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Research Business and Economics Studies

Factors Affecting Muzakki's Decision In Choosing to Pay Zakat At Amil Zakat Institution

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ARTICLE INFO	ABSTRACT
Keywords: *muzakki, religiosity, knowledge, trust, accessibility, credibility.*	

Consumer decision-making to use company services is a domain of consumer behavior, where consumer behavior is a process and decision-making is only one stage. There are many influences that underlie consumers to use company services. Several factors include religiosity, knowledge, trust, accessibility, and credibility.

The purpose of this study is to identify the factors that influence the decision of muzakki in choosing to pay zakat at the Amil Zakat Institution, the extent to which these factors influence, and what factors are the most dominant among religiosity, knowledge, trust, accessibility, and credibility. quantitative descriptive and data collection methods in this study using a questionnaire distribution technique. The collected data were analyzed using multiple regression analysis, which consisted of five dependent variables and one independent variable.

The results of the study conclude that religiosity, knowledge, trust, accessibility and credibility have a positive and significant influence on the decision of muzzaki to choose to pay zakat at the amil zakat institution with = 5%, the most dominant variable influencing the expectation of choosing to pay zakat at the amil zakat institution is credibility

A. Background of the Problem

Zakat is one of the main worships and is one of the pillars of Islam. The meaning of the word zakat which comes from Arabic from the root word Zaka which contains several meanings such as cleaning, growing and blessing. In terms of syara' law, zakat is defined as "certain giving of certain assets to certain people according to the conditions specified". There are two kinds of zakat, firstly zakat on assets or also known as zakat mal, and secondly zakat itself which is issued at the end of Ramadan which is called also with the term zakat fitrah.

That some Indonesian people, especially muzzaki, don't have much understanding and the concept of good and correct zakat. muzzaki in Beringharjo market themselves are more likely to spend their money when they get a salary every month and lack understanding in the application of their zakat payments, causing employees' money to not be a blessing. Lack of knowledge about zakat. In this case, especially the muzzaki in the Bringharjo market to manage their finances early so that in the future the money they can get is even more blessed. Muzzaki is also advised to manage his money well or his monthly salary properly and accountably. The existence of a good zakat institution can be a solution to this problem. If only muzzaki understands and can manage his money or salary every month, the money that muzzaki has to be distributed to mustahik and people in need can prosper.

Zakat on the income of employee traders at the Beringharjo market is a zakat obligation that is imposed on the income of each particular job or professional skill, whether it is done alone or carried out together with other people or other institutions that can bring in income (money) that meets the nisab. *(minimum limit for zakat)*. Traders at Beringharjo market earn almost more than Rp. 3,000,000,-. (Primary Data 2017) So the income of the trader has been required to issue zakat assuming the calculation of *nisab* and *haul for* one year. Awareness of paying zakat Traders whose net income is less than the current nisab limit is equivalent to Rp. 4,320.00, - (rice nisab 1350 kg x price of grain Rp. 3,200.00, -), then the results of the income of these traders have been obliged to issue zakat assuming the calculation of *nisab* and *haul of* one year. Beringharjo market traders whose net income is less than thelimits are *nisab* and *haul* not yet obliged to pay tithe. Based on the description above, it can be seen that the potential of the Bringharjo employee traders can already pay zakat. How is the awareness of muzzaki in the Beringharjo market.

The spirit to provide the best for the community through productive business programs, which are proven to be able to lighten the burden on the community due to the economic crush. This would not have been possible without the kindness and awareness of the muzakki's hearts, supported by professional, trustworthy, and accountable amil. In modern zakat management, amil has a very important position in packaging programs or products that are efficient for mustahik.

Thus, the level of religiosity, knowledge, trust, accessibility, and credibility are the most important factors in determining people's behavior to pay zakat. A more professional management of zakat funds will make the community's main choice in tithing and invite others to pay zakat.

The less than optimal amount of zakat collected is caused by several things, including; (1) ignorance of the obligation to pay zakat. some of the people who do not know that he has to pay zakat. They only know that zakat is only zakat fitrah in the month of Ramadan. (2) unwillingness to pay zakat. There are some people who are reluctant to pay zakat. There are some people who behave miserly, they feel that the wealth they get is the result of their own efforts, so they feel they don't need to pay zakat. (3) distrust of the Zakat Management Institute. Some people issue their zakat obligations directly to mustahiq, because they do not or lack confidence in the existing zakat management institutions. In addition, they feel more afdhol if they can give directly to the mustahiq concerned.

Based on the explanation above, they are motivated to conduct research on muzakki's decision to pay zakat, from research on zakat, researchers are motivated to conduct research on more varied zakat with the title: Factors Affecting Muzakki's Decision in Choosing to Pay Zakat at Amil Zakat Institutions.

B. Theoretical Basis

1. Zakat

Zakat is a social and worship obligation, where humans will feel the greatness of the goals of Islamic teachings in the form of love and help. help each other. (Siddik 1982)

In language (*etymology*) zakat comes from the word zaka which means developing, blessing, growing, holy, and good. (Asnaini: 2008) Thus, zakat is cleaning (purifying) oneself and one's property so that the reward increases, the wealth grows (develops) and brings blessings. (Hasan: 2008)

In terms of shari'ah (*syara'*) zakat means a certain amount of property that is required by Allah to be handed over to certain people and with specified conditions. (Ilmi 2002)

C. RESEARCH METHODS

Research that will be carried out by the authors is field research , namely research that takes data from the field. In this case, the object of research is Muzakki in the Beringharjo market, Yogyakarta.

In this study there are two sources of data that will be used, namely: Primary data and secondary data.

Researchers collected data in this paper in various ways, such as:

1. Study of literature *(Library Research)*
2. Study field *(Field Research)*

In this study the variables used include independent variables variables that affect or be the cause for the other variables) and the dependent variable (the variable that influenced or caused by the influence of other variables) .Variabel in this research is religiosity, knowledge, trust, credibility, accessibility, while the dependent variable in this study is Muzakki Selecting Decision Paying Zakat Zakat at the Institute of

Population research this is Muzakki at Beringharjo market, yogyakarta. The sample is a portion of the individuals investigated from the entire research individual. A good sample is a sample that has apopulation *representative,* meaning that it describes the state of the population or reflects the population optimally. (Child Narbuko 2005)

The population that the researcher uses has the following characteristics:

a. Muzzaki who works in the bringharjo market
b. Employees / traders are Muslim
c. institutions Zakat where the respondent pays zakat operates legally and formally.

Then all subjects *muzzaki* who meet these characteristics, either individually or together are given the same opportunity to be selected as members of the sample randomly. The population of muzzaki in Beringharjo market is 452 muzzaki. So the number of samples taken is 40 samples.

D. Results of Data

1. Analysis Descriptive Analysis

This research was conducted by distributing questionnaires to 40 traders who sell in the Beringharjo market. The descriptive analysis studied included the number of respondents based on gender, income, and choosing to distribute zakat.

a. Number of respondents by gender The

number of respondents who became the object of research factors that influenced the decision of muzzaki to choose to pay zakat at amil zakat. There were 38 female respondents and 12 male respondents.

b. Total Monthly Income of Respondents

From the results of the distribution of questionnaires conducted by the author to traders at the Beringharjo market, Yogyakarta, 40 sheets, an overview of the amount of income received by respondents is obtained each month.

From the above results it can be concluded that the total income of Beringharjo market store employees received every month is at most Rp. 1,000,000 – Rp. 3,000,000, which is 53%, while the total IDR 3,000,000 for 30% and IDR 1,000,000 for 17%. This shows that the income of the respondents has an average income, or has the assumption that they are able to pay zakat.

1. Where Respondents Distribute Zakat

Muzaki selected as respondents in the category of places where zakat has been distributed so far. The following are the respondents based on the category of places where zakat has been distributed so far.

Table 3.3

Categories of Respondents based on Place of Distributing ZakatZakat

No.	Institution	Total	Percentage (%)
1.	BMT Bringharjo	13	22 %
2.	Baznas Kota Yogyakarta	18	30 %
3.	Zakat House	1	2 %
4.	PKPU Zakat	5	8 %
5.	Dompet Dhuafa	5	8 %
6.	Go to Mustahik	8	13 %
7.	Mosque	10	27 %
	Total		100 %

Source: Primary data 2017

Based on the results of the data above it can be seen about the place where respondents distribute zakat, the data shows that the majority of respondents distribute zakat to amil zakat institutions The percentage of muzzaki paying in zakat institutions is BMT Bringharjo as much as 22%, Baznas Kota Yogyakarta as much as 30%, Zakat houses 2%, PKPU Zakat 8%, Dompet Dhuafa 8%, Direct to Mustahik 13%, and Mosques 27%. This shows that all *muzzaki* who are taken as respondents distribute their zakat to the management of zakat institutions.

2. **Quantitative Analysis Quantitative**

    analysis used in this study is Multiple Regression Analysis, t-test, and F-test.

    a. **Multiple Regression Analysis Multiple**

    regression analysis was used to determine the effect of the variables religiosity, knowledge, trust, accessibility, and credibility on the decision of muzzaki to pay zakat at amil zakat. The results of the multiple regression analysis are as follows:

Table 4.4

Multiple Linear Regression Test Results

		Coefficients^a							
		Unstandardized Coefficients		Standardized Coefficients			Correlations		
Model		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	70,951	12,585		5,638	,000			
	X1	1,083	,128	-,116	-,644	,000	-,077	-,110	-,109
	X2	,027	,174	,029	,158	,000	,080	,027	,027
	X3	,050	,131	,070	,386	,001	,047	,066	,065
	X4	1,012	,024	-,088	-,494	,004	-,084	-,084	-,084
	X5	,068	,168	,073	,406	,000	,080	,069	,069
a. Dependent Variable: Y									

Source: Primary Data Processing Results (2017)

Based on the table above, a multiple linear regression model is obtained with the equations of the factors that affect firm value as follows:

Y = 70.951 + 1.083X1 + 0.027X2 + 0.050X3+1.012X4+0.068X5

Based on the multiple linear regression model regarding the factors that influence Muzakki's decision in choosing to pay zakat at the amil zakat institution as follows:

The constant value or Muzakki's decision is 70.951 which means that if There are independent variables consisting of Religiosity, Muzakki Knowledge, Muzakki Trust, Accessibility, and Creativity that affect Muzakki's decision in choosing to pay zakat at the amil zakat institution, then the value of the company will increase by 70.951.

b. Hypothesis

1) **Test Partial Test (t test)**
To prove the second hypothesis, t test is used with the aim of knowing the effect of each independent variable on the dependent variable. With the t test, it can be seen whether the independent variable partially has a significant effect on the dependent variable or not. The testing steps are as follows:

A. Formulating the operational hypotheses of Ho and Ha

1) Ho: There is no positive effect of the independent variables (X1), (X2), and (X3), (X4), (X5) partially on the fixed variable (Y)

2) Ha: There is a positive influence on the independent variables (X1), (X2), and (X3) (X4), (X5) partially on the variable (Y)

B. Setting a significant level and the testing criteria in this study used a significant level (α) of 5% so that hypothesis testing criteria:

1) Ho is accepted if probability , or if t count < t table

2) Ho is rejected if probability , or if t count > t table

C. Perform calculations according to the statistical approach used, namely theprogram *SPSS 19.0 for windowsDrawing*

D. conclusions from points a and b

From table 4.4 above, the calculation of the coefficient (Sig-t) can be produced as follows:

1. Testing on Religiosity

Using a significance level of 5%, the sig value (P-Value) is 0.000. So the probability value is less than the significance level of 0.05 and gives a decision to reject H_0 which means that the religiosity factor has a significant positive effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution. This

study supports the hypothesis that the religiosity variable affects Muzakki's decision in choosing to pay zakat at the amil zakat institution.

2. Testing on Muzakki's Knowledge

By using a significance level of 5%, the sig value (P-Value) is 0.000. So that the probability value is less than the significance level of 0.05 and gives a decision to reject H_0 which means that the Muzakki Knowledge factor has a significant positive effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution. This study supports the hypothesis that the Muzakki Knowledge variable influences Muzakki's decision in choosing to pay zakat at the amil zakat institution.

3. Testing on Muzakki's Trust

Using a 5% significance level, the sig value (P-Value) is 0.000. So that the probability value is less than the significance level of 0.05 and gives a decision to reject H_0 which means that Muzakki's trust has a significant positive effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution. This study supports the hypothesis that the variable "Muzzaki's trust has an effect on Muzakki's decision in choosing to pay zakat at amil zakat institutions".

4. Testing on Accessibility

By using a significance level of 5%, the sig value (P-Value) is 0.001. So that the probability value is less than the significance level of 0.05 and gives a decision to reject H_0 which means that accessibility has a significant positive effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution. This study supports the hypothesis that the variable "Accessibility has an effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution".

5. Testing on Credibility

By using a significance level of 5%, the sig value (P-Value) is 0.001. So that the probability value is less than the significance level of 0.05 and gives a decision to reject H_0 which means that credibility has a significant positive effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution. This study supports the hypothesis that the variable "Creability has an effect on Muzakki's decision in choosing to pay zakat at the amil zakat institution".

2) **Simultaneous Test (F Test)**

Simultaneous test is used to show whether all independent variables included in the model have a simultaneous or joint effect on the dependent variable. The testing steps are as follows:

A. Formulating the Hypothesis

1) Ho: There is no significant effect between the independent variables on the dependent variable

2) Ha: There is a significant effect between the independent variables on the dependent variable

B. Setting a Significant Level and Testing Criteria

In this study used a significant level (α) of 5% so the hypothesis testing criteria are as follows:

1) Ho is accepted if probability , or if tcount < t table

2) Ho is rejected if probability , or if tcount > t table

C. Perform calculations according to the statistical approach used, namely the *SPSS 19.0 for windows program*

Drawing conclusions as stated in points a and b

Table 5.5

Stimulus Test Results (F)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3,072	5	,614	,195	, 002[b]
	Residual	107,328	34	3,157		
	Total	110,400	39			

a. Dependent Variable: Y
b. Predictors: (Constant), X5, X3, X4, X1, X2

TestThe F statistical test is used to determine whether the regression model can be used to predict the dependent variable or not. This F test can be done by looking at the P-Value value and getting a P-Value value of 0.002. So by using a significance level of 5%, it can be concluded that the Y regression model for X1, X2, X3, X4, X5 is appropriate or has meaning.

3) **Coefficient of Determination Test (R^2)**

The coefficient of determination test is intended to determine how much the percentage contribution of the independent variables in influencing the dependent variable. Here are the results of the R-test^2 with SPSS Version 19.0 *for windows.*

Table 6.6

Test Results The coefficient of determination (R2)

					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	,167[a]	,028	,915	1,777	,028	,195	5	34	,962

a. Predictors: (Constant), X5, X3, X4, X1, X2

Whereas the value *of Adjusted R Square of* 0.915 or 91.5%, which means that Religiosity, Muzakki Knowledge, Belief Muzakki, Accessibility, Kreabilitas effect of 91.5% to the Decision Muzakki. While 8.5% is influenced by other variables or factors outside the study.

4) **Most dominant variable test**

To find out the most dominant influencing variable between the two product and service quality variables, it can be seen the value of each variable from the following results:

Table 7.7

Dominant Variable

		Unstandardized Coefficients		Standardized Coefficients			Correlations		
Model		B	Std. Error	Beta	t	Sig.	Zero-order	Partial	Part
1	(Constant)	70,951	12,585		5,638	,000			
	X1	1,083	,128	-,116	-,644	,000	-,077	-,110	-,109
	X2	,027	,174	,029	,158	,000	,080	,027	,027
	X3	,050	,131	,070	,386	,001	,047	,066	,065
	X4	1,012	,024	-,088	-,494	,004	-,084	-,084	-,084
	X5	,068	,168	,073	,406	,000	,080	,069	,069

Coefficients[a]

a. Dependent Variable: Y

Source: Primary Data Processing Results (2017)

Based on table 4.0 above , seen in thecolumn. *standardizer coefficients* So it can be concluded that the credibility variable has a greater value than the religiosity, knowledge, trust, credibility, and accessibility variables, so the variable that has the most dominant influence on the muzzaki decision variable (Y) is the credibility variable (X5).) with a value of 0.073.

E. Factors Affecting Muzakki's Decision in Choosing to Pay Zakat at Amil Zakat Institutions (At Muzakki at Bringharjo Market Yogyakarta)

In this study, muzakki's decision is a variable that is influenced, meaning that if the influencing variables (religiosity, knowledge, trust, accessibility, credibility) have an influence significantly significant to the affected (muzakki's decision to choose to pay zakat at the amil zakat institution) means that the variable has an effect on the muzakki's decision but if one of these variables is not significant it means that the variable has no effect on the muzakki's decision to choose to pay zakat to the amil zakat institution.

From the results of research conducted by the author, the muzzaki decision variable (Y) has a coefficient value of 70.951, meaning that if the variables of religiosity, knowledge, belief, accessibility, credibility are zero, then the decision of muzakki to choose to pay zakat at the amil zakat institution is equal to 70.951, which means that if it is valid -the variable increases by one unit, the decision variable of muzzaki will increase by 70,951, but if the above variables decrease by one unit then

the decision of muzzaki will decrease by 70,951 units. From the results of the research above, it can also be concluded that the influencing variables (religiosity, knowledge, trust, accessibility, credibility) jointly influence the decision of muzzaki in paying zakat at the amil zakat.

In general, the factors that influence the decision of muzzaki in paying zakat at amil zakat are as follows:

Religiosity (X1) has a positive influence on Muzakki's decision in choosing to pay zakat at amil zakat institutions, with a regression coefficient of 1.083 which means if religiosity increases by 1 unit , resulted in an increase in Muzakki's decision in choosing to pay zakat at amil zakat institutions by 1,083 times. The higher the religiosity, the higher Muzakki's decision in choosing to pay zakat at the amil zakat institution.

Muzakki's knowledge (X2) has a positive influence on Muzakki's decision in choosing to pay zakat at the amil zakat institution, with a regression coefficient of 0.027 which means that if religiosity increases by 1 unit, it results in an increase in Muzakki's decision in choosing to pay zakat at the amil zakat institution by 0.027 times . The higher the religiosity, the higher Muzakki's decision in choosing to pay zakat at the amil zakat institution.

Similar to Muzakki's Religiosity and Knowledge, Muzakki's Trust (X3) has a positive influence on Muzakki's decision in choosing to pay zakat at the amil zakat institution. With a regression coefficient of 0.050, if Muzakki's trust increases by 1 unit, it results in an increase in Muzakki's decision in choosing to pay zakat at amil zakat institutions by 0.050, which means that the higher the profitability, the greater the firm value.

Accessibility (X4) has a positive influence on Muzakki's decision in choosing to pay zakat at the amil zakat institution with a regression coefficient of 1.012, if accessibility increases by 1 unit then Muzakki's decision in choosing to pay zakat at the amil zakat institution increases by 1.012.

Creativity (X5) has a positive influence on Muzakki's decision in choosing to pay zakat at the amil zakat institution, with a regression coefficient of 0.068 which means that if credibility increases by 1 unit, it results in an increase in Muzakki's decision in

choosing to pay zakat at the amil zakat institution by 0.068 times. The higher the credibility, the higher the decision of Muzakki in choosing to pay zakat at the amil zakat institution.

F. The most dominant factor in Muzakki's decision in choosing to pay zakat at the Amil Zakat Institution (At Muzakki in the Bringharjo Market, Yogyakarta) It

can be seen from the results of research that looks for the most dominant factor. Of all the factors that have a value greater than the religiosity, knowledge, trust, credibility, and accessibility variables, the variable that has the most dominant influence on the muzzaki decision variable (Y) is the credibility variable (X5) with a value of 0.073. It can be concluded that the credibility of the zakat institution has an important role in influencing the attitude of muzzaki towards the decision to pay zakat.

Zakat institutions are seen from their credibility by looking at the expertise of zakat institutions to perform services, the trust of zakat institutions, and the attractiveness of zakat institutions.

G. Conclusion

From several studies and literature and discussions that have been described previously, the conclusions that can be drawn are as follows:

1. The influence of religiosity, knowledge, trust, accessibility, and credibility factors on muzakki decisions in choosing to pay zakat at the Amil Zakat Institution are:

   a. Variable religiosity (X1) has a positive relationship and significantly influences the decision of muzakki to choose to pay zakat at the amil zakat institution. with a coefficient value of 1.083 and a significance value of 0.000.

   b. Knowledge variable (X2) has a positive relationship and has a significant effect on the decision of muzakki to choose to pay zakat at the amil zakat institution. with a coefficient value of 0.027 and a significance value of 0.000.

   c. The Trust Variable (X3) has a positive relationship and has a significant effect on the decision of muzakki to choose to pay zakat at the amil zakat institution. with a coefficient value of 0.050 and a significance value of 0.001.

   d. Accessibility variable (X4) has a positive relationship and has a significant effect on the decision of muzakki to choose to pay zakat at the amil zakat institution. with a coefficient value of 1.012 and a significance value of 0.004.

e. The credibility variable (X5) has a positive relationship and has a significant effect on the muzakki's decision to choose to pay zakat at the amil zakat institution. with a coefficient value of 0.068 and a significance value of 0.000.

2. The Credibility factor (X5) is more dominant than other factors studied by the author with a *Standardized Coefficients coefficient* of 0.073.

H. Suggestions

Based on the results of the research and the conclusions that have been presented, the researcher then submits suggestions that may provide benefits to the parties involved in the results of this study.

The suggestions that can be submitted are as follows:

1. In order to obtain better study results, it is necessary to test again about the factors that influence the decision of muzzaki in choosing to pay zakat at the amil zakat institution by adding more independent variables.

2. For muzzaki, if they want to pay zakat, look carefully and carefully choose Amil zakat or Amil zakat institutions so that the zakat that has been paid reaches the mustahiq who receives it.

3. It is hoped that this research can be continued by other researchers with different objects and points of view so that the academic characteristics of Islamic economic studies can be obtained.

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