

The Effect of Trust and Knowledge Towards Farmer's Decision For Paying Zakat with Religiosity as Moderating Variable (Deleng Pokhison District Case Study)

Yenni Samri Juliati Nasution¹⁾, Sudirman Suparmin²⁾, Yana Suhaina^{3*)}

^{1,2,3}Universitas Islam Negeri Sumatera Utara Medan

* Correspondence email: yanasuhaina19@gmail.com

Abstract

This study aims to analyze the effect of trust and knowledge towards farmer's decision for paying zakat in Baitul Mal with religiosity as moderating variable. This study used quantitative method. Total population of this study is 2185. With random sampling technique, the sample for this study produce 100 respondents. Analysis method that was used is Moderate Regression Analysis (MRA). Data processed with SPSS 22. The result of this study show that partially trust have positive and significant effects towards farmer's decision for paying zakat (71,5%) dan partially knowledge have no effects towards farmer's decision for paying zakat (0,9%). Trust and knowledge simultaneously have positive and significant effects towards farmer's decision for paying zakat with significant value $0,000 < 0,05$ and f statistic is bigger than f table $52,761 > 2,47$. Trust and knowledge have positive effects towards farmer's decision for paying zakat in Baitul Mal with religiosity as moderating variable.

Keywords: Trust, knowledge, religiosity, decision, moderation

Citation suggestions: Nasution, Y. S., Suparmin, S., & Suhaina, Y. (2021). The Effect of Trust and Knowledge Towards Farmer's Decision For Paying Zakat with Religiosity as Moderating Variable (Deleng Pokhison District Case Study). *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1674-1681. doi: <http://dx.doi.org/10.29040/jiei.v7i3.3589>

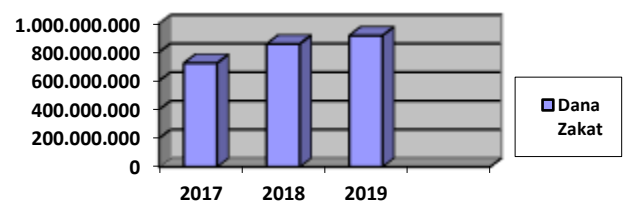
DOI: <http://dx.doi.org/10.29040/jiei.v7i3.3589>

1. INTRODUCTION

Zakat is an act of worship to Allah by donate a part of your wealth with specific rules. It is an obligation for Moslem. There are 8 group of people who receive zakat fund. The *nisab* for zakat is 5 *wasaq* or 653 kg from the harvest. (Fakhruddin, 2008). The type of property which have to be donated as zakat are gold and silver, the harvest of staple food and fruits, cattle, trade goods, mining crop, and other general properties.

According to Badan Amil Zakat Nasional the potential of zakat from agricultural source reached Rp 19,79 trillion every year or 3,4 % from Produk Domestik Bruto (PDB) in Indonesia by counting from 250 million citizen with Moslem population approximately 87 percent. (Fakhruddin, 2008). Zakat from agricultural sector that collected by BAZNAZ from *muzakki* in Indonesia until 2019 still underrate from optimum limit. It only gains Rp 3 trillion or just 1% more from optimum limit that can collected by BAZNAZ. (Canggih, Clarashinta et.al.,n.d)

Southeast Aceh regency has institution which collecting zakat called Baitul Mal Aceh Tenggara. Every year income of Baitul Mal Aceh Tenggara Regency from agricultural zakat sector increases. This is the table of agricultural zakat sector in last three years.



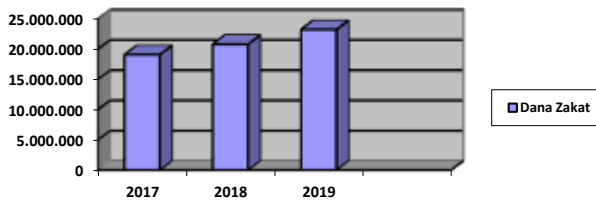
Picture 1

The amount of Zakat fund from Agriculture sector in Baitul Mal Southeast Aceh Regency

Source: Baitul Mal Southeast Aceh Regency

As the graphic shows that there are increases in total zakat donation from the Moslem farmers but it's nominal still less than 1% from optimum potential zakat. Deleng Pokhison is one of districts that located in Southeast Aceh regency which total Moslem citizen

4.594 peoples. From the total number there are 2.185 farmers and 115 peoples who pay zakat (*Muzakki*). This is table of total *Muzakki* in Deleng Pokhison district in last three years. (Mr. Sahidul Akram Al-Hafidz,2020)



Picture 2

The amount of Dana zakat from Agricultural sector in Deleng Pokhison District

Source: Baitul Mal Southeast Aceh Regency

Although every year zakat donation increases in Deleng Pokhison district but it doesn't reach the target yet. The trust of *Muzakki*'s level still underrate toward the zakat institution that gives the big impact to their decision to pay zakat. By the graphic we know that from 2.185 Moslem Farmers in Deleng Pokhison district, just 115 of them paying zakat as *Muzakki* in Baitul Mal Southeast Aceh regency. This fact gives the indication that generally the farmer's trust to zakat institution still underrated. (Mr. Sahidul Akram Al-Hafidz, 2020). The below data of Moslem farmers of Deleng Pokhison district and it's *Muzakki*. (Mr. Zainul,2020)

Tabel 1

The data of Moslem Farmers in Deleng Pokhison Distric

No	Village	Number of Farmers	No	Village	Number of Farmers
1	Terutung Belang	160	11	Salang Baru	101
2	Tenembak Lang Lang	210	12	Salang Muara	72
3	Penampaan	203	13	Muhajirin	24
4	Tualang Lama	154	14	Beringin Naru	88
5	Lawe Pangkat	102	15	Tanoh Khukahen	35
6	Gusung Batu	50	16	Tading Niulihi	40
7	Kaya Pangur	100	17	Peseluk Pesimbe	155
8	Lembah Alas	205	18	Kati Jeroh	55
9	Kampung Sepakat	106	19	Kane Lot	40
10	Salang Sigotom	125	20	Lawe Hakhum	160
Total					2.185

Source: Distric of Deleng Pokhkison Southeast Aceh

Tabel 2

The Moslem Farmers as *Muzakki* in Southeast Aceh Baitul Mal

No	<i>Muzakki</i> 's Name	Village	No	<i>Muzakki</i> 's Name	Village
1	Abu Jahal	Tenembak Lang Lang	59	Jumarin	Tualang Lama
2	Hasbi	Tenembak Lang Lang	60	Sumartin	Tualang Lama
3	Ani Wahyuni	Tenembak Lang Lang	61	Sumaini	Tualang Lama
4	Sadumin	Tenembak Lang Lang	62	Ihsan	Tualang Lama
5	Supriyanto	Tenembak Lang Lang	63	Anwar	Tualang Lama
6	M.Syahri	Tenembak Lang Lang	64	Sudiansyah	Tualang Lama
7	Dedi Irawan	Tenembak Lang Lang	65	Baharudin	Tualang Lama
8	Hermanto	Tenembak Lang Lang	66	Zainun	Tualang Lama
9	Satria Purwanto	Tenembak Lang Lang	67	M.Sahal	Tualang Lama
10	Karyano M	Tenembak Lang Lang	68	Wiwin H	Tualang Lama
11	Misdi Selian	Tenembak Lang Lang	69	M. Rizal	Tualang Lama
12	Namora	Tenembak Lang Lang	70	Ulfa Rahayu	Tualang Lama
13	Herlian	Tenembak Lang Lang	71	Mardiati	Lawe Pangkat
14	Normani	Tenembak Lang Lang	72	Salemah	Gusung Batu
15	Kandar	Tenembak Lang Lang	73	Sahrul Gunawan	Gusung Batu
16	Lukman Hakim	Tenembak Lang Lang	74	Asdawan	Gusung Batu
17	Kasriadi	Tenembak Lang Lang	75	Hasan Gayo	Gusung Batu

No	Muzakki's Name	Village	No	Muzakki's Name	Village
18	Sahedan	Tenembak Lang Lang	76	Dodi Arianto	Gusung Batu
19	Madun Munthe	Tenembak Lang Lang	77	Deden Ardian	Lembah Alas
20	Aji Abdul	Tenembak Lang Lang	78	Baihaqi	Lembah Alas
21	Suryadi	Tenembak Lang Lang	79	Badri	Lembah Alas
22	Susilawati	Tenembak Lang Lang	80	Attan Bangko	Lembah Alas
23	Boysandi	Tenembak Lang Lang	81	Andika Selian	Lembah Alas
24	Sadikin Patra	Tenembak Lang Lang	82	Amrullah	Lembah Alas
25	Marunah Selian	Tenembak Lang Lang	83	Agus Riandi	Lembah Alas
26	Afandi	Penampaan	84	Afdal Munthe	Lembah Alas
27	Andika Wijaya	Penampaan	85	Adi Darman	Lembah Alas
28	Sopan Sopian	Penampaan	86	Munir	K. Sepakat
29	Erpan	Penampaan	87	Priyanto	K. Sepakat
30	Nuriana	Penampaan	88	Amri Sutrisno	K. Sepakat
31	Sulaiman	Penampaan	89	Gunawan	K. Sepakat
32	Irmawan	Penampaan	90	Soni Munthe	K. Sepakat
33	Yan.P	Penampaan	91	Abi Hasan	Salang Baru
34	Jaka Roy	Penampaan	92	Hendra	Salang Baru
35	Kasir	Penampaan	93	Dedi Supriadi	Salang Baru
36	Marlina	Penampaan	94	Iwan Setiawan	Salang Baru
37	Rusli	Penampaan	95	Andi Tambunan	Salang Baru
38	Nurbaiti	Penampaan	96	Kasna Wati	Salang Muara
39	Sahedan	Penampaan	97	Setiawati	Salang Muara
40	Syahril	Penampaan	98	Dahwir	Muhajirin
41	Benok	Penampaan	99	Johan	Muhajirin
42	Khadafi	Penampaan	100	Anton	Muhajirin
43	Supriadi	Penampaan	101	Hasnan	Muhajirin
44	Maenah	Penampaan	102	Abdullubis	Beringin Naru
45	Saribin	Penampaan	103	Mahrani Nasution	Beringin Naru
46	M.Lupa	Penampaan	104	Cipto Sihombing	T. Khukahen
47	Subandi	Penampaan	105	Riski Anggayo	T. Khukahen
48	Rahmat	Penampaan	106	Harsum Pida	Kati Jeroh
49	Abadi	Penampaan	107	Surahmah	Kati Jeroh
50	Maharani	Penampaan	108	Munawwarah Ruslan	Kati Jeroh
51	Jamaniah	Penampaan	109	Henni Selian	Kati Jeroh
52	Zulham	Penampaan	110	Mirwan Hanafi	Kati Jeroh
53	Bustami	Penampaan	111	Achmad Juanda	Lawe Hakhum
54	Cang	Penampaan	112	Nurbaiti	Lawe Hakhum
55	Ramlan	Penampaan	113	Mansuid	Lawe Hakhum
56	Khadijah	Penampaan	114	Junaidi	Lawe Hakhum
57	Salimah	Penampaan	115	Ramli	Lawe Hakhum
58	Asal	Penampaan			

Source: Southeast Aceh Baitul Mal

Based on national statistic organization (BPS), Aceh Tenggara regency's population is 208.481 in 2019. Moslem citizens in the regency approximately 58,22%. Most of their occupation is on agriculture sector about 39,46%. If we look from the total of Moslem citizen in Aceh Tenggara regency, we believe that the target of zakat donation can be fulfilled. (Aceh,2019)

The optimum target of central government in agriculture zakat donation is different every year. In

2018, the government's target was Rp. 5 trillion. In 2019, their target was Rp. 6 trillion or higher than before about 20%. Southeast Aceh government targeted amount of zakat Rp 3 million every year. This target does not change every year. From the table 1.1 we see that the result amount of zakat still under target. Though there is improvement amount of zakat every year but it is still under government's target, total zakat not more than 50% from the government's target. (Lembaga Baitul Mal Aceh, 2016).

One of the reason the total of farmer who pay zakat is low because *muzakki* in Southeast Aceh pay zakat not in Baitul Mal but directly to the *mustahiq*. So the data is countless (Erpan, 2020).

On the other hand, there is problem in the society because of there is unmatched between theory and practice impact to the result. Especially in the understanding of farmers about *nishab* zakat they have to pay. Religiosity is an obligation or rules that have to be done to tied and firm someone or community toward God, human and environment. (Mr Kahmad, 2009)

Some of people in the society realize that zakat is one of the obligations in Islam, but there are still many of them doesn't know it. We could see on the field that farmers who pay agriculture zakat still in low level. The important thing for them is to pay charity (*sedekah*) after harvest. In their opinion giving charity (*sedekah*) is enough to fulfill the obligation toward Allah. (Mrs Mardiah, 2020)

People in the society has desire to pay zakat directly to *Mustahiq*. This conclusion in line with the study of Meri Yuliani et al. There are many factors that make farmers avoid to pay zakat through Badan Amil Zakat but farmers choose how to pay zakat by giving it directly to any *mustahiq*, their trust to Baitul Mal

institution still in low level and many *muzakki* don't understand yet the rules and procedure to pay zakat through Baitul Mal. (Meri Yuliani, n.d.) Therefore, zakat funding institution has to make proper strategy and method to socialize people the rules of paying zakat through Baitul Mal.

2. METHODOLOGY

The method that used in this research is Quantitative method. This research took place at Deleng pokhkison's district, Southeast Aceh regency, Aceh province. The population in this research are all Moslem farmers at Deleng pokhkison district, Southeast Aceh regency. The total population of Moslem farmers in this area is about 2.185 peoples. Random samples were taken from the population. The total sample was taken in this research by *Slovin formula* and finally we found 100 farmers as sample research. The data source in this research are primer and seconder data.

The data collection technique used in this research is questioner and interview. Analysis method by Moderated Regression Analysis (MRA) and processing data by SPSS. This research consists of independent variable, they are trust (X_1), knowledge (X_2), the dependent variable is decision (Y); and moderating variable is religiosity (Z).

3. RESULT AND DISCUSSION

Moderated Regression Analysis (MRA) analysis

Tabel 3
Result of Moderated Regression Analysis (MRA) Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-4,696	3,715		1,264	,209
X1	,894	,157	,715	5,694	,000
X2	,012	,166	,009	,069	,945
2 (Constant)	-4,584	2,215		-2,070	,041
X1	,454	,099	,363	4,575	,000
X2	-,635	,110	-,479	-5,746	,000
Z	,736	,055	,978	13,300	,000
3 (Constant)	18,832	13,350		1,411	,162
X1	1,773	,690	1,417	2,570	,012
X2	-2,242	,632	-1,691	-3,545	,001
Z	,269	,258	,357	1,041	,301
X1.Z	-,026	,013	-1,957	-1,921	,058
X2.Z	,032	,012	2,718	2,565	,012

a. Dependent Variable: Decision

If we see Standardized Coefficients beta value in every variable, so the structural formula of Moderated Regression Analysis become:

a. Model 1

$$Y_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y_1 = -4,696 + 0,894 (\text{Trust}) + 0,012 (\text{Knowledge}) + 3,715$$

b. Model II

$$Y_2 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z_3 + \varepsilon$$

$$Y_2 = -4,584 + 0,454 (\text{trust}) - 0,635 (\text{knowledge}) + 0,736 (\text{religiosity}) + 2,215$$

c. Model III

$$Y_3 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z_3 + \beta_4 X_{ic} + \beta_5 X_{Is} + \varepsilon$$

$$Y_3 = 18,832 + 1,773 (\text{trust}) - 2,242 (\text{knowledge}) + 0,269 (\text{religiosity}) - 0,026 (\text{trust*religiosity}) + 0,032 (\text{knowledge*religiosity}) + 13,350$$

1	,722 ^a	,521	,511	4,174
2	,912 ^a	,832	,826	2,488
3	,918 ^a	,843	,834	2,429

a. Predictors: (Constant), X1, X2

b. Predictors: (Constant), X1, X2, Z

c. Predictors: (Constant), , X1, X2, Z , X1.Z, X2.Z

The first research model result is 0,521 or 52,1%. It means the percentage effect of independent variable towards dependent variable is 52,1%. And the remain amount (47,9%) explained by other variable that not include in the research. The second research model is 0,832 or 83,2%. It means the percentage effects of independent variable towards dependent variable and moderating variable is 83,2%. And the remain amount (16,8%) explained by other variable that not include in the study. With the moderating variable, the model became better because there is increase in number from 0,521 or 52,1% to 0,832 or 83,2%. The third model is 0,843 or 84,3%. It shows that the percentage effects of interaction between independent variable with moderating variable towards dependent variable is 84,3%. The remain 15,7% explained by other variable that not include in the study.

Coefficient Determination Test (R2)

Tabel 4

Result of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
-------	---	----------	-------------------	----------------------------

Hypothesis Test (Uji T)

Tabel 5

T Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,696	3,715		1,264	,209
	X1	,894	,157	,715	5,694	,000
	X2	,012	,166	,009	,069	,945
2	(Constant)	-4,584	2,215		-2,070	,041
	X1	,454	,099	,363	4,575	,000
	X2	-,635	,110	-,479	-5,746	,000
	Z	,736	,055	,978	13,300	,000
3	(Constant)	18,832	13,350		1,411	,162
	X1	1,773	,690	1,417	2,570	,012
	X2	-2,242	,632	-1,691	-3,545	,001
	Z	,269	,258	,357	1,041	,301
	X1.Z	-,026	,013	-1,957	-1,921	,058
	X2.Z	,032	,012	2,718	2,565	,012

a. Dependent Variable: Decision

According to that table, first model, independent variable (trust and knowledge) have significant effects partially towards dependent variable (decision). For

second model, independent variable (trust and knowledge) have significant effects partially towards dependent variable (decision). Religiosity have

significant effects partially toward decision. For third model, independent variable (trust and knowledge) have significant effects partially towards dependent variable (decision), religiosity have significant effects partially towards decision. And interaction test

F Test (Simultan)

between independent variable (trust and knowledge) and moderating variable (religiosity) towards dependent variable (decision).

Tabel 6
F Test Result
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1838,038	2	919,019	52,761	,000 ^b
	Residual	1689,602	97	17,419		
	Total	3527,640	99			
2	Regression	2933,265	3	977,755	157,921	,000 ^b
	Residual	594,375	96	6,191		
	Total	3527,640	99			
3	Regression	2973,254	5	594,651	100,827	,000 ^b
	Residual	554,386	94	5,898		
	Total	3527,640	99			

- Dependent Variable: Y
- Predictors: (Constant), X1, X2
- Predictors: (Constant) X1, X2, Z
- Predictors: (Constant) X1, X2, Z, X1.Z, X2.Z

From that table we can conclude that first model, trust and knowledge simultaneously have significant and positive effects towards farmer's decision to pay zakat. In the second model, trust, knowledge and religiosity simultaneously have significant and positive effects towards farmer's decision to pay zakat. Next in the third model, trust, knowledge, religiosity, trust*religiosity, and knowledge*religiosity simultaneously have significant and positive effects towards farmer's decision to pay zakat.

Discussion

The trust has impact towards farmers to make decision for paying Zakat. This indication could be seen at the significant number as $0,000 < 0,05$, and *t statistic* bigger than *t table* ($5,694 > 1,985$). So, the conclusion *H0* is rejected and *Ha* is accepted. Then, the higher the level of trust the higher decision to pay Zakat. If the trust high, the amount to pay zakat will be high too.

Trust has positive effect toward farmers to pay Zakat. This conclusion in line with the research of Eka Satrio and her team and Mukhlis Muhammad Noeh and his team. Both of them gain same conclusion.

This conclusion shows that decision of farmers to pay zakat through *Baitul mal* related to the credibility of the institution itself to convince *Muzakki* about their trusted administration in managing zakat. It can be reached if *Baitul mal* give socialization for the farmers regularly about the important of zakat and the virtue pay zakat through them (*Baitul mal*) than others.

In business and marketing, consumer's trust get big attention from businessman. Businessman will try to use many kinds of strategies to make consumers come and do business transaction. Trust is not the thing can be come and go by itself but trust is one knot of many other knots that connected.

This study show that knowledge have no effect towards farmer's decision for paying zakat, it can see from significant value ($0,945 > 0,05$) and *t statistic* is smaller than *t table* ($0,069 < 1,985$) so the conclusion is *H0* is accepted and *Ha* is rejected. According to field data, the farmers every harvest the field always paying farming zakat though do not reach *nishab* because paying farming zakat is belonged to culture/custom in Deleng Pookhison district.

This study shows same result with researched by Ikhwan Taufik that knowledge about zakat have no effects significantly towards *muzakki* decision. This show that lack of education about zakat for *muzakki*.

Knowledge influenced by some factors, *first education*. The higher of someone education make them easier to accept and understand new information so the knowledge the have is also higher. *Second is information*, information can affect someone knowledge. If someone get information about something so can make knowledge increase, while someone who never get any information the knowledge also stagnant.

The third is social, culture and economic factor. Someone's tradition or culture who did without thinking what they did even good or bad can increase their knowledge. Someone who have good social and culture so the knowledge is good as well but if social culture not good it also gives bad impact. Economic status effects knowledge value because someone who have economic status under average will hard to increase their knowledge.

The fourth is environment. Good environment can give good knowledge but bad environment also effects to bad knowledge. Someone who surrounded with educated person have different knowledge with others who surrounded with unemployment and uneducated person.

The fifth is experience. How to solve problem from previous case can be knowledge to solve other upcoming problem. *The sixth is age*. The higher of someone age's effects on developing ability to absorb new thing and the way they think so the more and better knowledge they will have. It is cause environment that consist of multi religion and lower education.

This study shows that belief and knowledge simultaneously have significant effects towards decision, it can see from significant value ($0,000 < 0,05$) and f statistic is higher than f table ($52,761 > 2,47$) the conclusion h_0 is rejected and h_a is accepted. It means the higher believe and knowledge value the higher decision in paying zakat. Contrary, the lower believe and knowledge value so the decision for paying zakat among farmers also lower. The awareness for paying zakat is obligation for Moslem people.

This study show that religiosity have significant effect towards making decision. Significant value $0,000 < 0,05$ and t statistic bigger than t table $13,300 > 1,985$. This study give some result from the researched by Eka Satrio and Dodik Siswanto, this show that muzakki's decision for paying zakat in Baitul mal influenced by religiosity level among

society. Knowledge and awareness the important of paying zakat that belong to rukun islam and it is obligation among moslem. This factor have close relationship with education level, especially education about religion. So the government have important role in making curriculum about the important of zakat in early generation.

The result testing in this study shows that religiosity effects towards believe and knowledge in decision for paying zakat become stronger. The conclusion is h_0 is rejected and h_a is accepted, it means the higher level religiosity value of someone make the higher level decision in paying zakat. So h_0 is rejected and h_a is accepted. Religiosity is a series of religion act by someone as a loyalty and obedient toward religion who they believe. It observed from their activity and behavior. Someone who applied their faith well will consider their behavior in relation with Allah (*hablumminallah*) or with other human being (*hablumminannas*). Also will consider with other obligation or rules, all of them are the way to tied and to firm their self or community in the relation with god or other human.

4. CONCLUSION

From the data analysis in this study show that partially believe and knowledge have positive and significant effects toward farmer's decision for paying zakat in Baitul Mal. Believe and knowledge simultaneously have positive and significant effect towards farmer's decision for paying zakat in Baitul mal. Believe and knowledge have positive effects toward farmer's decision for paying zakat in Baitul Mal with religiosity as moderate variable.

Farmer's decision for paying zakat in Baitul Mal influenced by credibility of Baitul Mal itself in convincing *muzakki* their credibility to manage zakat. It can be reach by giving socialization from zakat organization about the important of paying zakat and the virtue paying zakat in Baitul Mal. In business and marketing the trust of consumer have big attention by businessman. The will do many kinds of strategy to make consumer come and do business transaction with them. Trust is not something that happen and lost by itself. But trust is one of knot from some bond that connected one to another.

5. REFERENCE

Aceh. (2019). *RPI2-JM Bidang Cipta Karya Kabupaten Aceh Tenggara Tahun 2015-2019*.

- Bapak Zainul. (2020). *Wawancara dengan KABAG KASI Umum*.
- Canggih, Clarashinta et.al. (n.d.). Potensi Dan Realisasi Dana Zakat. *Al-Uqud: Journal of Islamic Economics*.
- Eka Satrio et al. (n.d.). *Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat*.
- Erpan, S. . (2020). *Wawancara dengan Erpan, S.E selaku kepala desa di kecamatan Deleng Pokhkison*.
- Fakhruddin, F. (2008). *Fiqh dan manajemen zakat di Indonesia*. UIN-Maliki Press.
- Ibu Mardiah. (2020). *Wawancara dengan salah satu petani di kecamatan Deleng Pokhkison*.
- Kahmad, D. (2009). *Sosiologi Agama*.
- Lembaga Baitul Mal Aceh. (2016). *Baitul Mal Dictinory*.
- Meri Yuliani, et al. (n.d.). Faktor-Faktor Penyebab Keengganan Masyarakat Membayar Zakat Melalui BAZNAS Kabupaten Kuantan Singingi. *Jurnal Tabarru': Islamic Banking and Finance*.
- Mukhlis Muhammad Nur, et al. (n.d.). *Pengaruh Pengetahuan, Pendapatan, dan Kepercayaan Terhadap Minat Muzakki Dalam Membayar Zakat Di Baitul Mal Kota Lhokseumawe*.
- Tgk Sahidul Akram Al-Hafidz. (2020). *Wawancara dengan Kepala Baitul Mal Aceh Tenggara*.