

The Role of Government and Good Governance in BAZNAS with Trust as Moderating: A Conceptual Perspective

Pertiwi Utami^{1*}, Juhary Ali², Tulus Suryanto³
{pertiwiutami@stebilampung.ac.id^{1*}, Juhary.ali@aeu.edu.my², tulus@radenintan.ac.id³}

Student of Postgraduate Ph.D. Business Administration, Asia e University, Malaysia¹
Deputy Vice-Chancellor of Asia e University, Malaysia²
Dean of Faculty Islamic Economics and Business, UIN Raden Intan Lampung, Indonesia³
STEBI Lampung University, Indonesia¹

Abstract. Previous studies reveal various variables that encourage better zakat management. However, along with the development of science and zakat empowerment, it is necessary to study more deeply to provide the latest knowledge that can support future studies on zakat for the benefit of the people, especially for efforts to increase zakat collection by BAZNAS as the only national zakat manager in Indonesia. The research method used is a literature study with the help of Publish or Perish and Vosviewer software. The findings reveal that there are articles that have been identified and grouped into four large clusters. Each cluster has its own set of alerts and can be used to see which data is the most dominant from each cluster. The results of the narrative mapping that the author has obtained from the Google Scholar and Scopus databases open up new opportunities for the role of government, good governance, and trust in management for the issue of collecting zakat, both conceptually with a variety of multidisciplinary sciences. In addition, the phenomenon of the development of digital media for mobile zakat management must be accompanied by a lot of research on these three variables.

Keywords: Role of Government, Good Governance, BAZNAS, Trust.

1 Introduction

Zakat has various benefits for the benefit of the people. One of them is that it can be used as a *cunter*-cyclical policy through discretionary fiscal and non-discretionary policies. Discretionary fiscal policy is carried out by providing various variations of zakat distribution to the recipients (*mustahik*). In the expansion phase of the business cycle, the government can reduce zakat spending to close the inflation gap. This action helps increase zakat receipts. Likewise, the distribution of zakat can be increased by using zakat collected during periods of economic crisis, when the economy is experiencing a downturn to spur aggregate spending and economic activity. Zakat collected is generally distributed as soon as possible and excess zakat funds can be temporary and can be distributed later in the year. Therefore, zakat can complement taxation and government spending as a stabilization policy tool [1][2].

In its development, the collection of zakat that has not been maximized is allegedly influenced by various variables that have an impact on the low interest of *muzzaki* to pay zakat through the Amil Zakat Institution. In Indonesia, the performance of zakat institutions is still below expectations. The total zakat collected is below the amount needed to eradicate poverty,

and the commission relies heavily on grants from the government. The desire to pay zakat in zakat institutions is still low when compared to the national zakat potential which reaches the range of IDR. 340 trillion [3][4]. Therefore, strengthening government support and good governance by applying advanced technology and means of collecting zakat [5]; corporate brand [6] [7]; zakat personnel training, and mobilization of (rich) community members towards paying zakat should be able to increase the collection of zakat funds through zakat institutions [8][9][10]. The literature explains that zakat plays an important role in reducing poverty, unemployment, and economic inequality. Nevertheless, the management of zakat is currently experiencing a crisis of trust in zakat institutions, and legality problems [11]. In its development, the different concepts of zakat have caused controversy about property rights and the treatment of zakat [12][13][14]. The government optimizes zakat policies and ensures that private zakat management is under state control [15][16][17]. Thus, the role of the government is very important for zakat compliance.

The literature investigates the desire and belief factors that influence the preferences of zakat deductors. The problem is, most tax officials and the Muslim community do not know the popular concern about zakat as a deduction from zakat [18][19]. In this case, it is very important to involve government and human resources departments in withholding corporate taxable income and promote awareness about the policy. Previous research stated that in non-Muslim countries such as the United States and Britain, Muslims live and carry out their religious obligations without fully getting support from institutions or the government. This results in ignorance, lack of organization, and attitude problems [20]. Empirical evidence shows that there have been many challenges and obstacles to realizing the role of government in strengthening zakat management policies.

Another study revealed the findings of another dimension, namely decision-making and attitude [21]. Decision-making signifies the amount of effort an individual is willing to put into doing something. It is part of the cognitive representation of an individual's readiness in the performance of reasoned or planned behavior [22]. Trust affects the intention to pay zakat through digital zakat [23]. In a country like Nigeria, although the potential for zakat is high to alleviate poverty because the level of religiosity of the Muslim community is low, it causes poor zakat collection. This encourages the behavior of non-compliance in paying zakat so that it indirectly also leads to public trust in the government as the collector of zakat. If the majority of government employees are weak in paying zakat, people do not believe that their zakat will be distributed properly [24]. In Singapore, the government does not interfere in the management of zakat. The management of zakat is carried out corporately, not individually. Each Zakat Collection Center is provided with forms and brochures as well as procedures for calculating the amount of zakat that needs to be paid, including through the MUIS Online Payment Service. The professional management of Amil Zakat in this secular country makes the citation and management of zakat more advanced compared to Muslim-majority countries [25].

Attitude can be understood as a level of kindness towards an action or a tendency to respond to something that is psychologically liked or disliked [22]. Changes in attitude are strongly correlated with zakat compliance behavior [26]. Likewise the localization of zakat distribution, quality of life, and trust in Islamic institutions [27]. These predictors can be influenced by environmental culture but can be weak in predicting certain behaviors [28].

Based on literature studies in the last 10 years starting from 2012 until now, there have been literature studies related to zakat management. There have been many studies examining the variables that affect the management of zakat, but it is not known what clusters are the trend of science and are relevant to the needs of the community. So it is hoped that it will

contribute to the management of zakat at BAZNAS. The reason is that according to Law No. 23 of 2011 concerning Third Part Zakat Management Article 15 paragraph (1) and Fourth Part Article 17, the Central BAZNAS has the responsibility of periodic audits to oversee the implementation, collection, distribution, and utilization of zakat at the Provincial Amil Zakat Institutions and Regency/city. By finding clusters in the previous literature, it will find variables that can be used to build a good BAZNAS zakat management model for Provincial and District/City LAZs.

2 Research Methods

The research method used is a literature study. A systematic review of the literature (SLR) is a term for a research approach that is carried out by looking for references based on theories that are relevant to the research problem [29]. This literature study reference focuses on research articles from Google Scholar and Scopus. The purpose of the literature study is to identify, categorize, evaluate and classify all articles from available journals based on a set of criteria. The criteria used are articles on zakat published in the last 10 years from 2012-2022. In addition, this research review is specifically for the area of interest regarding the role of government and good governance in the field of zakat management as the formulation of the problem as follows:

- a) How are the themes in the topic of zakat management related and organized?
- b) What are the most frequently discussed topics in articles devoted to zakat management?
- c) What are the current topics in zakat management in terms of the role of government and good governance?
- d) What types and mapping techniques are used to describe the theme of zakat in the field of management?

Data from Google Scholar and Scopus was used to index review topics, frameworks, and previous research findings. The articles studied in this study are related to the issue of zakat receipts.

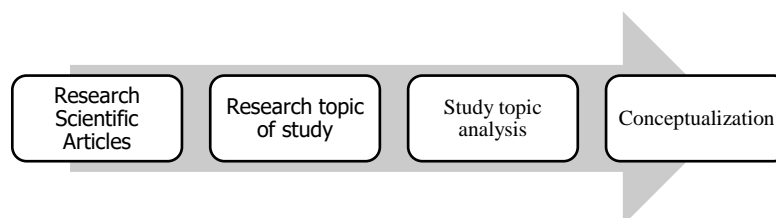


Figure 1. Systematic Literature Review Process

From Figure 1, the process of conducting a systematic literature review starts with searching for relevant scientific research articles, categorizing them according to a topic, conducting analysis, and conceptualizing the development of future studies. Use Publish or Perish software and VOSviewer to help collect the required bibliographic data. Publish or Perish can display metrics derived from metadata from Google Scholar, Scopus, Web of Science, Crossref, PubMed, and Microsoft Academic. Bibliographic data appears in the form of the author's name, research title, keywords, time range, citations, and publications. VOSviewer is used to analyze bibliometrics that can be used by researchers to find research gaps and identify the most frequently cited sources in a given period. The content analysis begins with determining the formulation of the problem and conducting a literature study. Identity of articles compiled using Google Scholar. Next, type in the keyword “zakat” discipline management. In the Publish or Perish column, limit the discussion to the last 10 years, namely

2012-2022. This process is then completed using the Scopus Database. The final step is to make conclusions and suggestions for future research.

3 Result and Discussion

The initial process stages look at the area of interest in zakat with the discipline of management using a systematic literature review through:

- Downloading article metadata with the keyword “zakat” from Google Scholar and Scopus using Publish or Perish
- Data is stored in RIS (Research Information Systems) format which allows for citation programs to exchange data.
- RIS data is analyzed using the VOSviewer application to obtain data visually.
- The results of Google Scholar metadata for the 2012-2022 range obtained 500 articles with a total of 15,768 citations, the average citation per article is 1,477.80, h-index is 59, g-index is 80, norm hl is 47, hl per year is 4.70, and hA index 18.

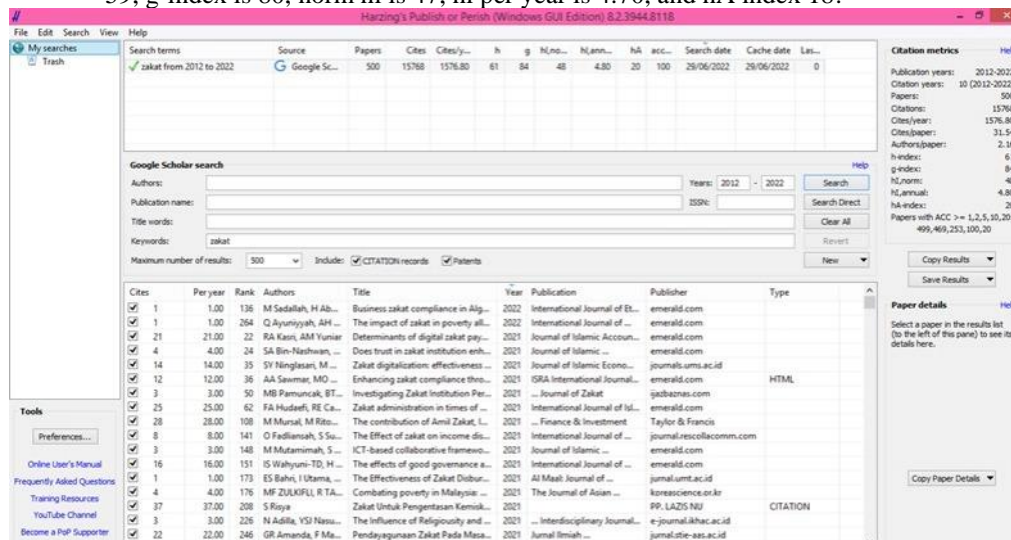


Figure 2. Metadata from Google Scholar

From the Scopus metadata for the period 2012-2022, 200 articles were obtained with a total of 1,682 citations, 168.20 average citations per year, average citations per article amounted to 8.41, h-index 17, g-number of indexes 24, norm hl 17, hl per year 1.70, and hA index 6.

Figure 4 shows that the more detailed the color will be red, while the bluer indicates that the discussion of the theme is less. The good governance variable has a yellow color which means that it has not been investigated by previous studies and the resulting circle is still small. Likewise, the trust variable is still yellow and the distance generated from the zakat theme is still far away, even almost invisible in the network visualization. For variables, the role of the government/state in zakat management is also very small because the color shown is green.

Based on the results of the analysis, there are articles among articles that have been identified and grouped into 4 large clusters. Each cluster has its own set of alerts that can be used to view the dominant data in each cluster. The purpose of this research is to see as many themes as possible that are most frequently researched to support the issue of collecting zakat. Cluster 1 in red includes development, productive zakat, welfare, collection of zakat during Covid-19, and Digital zakat. Cluster 2 in brown includes role, economic development, and wealth, and Cluster 3 in green includes zakat distribution, strategy, *asnaf*, and problem zakat. Cluster 4 in yellow includes government, governance, and knowledge.

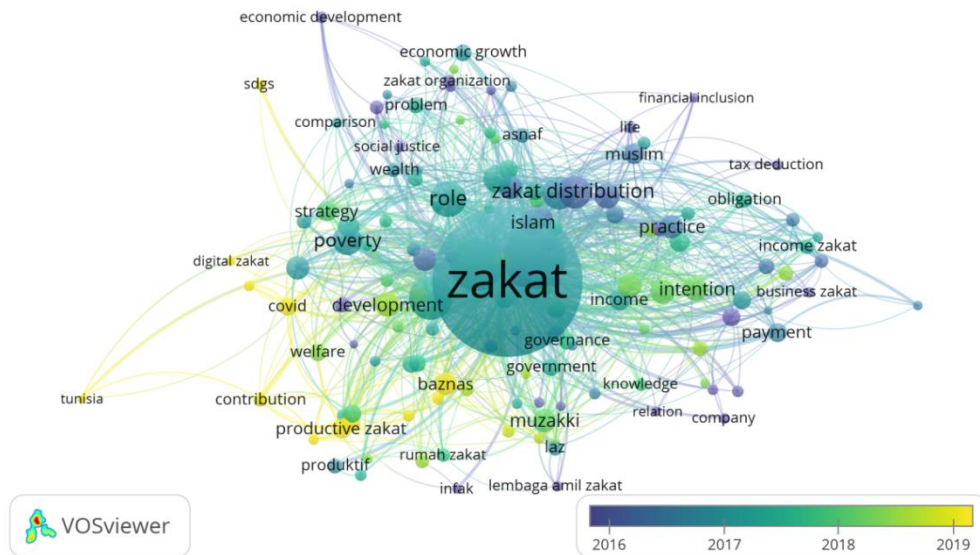


Figure 5.
Overlay Visualization of Literature Study on Zakat

Figure 5 shows the years related to previous literature studies where the most researched variables or specific topics related to zakat. From the period 2012-2016, the variables studied were related to zakat receipts. From the period 2016-2017, variables related to the role of zakat for poverty alleviation, zakat distribution, decisions to pay zakat, and zakat management dominate the most. As for the years 2018-2022, the themes relate to BAZNAS, productive zakat, and Sustainable Development Goals (SDGs). There are religious themes studied. However, this research is focused according to the collection issue for the most dominant keywords, namely: (1) role governance; (2) zakat payments; (3) governance; (4)

trusts. Four keywords are often used by previous researchers because they are very closely related to zakat management.

Literature studies for keyword 1, namely the role of government. According to Merton (1957), Role is the behavior that society expects from people who occupy certain statuses. Functionally, within a government, there is a system of structures and organizations of various functions that are carried out on a certain basis in achieving the goals of a country. This organization forms the power to realize common goals with matters that provide information regarding matters of a public or social nature [31]. The implementation of affairs carried out by a country aims to achieve the prosperity of the people and the interests of its people [32]. More deeply, the goals of government include dealings in external security, internal engagement, justice, public welfare, and freedom [33]. Conceptually, the government has responsibility for state levies, including zakat collections [34]. In Malaysia, zakat as an individual tax deduction even reaches 100%. Meanwhile, in Indonesia, since 2010, paying zakat reduces the taxable income of zakat [14]. However, in practice, the challenge of integration and the tug-of-war of the government's role in zakat management has become a polemic in the community [35]. Society is faced with the problem of making realistic decisions between compliance with state obligations and compliance with sharia. The literature investigates the desire and belief factors that influence the preferences of zakat deductors. The problem is, most tax officials and the Muslim community do not know the popular concern about zakat as a deduction from zakat [18][19]. In this case, it is very important to involve government and human resources departments in withholding corporate taxable income and promote awareness about the policy. Previous research stated that in non-Muslim countries such as the United States and Britain, Muslims live and carry out their religious obligations without fully getting support from institutions or the government. This results in ignorance, lack of organization and attitude problems [20]. Empirical evidence shows that there have been many challenges and obstacles to realizing the role of government in strengthening zakat management policies.

Literature studies for keyword 2, namely zakat payment. The development of technology and financial digitization has had a major influence on governance in zakat collection, especially in the development of digital-based payment channels, either alone or in collaboration with digital platforms in Indonesia. BAZNAS has taken strategic steps for zakat related to increasing the potential for zakat receipts including improving the quality of governance. For example, collaboration; replication of the Central BAZNAS program; Amil Zakat certification; and measuring the effectiveness of the zakat program [8][16][35][37]. And the latest is a digital zakat campaign by collecting zakat using a digital payment system in collaboration with e-commerce platforms, and Blockchain technology [3][38][41][43].

Literature studies for keyword 3 namely governance. Good Governance (GG) practices are indicated to influence *muzzaki's* intentions [9][44]. The better GG in transparency, openness, accountability, and effectiveness of public governance, the stronger *muzzaki's* trust in zakat management institutions that affect the intention to pay zakat [45][46]. The research model has recently expanded the Theory of Planned Behavior comprehensively where mobility risk, uncertainty avoidance culture, security/privacy, and trust in service providers are important factors that influence consumers' desire to use company services [47][48]. As a general rule, this theory favors subjective attitudes and norms concerning behavior, and the greater the perceived behavioral control, the stronger should be the individual's intention to perform the behavior under consideration [49]. In terms of governance, the BAZNAS Study Center explained that there are still many operational challenges and obstacles that must be faced, including BAZNAS does not yet have standard operating procedures which have an

impact on the difficulty of conducting supervision. Governance limitations related to zakat management should indeed be applied as the material for evaluating sharia compliance and institutional governance. This is stated in the second pillar of the BAZNAS Work Plan where the realization of zakat collection is not only influenced by the community's decision to pay zakat but also the reputation of the zakat institution which is reflected in its good governance. [50]. Beik & Arsyianti (2013) revealed that a comprehensive management model must have the characteristics of implementing good *amil* governance as an effort to strengthen zakat governance.

Literature studies for keyword 4, namely trust. Trust is the main element between *muzzaki* and *Amil* and if it is lost it will affect the willingness of the payer to pay zakat to the zakat manager. Previous studies revealed that *muzzaki* are reluctant to pay zakat through zakat management institutions because they think they are not trustworthy [51]. *Muzzaki* trust is very important for zakat management institutions because their absence will damage the effectiveness of zakat institutions [52]. Trust is seen as an antecedent that leads to constructive and cooperative behavior for long-term relationships [53]. Both interpersonal and inter-organizational trust, although they have different constructions, are closely related to behavioral theory and organizational theory [54]. So it is also very important to indicate the determinants of trust in zakat management institutions, especially dimensions related to the intention to pay zakat such as religiosity [55]. From the results of narrative mapping obtained from the Google Scholar and Scopus datasets, it opens new opportunities for the variables of the role of government, good governance, and trust to be investigated more deeply in future research. In addition, the development of digital payments has been developed by the *amil* zakat institution. The opportunity for novelty of this research can strengthen the knowledge of zakat management.

Conclusion

From the findings, it can be concluded that the articles that have been identified and grouped into four keywords, namely: (1) role governance; (2) zakat payments; (3) governance; (4) trust can be used for further research related to zakat receipts. In addition, the phenomenon of the development of digital media for zakat management must be accompanied by a lot of research on these three variables. The expected implication is that the findings can support future studies on efforts to improve zakat management in Indonesia.

Acknowledgements

I would like to express my thankfulness to Prof. Juhary Ali (Deputy Vice-Chancellor of Asia e University) and Prof. Dr. Tulus Suryanto (Dean of Faculty Islamic Economics and Business, UIN Raden Intan Lampung, Indonesia) as the supervisor, Postgraduate Ph.D. Business Administration, Asia e University, Malaysia. Thank you to STEBI Lampung University who has helped in many ways, from planning, implementing, and compiling reports to preparing publications. This work is supported by Scholarship Assistance from Badan Amil Zakat Nasional (BAZNAS) No. 1104/ANG/BAZNAS/XI/2021. The author thanks Muzzaki and BAZNAS, has made a major contribution to obtaining its research data sources. BAZNAS (National Amil Zakat Agency) is an official body founded by the Indonesian government based on the Decree of the President of the Republic of Indonesia No. 8 of 2001 which has the main task and function of distributing ZIS (zakat, infaq, and sadaqah). Located at Town House Cimanggu Residence Block B 8, Jalan Perdana Raya, Budi Agung, RT.15/RW.4, Kedung

Badak, Tanah Sereal, Bogor, West Java - 16164. Tel: 0812-1273-1549. email: puskas@baznas.go.id.

References

- [1] M. B. Yusoff, "Fiscal Policy in an Islamic Economy," *IJUM J. Econ. Manag.*, vol. 14, no. 2, pp. 117–145, 2006.
- [2] M. S. Shabbir, "The Determination of Money: A Comparative Analysis of Zakat (Alms) and Income Tax Payers among Selected ASEAN Countries," *Glob. Rev. Islam. Econ. Bus.*, vol. 6, no. 1, pp. 051–061, 2018.
- [3] P. K. S.-B. A. Z. N. BASNAZ, *OUTLOOK*. Jakarta Pusat, Indonesia: BAZNAS, 2020.
- [4] R. Yusfiarto, A. Setiawan, and S. S. Nugraha, "Literacy and Intention to Pay Zakat : A Theory Planned Behavior View Evidence from Indonesian Muzakki," *Int. J. Zakat*, vol. 5, no. 1, pp. 15–27, 2020.
- [5] H. N. Wali and J. Hui, "Utilization of Zakat and Islamic Endowment Funds for Poverty Reduction: A Case Study of Zakat and Hubs Commission, Kano State-Nigeria," *J. Econ. Sustain. Dev. ISSN*, vol. 4, no. 18, pp. 17–31, 2013.
- [6] A. H. Pratono and G. Tjahjono, "How does materialistic attitude influence the impact of corporate brand on the customers' intention to donate to corporates' charity?," *Humanomics*, vol. 33, no. 4, pp. 484–498, 2017.
- [7] S. S. Mohd Mokhtar, S. Saad, S. Md Salleh, H. Shaari, and S. N. Mohd Nafil, "The influence of service quality and brand reputation on customer satisfaction in zakat institution," *Int. J. Supply Chain Manag.*, vol. 9, no. 2, pp. 240–244, 2020.
- [8] I. S. Beik and L. D. Arsyianti, "Optimization of Zakat Instrument in Indonesia ' s Poverty Alleviation Programme," *Poverty Alleviation Islam. Econ. Financ. Curr. Issues Futur. Prospect.*, no. May 2013, pp. 1–19, 2013.
- [9] L. Mutmainah, "The Influence of Accountability, Transparency, and Responsibility of Zakat Institution on Intention to Pay Zakat," *Glob. Rev. Islam. Econ. Bus.*, vol. 3, no. 2, p. 2015, 2015.
- [10] I. Purnomowati, M. Mahrinasari, D. Ida Budiarty, and T. Prasetyo, *The factors that determine consumer's intention to use the service of the Amil Zakat institution*. 2020.
- [11] M. Y. Owoyemi, "Zakat management: The crisis of confidence in zakat agencies and the legality of giving zakat directly to the poor," *J. Islam. Account. Bus. Res.*, vol. 11, no. 2, pp. 498–510, 2020.
- [12] M. N. Alim, "Utilization and Accounting of Zakat for Productive Purposes in Indonesia: A Review," *Procedia - Soc. Behav. Sci.*, vol. 211, no. September, pp. 232–236, 2015.
- [13] M. M. Obaid, I. Ibrahim, and N. Mat Udin, "Zakat and Tax Compliance Behaviour in Yemen: A Conceptual Study," *J. Adv. Res. Bus. Manag. Stud.*, vol. 19, no. 1, pp. 1–14, 2020.
- [14] A. Islamy and A. Aninnas, "Zakat and Tax Relations in Muslim Southeast Asian Countries (Comparative Study of Zakat and Tax Arrangements in Indonesia, Malaysia and Brunei Darussalam)," *Li Falah J. Stud. Ekon. dan Bisnis Islam*, vol. 5, no. 2, p. 102, 2020.
- [15] Z. Lessy, "Zakat (Alms-Giving) Management In Indonesia: Whose Job Should It Be?," *La_Riba*, vol. 3, no. 1, pp. 106–119, 2009.
- [16] N. M. Kasim, "Optimizing Government Policies On Profession Zakat," *Al-Ahkam J. Ilmu Syari'ah dan Huk.*, vol. 3, no. 2, p. 141, 2018.
- [17] S. Kusriyah, "Government policy in achieving community welfare through the effectiveness of management of Zakat in Indonesia," *J. Crit. Rev.*, vol. 7, no. 5, pp. 157–165, 2020.
- [18] D. Siswanto and S. Nurhayati, "Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia," *Int. J. Manag. Business Res.*, vol. 2, no. 4, pp. 293–312, 2012.
- [19] A. Munandar, A. Syakhroza, D. Martani, and D. Siswanto, "Does regulation increase zakat payment?," *Acad. Account. Financ. Stud. J.*, vol. 23, no. 6, p. 2635, 2019.
- [20] A. Ummulkhayr, M. Yusuf Owoyemi, and R. Binti Mohammed Cusairi, "Determinants of Zakat Compliance Behavior among Muslims Living Under Non-Islamic Governments," *Int. J. Zakat*, vol. 2, no. 1, pp. 95–108, 2017.

- [21] A. U. Farouk, K. Md Idris, and R. A. J. Bin Saad, "Moderating role of religiosity on Zakat compliance behavior in Nigeria," *Int. J. Islam. Middle East. Financ. Manag.*, vol. 11, no. 3, pp. 357–373, 2018.
- [22] I. Ajzen, "The theory of planned behaviour is alive and well, and not ready to retire: a commentary on Sniehotta, Pesseau, and Araújo-Soares," *Health Psychol. Rev.*, vol. 9, no. 2, pp. 131–137, 2015.
- [23] F. N. Syafira, R. T. Ratnasari, and S. Ismail, "the Effect of Religiosity and Trust on Intention To Pay in Ziswaf Collection Through Digital Payments," *J. Ekon. dan Bisnis Islam (Journal Islam. Econ. Business)*, vol. 6, no. 1, p. 98, 2020.
- [24] A. U. Farouk, K. B. M. Idris, and R. A. J. B. Saad, "The challenges of zakat management: a case of Kano state, Nigeria," *Asian J. Multidiscip. Stud.*, vol. 5, no. 7, pp. 142–147, 2017.
- [25] Z. Ghazali, "DOING THINGS DIFFERENTLY: ZAKAT AND SOCIAL DEVELOPMENT IN SINGAPORE," in *Fulfilling the Trust: 50 Years of Shaping Muslim Religious Life in Singapore*, World Scientific Publishing, 2018, pp. 149–163.
- [26] R. Al, J. Saad, and R. Haniffa, "Journal of Islamic Accounting and Business Research Determinants of zakah (Islamic tax) compliance behavior," *J. Islam. Account. Bus. Res. Jarita Duasa J. Islam. Account. Bus. Res. Iss J. Islam. Account. Bus. Res. Iss J. Islam. Account. Bus. Res.*, vol. 5, no. 2, pp. 158–181, 2014.
- [27] H. W. Wahid, R. A. Kader, and S. Ahmad, "Localization Of Zakat Distribution, Religiosity, Quality Of Life And Attitude Change1. (Perceptions Of Zakat Recipients In Malaysia)," in *PROCEEDING The 13th Malaysia Indonesia Conference on Economics, Management and Accounting (MIICEMA) 2012 LOCALIZATION*, 2012.
- [28] N. Huda, N. Rini, Y. Mardoni, and P. Putra, "The Analysis of Attitudes , Subjective Norms , and Behavioral Control on Muzakki ' s Intention to Pay Zakah," *Int. J. Bus. Soc. Sci.*, vol. 3, no. 22, pp. 271–279, 2012.
- [29] C. Chen, "Science Mapping: A Systematic Review of the Literature," *J. Data Inf. Sci.*, vol. 2, no. 2, pp. 1–40, 2017.
- [30] R. K. Merton, "The Role Set Problems in Sociological Theory," *Br. J. Sociol.*, vol. 8, no. 2, pp. 106–120, 1957.
- [31] W. Wilson, *Constitutional government in the United States*. New York: Columbia University Press, 1907.
- [32] M. Kusnardi and H. Ibrahim, *Pengantar Hukum Tata Negara*. Jakarta: Pusat Studi Hukum Tata Negara Fakultas Hukum Universitas Indonesia, 1983.
- [33] C. W. Merriam and W. E. Hall, *Pennsylvanian and Permian rocks of the southern Inyo Mountains*. California: US Government Printing Office, 1957.
- [34] A. Ghafar Ismail, "The Role of Government in Zakat Development in the Era of 4.0 Industrial Revolution," *IESTC Work. Pap. Ser. Work. Pap. No. 14. Bangi Organ. Islam. Econ. Stud. Thoughts*, no. March, pp. 0–12, 2019.
- [35] R. Yasni and A. R. R. Erlanda, "Challenges of Zakat Integration as Source of State Revenue," *Int. J. Islam. Econ. Financ.*, vol. 3, no. 3, pp. 175–204, 2020.
- [36] M. Nasir *et al.*, *Rencana Strategis 2016-2020 Badan Amil Zakat Nasional*. Jakarta: Badan Amil Zakat Nasional (BAZNAS), 2018.
- [37] Pusat Kajian Stategis BAZNAS, *Statistik Zakat Nasional 2018*. Jakarta: Pusat Kajian Strategis-Badan Amil Zakat Nasional (PUSKAS BAZNAS), 2018.
- [38] BAZNAS, *Rencana Strategis Zakat Nasional*. 2020.
- [39] P. Utami, T. Suryanto, M. Nesor, and R. A. Ghofur, "The Effect Digitalization Zakat Payment Against Potential of Zakat Acceptance in National Amil Zakat Agency," *Iqtishadia*, vol. 13, no. 2, p. 216, 2020.
- [40] A. Irfan, "Baznas manfaatkan perkembangan teknologi digital optimalisasi penerimaan zakat," *banten.antaranews.com*, Banten, Dec-2019.
- [41] P. Utami, "Pengaruh Digitalisasi Pembayaran Zakat Terhadap Potensi Penerimaan Zakat Pada Badan Amil Zakat Nasional (Baznas) Pusat," UIN Raden Intan Lampung, 2019.
- [42] N. Monjelat and S. Jamila, "analisis efisiensi & efektivitas zakat payroll system dan zakat

- digital terhadap penerimaan zakat pada BAZNAS periode 2016-2017,” *Director*, pp. 1–104, 2018.
- [43] F. A. Hudaefi and I. S. (2021) Beik, “Digital zakāh campaign in time of Covid-19 pandemic in Indonesia: a netnographic study,” *J. Islam. Mark.*, vol. 12, no. 3, pp. 498–517, 2021.
- [44] H. Mukhibad, F. Fachrurrozie, and A. Nurkhin, “Determinants of the Intention of Muzakki To Pay Professional Zakat,” *Share J. Ekon. dan Keuang. Islam*, vol. 8, no. 1, pp. 45–67, 2019.
- [45] N. Samargandi, S. M. Tajularifin, E. K. Ghani, A. A. Aziz, and A. Gunardi, “Can disclosure practices and stakeholder management influence zakat payers’ trust? A Malaysian evidence,” *Bus. Econ. Horizons*, vol. 14, no. 4, pp. 882–893, 2018.
- [46] S. Muhammad and R. Saad, “The impact of public governance quality, accountability and effectiveness on intention to pay zakat: Moderating effect of trust on zakat institution,” *Int. J. Manag. Res. Rev.*, vol. 6, no. 1, pp. 1–8, 2016.
- [47] H. Yang, H. Lee, and H. Zo, “User acceptance of smart home services: An extension of the theory of planned behavior,” *Ind. Manag. Data Syst.*, vol. 117, no. 1, pp. 68–89, 2017.
- [48] J. Y. Pan and D. Truong, “Passengers’ intentions to use low-cost carriers: An extended theory of planned behavior model,” *J. Air Transp. Manag.*, vol. 69, no. January, pp. 38–48, 2018.
- [49] M. Fishbein and I. Ajzen, *Predicting and changing behavior: The reasoned action approach*. New York: Psychology Press, 2010.
- [50] Puskas BAZNAS, *Outlook Zakat Indonesia 2022*. Jakarta: Pusat Kajian Strategis – Badan Amil Zakat Nasional (Puskas BAZNAS), 2022.
- [51] E. K. Ghani, A. A. Aziz, S. M. Tajularifin, and N. Samargandi, “Effect of board management and governmental model on zakat payers’ trust on zakat institutions,” *Glob. J. Al-Thaqafah*, vol. 2018, no. Special Issue, pp. 73–86, 2018.
- [52] M. Murtala, O. Abioye, M. Har, and S. Mohamad, “Antecedents of Zakat Payers’ Trust: The Case of Nigeria,” *Int. J. Econ. Manag. Account.*, vol. 19, no. 3, pp. 133–164, 2011.
- [53] J. B. Barney and M. H. Hansen, “Trustworthiness as a Source of Competitive Advantage,” *Strateg. Manag. J.*, vol. 15, no. 1 S, pp. 175–190, 1994.
- [54] A. Zaheer, B. McEvily, and V. Perrone, “Does Trust Matter? Exploring the Effects of Interorganizational and Interpersonal Trust on Performance,” *Organ. Sci.*, vol. 9, no. 2, pp. 141–159, 1998.
- [55] S. A. Muhammad and R. A. J. Saad, “Determinants of Trust on Zakat Institutions and its Dimensions on Intention to Pay Zakat: A Pilot Study,” *J. Adv. Res. Bus. Manag. Stud.*, vol. 3, no. 1, pp. 40–46, 2016.