

Religious Role in Moderating Muzakki's Decision to Issue Zakat

Ida Busnetty, Yusuf Faisal

Ida Busnetty

Universitas Trisakti
Indonesia

Yusuf Faisal

Sekolah Tinggi Ilmu Ekonomi Tri
Bhakti
Indonesia

Abstract

Purpose: This study aims to test and analyze the influence of Maqashid Shariah, Altruism, Income, Education with Religiosity as a moderating variable

Design/methodology: The method used in this study is a quantitative method. The population in this study is individuals who pay zakat through Baznas. Accidental sampling technique. The sample in this study amounted to 423 respondents. The data collection method uses a survey method, namely the author distributes the questionnaire directly to the respondents. The data analysis technique in this study uses SEM PLS.

Findings: The results of this study found that there was a positive and significant influence of maqashid shariah on the decision of muzakki to issue zakat. Likewise, there is a positive and significant influence of altruism on the decision of muzakki to issue zakat. For income, there is a positive influence of income on the decision of muzakki to issue zakat, and there is a positive and significant influence of education on the decision of muzakki to issue zakat. As for moderating, namely religiosity, it strengthens the influence of maqashid shariah on the decision of muzakki to issue zakat. Religiosity weakens the influence of altruism on the decision of muzakki to issue zakat. Religiosity weakens the influence of income on the decision of muzakki to issue zakat. And religiosity strengthens the influence of education on the decision of muzakki to issue zakat

Practical implications: The implications of this policy are expected to overcome the realization of zakat which is not directly proportional to the targeted zakat potential. The implementation and management of zakat in Indonesia has been stipulated in the Law of the Republic of Indonesia Number 23 of 2011, the government is also expected to develop social welfare programs such as the distribution of zakat funds for education, health and social assistance empowerment programs for people in need so that the muzakki will see the positive impact of the zakat issued which is expected to increase the decision of the muzakki to pay zakat

Originalitas: This research enriches previous research regarding muzakki's decision to issue zakat such as altruism, income, education with the addition of religion. This research connects variables that people rarely examine, namely the existence of sharia maqashid which is viewed from the 5 dimensions of Hifdz Al Aql (protecting reason) with 4 indicators, Hifz An Nafsi (protecting offspring) with 4 indicators, Hifz Al Mal (protecting wealth) with 7 indicators, Hifz Ad Din (guarding religion) with 4 indicators, and Hifz Nafsi (guarding the soul) with 5 indicators.

Keywords

Muzakki's decision to issue Zakat; Maqashid Shariah; Altruism; Education; Income; and Religiosity

Full Text:

[PDF](#)

References

- Afandi, A., Fadhillah, A., & Hidayat, N. W. (2022). Pengaruh Pengetahuan, Religiusitas, Transparansi dan Reputasi Lembaga Terhadap Keputusan Muzakki Dalam Membayar Zakat di Badan Amil Zakat Nasional Kota Yogyakarta. *Journal of Islamic Social Finance Management*, 3(1), 38–52. <https://doi.org/10.24952/jisfim.v3i1.5598>
- Afiyana, I. F., Nugroho, L., Fitrijanti, T., & Sukmadilaga, C. (2019). Tantangan Pengelolaan Dana Zakat di Indonesia dan Literasi Zakat. *Akuntabel*, 16(2), 222–229. Universitas Mulawarman.
- Agustinawati, V., & Mawardi, R. (2019). Memaknai "Amanah" Atas Praktik Akuntabilitas Pada Organisasi Amil Zakat Nurul Hayat Surabaya. *Jurnal Akuntansi Universitas Jember*, 16(2), 119. <https://doi.org/10.19184/jauj.v16i2.7677>
- Alam, A. (2018). Permasalahan dan solusi pengelolaan zakat di Indonesia. *Jurnal Manajemen*, 9(2), 128. <https://doi.org/10.32832/jm-uika.v9i2.1533>
- Amelia, L., & Murtani, A. (2019). Faktor-faktor yang Mempengaruhi Muzakki Dalam Membayar Zakat (Studi BAZNAS Sumatera Utara). *Jurnal FEB*, 1(1), 195–205.
- Amirah, N., Sulfinadia, H., & Efrinaldi, E. (2024). Pembangunan Berkelanjutan (SDGs): Sociopreneur Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan. *Al-Intaj : Jurnal Ekonomi Dan Perbankan Syariah*, 10(1), 23. <https://doi.org/10.29300/aij.v10i1.2382>
- Anshori, A. (2018). Studi Ayat-Ayat Zakat sebagai Instrumen Ekonomi Islam dalam Tafsir Al Misbah. *Misykat Al-Anwar: Jurnal Kajian Islam Dan Masyarakat*, 1(1), 55–68.
- Ardani, R., Kosim, A., & Yuniartie, E. (2019). Analisis Kinerja Lembaga Amil Zakat Pada Badan Amil Zakat Nasional (Baznas) Kabupaten Ogan Ilir Dengan Metode Indonesia Magnificence Zakat (Imz). *Akuntabilitas*, 13(1), 19–32. <https://doi.org/10.29259/ja.v13i1.9526>
- Asfarina, M., Ascarya, A., & Beik, I. S. (2019). Re-Estimating the Zakat Potential in Indonesia Based on Classical and Contemporary Fiqh Approaches. *Journal of Islamic Monetary Economics and Finance*, 5(2), 387–418. <https://doi.org/10.21098/jimf.v5i2.1068>
- Azani, M. (2017). Pendayagunaan Zakat di Badan Amil Zakat Nasional Kota Pekanbaru Berdasarkan Undang-Undang Nomor 23 Tahun 2011 tentang Pengelolaan Zakat Oleh: *Jurnal Hukum Respublica*, 17(1), 102–127.
- Bakar, N. B. A., & Rashid, H. M. A. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84. <https://doi.org/10.5539/ijef.v2n3p76>
- Budiarto, D. S., Yennisa, ., & Nurmalisa, F. (2018). Hubungan antara Religiusitas dan Machiavellian dengan Tax Evasion: Riset Berdasarkan Perspektif Gender. *Telaah Bisnis*, 18(1), 19–32. <https://doi.org/10.35917/tb.v18i1.91>
- Canggih, C., & Indrarini, R. (2021). Apakah Literasi Mempengaruhi Penerimaan Zakat? *JESI (Jurnal Ekonomi Syariah Indonesia)*, XI(1), 1–11.
- Daulay, H. A., & Lubis, I. (2014). Analisis Faktor-Faktor Penyebab Keengganan Masyarakat Membayar Zakat Melalui Instansi Bazis/Laz Di Kota Medan. *Jurnal Ekonomi Dan Keuangan*, 3(3), 241–251.
- Dzikrulloh. (2021). Transformasi Nilai Tauhid dan Filosofis Ibadah pada pengembangan Ekonomi Islam. *Izdihar: Jurnal Ekonomi Syariah*, 1(1).

ABOUT THE JOURNAL

[Focus and Scope](#)

[Editorial Team](#)

[Peer Reviewers](#)

[Indexing and Abstracting](#)

[Sinta accreditation](#)

[Journal History](#)

[Contact Information](#)



EDITORIAL POLICIES

[Editorial Decision Policy](#)

[Publication Ethics](#)

[Allegation of Misconduct](#)

[Peer Review Process](#)

[Generative AI \(GenAI\) Policy](#)

[Plagiarism Policy](#)

[Retraction and Correction](#)

[Withdrawal of Manuscript](#)

[Copyright and License](#)

[Disclaimer Statement](#)

[Posting Article Policy](#)

[Revenue Source Policy](#)

[Advertising Policy](#)

[Direct Marketing Policy](#)

[Publication System and Process](#)

[Archive Policy](#)

[Article Processing Charge](#)

AUTHOR INFORMATION

[Author Guidelines](#)

[Author Statement of Ethics](#)

[How to Register](#)

[How to Online Submission](#)



AUTHOR INFORMATION



VISITORS

Faisal, Y., Busneti, I., & Sari, E. G. (2022). Halal Food Preferences and Perceptions at Nagoya Mall Batam. *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah*, 14(1), 131. <https://doi.org/10.24235/amwal.v14i1.10558>

Faisal, Y., Etty Murwaningsari, & Tatik Mariyanti. (2023). Maqashid Shariah Muzakki'S Review Using the Latest Seven Dimensions. *International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration (IJBAS)*, 3(4), 1285–1297. <https://doi.org/10.54443/ijebas.v3i4.1044>

Fauziah, H., Hafidhuddin, D., & Tanjung, H. (2019). Analisis Maqashid Asy-Syariah Dalam Pengelolaan Zakat Oleh Negara. *Kasaba: Journal of Islamic Economy*, 11(2), 102–127.

Habibi, A. (2013). Strategi Pemilihan Dan Peningkatan Sdm Amil Yang Inovatif Dan Berdaya Masalahah. *Asas*, 5(1).

Hafizano, H. (2018). Implementasi Dan Implikasi Uu No. 23 Tahun 2011 Terhadap Pengelolaan Zakat (Studi Pengelolaan Zakat Di Baznas Kabupaten Rejang Lebong). *Qiyas: Jurnal Hukum Islam Dan Peradilan*, 1(3), 73–81.

Hakim, L. (2017). Distorsi Pasar Dalam Pandangan Ekonomi Islam. *Ekomadania*, 1, 1–15.

Halimatusadiah, Nawawi, K., & Gustiawati, S. (2023). Faktor-Faktor Yang Mempengaruhi Keputusan Muzakki untuk Membayar Zakat Selama Pandemi Covid-19 Melalui Platform Media Online : Studi Kasus : Laz Al-Bunya. *Jurnal Kajian Ekonomi Dan Bisnis Islam*, 4(3), 774–782.

Hamdani, L., Nasution, M. Y., & Marpaung, M. (2019). Solusi Permasalahan Perzakatan di BAZNAS dengan Metode ANP: Studi tentang Implementasi Zakat Core Principles. *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, 10(1), 40. <https://doi.org/10.18326/muqtasid.v10i1.40-56>

Handayani, D. F., Betavia, A. E., & Pebriyani, D. (2022). Apakah Religiusitas, Gender, Dan Tingkat Pendidikan Berpengaruh Pada Pembayaran Zakat? *Jurnal Akuntansi Universitas Jember*, 20(1), 1–13.

Hasanah, U., Maghfur, M., & Qomar, M. N. (2021). Literasi Zakat: Interpretasi Masyarakat Terhadap Kewajiban Membayar Zakat. *Journal of Islamic Social Finance Management*, 2(1), 83–92. <https://doi.org/10.24952/jisfim.v2i1.3822>

Hauli, A., & Anggraeni, P. W. (2022). Analisis Faktor - Faktor Yang Mempengaruhi Muzakki Membayar Zakat Profesi di Baznas Jawa Timur. *Islamic Economics and Finance In Focus*, 1(1), 1–14.

Holle, M. (2019). Zakat Profesi Langkah Cerdas Mengatasi Kesenjangan Dan Pemicu Pertumbuhan Ekonomi Indonesia. *ZISWAF : Jurnal Zakat Dan Wakaf*, 5(2). <https://doi.org/10.21043/ziswaf.v5i2.4337>

Husen Sobana, D., Ahmad Husaeni, U., Jamil, I., & Saepudin, D. (2017). The Variables that Affect Compliance of Muslim Merchants for Zakat Maal in the District of Cianjur. *International Journal of Zakat*, 1(1), 78–87. <https://doi.org/10.37706/ijaz.v1i1.8>

Ibnu Mubarak, W., & Safitri, R. (2022). Analisis Faktor Yang Mempengaruhi Minat Muzaki Membayar Zakat. *Jurnal Tabarru': Islamic Banking and Finance*, 5(2), 474–479. [https://doi.org/10.25299/jtb.2022.vol5\(2\).9951](https://doi.org/10.25299/jtb.2022.vol5(2).9951)

Isnaeni, N., Z. Basri, Y., & Mariyanti, T. (2018). The Effect of Maqashid Sharia on the Decision of Muzaki Paying Zakat in Organization of Zakat Management (OPZ) (Tawhidi Perspective Epistemology Approach). *American Research Journal of Business and Management*, 4(1), 1–13. <https://doi.org/10.21694/2379-1047.18013>

Jasmi, K. A. (2018). Wasiat Allah SWT Kepada Bani Israil: Surah al-Baqarah (2: 40-46). *Program Budaya Al-Quran*, 22, 1–25.

Jibu, M. F. I., Niswatin, & Boku, Z. (2022). Faktor-Faktor yang Mempengaruhi Minat Muzakki dalam Membayar Zakat Maal melalui Lembaga Amil Zakat di Gorontalo. *Jambura Accounting Review*, 3(2), 66–78. <https://doi.org/10.37905/jar.v3i2.51>

Kartika, I. K. (2020). Pengaruh Pendapatan Terhadap Minat Membayar Zakat Dengan Kesadaran Sebagai Variabel Intervening (Studi Kasus Muzakki di BAZNAS Salatiga). *Jurnal Ilmiah Ekonomi Islam*, 6(1), 42–52. <https://doi.org/10.29040/jiei.v6i1.558>

Kholil, M. (2020). Pengaruh Religiositas, Altruisme, dan Pemahaman Zakat Terhadap Kewajiban Petani Membayar Zakat Pertanian (Studi pada Desa Wonoketro Kecamatan Jetis Kabupaten Ponorogo). *Institut Agama Islam Negeri Ponorogo*, 12–26.

Kusmanto, A. (2014). Peran Lembaga Amil Zakat Nasional Dalam Penghimpunan Dana. *Pandecta: Research Law Journal*, 9(2), 288–297.

Marina, P., Ibrahim, M., & Rahmatia, R. (2021). Memotret Perlakuan Akuntansi Zakat Sebagai Wujud Akuntabilitas Badan Amil Zakat Nasional (BAZNAS) Gorontalo. *Al-Buhuts*, 17(1), 96–111. <https://doi.org/10.30603/ab.v17i1.2154>

Mariyanti, T., Zaenul Basri, Y., & Jazuli, J. (2022). The Basic Factors Driving The Intention To Pay Zakat. *APTISI Transactions on Management (ATM)*, 6(1), 30–41. <https://doi.org/10.33050/atm.v6i1.1692>

Mujaddid, A., & Ramadan, G. R. (2019). Faktor Religiusitas dalam Membayar Pajak & Zakat. *InFestasi*, 15(2), 98–108.

Mukhlis, A., & Beik, I. S. (2013). Analisis Faktor-faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor. *Al-Muzara'ah*, 1(1), 83–106. <https://doi.org/10.29244/jam.1.1.83-106>

Murhaban, M., & Merawati, M. (2018). Pengaruh Tingkat Pendapatan Dan Pengelolaan Dana Zakat Terhadap Kepatuhan Masyarakat Membayar Zakat Di Kabupaten Bireuen. *Jurnal Akuntansi Dan Keuangan*, 6(1), 25. <https://doi.org/10.29103/jak.v6i1.1822>

Muthoifin, & Nuha. (2016). Kontekstualisasi Makna Zakat: Studi Kritis Konsep Sabillah Menurut Masdar Farid Mas'udi. *University Research Colloquium*, 1(1), 185–191.

Nadha, K. (2021). Analisis Pemahaman Masyarakat Terhadap Kewajiban Zakat di Kecamatan Giligenting. *Jurnal Ekonomi, Manajemen, Bisnis, Dan Sosial*, 2(1), 28–36.

Nahuda, & Rifai'i, A. (2022). Solusi Pengentasan Kemiskinan Dalam Al Qur'an. *Jurnal Revolusi Indonesia*, 2(2), 175–188.

Nasution, J. (2017). Analisis Pengaruh Kepatuhan Membayar Zakat Terhadap Keberkahan. *At-Tawassuth*, II(2), 282–303.

Ngasifudin, M. (2016). Konsep Sistem Pengelolaan Zakat Di Indonesia Pengentas Kemiskinan Pendekatan Sejarah. *JESI (Jurnal Ekonomi Syariah Indonesia)*, 5(2), 219. [https://doi.org/10.21927/jesi.2015.5\(2\).219-231](https://doi.org/10.21927/jesi.2015.5(2).219-231)

Noka, I. A., & Mursalin. (2022). Pengaruh Religiusitas dan Altruisme (Kepekaan Sosial) Terhadap Partisipasi Zakat di Baitul Mal Kabupaten Aceh Tengah. *MUBEZA : Pemikiran Hukum Dan Ekonomi Islam*, 12(2), 43–51.

Nurfalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(1), 55. <https://doi.org/10.35313/ekspansi.v11i1.1205>

Nurkhin, A., & Ahmad, a surya nugroho dan. (2019). Melalui Baznas dengan Faktor Usia Se- bagai Variabel Moderasi. *Economic Education Analysis Journal*, 8(3), 955–966. <https://doi.org/10.15294/eeaj.v8i3.35723>

Pertiwi, I. (2020). Pengaruh Tingkat Pendapatan, Literasi Zakat dan Kepercayaan Terhadap Minat Masyarakat Dalam Membayar Zakat Pada BAZNAS Provinsi Lampung. *Referensi : Jurnal Ilmu Manajemen Dan Akuntansi*, 8(1), 1–9.

Prakarsa, T., Shahrullah, R. S., & Seroja, T. D. (2021). Efektivitas Pengelolaan Zakat di Badan Amil Zakat Nasional. *JURNAL USM LAW REVIEW*, 5(2), 738–753.

Pristi, E. D., & Setiawan, F. (2019). Analisis Faktor Pendapatan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Dalam Membayar Zakat Profesi (Studi Kasus Di Lembaga Amil Zakat Kabupaten Ponorogo). *Jurnal Analisis Bisnis Ekonomi*, 17(1), 32–43.

Reni, Bakar, A. A., & Khalid, M. R. (2022). Strategi Pengentasan Kemiskinan Di Era New Normal Prespektif Al-Qur'an. *Jurnal Ilmu Manajemen Saburai (JIMS)*, 8(2). <https://doi.org/10.24967/jmb.v8i2.1711>

Rizki, M., Ali, M., & Tanjung, H. (2019). Problematika Zakat Korporasi Di Indonesia. *Al-Infaq: Jurnal Ekonomi Islam*, 10(1), 34–50.

Rosalinda, M., Abdullah, A., & Fadli, F. (2021). Pengaruh Pengetahuan Zakat, Pendapatan Dan Kepercayaan Muzakki Terhadap Minat Pelaku Umkm Untuk Membayar Zakat Niaga Di Organisasi Pengelola Zakat Kota Bengkulu. *Jurnal Akuntansi*, 11(1), 67–80. <https://doi.org/10.33369/j.akuntansi.11.1.67-80>

Ruddin, D. R. (2021). Pengaruh Religiusitas, Moralitas Individu, Pengendalian Internal Terhadap Kecenderungan Kecurangan Akuntansi (Studi Pada PT. Asera Tirta Posidonia Kota Palopo). *Spill Science and Technology Bulletin*, 8(1), 698–703. <https://doi.org/10.1155/2013/704806>

Safitri, N. D., & Suryaningsih, S. A. (2022). Pengaruh Religiusitas, Kepercayaan , Lokasi, Dan Pelayanan Terhadap Minat Membayar Zakat. *Jurnal Ekonomika Dan Bisnis Islam*, 4(3), 188–201. <https://doi.org/10.26740/jekobi.v4n3.p188-201>

Sakban, Nurmal, I., & Ridwan, R. (2019). Manajemen Sumber Daya Manusia. *Alignment: Journal of Administration and Educational Management*, 2(1), 93–104.

Sartaningih, E. Basri, Y. Z. Mariyanti, T., & Zulhelmi, Z. (2020). Comparative Analysis of Zakat Distribution Program in Biau Province in Indonesia and

[OPEN JOURNAL SYSTEMS](#)[Journal Help](#)

USER

Username Password ☐ Remember me

NOTIFICATIONS

[View](#)
[Subscribe](#)

LANGUAGE

Select Language

English

JOURNAL CONTENT

Search

Search Scope

All

Browse

[By Issue](#)
[By Author](#)
[By Title](#)
[Other Journals](#)

FONT SIZE

KEYWORDS

ANP BMT Behavior Employee
Performance Financial Literacy
Financial Performance Financial
Statements Islamic Bank
Islamic Banking Islamic
Commercial Banks Islamic Work
Ethics Liquidity MSMEs Maqashid
Shariah Organizational
Commitment Profitability
Religiosity Risk Management

Zakat commodification,
the commodification of religion,
marketing strategy

Sudarmiyanti, E., Busni, R., & Busnetty, R. (2020). Comparative Analysis of Zakat Distribution Program in Riau Province in Indonesia and Selangor State in Malaysia in Reducing Poverty: a Dynamic Analysis Model. *International Journal of Islamic Business*, 15(1), 68–87. <https://doi.org/10.32890/ijib2020.5.1.5>

Satrio, E., & Siswanto, D. (2016). Analisis Faktor Pendapatan, Kepercayaan Dan Religiusitas Dalam Mempengaruhi Minat Muzakki Untuk Membayar Zakat Penghasilan Melalui Lembaga Amil Zakat. *Simpodium Nasional Akuntansi XIX*, 1(4), 308–315.

Savitri, I. E., Kusjuniati, & Iswahyuni. (2021). Strategi Model Kenceleng Dalam Meningkatkan Jumlah Munfiq Di Badan Amil Zakat Nasional (Baznas) Kota Depansar. *Maisyatuna*, 2(2), 66–76.

Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach*, 7th Edition (Seventh Ed). John Wiley & Sons.

Setiawan, F. (2017). Membayar Zakat Profesi (Studi Kasus di Kabupaten Ponorogo). *Jurnal Ilmu Manajemen*, 8(1), 13–21.

Sidiq, H. A. (2015). Pengaruh Pengetahuan Zakat, Tingkat Pendapatan, Religiusitas Dan Kepercayaan Kepada Organisasi Pengelola Zakat Terhadap Minat Membayar Zakat Pada Lembaga Amil Zakat. *Journal Ilmu Ekonomi Dan Studi Pembangunan*, 1(1), 1–6.

Sofiyani, I., & Kristiyono, A. (2020). Analisis Pengaruh Citra Lembaga, Kualitas Layanan dan Religiusitas terhadap Keputusan Muzaki Membaya Zakat dengan Minat sebagai Variabel Moderating. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 4(1), 74–81. <https://doi.org/10.36778/jesya.v4i1.284>

Sofiyawati, N., & Halimah, S. N. (2022). Perilaku Muzakki Dalam Menyalurkan Zakat Di Era Digital. *Anida (Aktualisasi Nuansa Ilmu Dakwah)*, 22(1), 45–64. <https://doi.org/10.15575/anida.v22i1.18479>

Sohari. (2013). Sohari Etos Kerja Dalam Perspektif Islam Abstrak. *Islamicconomic: Jurnal Ekonomi Islam*, 4(02).

Solikhan, M. (2020). Analisis Perkembangan Manajemen Zakat untuk Pemberdayaan Masyarakat di Indonesia. *Jurnal Ilmiah Sy'ar*, 20(1), 46. <https://doi.org/10.29300/sy.v20i1.3019>

Sudiby, B. (2018). Pedoman pengelolaan unit Pengumpul Zakat Badan Amil ZAKAT Nasional.

Sulistiyowati, I. (2021). Faktor Yang Mempengaruhi Minat Membayar Zakat Dengan Religiosity Sebagai Variabel Moderasi. *Universitas Islam Sultan Agung*.

Sumadi, & Priliastuti, D. (2021). Pengaruh pendapatan, kepercayaan dan religiusitas terhadap minat untuk membayar zakat penghasilan. *Journal of Economics Research and Policy Studies*, 1(1), 12–24. <https://doi.org/10.53088/jerps.v1i1.43>

Syafiq, A. (2015). Zakat Ibadah Sosial Untuk Meningkatkan Ketaqwaan Dan Kesejahteraan Sosial. *Ziswaf*, 2(2), 380–400.

Syafitri, O. Y., Wildan, N., Huda, N., & Rini, N. (2021). Tingkat Religiusitas dan Pendapatan: Analisis Pengaruh Terhadap Keputusan Membayar Zakat, Infaq dan Shadaqah. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 34. <https://doi.org/10.29040/jiei.v7i1.1915>

Syamsuddin, M. (2017). Dinamika Kehidupan Keberagamaan Masyarakat Madura di Kabupaten Bogor. *Mukaddimah: Jurnal Studi Islam*, 2(1), 159–184.

Tho'in, M., & Marimin, A. (2019a). Faktor-faktor yang Mempengaruhi Minat Muzakki Dalam Membayar Zakat. *Proceeding Seminar Nasional & Call For Papers*, September, 89–93.

Tho'in, M., & Marimin, A. (2019b). Pengaruh Tingkat Pendapatan, Tingkat Pendidikan, dan Tingkat Religiusitas Terhadap Minat Muzakki Membayar Zakat. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 225. <https://doi.org/10.29040/jiei.v5i3.678>

Yulita Amalia, R., & Huda, N. (2020). Role of Zakat in Achieving Sustainable Development Goals (Sdgs) in Indonesia. *Issues*, 2, 2672–7471.

Yusfiarto, R., Setiawan, A., & Setia Nugraha, S. (2020). Literacy and Intention to Pay Zakat: A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, 5(1), 15–27.

Yusrwati, Mariyanti, T., & Septiani, N. (2022). The Effect of Commitment to Managerial Performance Intervening variable at the National Baznas of Riau Province. *Aptisi Transactions on Technopreneurship (ATT)*, 4(2), 135–141. <https://doi.org/10.34306/att.v4i2.249>

Zaki, A., & Suriani. (2015). Pengaruh Pengetahuan, Pendapatan, Religiusitas, Dan Motivasi Terhadap Minat Masyarakat Membayar Zakat Di Baitul Mal Aceh Selatan. *Dar AlBasyair Al-Islamiyah*, 1409 H, Cet. III(No. 287), 108.

Zaki, A., & Suriani. (2021). Pengaruh Pengetahuan, Pendapatan, Religiusitas, Dan Motivasi Terhadap Minat Masyarakat Membayar Zakat Di Baitul Mal Aceh Selatan. *Jurnal Perspektif Ekonomi Darussalam*, 7(1), 113–125.

DOI: <http://dx.doi.org/10.29300/aij.v10i2.4720>

DOI (PDF): <http://dx.doi.org/10.29300/aij.v10i2.4720.g3969>

Refbacks

- There are currently no refbacks.

Copyright (c) 2024 Yusuf Faisal



This work is licensed under a [Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/).

Abstracting and Indexing by:





Vol 10, No 2 (2024)

DOI: <http://dx.doi.org/10.29300/aij.v10i2>

Al-Intaj: Journal of Islamic Economics and Banking presents scientific manuscripts of research results in the field of Islamic Economics and Banking. This edition has been available online since September 30, 2024. All articles in this edition (15 original research articles) are co-authored by 45 authors from 3 countries (**Malaysia, Italy, and Indonesia**).

Table of Contents

Articles

- Factors Influencing Foreign Direct Investment in Muslim Countries: The Role of Financial Developments** 123-142
Fajri Hatim, Nurdin I Muhamad, Muhammad Adnan Azzaki, Fahima Nasar
 : [10.29300/aij.v10i2.4076](https://doi.org/10.29300/aij.v10i2.4076)
- Strengthening Leadership and Islamic Work Ethics Through Employee Characteristics in Improving The Function of Risk Management in Bank SUMUT Syariah** 143-156
Muhammad Fahmi, Azhari Akmal Tarigan, Sugianto Sugianto
 : [10.29300/aij.v10i2.3962](https://doi.org/10.29300/aij.v10i2.3962)
- The Influence of Audit Tenure, Audit Fee, and Institutional Ownership on Audit Delay: Study of Companies in Various Industrial Sectors Listed on The Indonesian Stock Exchange 2018-2022** 157-168
Zakiyuddin Abdul Malik Alfaruq, Ryan Maulana, Achmad Fadjar
 : [10.29300/aij.v10i2.4384](https://doi.org/10.29300/aij.v10i2.4384)
- The Quality of Mobile Banking Services For Bank Syariah Indonesia (BSI) Customer Satisfaction in Surabaya** 169-188
Sutono Sutono, Umar Kassim
 : [10.29300/aij.v10i2.3839](https://doi.org/10.29300/aij.v10i2.3839)
- Failure Mode and Effect Analysis on the Impact of Zakat on the Local Economy** 189-202
Darmawan Darmawan, Siti Alfajriyani
 : [10.29300/aij.v10i2.4561](https://doi.org/10.29300/aij.v10i2.4561)
- Effectiveness of Halal Certification Labels on Halal Cuisine at Beach Tourist Sites on Tourists' Customer Satisfaction and Behavioral Intention** 203-212
Herry Novrianda, Faisal Muttaqin
 : [10.29300/aij.v10i2.4809](https://doi.org/10.29300/aij.v10i2.4809)
- Religious Role in Moderating Muzakki's Decision to Issue Zakat** 213-238
Ida Busnetty, Yusuf Faisal
 : [10.29300/aij.v10i2.4720](https://doi.org/10.29300/aij.v10i2.4720)
- Halalpreneur Opportunities and Challenges: Empirical Evidence from Indonesia** 239-258
Ayatullah Sadali, Muhammad Khoirul Fikri, Hendri Hermawan Adinugraha
 : [10.29300/aij.v10i2.3893](https://doi.org/10.29300/aij.v10i2.3893)
- Analysis of Sharia Financial Literacy Levels of Nagara's Muslim Community** 259-275
Faqih El Wafa, Rahmah Rahmah, Abdul Gafur, Ansharullah Ansharullah
 : [10.29300/aij.v10i2.3971](https://doi.org/10.29300/aij.v10i2.3971)
- The level of Emotional Value and Customer Trust Assessment of State-Owned Enterprise Bank Customer of Kebayoran Baru South Jakarta** 276-286
Budi Rusdian, Riza Mahmud Yunus
 : [10.29300/aij.v10i2.4765](https://doi.org/10.29300/aij.v10i2.4765)
- Motivation and Organizational Commitment on Loyalty and Islamic Banking Employee Performance** 287- 301
Zulkifli Zulkifli, Hamzah Hamzah, Zulfadli Hamzah, Muhammad Arif, Hamsal Hamsal, Syahiza Arsad
 : [10.29300/aij.v10i2.4934](https://doi.org/10.29300/aij.v10i2.4934)
- Does Gender Diversity Moderate The Relationship Between Social Responsibility to Corporate Performance and Reputation Sharia Companies?** 302-315
Happy Sista Devy, Versiandika Yudha Pratama, Fatima Zahra Fakir, Nada Nuzulul Ariqotul'ula
 : [10.29300/aij.v10i2.4281](https://doi.org/10.29300/aij.v10i2.4281)
- Building Muslim Costumer Loyalty in Marketplace Through MDA Framework For Male and Female Millenials** 316-330
Rita Kusumadewi, Agus Alamsyah Perwiranegara, Farihatu Aini
 : [10.29300/aij.v10i2.4766](https://doi.org/10.29300/aij.v10i2.4766)
- Strategy for Building Sharia-Conscious Competitiveness in Small and Medium Enterprises Based on Local** 331-344

ABOUT THE JOURNAL

[Focus and Scope](#)[Editorial Team](#)[Peer Reviewers](#)[Indexing and Abstracting](#)[Sinta accreditation](#)[Journal History](#)[Contact Information](#)**Whatsapp**
[click to chat](#)

EDITORIAL POLICIES

[Editorial Decision Policy](#)[Publication Ethics](#)[Allegation of Misconduct](#)[Peer Review Process](#)[Generative AI \(GenAI\) Policy](#)[Plagiarism Policy](#)[Retraction and Correction](#)[Withdrawal of Manuscript](#)[Copyright and License](#)[Disclaimer Statement](#)[Posting Article Policy](#)[Revenue Source Policy](#)[Advertising Policy](#)[Direct Marketing Policy](#)[Publication System and Process](#)[Archive Policy](#)[Article Processing Charge](#)

AUTHOR INFORMATION

[Author Guidelines](#)[Author Statement of Ethics](#)[How to Register](#)[How to Online Submission](#)**Journal Template**

AUTHOR INFORMATION

Visitors

**FLAG counter**

VISITORS

[OPEN JOURNAL SYSTEMS](#)[Journal Help](#)

USER

Username Password

Wisdom

Otong Karyono, Kamiruddin Kamiruddin

doi : 10.29300/aij.v10i2.4824

Implementation of Islamic Organizational Culture in Indonesian Islamic Rural Bank

Heriansyah Heriansyah, Iwan Romadhan Sitorus, Ihsan Rahmat

doi : 10.29300/aij.v10i2.4635

Abstracting and Indexing by:



password

☐ Remember me

Login

345-359

NOTIFICATIONS

View
Subscribe

LANGUAGE

Select Language

English

Submit

JOURNAL CONTENT

Search

Search Scope

All

Search

Browse

By Issue

By Author

By Title

Other Journals

FONT SIZE

KEYWORDS

ANP BMT Behavior Employee
Performance Financial Literacy
Financial Performance Financial
Statements Islamic Bank
Islamic Banking Islamic
Commercial Banks Islamic Work
Ethics Liquidity MSMEs Maqashid
Shariah Organizational
Commitment Profitability
Religiosity Risk Management
Welfare **Zakat** commodification,
the commodification of religion,
marketing strategy

CURRENT ISSUE

ATOM	1.0
RSS	2.0
RSS	1.0

Al-Intaj

Jurnal Ekonomi dan Perbankan Syariah

Published by:



UIN Fatmawati Sukarno

ISSN 2476-8774 (print)
ISSN 2621-668X (online)

HOME ABOUT LOGIN REGISTER SEARCH CURRENT ARCHIVES ANNOUNCEMENTS

Home > About the Journal > **Editorial Team**

Editorial Team

EDITORIAL IN CHIEF

Noni Afrianty, Sinta ID: (6686412) Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Indonesia, Indonesia

MANAGING EDITOR

Mesi Herawati, Sinta ID: (6799425) Universitas Diponegoro, Semarang, Indonesia, Indonesia
Rojai Zhofir, Sinta ID: (6910643), UIN Fatmawati Sukarno Bengkulu, Indonesia

EDITOR

Rina Desiana, Sinta ID: (6706844) Universitas Islam Negeri AR-RANIRY Aceh, Indonesia, Indonesia
Muhammad Tolan Kaemah, Scopus ID : (5103072) Yala Rajabhat University, Thailand, Thailand
Soleha Soleha, Sinta ID: (6802718) Institut Agama Islam Negeri Curup, Indonesia
Puji Muniarty, Sinta ID: (6652500) Sekolah Tinggi Ilmu Ekonomi Bima, Indonesia
Vina Arnita, Sinta ID: (6020101) Universitas Pembangunan Pancabudi, Indonesia
Muhammad Rijalus Sholihin, Scopus ID: (57218200229) Institut Teknologi dan Sains Mandala, Indonesia, Indonesia
Sineba Arli Silvia, Sinta ID: (6802778) Institut Agama Islam Negeri Curup, Indonesia, Indonesia
Bobur Sobirov, Scopus ID : (57221666230) Samarkand Branch of Tashkent State University of Economics, Uzbekistan
Ana Fitri, Sinta ID: (6701972) Universitas Islam Negeri Ar-raniry, Aceh, Indonesia
Dian Pertiwi, Sinta ID: (6677876) Universitas Islam Negeri Raden Fatah Palembang, Indonesia
Ananda Setiawan, Scopus ID: (57218902315) Universitas Islam Negeri Salatiga, Indonesia, Indonesia
M. Zidny Nafi' Hasbi, Scopus ID: (57298791802) Universitas Alma Ata Yogyakarta, Indonesia
Mukti Prajasa, Sinta ID: (6804852) Politeknik Negeri Madiun, Indonesia
Annisa Masruri Zaimsyah, Scopus ID: (57732677700) Sekolah Tinggi Agama Islam Hubbulwathan Duri-Riau, Indonesia
Lucky Nugroho, Sinta ID: (5975167) Universitas Mercubuana, Indonesia
Suharyono Suharyono, Sinta ID: (6880944) Sekolah Tinggi Ilmu Ekonomi Syariah (STIES) Nahdatul Ulama Bengkulu, Indonesia, Indonesia
Dimas Pratomo, Sinta ID : (6706346) Universitas Raden Intan Lampung, Indonesia

Abstracting and Indexing by:



ABOUT THE JOURNAL

Focus and Scope

Editorial Team

Peer Reviewers

Indexing and Abstracting

Sinta accreditation

Journal History

Contact Information



EDITORIAL POLICIES

Editorial Decision Policy

Publication Ethics

Allegation of Misconduct

Peer Review Process

Generative AI (GenAI) Policy

Plagiarism Policy

Retraction and Correction

Withdrawal of Manuscript

Copyright and License

Disclaimer Statement

Posting Article Policy

Revenue Source Policy

Advertising Policy

Direct Marketing Policy

Publication System and Process

Archive Policy

Article Processing Charge

AUTHOR INFORMATION

Author Guidelines

Author Statement of Ethics

How to Register

How to Online Submission



AUTHOR INFORMATION



VISITORS

OPEN JOURNAL SYSTEMS

Journal Help

USER

Username

Password

password

☐ Remember me

Login

NOTIFICATIONS

[View](#)
[Subscribe](#)

LANGUAGE

Select Language

English ▼

Submit

JOURNAL CONTENT

Search

Search Scope

All ▼

Search

Browse

[By Issue](#)
[By Author](#)
[By Title](#)
[Other Journals](#)

FONT SIZE

KEYWORDS

ANP BMT Behavior Employee
Performance Financial Literacy
Financial Performance Financial
Statements Islamic Bank
Islamic Banking Islamic
Commercial Banks Islamic Work
Ethics Liquidity MSMEs Maqashid
Shariah Organizational
Commitment Profitability
Religiosity Risk Management
Welfare **Zakat** commodification,
the commodification of religion,
marketing strategy



People

Peer Reviewers

Mohd Faheem, Scopus ID : (57995478500) Thammasat University, Bangkok, Thailand, Thailand

Edward Mariyani Squire, Scopus ID : (55339547100) University of Western Sydney, Australia, Australia

Shafinar Ismail, Scopus ID : (56131323900) Universiti Teknologi MARA, Alor Gajah, Malaysia, Malaysia

Ernani Hadiyati, Scopus ID: (57211433715) Universitas Gajayana Malang, Indonesia, Indonesia

Sepky Mardian, Scopus ID: (57222052571) Sekolah Tinggi Ekonomi Islam, Indonesia, Indonesia

Anton Priyo Nugroho, Scopus ID : (57196949432) Universitas Islam Indonesia Yogyakarta, Indonesi, Indonesia

Nurul Hak, Institut Agama Islam Negeri Bengkulu, Indonesia, Indonesia

Jaka Sriyana, Scopus ID : (55589316800) Universitas Islam Indonesia Yogyakarta, Indonesia, Indonesia

Tulus Suryanto, Scopus ID : (57191504347) Universitas Raden Intan Lampung, Indonesia, Indonesia

Dinnul Alfian Akbar, Scopus ID : (5700069692) Universitas Raden Fatah Palembang, Indonesia, Indonesia

Nur Kholis, Universitas Islam Indonesia, Indonesia

Abdillah Ahsan, Scopus ID : (35093736800) Universitas Indonesia, Indonesia

Mohammad Bekti Hendri Anto, Sinta ID : (6019832) Universitas Islam Indonesia, Indonesia

Nafis Irkhami, Scopus ID : (57205295217) IAIN Salatiga, Indonesia

Mudrajad Kuncoro, Scopus ID : (35388690700) Universitas Gadjah Mada, Indonesia

Yuli Andriansyah, Scopus ID : (56818977700) Universitas Islam Indonesia Yogyakarta, Indonesia, Indonesia

Abstracting and Indexing by:



ABOUT THE JOURNAL

[Focus and Scope](#)
[Editorial Team](#)
[Peer Reviewers](#)
[Indexing and Abstracting](#)
[Sinta accreditation](#)
[Journal History](#)
[Contact Information](#)

Whatsapp
 click to chat

EDITORIAL POLICIES

[Editorial Decision Policy](#)
[Publication Ethics](#)
[Allegation of Misconduct](#)
[Peer Review Process](#)
[Generative AI \(GenAI\) Policy](#)
[Plagiarism Policy](#)
[Retraction and Correction](#)
[Withdrawal of Manuscript](#)
[Copyright and License](#)
[Disclaimer Statement](#)
[Posting Article Policy](#)
[Revenue Source Policy](#)
[Advertising Policy](#)
[Direct Marketing Policy](#)
[Publication System and Process](#)
[Archive Policy](#)
[Article Processing Charge](#)

AUTHOR INFORMATION

[Author Guidelines](#)
[Author Statement of Ethics](#)
[How to Register](#)
[How to Online Submission](#)

Journal Template

AUTHOR INFORMATION

Visitors

	187,080		370
	7,843		316
	4,673		186
	2,532		166
	2,282		163

VISITORS

[OPEN JOURNAL SYSTEMS](#)
[Journal Help](#)

USER

 Username

 Password

password

☐ Remember me

Login

NOTIFICATIONS

[View](#)
[Subscribe](#)

LANGUAGE

Select Language

English ▼

Submit

JOURNAL CONTENT

Search

Search Scope

All ▼

Search

Browse

[By Issue](#)
[By Author](#)
[By Title](#)
[Other Journals](#)

FONT SIZE

KEYWORDS

ANP BMT Behavior Employee
Performance Financial Literacy
Financial Performance Financial
Statements Islamic Bank
Islamic Banking Islamic
Commercial Banks Islamic Work
Ethics Liquidity MSMEs Maqashid
Shariah Organizational
Commitment Profitability
Religiosity Risk Management
Welfare **Zakat** commodification,
the commodification of religion,
marketing strategy

Al-Intaj

Jurnal Ekonomi dan Perbankan Syariah

Published by:



UIN Fatmawati Sukarno

ISSN 2476-8774 (print)

ISSN 2621-668X (online)

[HOME](#) [ABOUT](#) [LOGIN](#) [REGISTER](#) [SEARCH](#) [CURRENT](#) [ARCHIVES](#) [ANNOUNCEMENTS](#)
[Home](#) > **FOCUS AND SCOPE**

FOCUS AND SCOPE

Focus

Al Intaj : Jurnal Ekonomi dan Perbankan Syariah is designed to provide a forum for researchers who focus on Islamic economics and banking, covering current issues in Islamic economics and banking, Islamic philanthropy, and Islamic finance.

Scope

The scope of this journal includes:

1. Islamic Economic
2. Islamic Accounting
3. Islamic Philanthropy
4. Islamic Bussines Ethic
5. Islamic Insurance
6. Islamic Microfinance
7. Islamic Capital market
8. Sharia Financial Banking.

Abstracting and Indexing by:



ABOUT THE JOURNAL

[Focus and Scope](#)[Editorial Team](#)[Peer Reviewers](#)[Indexing and Abstracting](#)[Sinta accreditation](#)[Journal History](#)[Contact Information](#)
Whatsapp
[click to chat](#)

EDITORIAL POLICIES

[Editorial Decision Policy](#)[Publication Ethics](#)[Allegation of Misconduct](#)[Peer Review Process](#)[Generative AI \(GenAI\) Policy](#)[Plagiarism Policy](#)[Retraction and Correction](#)[Withdrawal of Manuscript](#)[Copyright and License](#)[Disclaimer Statement](#)[Posting Article Policy](#)[Revenue Source Policy](#)[Advertising Policy](#)[Direct Marketing Policy](#)[Publication System and Process](#)[Archive Policy](#)[Article Processing Charge](#)

AUTHOR INFORMATION

[Author Guidelines](#)[Author Statement of Ethics](#)[How to Register](#)[How to Online Submission](#)
Journal Template

AUTHOR INFORMATION

Visitors

	187,080		370
	7,843		316
	4,673		186
	2,532		166
	2,282		163

VISITORS

OPEN JOURNAL SYSTEMS

Journal Help

USER

Username Password

password

☐ Remember me

Login

NOTIFICATIONS

[View](#)
[Subscribe](#)

LANGUAGE

Select Language

English ▼

Submit

JOURNAL CONTENT

Search

Search Scope

All ▼

Search

Browse

[By Issue](#)
[By Author](#)
[By Title](#)
[Other Journals](#)

FONT SIZE

KEYWORDS

ANP BMT Behavior Employee
Performance Financial Literacy
Financial Performance Financial
Statements Islamic Bank
Islamic Banking Islamic
Commercial Banks Islamic Work
Ethics Liquidity MSMEs Maqashid
Shariah Organizational
Commitment Profitability
Religiosity Risk Management
Welfare **Zakat** commodification,
the commodification of religion,
marketing strategy