprise Category in 2023 at Baitul Mal Langsa City**

No	Business Name	Amount (Rp)
1	Showroom Young Motor	2,305,000
2	Bulan Bintang Motor	4,680,000
3	Razi Farma Pharmacy	15,000,000
4	Lia Electronics	15,000,000
5	Narata Store	8,010,000
6	Indatu Fabric Store	1,000,000
7	UD. Melati	4,000,000



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No	Business Name	Amount (Rp)
<b>Total</b>		<b>49,995,000</b>

Source: Baitul Mal Langsa City

Based on the zakat collection data by medium enterprise category in 2023 compiled by Baitul Mal Langsa City, it can be seen that compared to the number of medium enterprises that have reached the nisab threshold, there are 1,886 enterprises with incomes above Rp460,600,000 per year, which are obliged to pay zakat at a rate of 2.5% of their income. However, the amount of zakat collected from several recorded medium enterprises shows a significant gap between the potential zakat that could be mobilized and the actual zakat received by Baitul Mal Langsa City.

When compared with the zakat potential from 3,254 enterprises that meet the requirements, which could reach Rp30,882,500,000 the amount of zakat actually collected from the businesses recorded at Baitul Mal is still far below its maximum potential, amounting to only Rp49,995,000 or 0.16%. This indicates that the awareness of paying zakat among entrepreneurs in Langsa City through Baitul Mal remains relatively low.

Based on the distribution of questionnaires to 20 medium enterprise owners regarding zakat literacy, it was found that there were differences in understanding the basic concepts of zakat. In the first aspect, namely the method of calculating zakat from income or business profit, only 52% of respondents understood it. This shows that many entrepreneurs still lack understanding of the methods and criteria of income subject to zakat. The second aspect, namely the understanding that zakat must be distributed to eight eligible groups (asnaf), was understood by 80% of respondents. Likewise, the third aspect, regarding the obligation of zakat for Muslims who have reached the nisab and haul, also reached 80%. This indicates a good understanding regarding the obligation of zakat, although limited mainly to the recipients and general conditions.

Knowledge about the mechanism of paying zakat through Baitul Mal remains low. A wholesale store owner in Gampong Simpang Lhee, Acka Grosir, admitted that although he knew zakat was an obligation, he did not understand how to calculate it. The owner of Arica Fashion in Gampong Peukan Langsa was uncertain whether his income had reached the nisab. Meanwhile, the owner of Serba Jaya Granit in Gampong Paya Bujok did not understand the benefits of paying zakat through Baitul Mal. These findings highlight the relatively low



zakat literacy among medium enterprise owners in Langsa City, particularly regarding the fulfillment of zakat obligations through official institutions.

Zakat literacy encompasses an individual's understanding of the concept, objectives, and mechanisms of zakat implementation. Adequate knowledge of zakat can shape individual awareness of the importance of fulfilling this obligation as a form of both spiritual and social responsibility (Fahmi & M.Nur, 2018). In this regard, medium enterprises, as one of the groups with significant potential as muzakki (zakat payers), require strong literacy about zakat, including knowledge about the conditions of obligation, nisab threshold, types of wealth subject to zakat, as well as the role of institutions such as Baitul Mal in managing zakat professionally and in accordance with Islamic law.

Based on the distribution of questionnaires to 20 medium enterprise owners regarding trust in Baitul Mal as a zakat management institution, the results show that only 47% of respondents trusted the zakat distribution reports. This indicates lingering doubts about the transparency and accountability of the institution. The second indicator, regarding trust in the mechanism of zakat distribution to the mustahik (eligible recipients), reached 51%, reflecting a moderate level of trust, as some entrepreneurs remain unconvinced that zakat is properly allocated. The third indicator, concerning the competence of zakat management staff, achieved 61%, the highest among the three aspects, indicating that most respondents considered the staff to be reasonably competent.

These findings are reinforced by field observations. Some entrepreneurs in Langsa City tend to be reluctant to channel zakat through Baitul Mal due to perceived lack of transparency. The owner of Mitra Sari building materials store doubted whether the funds actually reached the mustahik in accordance with Islamic law. The owner of Abenk Ponsel in Gampong Peukan Langsa even preferred to distribute zakat directly to individuals he personally knew, considering it more effective and impactful. This demonstrates that the factor of trust is crucial in encouraging the community to distribute zakat through official institutions. Such trust includes integrity, transparency, accountability, and competence in the management of zakat funds by institutions like Baitul Mal.

Another factor suspected of influencing the interest of medium entrepreneurs in channeling their zakat through Baitul Mal is the social environment. The social environment plays a significant role in shaping individual attitudes,

behaviors, and decisions, including in the matter of zakat distribution (Quthbi & Rafsanjani, 2022). In the context of medium enterprises in Langsa City, the social environment includes family, fellow entrepreneurs, communities, and local community leaders. These factors can influence the extent to which medium entrepreneurs trust and are willing to channel their zakat through Baitul Mal.

Based on the questionnaires distributed to 20 medium enterprise owners regarding the influence of the social environment on zakat distribution through Baitul Mal, it was found that the role of the family in instilling zakat awareness received the highest percentage, namely 81%. This indicates that the majority of respondents had been taught since childhood that zakat is an obligation for every capable Muslim.

The second indicator, concerning the influence of friends in supporting zakat payments through official institutions, obtained only 41%. This suggests that although the family plays a major role, encouragement from peers remains relatively weak. The third indicator, related to the influence of neighbors who actively pay zakat through Baitul Mal, recorded 52%, showing that some respondents observed such practices in their community, although not yet dominant.

Field observations also revealed that many medium enterprise owners in Langsa City prefer to distribute zakat directly to mustahik (eligible recipients) they personally know, as it is considered more effective and impactful. Several entrepreneurs also stated that the lack of involvement of community leaders or religious scholars in encouraging zakat payment through Baitul Mal influences their decisions. If these figures provided clearer examples and guidance, entrepreneurs would likely be more trusting and motivated to follow.

Based on these findings, several determinants can influence the interest of medium entrepreneurs in paying zakat through Baitul Mal Langsa City, one of which is zakat literacy. This is supported by studies conducted by Safitrie & Hidayati (2024) and Hamzah & Kurniawan (2020), which demonstrate that zakat literacy has a positive and significant effect on people's interest in paying zakat mal. When individuals understand the concept of zakat, including the conditions, nisab, calculation methods, and its benefits for both individuals and society, their awareness of fulfilling zakat obligations increases.



Another determinant is trust. This is also supported by the findings of Kiki Candri et al., (2024) and Hamzah & Kurniawan (2020), which show that trust has a positive and significant effect on people's interest in paying zakat mal. When the community is convinced that their zakat is managed transparently, accountably, and distributed properly to eligible mustahik, they are more motivated to pay zakat through official institutions rather than distributing it themselves without proper calculation.

In addition, another determinant influencing medium entrepreneurs' interest in paying zakat through Baitul Mal Langsa City is the social environment. This is supported by research by Quthbi & Rafsanjani (2022) and Ardiansyah & Idayanti (2022), which indicate that the social environment has a positive and significant effect on people's interest in paying zakat mal. When individuals are surrounded by an environment that actively pays zakat whether from family, business peers, or the wider community, the tendency to follow such behavior increases significantly.

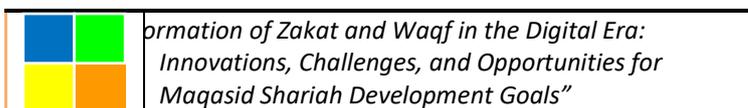
This study aims to examine and analyze the key determinants of zakat interest (Y) among medium enterprises in Langsa City. Specifically, the research investigates the effect of zakat literacy (X1) and social environment (X2) on zakat interest (Y). Furthermore, it seeks to analyze the influence of zakat literacy (X1) and social environment (X2) on trust (Z), as well as the mediating role of trust (Z) in the relationship between zakat literacy (X1) and zakat interest (Y), and between social environment (X2) and zakat interest (Y).

## LITERATURE REVIEW

### Theory of Interest

Abraham Maslow, a humanistic psychologist, introduced the Hierarchy of Needs theory in his work *A Theory of Human Motivation* (1943). This theory explains that human needs are structured hierarchically, starting from basic necessities to self-actualization. Human motivation, including the interest in paying zakat, is often influenced by the level of needs that individuals seek to fulfill (Setiawan, 2014).

The hierarchy consists of five levels. First, physiological needs, such as food, water, and shelter, which must be prioritized before other needs. Second, safety needs, referring to physical and financial stability, including security in running a business. Third, social needs, involving interaction, acceptance, and



solidarity, where zakat may be influenced by social norms and religious obligations. Fourth, esteem needs, covering recognition, status, and self-confidence; paying zakat can enhance social image and personal competence. Finally, self-actualization, which represents the highest stage, where zakat is seen as a form of moral responsibility, social contribution, and spiritual closeness to God (Setiawan, 2014).

According to Lucas and Britt, as cited in (Syihabudin & Najmudin, 2022), the concept of interest consists of three main indicators that influence a person's behavior toward an object, product, or activity, namely:

1. Attraction

Attraction refers to the concentration of attention and the sense of pleasure that arises when an individual observes or engages with a particular object or activity.

2. Desire

Desire is the inner drive or impulse within an individual to possess or engage in something further. At this stage, the initial attraction manifested in the form of attention becomes stronger and develops into a desire to acquire or carry out something.

3. Conviction

Conviction reflects an individual's confidence in the quality, quantity, usefulness, and benefits of an object or activity.

## Trust

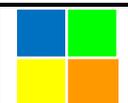
Trust can be understood as the confidence given by an individual to another party, believing that the party will act honestly, reliably, and in accordance with expectations within a social relationship or a specific transaction (Damsar & Indrayani, 2016). In this context, Hasrina et al. in (Syihabudin & Najmudin, 2022) identify three main indicators that form the basis of trust:

1. Credibility

Credibility refers to the degree of trust an individual places in the integrity or truthfulness of the information provided by a particular party or object.

2. Competency

Competency indicates the extent to which a party or institution possesses the ability to manage or perform something effectively and in line with expectations.



### 3. Courtesy

Courtesy refers to moral conduct or the demonstration of polite and respectful behavior in interactions with others.

### **Zakat Literacy**

Zakat literacy refers to the level of understanding, awareness, and skills an individual possesses in comprehending the concepts, legal rulings, and procedures of zakat in accordance with Islamic principles (Brilianty, 2022). Puskas BAZNAS divides the indicators of zakat literacy into five main categories, namely (Al Gazali, 2023):

#### 1. General Knowledge of Zakat

A basic understanding of zakat as one of the pillars of Islam, including its definition, objectives, and significance in the socio-economic life of Muslims.

#### 2. Knowledge of the Obligation to Pay Zakat

An understanding of the obligation for every eligible Muslim to pay zakat, including who is required to pay, the conditions for zakat liability, and the types of zakat (such as zakat al-mal, zakat al-fitr, etc.).

#### 3. Knowledge of the Eight Asnaf of Zakat

An understanding of the eight categories of zakat recipients as stipulated in the Qur'an, specifically in Surah At-Tawbah (9:60).

#### 4. Knowledge of Zakat Calculation

An understanding of how to correctly calculate zakat, the types of wealth subject to zakat, as well as the applicable nisab and haul.

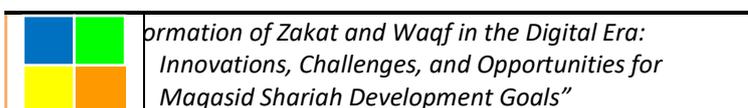
#### 5. Knowledge of Zakatable Assets

An understanding of the types of wealth that are subject to zakat (such as money, gold, agricultural produce, livestock, etc.) and those exempted from zakat.

### **Social Environment**

The social environment is all the elements surrounding an individual that have the potential to influence their behavior, attitudes, and perspectives. Indicators of Social Environment (Nugraheni, 2018):

1. Family: Open communication, emotional support, positive discipline, parental role models.
2. Friendship: Mutual respect, absence of bullying, peer support, honest interaction.



3. Neighborhood: Harmonious relations, community participation, safety and tolerance.

## METHODOLOGY

This research was conducted on medium-scale businesses in Langsa City from January to May 2025. The study employed a quantitative approach (Ismail, 2018) using primary data collected through closed-ended questionnaires based on a Likert scale (Duli, 2019). The research population consisted of 3,254 entrepreneurs in Langsa City (Department of Industry, Trade, Cooperatives, and SMEs of Langsa City) who had met the zakat nisab threshold. The sample was determined using the Slovin formula with a 10% margin of error (Ardiansyah et al., 2023), resulting in 97 respondents. Sampling was carried out using probability sampling, specifically simple random sampling, to ensure representativeness (Juliandi et al., 2019). Data collection was conducted through questionnaires containing statements related to the research variables with five response options ranging from “strongly disagree” to “strongly agree” (Sugiyono, 2018). The collected data were then processed using statistical analysis with the assistance of Smart-PLS 4.0 software.

This study employs Structural Equation Modeling (SEM) with the Partial Least Squares (PLS-SEM) approach to analyze causal relationships among variables, both direct and indirect, including the mediating role. PLS is chosen because it can handle numerous indicators, is predictive in nature, and remains accurate even when classical assumptions are not fully met. The analysis consists of two main stages: the outer model and the inner model. The outer model tests the validity and reliability of indicators toward latent constructs through convergent validity (loading factor  $\geq 0.5$ ), discriminant validity (cross loading, Fornell-Larcker, and HTMT), and reliability (Cronbach’s Alpha and Composite Reliability  $\geq 0.7$ ) (Syarir, 2020). The inner model evaluates relationships among constructs using indicators such as  $R^2$  (explanatory power) and  $f^2$  (effect size). Path relationships are tested through resampling bootstrapping to obtain t-statistics and p-values, thereby determining the significance of both direct and mediating effects (Riyanto & Setyorini, 2023).



## RESULT AND DISCUSSION

### Outer Loading Factor Results

#### 1. Convergent Validity Test Results

**Table 4. Convergent Validity Test**

Variabel	Indikator	Loading
Zakat Literacy (X1)	X1.1	0.693
	X1.2	0.811
	X1.3	0.692
	X1.4	0.645
	X1.5	0.788
Social Environment (X2)	X2.1	0.898
	X2.2	0.878
	X2.3	0.518
Trust (Z)	Y1.1	0.877
	Y1.2	0.903
	Y1.3	0.797
Zakat Interest (Y)	Y2.1	0.891
	Y2.2	0.886
	Y2.3	0.640

Source: Smart PLS 4.0 Output, 2025

Based on the table above, the analysis shows that all indicators have loading factor values greater than 0.50, which meets the minimum requirement for convergent validity. This indicates that each indicator is appropriately correlated with its respective latent variable and can be considered reliable in explaining the construct. For example, the indicators of Zakat Literacy (X1) range from 0.645 to 0.811, Social Environment (X2) from 0.518 to 0.898, Trust (Z) from 0.797 to 0.903, and Zakat Interest (Y) from 0.640 to 0.891. Since all these values exceed the threshold of 0.50, it can be concluded that the indicators are valid and suitable for use in representing their corresponding latent variables within this research model.

## 2. Discriminant Validity Test Results

**Table 5. Cross Loading Values**

	Social Environment	Trust	Zakat Interest	Zakat Literacy
X1.1	0.395	0.416	0.431	<b>0.793</b>
X1.2	0.457	0.565	0.618	<b>0.811</b>
X1.3	0.372	0.358	0.381	<b>0.792</b>
X1.4	0.573	0.339	0.421	<b>0.745</b>
X1.5	0.556	0.558	0.630	<b>0.788</b>
X2.1	<b>0.898</b>	0.571	0.604	0.564
X2.2	<b>0.878</b>	0.575	0.636	0.633
X2.3	<b>0.718</b>	0.369	0.353	0.245
Y1.1	0.570	<b>0.877</b>	0.746	0.622
Y1.2	0.537	<b>0.903</b>	0.699	0.507
Y1.3	0.586	<b>0.797</b>	0.635	0.496
Y2.1	0.645	0.710	<b>0.891</b>	0.662
Y2.2	0.630	0.757	<b>0.886</b>	0.635
Y2.3	0.384	0.467	<b>0.840</b>	0.369

Source: Smart PLS 4.0 Output, 2025

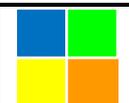
Based on the cross-loading results presented in Table 5, it can be seen that most of the indicators show higher loading values with their respective constructs compared to other constructs, which indicates that the discriminant validity requirement is generally fulfilled. According to the principle of discriminant validity testing in SmartPLS, each indicator should load more strongly on its associated construct than on any other construct. Furthermore, cross-loading values greater than 0.70 are considered to demonstrate an adequate level of discriminant validity.

**Table 6. Fornell-Larcker Criterion**

	Social Environment	Trust	Zakat Interest	Zakat Literacy
Social Environment	<b>0.784</b>			
Trust	0.656	<b>0.860</b>		
Zakat Interest	0.696	0.809	<b>0.814</b>	
Zakat Literacy	0.645	0.633	0.702	<b>0.729</b>

Source: Smart PLS 4.0 Output, 2025

Based on the Fornell-Larcker Criterion results presented in Table 6, it can be observed that the square root of the Average Variance Extracted (AVE) for each



construct, shown on the diagonal (bold values), is higher than the correlations of that construct with other constructs in the model. For example, the square root of AVE for Social Environment is 0.784, which is greater than its correlations with Trust (0.656), Zakat Interest (0.696), and Zakat Literacy (0.645). Similarly, Trust has a square root of AVE of 0.860, which is higher than its correlations with the other constructs. The same pattern is seen in Zakat Interest (0.814) and Zakat Literacy (0.729), where their square roots of AVE are greater than their correlations with other constructs. These results indicate that each construct in the model shares more variance with its own indicators than with other constructs, thus fulfilling the requirements of discriminant validity through the Fornell-Larcker Criterion. This finding further supports the distinctiveness of the constructs used in this study.

### 3. Reliability Test Results

**Table 7. Reliability Test**

	Composite reliability (rho_c)
Social Environment	0.820
Trust	0.895
Zakat Interest	0.852
Zakat Literacy	0.849

Source: Smart PLS 4.0 Output, 2025

Based on the reliability test results shown in Table 7, all constructs have composite reliability values above the minimum threshold of 0.7. Specifically, Social Environment (0.820), Trust (0.895), Zakat Interest (0.852), and Zakat Literacy (0.849) all exceed the recommended standard. This indicates that the indicators used in this study are reliable and consistently measure their respective latent variables. In other words, each construct demonstrates internal consistency, meaning that the measurement items are stable and capable of producing consistent results. Therefore, it can be concluded that the variables in this study meet the reliability criteria, ensuring the robustness of the measurement model.

## Structural Model Test Results (Inner Model)

### 1. R-Square Value (Coefficient of Determination)

**Table 8. Coefficient of Determination Results**

	R-square adjusted
Trust	0.506
Zakat Interest	0.732

Source: Smart PLS 4.0 Output, 2025

Based on the results in Table 8, the adjusted R-square value for Trust is 0.506, which means that 50.6% of the variance in Trust can be explained by the independent variables in the model, while the remaining 49.4% is influenced by other factors outside the model. Meanwhile, the adjusted R-square value for Zakat Interest is 0.732, indicating that 73.2% of the variance in Zakat Interest is explained by the predictors in the model, with only 26.8% explained by external variables not included in this study. These findings suggest that the model has a moderate explanatory power for Trust and a substantial explanatory power for Zakat Interest, which shows that the model is effective in explaining the relationships among the studied constructs.

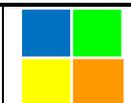
### 2. Effect Size (F-square) Results

**Table 7. F-Square Test Results**

Variabel	Zakat Literacy (X1)	Social Environment (X2)	Trust (Z)	Zakat Interest (Y)
Zakat Literacy	-	-	0.154	0.112
Social Environment	-	-	0.212	0.067
Trust	-	-	-	0.514
Zakat Interest	-	-	-	-

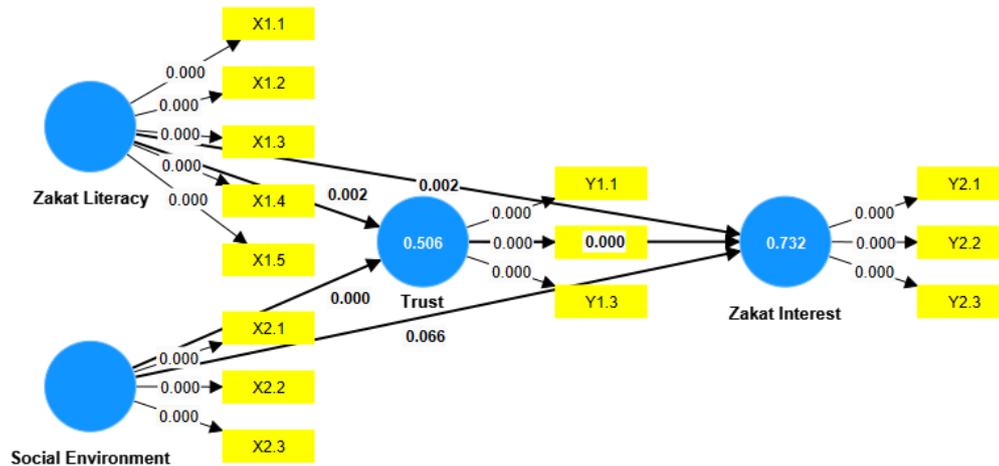
Source: Smart PLS 4.0 Output, 2025

The F-square test was employed to assess the contribution of each independent variable to the dependent variable within the structural model. Based on the results, Zakat Literacy (X1) demonstrated a medium effect on Trust (Z) with a value of 0.154, indicating that Zakat Literacy contributes substantially to the formation of Trust. Its direct effect on Zakat Interest (Y) was 0.112, which falls between small and medium, suggesting a modest yet meaningful role in



influencing zakat interest. Similarly, Social Environment (X2) exhibited a medium effect on Trust (Z) with a value of 0.212, highlighting its significant role in shaping trust, while its direct influence on Zakat Interest (Y) was relatively small at 0.067. Most importantly, Trust (Z) showed a strong effect on Zakat Interest (Y) with an F-square value of 0.514, which is categorized as large. This finding confirms that Trust serves as a key mediating variable, exerting the strongest influence on Zakat Interest compared to other constructs. Overall, the analysis indicates that both Zakat Literacy and Social Environment indirectly enhance Zakat Interest primarily through the mediating role of Trust.

**Hypothesis Testing**



**Figure 1. Research Construct Relationship Model Using Bootstrapping Method**

**Table 8. Hypothesis Testing Results**

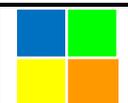
	T statistics ( O/STDEV )	P values
Zakat Literacy -> Zakat Interest	3.101	0.002
Social Environment -> Zakat Interest	1.842	0.066
Zakat Literacy -> Trust	3.072	0.002
Social Environment -> Trust	3.517	0.000
Trust -> Zakat Interest	5.409	0.000
Zakat Literacy -> Trust -> Zakat Interest	2.591	0.010
Social Environment -> Trust -> Zakat Interest	3.381	0.001

Source: Smart PLS 4.0 Output, 2025

Based on the hypothesis test results in Table 8 obtained through the bootstrapping procedure, most paths between constructs in this research model

show statistical significance at the 5% significance level. This is indicated by T-statistic values  $\geq 1.661$  and p-values  $\leq 0.05$ . The following are explanations for each relationship:

1. A T-statistic of  $3.101 \geq 1.661$  and p-value of  $0.002 \leq 0.05$  indicate that Zakat Literacy has a positive and significant effect on Zakat Interest. This means that the higher the literacy level of zakat, the stronger the interest of individuals in paying zakat.
2. A T-statistic of  $1.842 \geq 1.661$  but p-value of  $0.066 \geq 0.05$  shows that Social Environment does not have a significant direct effect on Zakat Interest. This implies that social environment alone is not sufficient to influence zakat interest without the presence of other supporting factors.
3. A T-statistic of  $3.072 \geq 1.661$  and p-value of  $0.002 \leq 0.05$  indicate that Zakat Literacy has a positive and significant effect on Trust. This means the better a person's understanding of zakat, the higher the level of trust formed in zakat institutions.
4. A T-statistic of  $3.517 \geq 1.661$  and p-value of  $0.000 \leq 0.05$  demonstrate that Social Environment has a positive and significant effect on Trust. This shows that social influence and community encouragement play an important role in building trust in zakat.
5. The highest T-statistic value,  $5.409 \geq 1.661$  with a p-value of  $0.000 \leq 0.05$ , indicates that Trust has the strongest and most significant influence on Zakat Interest. This confirms that trust is the key determinant of an individual's willingness to pay zakat.
6. A T-statistic of  $2.591 \geq 1.661$  and p-value of  $0.010 \leq 0.05$  indicate that Trust significantly mediates the indirect effect of Zakat Literacy on Zakat Interest. This means that zakat literacy not only has a direct effect but also strengthens zakat interest through the role of trust.
7. A T-statistic of  $3.381 \geq 1.661$  and p-value of  $0.001 \leq 0.05$  indicate that Trust also significantly mediates the effect of Social Environment on Zakat Interest. This means that the social environment affects zakat interest only when it is reinforced by trust in zakat institutions.



## Discussion

### **The Influence of Zakat Literacy on Zakat Interest Among Medium-Sized Entrepreneurs**

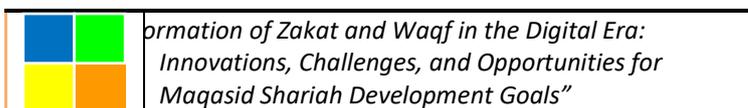
The results of this study indicate that zakat literacy has a positive and significant effect on zakat interest, as evidenced by the T-statistic value of  $3.101 \geq 1.661$  and the p-value of  $0.002 \leq 0.05$ . This means that the higher an individual's understanding of zakat, the greater their tendency and interest in fulfilling their zakat obligations. This finding aligns with the logic that zakat literacy not only includes knowledge of the legal rulings of zakat but also an understanding of the social, economic, and spiritual impacts of its implementation. With adequate literacy, individuals become more aware that zakat is not merely a ritual obligation but also a mechanism of wealth distribution that helps reduce social inequality.

Theoretically, this result can be reinforced through the Theory of Planned Behavior by Ajzen (1991), which explains that attitudes, subjective norms, and perceived behavioral control play an important role in shaping a person's intention (Amrita, 2023). In the context of this study, zakat literacy shapes a positive attitude toward zakat, strengthens the belief that zakat must be fulfilled, and enhances the intention to comply. In other words, the better an individual's understanding of zakat, the stronger their interest in paying zakat.

This finding is also supported by several previous studies. Yusfiarto et al., (2020) found that a high level of zakat literacy significantly increases the intention to pay zakat among Indonesian Muslims. Their study confirms that a deeper understanding of zakat encourages individuals to be more committed to fulfilling their zakat obligations. Thus, it can be concluded that zakat literacy is a key factor in increasing public interest and awareness in paying zakat. The better people's understanding of the concept, legal rulings, and benefits of zakat, the stronger their interest in consistently fulfilling this obligation. Therefore, educational programs on zakat by zakat institutions and the government are essential to improve zakat literacy in society and ultimately enhance zakat collection in Indonesia.

### **The Influence of Social Environment on Zakat Interest Among Medium-Sized Entrepreneurs**

The results of this study indicate that the social environment has a positive and significant effect on zakat interest among medium-sized entrepreneurs in



Langsa City, as shown by a T-statistic of  $1.842 \geq 1.661$ , although with a p-value of 0.066 which is slightly above the 5% threshold. This suggests that the social environment plays a crucial role in shaping entrepreneurs' willingness to fulfill their zakat obligations, but its influence may vary depending on the strength of external encouragement and peer influence. A supportive social environment such as encouragement from family, colleagues, community leaders, or religious institutions can significantly increase entrepreneurs' awareness and motivation to pay zakat. Conversely, in the absence of such social reinforcement, zakat interest may not be maximized even if individuals possess adequate knowledge or financial capacity.

From a theoretical perspective, this finding is consistent with the Theory of Planned Behavior (TPB) developed by Ajzen, which emphasizes that subjective norms, or perceived social pressures, influence an individual's behavioral intention. In this context, the social environment serves as a form of subjective norm where social expectations and community values encourage entrepreneurs to comply with religious obligations such as zakat. Social interactions, role models, and communal practices create a psychological climate that strengthens zakat interest, particularly in regions where Islamic values are deeply embedded within community life.

Previous studies also provide strong support for these findings. For instance, Ananda et al. (2024) found that social pressure from family, peers, and religious authorities significantly increases compliance with zakat payment, highlighting the role of the environment in shaping moral and financial decisions. Similarly, Rahman & Saad (2023) in *Journal of Islamic Accounting and Business Research* concluded that the social environment strongly mediates the relationship between religiosity and zakat compliance intention, emphasizing that entrepreneurs often align their behavior with societal and communal expectations. Thus, this study affirms that while individual literacy and trust are important, the social environment remains a vital external factor that can strengthen zakat interest among medium-sized entrepreneurs. Creating a supportive ecosystem through religious leaders, community networks, and public campaigns can therefore serve as an effective strategy to increase zakat participation in Langsa City.



### **The Influence of Zakat Literacy on the Trust of Medium-Sized Entrepreneurs**

The results of this study indicate that zakat literacy has a positive and significant effect on the trust of medium-sized entrepreneurs in Langsa City, as shown by a T-statistic of  $3.072 \geq 1.661$  and a p-value of  $0.002 \leq 0.05$ . This demonstrates that a higher understanding of zakat principles, rules, and practices leads to greater trust in zakat institutions. Entrepreneurs who are well-informed about zakat mechanisms are more likely to believe in the reliability, transparency, and accountability of the institutions managing zakat funds, which in turn encourages them to participate actively in zakat payment. Conversely, low zakat literacy may result in doubts or skepticism toward zakat institutions, even if the entrepreneur has the financial capacity and willingness to pay.

From a theoretical perspective, this finding aligns with the Knowledge-Attitude-Behavior (KAB) model, which posits that knowledge significantly shapes attitudes, and these attitudes subsequently influence behavior. In this context, zakat literacy serves as the foundational knowledge that shapes entrepreneurs' perception and trust toward zakat institutions. A well-informed entrepreneur recognizes the effectiveness of zakat distribution, the ethical management of funds, and the societal benefits, which enhances confidence and trust in the institution.

Previous studies support these results. For example, Alwi et al. (2023) found that entrepreneurs with higher zakat knowledge demonstrated stronger trust and willingness to pay zakat, emphasizing the role of literacy in shaping institutional confidence. Similarly, Sari & Putra (2024) reported in the *Journal of Islamic Finance and Business* that educational programs and information dissemination about zakat positively influenced trust and engagement in zakat activities among small- and medium-sized business owners. These findings highlight that improving zakat literacy is a crucial strategy to build institutional trust, which ultimately strengthens compliance and participation.

Thus, this study confirms that while social environment and other external factors may influence zakat behavior, zakat literacy itself is a decisive internal factor that fosters trust. Initiatives to enhance understanding through workshops, seminars, and awareness campaigns can therefore play a vital role in increasing entrepreneurs' trust in zakat institutions and their willingness to fulfill religious obligations.

### **The Influence of Social Environment on the Trust of Medium-Sized Entrepreneurs**

The results of this study indicate that the social environment has a positive and significant effect on the trust of medium-sized entrepreneurs in Langsa City, as shown by a T-statistic of  $3.517 \geq 1.661$  and a p-value of  $0.000 \leq 0.05$ . This demonstrates that social influence and community encouragement play an important role in shaping entrepreneurs' trust in zakat institutions. Entrepreneurs are more likely to trust zakat institutions when they perceive strong support, guidance, and encouragement from family members, colleagues, religious leaders, or community networks. Conversely, in the absence of such social reinforcement, trust in zakat institutions may remain low, even if entrepreneurs are financially capable or knowledgeable about zakat.

Previous research supports this finding. For example, Ananda et al. (2024) found that social pressure and community endorsement significantly enhance trust and compliance with zakat obligations among entrepreneurs. Similarly, Rahman & Saad (2023) reported that social environment acts as a strong mediator between religiosity and trust in zakat institutions, emphasizing that community expectations influence entrepreneurs' confidence in institutional management. These studies underline that trust is not only built on individual knowledge but is also strongly shaped by social interactions and communal support.

Thus, this study confirms that fostering a positive social environment through the involvement of community leaders, religious authorities, and peer networks can effectively increase trust in zakat institutions. Building such an ecosystem of encouragement and social validation is crucial to enhance both confidence and participation in zakat among medium-sized entrepreneurs in Langsa City.

### **The Influence of Trust on Zakat Interest of Medium-Sized Entrepreneurs**

The results of this study indicate that trust has the strongest and most significant influence on zakat interest among medium-sized entrepreneurs in Langsa City, as evidenced by a T-statistic of  $5.409 \geq 1.661$  and a p-value of  $0.000 \leq 0.05$ . This confirms that trust serves as a key determinant of an individual's willingness to fulfill zakat obligations. Entrepreneurs who have confidence in the transparency, accountability, and effectiveness of zakat institutions are far more likely to participate actively in zakat payment, while those with low trust



may hesitate or even avoid paying zakat, regardless of their financial capacity or knowledge.

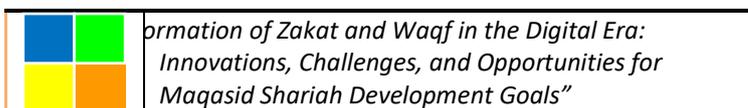
From a theoretical perspective, this finding aligns with the trust-based behavioral framework, which emphasizes that perceived reliability and integrity of institutions significantly shape individual intentions and actions. In the context of zakat, trust acts as a motivational factor that enhances commitment and reduces perceived risk associated with financial contributions to institutions managing zakat funds. The stronger the trust, the higher the probability that entrepreneurs will act in accordance with religious and ethical obligations.

Previous studies reinforce this conclusion. For instance, Alwi et al. (2023) found that trust in zakat institutions is the most influential factor affecting compliance and participation among business owners. Similarly, Sari & Putra (2024) reported that institutional trust mediates the relationship between zakat literacy and zakat interest, highlighting that without trust, even well-informed entrepreneurs may hesitate to pay zakat. These findings underscore that while knowledge and social environment are important, trust remains the most critical driver in shaping zakat interest.

Therefore, this study confirms that building and maintaining trust through transparent management, regular reporting, and visible community impact is essential to increase zakat participation among medium-sized entrepreneurs. Initiatives that strengthen institutional credibility can significantly enhance entrepreneurs' willingness to pay zakat, making trust the cornerstone of effective zakat management in Langsa City.

### **The Influence of Zakat Literacy on Zakat Interest of Medium-Sized Entrepreneurs in Langsa City Mediated by Trust**

The results of this study indicate that trust significantly mediates the indirect effect of zakat literacy on zakat interest among medium-sized entrepreneurs in Langsa City, as evidenced by a T-statistic of  $2.591 \geq 1.661$  and a p-value of  $0.010 \leq 0.05$ . This demonstrates that zakat literacy not only has a direct effect on zakat interest but also strengthens it through the role of trust. Entrepreneurs who possess a comprehensive understanding of zakat principles, rules, and benefits are more likely to develop trust in zakat institutions, which in turn enhances their willingness to pay zakat.



From a theoretical perspective, this phenomenon can be interpreted using Abraham Maslow's Hierarchy of Needs, particularly the highest level of self-actualization. Maslow (1943) describes self-actualization as the stage where individuals strive to realize their full potential, pursue higher moral and spiritual goals, and engage in actions that are meaningful beyond mere personal gain. In the context of medium-sized entrepreneurs, self-actualization manifests as a desire to contribute positively to society, fulfill ethical and religious obligations, and express spiritual devotion through their wealth. Paying zakat becomes not only a religious duty but also a pathway to achieve personal fulfillment, moral satisfaction, and a sense of purpose. Trust in zakat institutions is crucial in this process, as it reassures entrepreneurs that their contributions will be managed transparently, effectively, and ethically, thereby aligning their financial actions with their higher-level spiritual and social aspirations.

When entrepreneurs trust that zakat institutions are reliable and accountable, their knowledge of zakat can be translated into concrete action, increasing both their motivation and actual participation. This indicates that enhancing zakat literacy alone is insufficient; it must be complemented by the cultivation of trust to fully activate the intrinsic motivations associated with self-actualization. Moreover, the combination of knowledge and trust creates a psychological environment in which entrepreneurs feel confident, morally responsible, and spiritually fulfilled, resulting in a more consistent and sustained commitment to paying zakat. In summary, the study highlights that trust acts as a pivotal mediating factor that bridges zakat literacy and zakat interest, enabling entrepreneurs to transform understanding into meaningful action that satisfies both religious obligations and personal aspirations for self-actualization.

### **The Influence of Social Environment on Zakat Interest of Medium-Sized Entrepreneurs in Langsa City Mediated by Trust**

The results of this study indicate that trust significantly mediates the effect of social environment on zakat interest among medium-sized entrepreneurs in Langsa City, as evidenced by a T-statistic of  $3.381 \geq 1.661$  and a p-value of  $0.001 \leq 0.05$ . This demonstrates that the social environment influences zakat interest only when it is reinforced by trust in zakat institutions. Entrepreneurs who operate within a supportive social environment such as encouragement from family, peers, community leaders, and religious authorities are more likely to develop trust in zakat institutions, which in turn strengthens their willingness to pay zakat. Without this trust, even a strong social environment may not be



sufficient to motivate active participation in zakat payment, highlighting the pivotal role of trust as a mediating factor.

From a theoretical perspective, this finding can be interpreted through Abraham Maslow's Hierarchy of Needs, particularly the level of social needs. Maslow (1943) emphasizes that humans have an inherent need for belonging, interpersonal connection, and acceptance within their community. For medium-sized entrepreneurs, social interactions with peers, customers, and community members create a sense of moral and social responsibility. When paying zakat is perceived as a socially valued and normative behavior, entrepreneurs are more motivated to comply. However, the internalization of these social cues into actual zakat behavior is dependent on trust in the institutions managing zakat. Trust ensures that entrepreneurs believe their contributions are handled transparently, effectively, and ethically, allowing social encouragement to translate into meaningful action.

Therefore, this study highlights that while the social environment plays a crucial role in shaping zakat interest, it is the presence of trust that activates and strengthens this influence. Building a supportive ecosystem that combines positive social norms with credible, transparent, and accountable zakat institutions is essential to enhance participation and compliance among medium-sized entrepreneurs in Langsa City.

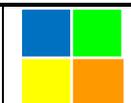
## CONCLUSIONS

This study indicates that zakat literacy has a positive and significant effect on the zakat interest of medium-sized entrepreneurs in Langsa City, both directly and indirectly through the mediating role of trust. Zakat literacy enhances entrepreneurs' understanding of zakat principles, rules, and benefits, which in turn builds trust in zakat institutions and encourages active participation in zakat payment. Meanwhile, the social environment has a positive but not significant effect on zakat interest, suggesting that social support alone is insufficient to increase zakat interest without strong trust in zakat institutions. Trust has been identified as a crucial factor mediating the relationship between both zakat literacy and social environment with zakat interest, serving as the main determinant of entrepreneurs' intention and behavior to pay zakat. Theoretically, these findings align with Abraham Maslow's Hierarchy of Needs, particularly self-actualization and social needs, where individuals are motivated to engage in meaningful actions, including paying zakat, as a form of moral, spiritual, and social responsibility. Therefore, improving zakat literacy and strengthening trust in zakat institutions are essential strategies to

enhance consistent and sustainable zakat participation among medium-sized entrepreneurs.

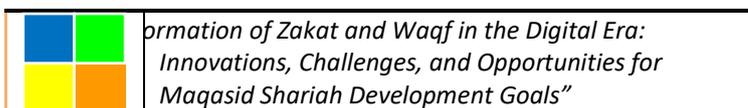
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