

**THE INFLUENCE OF KNOWLEDGE ON TAXATION, KNOWLEDGE ON ZAKAT AND KNOWLEDGE ON ZAKAT & TAX INTEGRATION TOWARDS MUZAKKI AND TAX PAYERS IN PAYING ZAKAT AND INCOME TAX  
(Study at Civil Servant in SKPD DIY)**

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**Abstract:** This study aims to analyze 1) the influence of knowledge on taxation towards muzakki and tax payer's attitude in paying *zakat* and income tax, 2) the influence of knowledge on *zakat* towards muzakki and tax payer's attitude in paying *zakat* and income tax and 3) knowledge on *zakat* & taxation integration towards muzakki and tax payer's attitude in paying *zakat* and income tax. The subject of this research was civil servant representatives from 29 SKPD. The sampling method used in this research is purposive sampling. The data obtained from questionnaire. The data analysis used the descriptive statistics test, classical assumption test and hypothesis test. The calculation using SPSS v.15. The result showed that; 1) the knowledge of zakat negatively influence muzakki and tax payer's attitude in paying *zakat* and income tax, 2) the knowledge on taxation positively influences the muzakki and tax payer's attitude in paying *zakat* and income tax, and the last, 3) zakat and knowledge on tax integration positively influences the muzakki and tax payer's attitude in paying *zakat* and income tax.

**Keywords:** Knowledge of Zakat, Knowledge of Taxation Knowledge of Zakat and Tax Integration, Muzakki and Tax Payer's Attitude

## **INTRODUCTION**

Tax is one of the largest income contributions in Indonesia. Based on the data from <https://www.kemenkeu.go.id/apbn2017> in 2017, the Domestic Income was 1.750,3 trillion rupiahs. The detailed information showed that the 1.498,9 trillion rupiah (85.64%) comes from taxable income, 250,0 trillion rupiah (14.28%) comes from non-taxable income, while the other 1.4 trillion

rupiah (0.08%) comes from grant income.

Tax ratio in the year of 2017 showed that it still in the number of 10.1%. This ratio was still far from what had been expected. Survey analysis by PIRAC (Public Interest Research and Advocacy Center) in the year of 2000, 2004, and 2007 defines that 99.6% of Indonesian are good philanthropist, detailed explained that more of 96% of them are giving the voluntary

contribution cause the regulation and value of their religion.

One factor that indicates the decrease of tax ratio is double paying both *zakat* and tax, especially for those moslems. The other factor indicated the less payment of *zakat* by the *muzakki* and tax payers are approved by the research from Reza (2012) with the result is, based on Arab ethnicity the *zakat* are being part of blessing into Allah SWT which its analogical value could be in the form of tax and corporate social responsibility. Humam, 2012 in Reza, 2012) agree with the implementation of company's *zakat* payment in order to receive bless from Allah. He also believes that this is the way to implementat *amar ma'rif nahi munkar* which encourage stimulate in kindness and prevent evil actions.

In case of paying the *zakat*, it actually could be beneficial in two sides; *hablu min Allah and Hablu min An-Nas*. *Hablu min Allah* means that suitable with Allah's guidance to pay *zakat*. It is regulated by the Holy Qur'an letter *An-Nur* verse 56.

Solving those many kinds of problem affected by the *zakat* and tax payment, recently the government of Indonesia are regulating the better mechanism and regulation of it. One of the efforts is integrating the *zakat* payment which is managed by listed *zakat* management institution, so that the distribution of *zakat* payment could circulate the economic movement of Indonesia.

## METHOD

The primary data used in this research were obtained questionnaire. There were 29 Satuan Kerja Perangkat Daerah in Daerah Istimewa Yogyakarta (SKPD DIY) used as samples.

The independent variable of this research are knowledge on taxation, knowledge on *zakat* and knowledge on *zakat* & tax integration. The dependent variable of this research is *Muzakki* and tax payer attitude in paying *zakat* and income tax.

All of those variables are measuring by the questionnaire from Soleh, Undergraduate Student of Universitas Indonesia with the title "*Pengaruh Integrasi Zakat dan Pajak Terhadap Sikap Muzakki dan Wajib Pajak Orang Pribadi (Studi Kasus Terhadap Karyawan Swasta, Muslim di DKI Jakarta dan Sekitarnya)*".

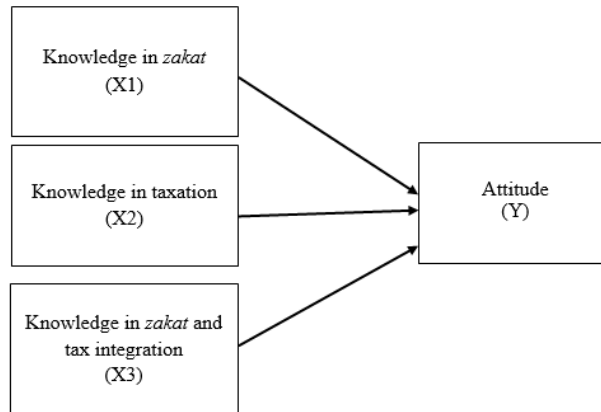
The instrument scale usage in this research is *likert* instrument which is determined as follows:

Table 3.1

Explanation	Valuation
Strongly disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

The research model can be seen as follows:

The research model can be draw as follows:



## RESULT AND ANALYSIS

Hypothesis in this research are:

H1 : Knowledge on taxation has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

H2 : Knowledge on *zakat* has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

H3 : Knowledge on *zakat* and tax integration has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

## Descriptive Statistics

**Table 4.6**

	N	Min	Max	Mean	Std. Dev	Variance
CHR	113	12	50	38	6	31
TAX	113	19	50	40	5	25
INT	113	10	50	39	6	35
ATT	113	17	50	37	5	30

Explanation:

CHR : Knowledge on *zakat*

TAX : Knowledge on taxation

INT : Knowledge on *zakat* & tax integration

ATT : Attitude in paying *zakat* and income tax

Table 4.6 indicates the total sample on this research are 113 respondents. The variable of *zakat* indicates that the minimum value is 12. It means that the minimum value chosen by the respondents in 10 questions of *Zakat*

variable with the range of 1-5 is 12. The maximum value of *Zakat* variable is 50. It means that the maximum value chosen by the respondents in 10 questions of *zakat* variable with the range 1-5 is 50. The mean value of *zakat* variable is 38. It means the average value chosen by the respondents is 38. The standard deviation is 5.578 which is rounded into 6. It means that the difference between the mean and the value of each respondents chosen from its original number is around 6. The variance which measure the mathematics index degree of deviation from its mean value of *zakat* variable is 31. It means that the variance square of *zakat* variable is around 31.115 or rounded into 31.

The variable of tax indicates that the minimum value is 19. It means that the minimum value chosen by the respondents in 10 questions of tax variable with the range of 1-5 is 12. The maximum value of tax variable is 50. It means that the maximum value chosen by the respondents in 10 questions of tax variable with the range of 1-5 is 50. The mean value of tax variable is 40. It means the average value chosen by the respondents is 40. The standard deviation is 4.982 which is rounded into 5. It means that the difference of mean and the value of each respondents chosen from its original number is around 5. The variance which measures the mathematics index degree of deviation from its mean value of *zakat* variable is 25. It means that the variance square of *zakat* variable is around 24.817 or rounded into 25.

The variable of *zakat* and tax integration knowledge indicates that the

minimum value is 10. It means that the minimum value chosen by the respondents in 10 questions of *zakat* and tax integration knowledge variable with the range of 1-5 is 10. The maximum value of *zakat* and tax integration knowledge variable is 50. It means that the maximum value chosen by the respondents in 10 questions of *zakat* and tax integration knowledge variable with the range of 1-5 is 50. The mean value of *zakat* and tax integration knowledge variable is 39. It means the average value chosen by the respondents is 40. The standard deviation is 5.896 which is rounded into 6. It means that the difference of mean and the value of each respondents chosen from its original number is around 6. The variance which is measure the mathematics index degree of deviation from its mean value of *zakat* variable is 35. It means that the variance square of *zakat* variable is around 34.758 or rounded into 35.

The variable of *muzakki* and tax payer's attitude in paying *zakat* and income tax indicates that the minimum value is 17. It means that the minimum value chosen by the respondents in 10 questions of *muzakki* and tax payer's attitude of paying *zakat* and income tax variable with the range of 1-5 is 17. The maximum value of *muzakki* and tax payer's attitude of paying *zakat* and income tax variable is 50. It means that the maximum value chosen by the respondents in 10 questions of *muzakki* and tax payer's attitude in paying *zakat* and income tax variable with the range of 1-5 is 50. The mean value of *zakat* variable is 37. It means the average value chosen by the respondents is 40. The standard deviation is 5.457 which is

rounded into 5. It means that the difference of mean and the value of each respondents chosen from its original number is around 5. The variance which measures the mathematics index degree of deviation from its mean value of *zakat* variable is 30. It means that the variance square of *zakat* variable is around 29.778 or rounded into 30.

### **Validity Test**

Based on the data on the table 4.7 could be seen in attachment, showed that the *pearson* correlation of each indicator are more than the r-table, so that it indicates that all of the indicator questions in this research are valid.

### **Reliability Test**

**Table 4.8**

No	Variable	Croanbach Alpha	Sig	Explanation
1	<i>Zakat</i>	0.855	0.7	Reliable
2	Tax	0.871	0.7	Reliable
3	Integration	0.849	0.4	Reliable
4	Attitude	0.86	0.4	Reliable

Based on the table 4.8, the value of *croanbach alpha* for all of the variables are more than its significant value (0.70) so that it could be concluded that all of the variables in this research are reliable.

### **Normality Test**

**Table 4.9**

No	Kolmogorov-Smirnov Z	Std. Value	Explanation
1	0.573	0.05	Normally distributed

The result of normality test showed that the calculation using One-Sample Kolmogorov-Smirnov Test is normally distributed. The significant value from its normality test showed in the value of 0.573 which is more than 0.05. Based on this test, it could be concluded that the regression model in this research are fulfilled the normality assumption.

### **Multicollinearity Test**

**Table 4.10**

Variable	Tolerance Value	VIF	Explanation
<i>Zakat</i> Knowledge	1.326	0.188	Free from <i>Multicollinearity</i>
Tax Knowledge	2.972	0.004	Free from <i>Multicollinearity</i>
Integration of <i>Zakat</i> and Tax Knowledge	5.057	0.000	Free from <i>Multicollinearity</i>

The result of *multicollinearity* test in the table 4.10 shows that the tolerance value of all independent variables (knowledge on *zakat*, knowledge on taxation, and knowledge on *zakat* & tax integration) are more than 10 and VIF value are less than 10. It could be concluded that the regressions are free from *multicollinearity*.

## Heteroskedaticity Test

Table 4.11

No	Variable	Sig Value	Alpha Sig	Heteroskedaticity
1	Knowledge on <i>zakat</i>	0.686	> 0.05	No
2	Knowledge on taxation	0.351	> 0.05	No
3	Knowledge on <i>Zakat</i> and Tax Integration	0.780	> 0.05	No

Table 4.11 shows the significant value in all variables contains of *Zakat* knowledge (with the significant value of 0.686), tax knowledge (with the significant value of 0.351) and *Zakat* and tax integration knowledge (with the significant value of 0.780) are more than its alpha significant; 0.05. It shows that there is no heteroskedaticity in this regression model.

## **Simultaneously Significant Test (F Test)**

Table 4.12

No	Variable	Unstandardized Coefficient (B Score)	Std. Error
1	Constant	4.498	2.805
2	<i>Zakat</i> Knowledge	0.126	
3	Tax Knowledge	0.286	
4	<i>Zakat</i> and Tax Integration	0.431	

The column of unstandardized coefficient there is B value which is used as base to determine the significant influence of each independent variables towards its dependent variable. B value has a range between zero and one, whereas the closer value with 1, the

more it affect is significant. The detail analysis are as follows:

- Regression coefficient of knowledge on *zakat* (X1) with the value of 0.126 is still in the range of 0 to 1, so that the variable of knowledge on *zakat* has significant influence to *muzakki* and tax payer's attitude in paying *zakat* and income tax.
- Regression coefficient of tax knowledge (X2) with the value of 0.286 is still in the range of 0 to 1, so that the variable of tax knowledge has significant influence to *muzakki* and tax payer's attitude in paying *zakat* and income tax..
- Regression coefficient of *zakat* and tax integration knowledge (X3) with the value of 0.431 is still in the range of 0 to 1, so that the variable of integration of *zakat* and tax significant influence to *muzakki* and tax payer's attitude in paying *zakat* and income tax. It also indicate that this variable has stronger influence to dependent variable than others because its value the closer to 1.

## Partial Significant Test (t-test)

Table 4.13

No	Variable	Unstandardized Coefficients (B Value)	t value	Sig. Value
1	Knowledge on <i>zakat</i>	0.126	1.326	0.188
2	Knowledge on taxation	0.286	2.972	0.004
3	Knowledge on <i>zakat</i> and tax integration	0.431	5.057	0.000

Below is the explanation of the hypothesis test result in table 4.13:

a. Hypothesis 1 Test Result

Hypothesis one state that knowledge on *zakat* has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it can be seen that the t calculation is 1.326 less than its t-table (1.98157). The significant value is 0.188, which is more than 0.05. While the regression coefficient value is positive with the value of 0.126. It could be conclude that the hypothesis one is rejected, meaning that *zakat* has negative significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

b. Hypothesis 2 Test Result

Hypothesis two state that knowledge on taxation has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it shows that the t calculation is 2.972 which is more than its t-table (1.98157). The significant value is 0.004 less than 0.05. While the regression coefficient value is positive in the value of 0.286. It could be concluded that the hypothesis two is accepted, meaning that knowledge on taxation has positive significant influence towards *muzakki* and tax payer's attitude in paying *zakat* and income tax.

c. Hypothesis 3 Test Result

Hypothesis three state that *zakat* & tax integration knowledge has positive significant influence towards *muzakki* and tax payer's attitude in paying *zakat* and income tax. Based on the result of multiple regression analysis, it shows that the t calculation is 5.057 which is more than its t-table (1.98157). The significant value is 0.000 less than 0.05. While the regression coefficient value is positive in the value of 0.431. It could be concluded that the hypothesis three is accepted, meaning that the integration of *zakat* and tax integration knowledge has positive significant influence towards *muzakki* and tax payers attitude in paying *zakat* and income tax.

**Determinant Coefficient Test (R<sup>2</sup>)**

**Table 4.14**

No	Variables	Adjusted R Square
1	Attitude of paying <i>Zakat</i> and tax (Dependent)	0.575
2	<i>Zakat</i> Knowledge	
3	Tax Knowledge	
4	<i>Zakat</i> and Tax Knowledge	

Table of 4.14 shows that the result of Adjusted R Square value is 0.575. It means that the dependent variable is 57% of independent variable, while other variables outside this research is about 43%.

## **Resume of Hypothesis Test**

### **1. The influence of knowledge on *zakat* towards *muzakki* and tax payer's attitude in paying *zakat* and income tax**

Hypothesis one indicate that the knowledge on *zakat* has negative significant influence towards *muzakki* and taxpayer's attitude in paying *zakat*. Knowledge on *zakat* are something got by the *muzakki* related with the definition, terms, treatment and the others through from learning process. The result on this research is knowledge on *zakat* has negative significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

It is in line with the research by Wahid, Haerunnizam, et al (2005) who state that the society has less self-consciousness on paying the *zakat* because most of them only recognize that type of *zakat* is fitrah *zakat*, which is paid every *Syawal* of Islamic Festival. Even they know that other *zakat* they should pay, the self-consciousness of paying *zakat* is still low therefore they need some knowledge from *zakat* management institution to inform about the importance of paying *zakat* and some terms following it. The other way that can be done by the *zakat* management institutions are integrating its management such as in Pusat *Zakat* Selangor (PSZ) and Pusat Pungutan *Zakat* (PPZ) in Malaysia.

The negative result of the hypothesis could be caused of the

sanction they face from the governments. It is proved by one of the question listed in questionnaire, "I am ready to get some sanctions if I do not pay or late in paying *zakat*". The result shows that 75% of them answer truly disagree, disagree and neutral, while the other 25% answer agree and strongly agree. It could be one factor affecting the different result than the previous research.

The questionnaire result defines that majority of *muzakki* are not interested to pay the *zakat* because there is no direct regulation established by the government so that there is no sanction they got directly in the world. The management of *zakat* is needed to support the new implementation of UU no 36 / 2011, so that its deduction of taxable income could be implemented.

### **2. The influence of knowledge on taxation towards *muzakki* and tax payer's attitude in paying *zakat* and income tax.**

Hypothesis two indicate that the knowledge on taxation has positive significant influence towards taxpayer and taxpayer attitude in paying income tax. Knowledge on taxation is something got by the tax payer regarding with the definition, terms, treatment and the others which they got from learning process. The result of this research is that the knowledge on taxation has positive significant influence towards *muzakki* and taxpayer attitude in paying income tax.

The result is in line with the research by Setyowati (2014) which



states that knowledge on taxation has positive influence towards tax payer compliance on paying land tax. She also states that it is important to have routine reminder to tax payers about their self-conscious to pay the Tax by themselves

The more the tax payers get the knowledge of tax, the more they want to pay the tax payment. This research proof that the more civil servants have knowledge on taxation, the more they have an attitude to pay their *zakat* and income tax to the government as their dedication to the nation. On the other hand when they have less knowledge about tax, the less they want to pay the income tax payment as their dedication to the nation.

### **3. The Influence of knowledge on *zakat* & tax integration towards *muzakki* and tax payer attitude in paying *zakat* and income tax.**

Hypothesis three indicate that the knowledge on *zakat* & tax integration has positive significant influence towards *muzakki* and taxpayer attitude in paying *zakat* and income tax. Knowledge on *zakat* & tax integration is something obtained by the tax payers related to the definition, terms, treatment and the others which they got from learning process. The result of this research shows that knowledge on *zakat* and tax integration has positive significant influence towards *muzakki* and tax payer attitude in paying *zakat* and income tax.

Muktiyanto (2008) defines that more than 52% citizens in Indonesia do not know about the implementation of *zakat* as tax expense and they do not pay *zakat* both in Amil Zakat Institution (LAZ and BAZ). It also indicates that most of them are have misinterpretation about the *zakat* accounting treatment. They recognize *zakat* as tax expense, not as deductible income.

Research defines by Wahid et al and Setyowati explained in the previous hypothesis development prove that it is important for the *muzakki* and tax payers to get the knowledge of both paying *zakat* and tax so that they can increase their self-consciousness. Wahid (2005) also defines that the perception of *muzakki* also could be given the trust by proofing the good governance of managing the *zakat*. He also defines that this way could give the ability of managing *zakat*, increasing the list of *zakat* payment, so that it impact in the good management of *zakat* evidence.

Suprayitno (2013) shows that the *zakat* deduction treatment of tax payment in Malaysia has positive influence in receiving tax income. It means that the more *Zakat* collected, the more tax collected by the governments. He also states that the more *muzakki* and Tax payers get knowledge about the *zakat* deduction treatment of taxable income, the more they want to pay both of *zakat* and tax.

## **SUGGESTION AND LIMITATION**

Below are some suggestions given by the researcher for the next similar research:

1. Expand the observation area with the same specific characteristics.
2. Try to find other variables related with the research, such as religiosity, regulation and so on.
3. It is better for future researcher to determine the respondent which are paying the charity and tax by themselves, not obtained by their profession (such as small and large business company, entrepreneur, freelance and so on).

## **LIMITATION**

1. This research just tried to find three independent variables that are Charity knowledge, Tax knowledge and integration of Charity and Tax knowledge with its dependent variable is *muzakki* and Tax payer attitude which is explained 57%, while the rest of 43% are explained by another variables.
2. This research is specifically distributed for Civil Servants so that there is no comparison from the occupation of respondents or any other differential found in this research.

## ATTACHMENT

**Table 4.7**  
**Validity Test**

No	Variable	Indicator	Pearson Correlation	Explanation
1	Charity	Q1.1	0.887	Valid
		Q1.2	0.862	Valid
		Q1.3	0.909	Valid
		Q1.4	0.86	Valid
		Q1.5	0.875	Valid
		Q1.6	0.88	Valid
		Q1.7	0.842	Valid
		Q1.8	0.712	Valid
		Q1.9	0.904	Valid
		Q1.10	0.572	Valid
2	Tax	Q2.1	0.706	Valid
		Q2.2	0.909	Valid
		Q2.3	0.832	Valid
		Q2.4	0.823	Valid
		Q2.5	0.903	Valid
		Q2.6	0.851	Valid
		Q2.7	0.765	Valid
		Q2.8	0.806	Valid
		Q2.9	0.743	Valid
		Q2.10	0.911	Valid
3	Integration of Charity and Tax	Q3.1	0.831	Valid
		Q3.2	0.886	Valid
		Q3.3	0.858	Valid
		Q3.4	0.847	Valid
		Q3.5	0.895	Valid
		Q3.6	0.898	Valid
		Q3.7	0.858	Valid
		Q3.8	0.887	Valid
		Q3.9	0.814	Valid
		Q3.10	0.817	Valid

4	Attitude	Q4.1	0.852	Valid
		Q4.2	0.9	Valid
		Q4.3	0.857	Valid
		Q4.4	0.853	Valid
		Q4.5	0.85	Valid
		Q4.6	0.873	Valid
		Q4.7	0.889	Valid
		Q4.8	0.755	Valid
		Q4.9	0.757	Valid
		Q4.10	0.852	Valid

Source: Primary Data Processed, 2018

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