Factors that motivate accounting students to pay zakat and sadaqah at Universitas Islam Indonesia (UII)

Fitriati Akmila, Khalla Okta Dega Laksana

Universitas Islam Indonesia
E-mail: akmilafitriati@gmail.com, Khalla.21.ko@gmail.com

Abstract

The purpose of this research is to analyze the effect of Zakat and Sadaqah Knowledge, Knowledge of Islamic Financial Literacy and Self-Awareness on student's motivation in paying Zakat and Sadaqah. This study used primary data by sending online questionnaire to Accounting Students at FBE UII. The sampling used for this research was 100 students from Accounting departement batch 2016-2019. Multiple Linear Regression is used for data analysis. The results of this study showed that Zakat and Sadaqah Knowledge has a positive impact on students motivation for paying them. Similarly, knowledge of Islamic financial literacy also has positive effect on students motivation of paying Zakat and Sadaqah. Lastly, self-awareness has positive effect on Students Motivation of paying Zakat and Sadaqah. These concluded that accounting students in Faculty Business and Economic UII has a high motivation to pay Zakat and Sadaqah and implementing them in their life.

Keywords: Knowledge of Islamic Financial Literacy, Self-Awareness, Students Motivation, Zakat and Sadaqah Knowledge

INTRODUCTION

Nowadays, many online payment features support the society to contribute to *Zakat Infaq* and *Sadaqah* payments. However, this online payment feature is commonly *called* crowd funding which collects funds for people who need give sadaqah and helps the public in paying *Zakat*. Moreover, there is a lot of crowd funding in Indonesia such as *Kita Bisa, Dompet Dhuafa, Nu-Care Laziz, Jakone mobile bank DKI*. E-commerce also opens online payments for *Zakat, Infaq* and *Sadaqah* such as *Blibli, Bukalapak and Tokopedia*. In conclusion, currently there were a lot of access for the society to contribute to paying *Zakat Infaq* and *Sadaqah* both online and offline. Indonesian Central Statistics Agency (2018) stated that Indonesia is one of the largest Islamic countries as more than 87.2% of Indonesia's population are Muslim. In Islam,people must obey the commands of Allah and away from his prohibitions. *Zakat* and *Sadaqah* are one of the commands that moslems must obeyed and carried out as these can have an impact on social life, economics and other aspects of life. However, *Zakat* and *Sadaqah* are the ways Islam teaches its people to always love and help each other.

Zakat and *Sadaqah* are words that are often mentioned in the Al-Quran. However, *Zakat* and *Sadaqah* have different meanings even though they have the similar goal of helping fellow human beings, especially for those in need. The meaning of *Zakat* according to language is purity, and blessings. The name of *Zakat* is given because it is expected that the property that has been given will bring blessing both in terms of wealth and reward (Uyun, 2015). *Sadaqah* is the giving of an object by someone to others because they expect pleasure and merit from Allah SWT and do not expect compensation or merit (Uyun, 2015). *Sadaqah* actually has a broad meaning because it has material and non-material values. Material values in life for example donation or giving money and goods to people in needs. While non-material values such as helping friends or smiling at others.

According to National Zakat Index (IZN) the development of *Zakat* in Indonesia has increased from 0.48 in 2017 to 0.51 in 2018. This is due to the increased of public interest and the awareness of the community to pay *Zakat* every year (Sugianto, 2019). However, despite the rapid world of Zakat in Indonesia, there are still many problems that need to be resolved including the potential gap and the collection of *Zakat*. One of the factors causing the low collection of *Zakat* was lack of synergy among

Zakat institution and low understanding of societies towards *Zakat, Infaq* and *Sadaqah*. For that reason, one of the steps taken was through socialization and zakat education to the societies especially to the younger generation such as university students. Nuryana (2019) stated that *Zakat, Sadaqah, Infaq* and *Wakaf* (ZISWAF's) socialization and education to University student's in relation to financial literacy can increase knowledge of how the Muslim community allocates their wealth to ZISWAF's. University students must be equipped with an understanding of good financial literacy in order to solve the society and economic problems that occur in their society. In addition, university students are expected to be able to provide financial literacy education to their local community. Other research by Muda et al, (2006) stated that supported worship factor as one of the main motivation that contributes to the compliance of *Zakat, Sadaqah,* and other behaviour. They further claimed that the act of paying *Zakat* could be an indicator of high level of *Iman*, because individual compliance towards religious obligation to pay *Zakat* is highly depend on their belief to their religious teaching. However, the individual level of understanding Islamic principle also motivate people to pay the *Zakat* and *Sadaqah.*.

There are three problems discussed in this study: (1) Does Zakat and Sadaqah Knowledge have an effect toward student's motivation to pay Zakat and Sadaqah ?. **(**2) Does Islamic Financial Literacy have an effect toward student's motivation to pay Zakat and Sadaqah ?. (3) Does self-awareness have an effect toward student's motivation to pay Zakat and Sadaqah?

LITERATURE REVIEW

Islamic Financial Literacy

Financial literature is an important aspect in economic, financial and social environment to make appropriate financial decision (Setiawati et al, 2018). Hung et al. (2009), mentioned, the definition of financial literacy is knowledge and skill in financial management. On the other hand, Atkinson and Messy (2012) stated that financial literacy is defined as a combination of financial knowledge, attitude, and behaviour. In Islamic religion, based on financial literature, Islamic sharia which we usually call Islamic finance literature. In Islamic financial activities, Setiawati et al, (2018) said that it is based on the underlying principle that money is not regarded as a productive asset of commodities, while money benefit can be functioned such as medium of exchange or through investment with taking inherent risk. According to Setiawati et al, (2018), Islamic financial literacy is the ability of a person from aspect knowledge, attitudes and behaviour of Islamic finance in managing finances based on Islamic financial principle.

The Concept of Zakat and Sadaqah

Zakat is one of five pillars of Islam which is commanded by Allah to every Muslim. According to Maudid (1988) cited by Sadeq (2002) Zakat is an obligatory to Muslim in the Al-Quran because all the prophets in the past thought its importance as an Ibadah and also for role in the socio-economic life of Muslim. According to Syahrullah and Ulfa (2016) Zakat is an act of worship in Islam, because in Islam every Muslim men and women has obligation to possess a specified limit of wealth to pay each year a prescribed portion. According to Husain and Abdullah (2015) cited by Syahrullah and Ulfa (2016), Zakat also cleans the wealth of the Zakat payer from a portion specified for the unfortunate. However, Sadaqah is entirely voluntary and brings a range of benefit to both recipient and donor. Sadaqah is described as a voluntary charitable act toward another being, whether through generosity, love, and faith. This act is not always physical or financial, for example simple things such as a smile, help each other with our hand, good deed, guide other toward the right path and prevent the wrong path. All of those actions can we say as Sadaqah, so that Sadaqah does not only talk about money but also talk about the good behaviour among Muslim.

Socioeconomic Role of Zakat and Sadaqah

Bukowski (2014) described that Economic Justice is a matter of great concern in Islam, so that *Zakat* is one of the ways to improve the welfare of the poor to redistribute income and eliminate the poverty. Moreover, Rahman and Omar (2010) cited by syahrullah and Ulfa (2016), mentioned that *Zakat* is able to eliminate poverty because *Zakat* is a medium to mitigate the wealth polarization among the rich. Even Though *Zakat* system is a problem solving to tackling social problem from Allah SWT but it depends on

the economy of the state, the ability of the *Zakat* organizer and the awareness of the *muzaki* of pay *Zakat*. However, *Zakat* is the source of Islamic society economic strength because the *Zakat* collection body has a task to coordination and distribute the *Zakat* to the poverty.

Theories on the intention to pay Zakat and Sadaqah

Theory Planned Behaviour (TPB) and Technology Acceptance Model (TAM)

Theory of Planned Behaviour was developed by Ajzen in 1991. Three behaviours that influence intention were 1) attitude; 2) subjective norms; 3) perceived behavioural. This model demonstrated the direct impact of behavioural intention which then play as an influence for behavioural intention. Technology Acceptance Model (TAM) is developed from Theory Reasoned Action (TRA). The different thing of this model is more specially with the prediction of the acceptability of an information system. According to Technology Acceptance Model (TAM), purpose to predict the acceptability of tool and to identify the modification system has make it acceptable to users. However, this model suggested that the acceptability of information system is defined by two factors. Davis (1986) stated that the two factors are perceived usefulness and perceived ease of use, in "Perceived Usefulness" is specifying as being the degree to which a person believes that the use of a system will improve their performance. While, "Perceived Ease of Use" refers to the degree to which person believes that use a system will be effortless. Furthermore, perceived ease also have two main mechanism which are self-efficacy and instrumentality (Davis, 1986).

Table 1. Previous Study

Researchers	Title	Research Design	Result
yahrullah and Ulfa (2016)	Response of Indonesian Academic Towards Factor Influencing the Payment of *Zakat* on Employment Income	The objectives of study are to identify the level of payment of *Zakat* on employment income and to identify factor influencing the payment of *Zakat*.	This result showed that many academicians in Indonesia have low contribution to pay *Zakat* on employment income although they understand the *Zakat knowledge*.
uryana (2019)	Literasi Keuangan Mahasiswa Jurusan Ekonomi dan Bisnis Islam IAIN Madura Berdasarkan demografi Sebagai Dasar Penguatan Kompetensi Program Studi	This research identifies how the level of Islamic financial literacy in JEBIS IAIN Madura students increased student competency.	The literacy level of JEBIS students reaches a high level of literacy in Islamic Economics, Islamic Capital Markets and ZIS. While for the other four variables, the level of literacy has only been sufficient to increase student competency
Othaman, dkk. (2017)	The Influence of Attitude, Subjective Norm, and Islamic Religiosity on Compliance Behaviour on Income *Zakat* Among Educators	This study examined the influence of attitude, subjective norms, and Islamic religiosity on compliance behaviour on income *Zakat*.	This result revealed that attitude, subjective norms, and Islamic religiosity has a significant effect on compliance behaviour in paying income *Zakat* among educators.

HYPOTHESES FORMULATIONS

The Influence of Zakat and Sadaqah Knowledge on Students Motivation of Paying Zakat and Sadaqah.

Zakat is one of the five pillars of Islam and as obligation to Muslim as stated in Al-Quran. *Zakat* can purified of the soul of *Zakat* payer from selfishness and greed (Syahrullah and Ulfa, 2016). For young generation learning *Zakat* and *Sadaqah* is important because it is one of the obligations and except that they can change the economic inequalities in the country. Since it is important to have *Zakat* and *Sadaqah knowledge* on the student's belief. McSweeney (2007) based on theory of planned behaviour stated that

behaviors arise from the assumption of results in desired actions (behavioral beliefs) weighted by the assessment of these outcomes. Based on the description above, the first hypothesis is formed as follow:

H1: Zakat and Sadaqah Knowledge has a positive effect toward the student's motivation to pay Zakat and Sadaqah.

The Influence of Financial Literacy on Students Motivation of Paying Zakat and Sadaqah.

Zakat has an important role in social economic because *Zakat* could help the narrowing the gap between the have and have not. However, in the *Zakat* Agency there were many problems that need to be resolved such as low collecting of *Zakat*, lack of coordination and synergy between its institutions (Sardina and Zulfison, 2018). For that reason, one of step to overcome those problems were by education of Islamic Financial Literature. This education can be focused o to young generation or students. As stated by Nuryana (2019) that university students must be equipped with an understanding of good financial literacy in order to help them to solve problem that occured in society. This was correspond with Ajzen (1991) who mentioned in the Theory of Planned Behavior that the individuals who have a high perception of control will continue to be motivated to succeed because he believes with the resources and opportunities available, so the difficulties they face can be overcome. Based on this explanation, the following hypothesis is formed:

H2: Knowledge of Islamic Literacy has a positive effect toward the student's motivation to pay Zakat and Sadaqah.

The Influence of Self-Awareness on Students Motivation of Paying Zakat and Sadaqah.

Moreover, after the University Students understood the Islamic financial literature it means they can get the knowledge about the *Zakat* and *Sadaqah*. Furthermore, they will have self-awareness toward contribution in paying the *Zakat* and doing *Sadaqah*. Muda et al, (2006) stated that supported prayer factor as one of the main motivation that contribution for *Zakat* compliance could be an indicator of high *Iman*, because individual compliance toward religious obligation to pay *Zakat* is highly dependents on his belief. Those point of view was inn accordance with Zhao and Zhu (2014) who described that subjective norms play an important role in driving individual's behavior, therefore subjective norm is included in extrinsic motivation. A person can perform certain behaviors if they are motivated and believed the importance of their behavior on others. From this explanation, the hypothesis is formed as follow:

H3: Self -awareness has a positive effect toward the student's motivation to pay Zakat and Sadaqah.
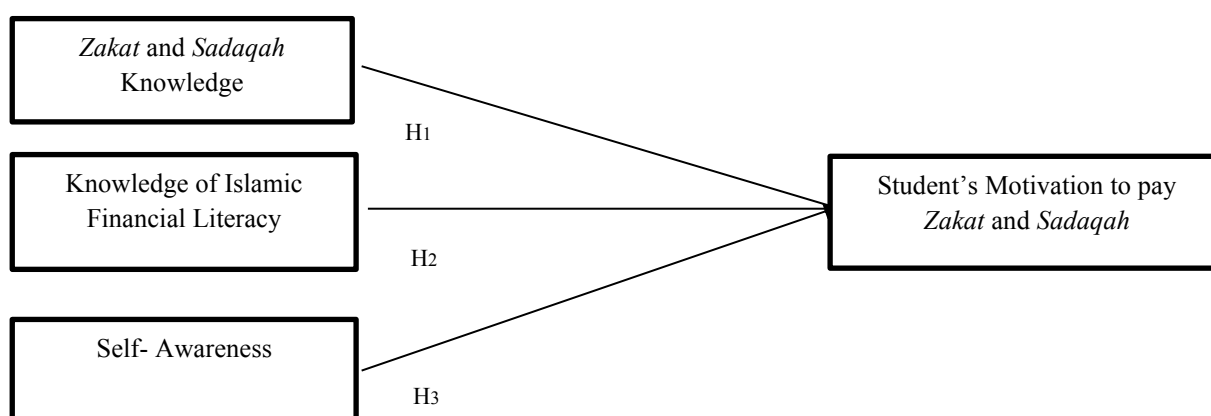

Figure 1. Research Model

RESEARCH METHOD

Population and Sample

The populations in this study were students of Universitas Islam Indonesia Faculty of Business and Economics accounting department year 2016-2019. There were 1436 taken as population for this research. Based on its population characteristics, the sample technique is based on the student's academic

year. The sample criteria were Accounting Students, Faculty of Business and Economics UII, batch 2016 – 2019 and have paid Zakat and Sadaqah. Total population for this study was (N) = 1436 and the error rate 10%. Based on the calculation, the number of minimal samples used for this study were 94 students. And this research used quantitative data by distributed questionnaire to accounting students of Universitas Islam Indonesia academic year of 2016 until 2019 for data collection.

Research Variables

Dependent Variable (Y)

The dependent variables were student's motivation to pay *Zakat* and *Sadaqah*. Aidit and Qardawi (1998) stated that the individual level of understanding Islamic principle such as knowledge of *Zakat*, *Sadaqah* and Islamic financial literacy also can be motivation people to pay *Zakat* and *Sadaqah*. Besides that, high *Iman* or spirituality also determination that can motivate students pay *Zakat* and *Sadaqah*. The dependent variable is tested with the questionnaire that contains of 7 statements from Majid (2017).

Independent Variable

As young generation learn that *Zakat* and *Sadaqah* is important because they can change the economic inequalities in the country. Six statements for *Zakat and Sadaqah Knowledge (X1)* adapted from Syahrullah and Ulfa (2016) and Nuryana (2019). Moreover, Nuryana (2019) stated that university students must be equipped with an understanding of good financial literacy in order to help the problem that occurs in society especially in Islamic financial literacy. Based on Aisyah and Saepuloh (2019) then, 8 statements are taken to measure level of Islamic financial literacy. Syahrullah and Ulfa (2016) stated that self-awareness is important factor that motivate the *Zakat* payers to pay *Zakat* and *Sadaqah*. Furthermore, Syahrullah and Ulfa (2016) stated 10 statements included for self-awareness variable.

Data Analysis Techniques

Validity and Reliability Tests

Ghozali (2018) described that validity is the most critical criteria indicating the extent to which the instrument should be measured. This test is carried out to check the validity of the statements on the questionnaire, whether the statement is able to reveal something measured by the questionnaire. A questionnaire is valid if the question in the questionnaire revealed something that is measured by the questionnaire, If r table <r count (significance level = 5%), it is considered valid or vice versa (Ghozali, 2018). Furthermore, Saundres et al, (2013) stated that reliability refers to consistency which is concerned with the robustness of your questionnaire and in particular, whether or not it will produce consistent findings at different times and under different conditions, such as with different samples or in the case of an interviewer-administered questionnaire with different interviewers.

Multiple Linear Regression Analysis

The analysis used in this study is multiple linear regression, that is, seeing the effect of Islamic financial literacy knowledge, *Zakat* and *Sadaqah* knowledge, self-awareness and motivation toward behavioral intention to pay *Zakat* and *Sadaqah*. The general form of multiple linear regression models is shown in the following equation:

$$Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e$$

Coefficient of Determination (Adjusted R^2) and F Test

The coefficient of determination test aims to measure how far the model's ability to explain the variation of the dependent variable (Ghozali, 2018). The coefficient of determination lies from 0 and 1. A small R^2 value means that the ability of the independent variables to explain the dependent variables is very limited.

A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2018).

The F statistical test indicated whether all independent variables entered in the model have a joint effect on the dependent variable (Ghozali, 2018). F test can be done by looking at the significance value of F ($\alpha = 5\%$). If the probability value was greater than α, the regression model was not fit. Whereas, if the probability value was smaller than α it means that the regression value was suitable to use.

RESULTS AND DISCUSSION

Data Collection Results

Respondents used in data collection in this study were active students of the Faculty of Business and Economics, Universitas Islam Indonesia, batch 2016-2019 who had taken sharia subjects. In this study, the questionnaire was distributed through e-form with link http://bit.ly/38zvkgR. The results 100 respondents were taken for samples. The demographic data of the respondents shown in the following tables.

Table 2. Number of students who have paid Zakat and Sadaqah

Paying Zakat and Sadaqah	Respondents	%
No	13	13%
Yes	87	87%
Total	**100**	**100%**

Sources: Primary Data, 2020

Table 3. Students frequency of paying Zakat and Sadaqah yearly

Zakat and Sadaqah Frequency	Respondents	%
< 5 Times	30	30%
> 10 Times	24	24%
5 - 10 Times	33	33%
Never Pay Zakat and Sadaqah	13	13%
Total	**100**	**100%**

Sources: Primary Data, 2020

Validity and Reliability Testing Result

To test the validity and reliability of instruments, the researcher using analysis with SPSS. For the level of validity, the significance test is performed with compare the value of r -count with the value of r – table. In this case, the size of the r -table can be calculated by the number of samples (n) = 100 and the alpha value of 0.05%, then r -table value is 0.194. Therefore, if the r-count (for each question item can be seen in the corrected item total correlation column) is greater than the r-table and the r-count value is positive, then the question item is said to be valid. Moreover, it can be seen from the test results that each item questions have r-count > from r-table (0.194) have positive value. Thus all items of the question are valid. Moreover it can be seen that each variable has a Cronbach Alpha> 0.194. Thus, the variables Knowledge of Zakat and Sadaqah, Knowledge of Islamic Financial Knowledge, Self-Awareness and Motivation) can be said to be reliable.

Coefficient of Determination (Adjusted R^2) dan F Test

Table 4 indicated that the adjusted R^2 value is 0.246, which means that Zakat and Sadaqah Knowledge, Islamic Financial Literacy and Self-Awareness were only able to explain the ethical judgment by 24.6%, after adjusting for the sample and independent variables. While the remaining 75,4% is explained by other variables excluded in this current study. From the following F test results on table 5, a significance value of less than 0.05 is obtained, which is 0,000 (0,000 < 0.05). So it can be concluded that the regression model used in this study has a fit or feasible regression model to use.

Table 4. Coefficient of Determination (Adjusted R²)

t	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496ª	0.246	0.223	3.26612

Sources: Primary Data, 2020

Table 5. F-Test Result

	Model	Sum of Squares	df	Mean Square	F	Sig.
	Regression	334.424	3	111.475	10.450	.000ᵇ
1	Residual	1024.086	96	10.668		
	Total	1358.510	99			

Sources: Primary Data, 2020

Multiple Linear Regression

Table 6. Multiple Linear Regressions

No	Variables	Beta Value	Standard Error	T
1	Knowledge of Zakat and Sadaqah	0.439	0.215	2.045
2	Knowledge of Islamic Financial Literacy	0.202	0.081	2.513
3	Knowledge of Self-Awareness	0.347	0.109	3.181

Sources Primary Data, 2020

The multiple linear regressions model result for this research is the following:

$$Y = 8.767 + 0.439X1 + 0.202X2 + 0.347X3$$

Data Results Analyses

The Influence of Zakat and Sadaqah Knowledge on Students Motivation of Paying Zakat and Sadaqah

The result from table 6. illustrated that Zakat and Sadaqah Knowledge on the Motivation of Student's to pay *Zakat* and *Sadaqah* shows a value of 2.045 and a p-value (Sig) of 0.044 which was below alpha 0.050. This result supported H1. Therefore, It can be concluded that there is a positive influence between Zakat and Sadaqah knowledge toward the motivation of students to pay *Zakat* and *Sadaqah*. This result was supported with Syahrullah and Ulfa (2016) who stated that Zakat and Sadaqah Knowledge is one of the important factors in paying Zakat and Sadaqah. Moreover, they also stated that the Zakat Knowledge is one of the factors that can motivated the respondence to pay Zakat. Furthermore, this results was in line with theory of planned behavior by McSweeney (2007) who stated that behaviors arise from the assumption of results in desired actions. This means the increase in Zakat and Sadaqoh assumption or knowledge will trigger the action on doing it.

The Influence of Islamic Financial Literacy on Students Motivation of Paying Zakat and Sadaqah

Moreover, based on table 6. it can seen that the results of the influence of Knowledge of Islamic Financial Literacy on the Motivation of Student's to pay *Zakat* and *Sadaqah* showed a value of 2.513 and a p-value (Sig) of 0.014 which was below alpha 0.050. So that, the results of this study supported H2. This result pointed that the Knowledge of Islamic Financial Literacy has an influence to encourage students to pay Zakat and Sadaqah. This hypothesis is supported by Yusuf (2019) who stated that knowledge of Islamic Financial Literacy is important to be understood and applied the knowledge earlier so that the students

understood the Islamic finance. Similarly, Nuryana (2019) also stated that university students must be equipped with an understanding of goods Islamic Financial Literacy in order to help the problem that occurs in society. This result was in accordance with Ajzen (2002) as mentioned in his theory of planned behavior that the individuals who have a high perception of control will continue to be motivated to succeed because he believes with the resources and opportunities available. In this context means that the higher perception or knowledge of Islamic Literacy the higher the motivation of doing Zakat and Sadaqah.

The Influence of Self-Awareness on Students Motivation of Paying Zakat and Sadaqah

The results on table 6. showed a value of 3.181 and a p-value (Sig) of 0.002 which is below alpha 0.050 (5%). So that, the results of this study accept H3. Furthermore, the results of data processing that have been received it can be concluded that there is a positive influence between Self-awareness toward the Motivation of Students to pay *Zakat* and *Sadaqah*. It means that the Self-Awareness has an influence in order to make students pay Zakat and Sadaqah. This hypothesis is supported by Syahrullah and Ulfa (2016), who stated that the self-awareness as one of the instinct factor that can motivate the respondence to pay Zakat and Sadaqah. According Baba et al and Jusoh et al (2017), the advantage to pay zakat and and sadaqah are increase the satisfaction in applying the commandments by Allah SWT, purify the wealth and earning, help the poor people. Based on Baba et al and Jusoh et al (2017) research, most of the respondent has awarenesss to pay Zakat and Sadaqah because it is the obligation as Muslim people, beside it can enhance the economic life and can purify their wealth and earning.

CONCLUSION

The summaries that can be drawn from this research were the following is (a) Knowledge of Islamic Financial Literacy has a positive effect on student motivation in paying Zakat and Sadaqah. This significant research result is shown by students who know Islamic Financial Literacy would understand the importance of managing their personal finance such as by making their budget and put Zakat an Sadaqah inside it. It can also make students understand that Zakat and Sadaqah are part of Islamic Financial Literacy. Therefore the better the knowledge of Islamic Financial Literacy, the more students will motivated to pay Zakat and Sadaqah. (b) Zakat and Sadaqah Knowledge has a positive impact on student motivation in paying Zakat and Sadaqah. Therefore, the more students have Zakat and Sadaqah Knowledge, the more students motivated to pay Zakat and Sadaqah. (c) Self-awareness has a positive effect on student motivation in paying Zakat and Sadaqah. This significant research result is shown by students who have high self-awareness will understand the importance of paying Zakat and Sadaqah. This is proven by students believed that their contribution in Zakat and Sadaqah helped other who experienced difficulties and these will cleanse their souls and property. Therefore, the more level of self-awareness, the more students motivated in paying Zakat and Sadaqah.

Limitations and suggestion from this study include the following matters is (a) This research has only used the specific samples of Universitas Islam Indonesia students. It is suggested that future studies to expand the population such as comparing students at two or more universities and increase the number of samples used to gain a more representative picture and will make the research more general. (b) Zakat and Sadaqah Knowledge, Knowledge of Islamic Financial Literacy in accounting students of the FBE Universitas Islam Indonesia need to be improved to increase student motivation in contributing to paying *Zakat and Sadaqah*. Furthemore, students' self-awareness will increase if they understand the importance of *Zakat and Sadaqah* or Islamic Financial Literacy, because it is in line with the results of the study that self-awareness has a dominant influence on students' motivation to pay *Zakat and Sadaqah*.

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