

Compliance Factors of Paying Zakat on Trade for Muslim Fashion Traders at Pusat Grosir Surabaya

Faktor Kepatuhan Membayar Zakat Perdagangan dari Pedagang Busana Muslim di Pusat Grosir Surabaya

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ABSTRACT

This study aimed to determine the effect of education level, income, and self-satisfaction on the compliance of Muslim fashion traders at the Pusat Grosir Surabaya in paying trade zakat. This study used a quantitative research approach, the SEM-PLS analysis technique involving 44 respondents, and purposive sampling technique. The criteria were traders at the Pusat Grosir Surabaya, muslim, have fulfilled haul and nishab, and have paid trade zakat. The research data was in the form of primary data obtained from online questionnaires using a Likert scale with statements from strongly disagree to strongly agree. The findings in this study indicate that income has a significant effect on the compliance of traders in paying trade zakat, while the variables of education level and self-satisfaction have no significant effect. The implication of this research in the development of science is to contribute to literature regarding the factors that influence traders in paying trade zakat. In addition, the implications for zakat practitioners and zakat management institutions that need to be considered are the level of education which has little effect on compliance with trade zakat payments, so it is necessary to increase literacy regarding trade zakat through other media besides religious lessons taught in formal education.

Keywords: Trade Zakat, Zakat Compliance, Self Satisfaction, Education Level, Income.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh tingkat pendidikan, pendapatan, dan kepuasan diri terhadap kepatuhan pedagang busana muslim di Pusat Grosir Surabaya dalam membayar zakat perdagangan. Penelitian ini menggunakan pendekatan penelitian kuantitatif dan menggunakan teknik analisis SEM-PLS dengan melibatkan 44 responden serta menggunakan purposive sampling yang kriterianya adalah pedagang di Pusat Grosir Surabaya, beragama islam, sudah memenuhi haul dan nishab, serta pernah membayar zakat perdagangan. Data penelitian berupa data primer yang didapatkan dari hasil kuisioner dengan menggunakan skala Likert dengan keterangan sangat tidak setuju hingga sangat setuju. Temuan pada penelitian ini menunjukkan bahwa pendapatan berpengaruh signifikan terhadap kepatuhan para pedagang dalam membayar zakat perdagangan, sedangkan variabel tingkat pendidikan dan kepuasan diri tidak memiliki pengaruh signifikan. Implikasi penelitian ini dalam pengembangan ilmu pengetahuan yaitu memberikan kontribusi literature mengenai faktor yang mempengaruhi pedagang dalam membayar zakat perdagangan. Selain itu, implikasi bagi praktisi zakat dan lembaga pengelola zakat yang perlu diperhatikan adalah faktor tingkat pendidikan yang memberikan pengaruh yang kecil terhadap kepatuhan membayar zakat perdagangan, sehingga perlu untuk meningkatkan literasi mengenai zakat perdagangan melalui media-media lain selain pelajaran agama yang diajarkan di pendidikan formal.

Kata Kunci: Zakat Perdagangan, Kepatuhan Berzakat, Kepuasan Diri, Tingkat Pendidikan, Pendapatan.

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I. INTRODUCTION

Surabaya is a city as well as the capital city of East Java Province, with a population of 2.87 million people and an area of 326.81 km², Surabaya is the second largest city in Indonesia, after Jakarta (BPS Kota Surabaya, 2021). In addition, Surabaya is also the center of economic activity in East Java, and is the second most active metropolitan city in Indonesia after Jakarta (Sari et al., 2020). As one of the largest metropolitan areas, Surabaya will have a significant impact on the economy of East Java Province.

East Java ranked second in the Gross Regional Domestic Product (GDP) value in 2021 with a GRDP value of more than 2.5 Trillion Rupiah (Central Bureau of Statistics, 2022). This success was achieved due to the strategic location of the region, the wealth of natural resources and human resources, and the well-running of economic activities in various cities such as Surabaya, Malang, Sidoarjo, Pasuruan and Gresik. The city of Surabaya is the city that makes the largest contribution to East Java's GRDP, which is more than 24% or around 590.228 billion Rupiah (BPS Jawa Timur, 2022). This shows that economic activity in Surabaya is very high and is supported by a large and strategic area, so that there are many variations of the business sector and formal and non-formal educational institutions that make Surabaya the center of education and shopping in East Java (Jannah, 2020).

The largest business sector in Surabaya when viewed based on the GRDP value is the wholesale and retail business sector with a nominal value of 163.5 trillion Rupiah (BPS City of Surabaya, 2022). As the largest trading center in East Java, there are many markets or large trade centers spread across various areas of Surabaya (Artaya & Purworusmiardi, 2015). The trade center that has a large and fast money circulation is the wholesale trade center (Nugroho & Indahingwati, 2020). Several major wholesale trade centers in Surabaya include Pusat Grosir Surabaya (PGS), Darmo Trade Center Wonokromo, Jembatan Merah Plaza (JMP), Pasar Turi, Dupak Grosir, etc. Currently, the majority of wholesale trade centers sell clothing, both formal and non-formal (Nugroho & Indahingwati, 2020).

Currently, the trend of clothing that is being followed by many Indonesian people is Muslim fashion. According to data from the State of the Global Islamic Report 2022, Indonesia ranks third in the world in terms of spending on modest fashion after the United Arab Emirates (UAE) and Turkey. The large number of Indonesians who are Muslim, namely 237 million people (Kementrian Dalam Negeri, 2022), makes Indonesia a Muslim fashion business opportunity and has even become one of the world's Muslim fashion qibla today (Jannah et al., 2022). So that it provides an opportunity for traders to contribute, including Muslim fashion traders in the city of Surabaya, especially those who sell at the Pusat Grosir Surabaya (PGS). The traders in this wholesale center actually have backgrounds of various religious beliefs. If you look at the percentage of religious followers in the city of Surabaya, Islam is 85.1%, while the others are Christian 9.1%, Catholic 4%, Buddhist 1.5%, and Hindu 0.3% (BPS Kota Surabaya, 2021). Even though they do not adhere to Islam, there are traders who sell Muslim clothing because they see the opportunity for the consumer market, namely Muslims who make up the majority of the population in the city of Surabaya.

Pusat Grosir Surabaya or better known as PGS is located at Jalan Raya Dupak No.1, Gundih Raya, Bubutan District, Surabaya. PGS is one of the largest wholesale shopping centers in Surabaya, which has 6 floors and a total of 2,700 kiosks owned by around 1,500 owners. As one of the largest shopping centers in Surabaya, the circulation of money at the Pusat Grosir Surabaya can be considered very large, because the average sales per day from the accumulation of all kiosks at PGS is 8.3 billion, and if calculated per year the total sales at PGS are around more than 3 Trillion rupiah (Hakim & Lazuardi, 2020). This is also due to PGS being a wholesale shopping center where the majority of buyers are traders from out of town who buy goods for resale in their respective areas. PGS is a wholesale shopping center which is still relatively new in Surabaya because it was inaugurated in 2007 (Muliati, 2014), however, PGS has been able to become one of the largest wholesale shopping centers in Surabaya in a short time. PGS was inaugurated right after the great fire incident at Pasar Turi which was one of the largest shopping centers in East Java at that time, so that the majority of traders in PGS were traders who had moved from Pasar Turi which led to rapid growth and development of economic activities in this wholesale center. The types of goods traded at PGS vary widely, ranging from household appliances, accessories, home furnishings, uniforms, to Muslim clothing. Based on the observations and experiences of researchers over the years as one of the traders at PGS, there is a phenomenon that continues to be repeated consistently every year, namely during the month of Ramadan many shop owners distribute zakat to people around PGS who are in need of economic assistance such as pedicab

drivers, porters, scavengers, food vendors, sweepers, and other people who are classified as *amil zakat*.

As a devout Muslim, it is an obligation to carry out the third pillar of Islam, namely paying zakat, and traders who have an obligation to pay zakat from the sale of their merchandise are no exception. There are two types of zakat, namely zakat *fitriah* and zakat *mal*. Zakat *fitriah* is zakat in the form of rice which aims to purify the soul, while zakat *mal* is zakat imposed on all assets owned by a human being (BAZNAS, 2018). Article 4 paragraph 1 of Law No. 23 of 2011 divides 9 types of zakat *mal*, one of which is trade or trade zakat. Trade zakat is zakat that is imposed on assets that we trade so that we can provide and benefit (BAZNAS, 2018). Compliance is a person's obedience to carry out existing orders and rules (Alpriyamah & Adityawarman, 2017). Islam has rules and orders in the pillars of Islam which are also the foundation of a person as a true Muslim, one of which is paying zakat. For Muslims who work as traders, there is an obligation to pay trade zakat, provided that all conditions are met. If you neglect this obligation, it is included in an unjust act and your status as a Muslim is still not perfect. Apart from the sharia aspect, there are also legal aspects contained in Law No. 23 of 2011 concerning zakat *mal*, so that as Muslim traders in Indonesia, they have an obligation to obey and comply with this law. Because obedience in carrying out the obligation to pay zakat through an official zakat management institution includes a tax deduction factor for these traders.

Compliance with paying trade zakat has been regulated in the Qur'an and laws so that it can encourage and convince traders to pay zakat, but there are also other factors that can encourage traders to comply in paying trade zakat (Dewi, 2019). The educational background of the traders can be one of the driving factors, besides that income from sales can be an important factor for building awareness in fulfilling the obligation to pay zakat. So that raises the question of what factors influence traders in dutifully paying trade zakat.

Previous research conducted by Mursidah et al., (2022) showed that community compliance in paying zakat for the sale of pond products is influenced by income and religiosity. Research by Martono et al., (2019) stated that the intention and behavior of employees to pay zakat are significantly influenced by knowledge and trust. Research conducted by Abdullah & Sapiei (2018) found that religion and gender had a significant effect on obedience in paying zakat, but educational background did not have a significant effect. In addition, Abashah et al., (2018) found that the attitude variable has a significant relationship to the behavior of paying zakat. Alpriyamah & Adityawarman (2017) also found attitude variables, subjective norms, and intentions to influence the compliance of batik Muslim entrepreneurs in paying trade zakat. Subjective norms and behavioral control have a significant effect on compliance with paying zakat in Jayapura (Pratiwi, 2018). Aziz et al., (2019) found that religiosity and peer influence had an effect on compliance with paying trade zakat. Research by Huda et al., (2013) found that a person's compliance in paying professional zakat was significantly influenced by income, but not significantly influenced by education, gender, and age.

Other research stated that attitudes and subjective norms have a significant effect on compliance with paying zakat on entrepreneurs in Yemen which is moderated by perceived behavioral control (Aziz et al., 2021). Research by Idris (2010) found that intention and compliance to pay trade zakat were influenced by attitudes, subjective norms, and perceptions of behavioral control. Income, belief, and religiosity variables have a significant effect on muzakki's intention to pay income zakat (Satrio & Siswantoro, 2016). Moreover, Pristi & Setiawan (2019) got the result that the intention to pay zakat is positively influenced by income and religious affiliation. Fitri & Salmawati (2018) found that muzakki's intention to pay zakat is influenced by income, religiosity, and accountability. Research by Mukhlis & Beik (2013) and Hamdani (2017) found that self-satisfaction has a significant effect on compliance with paying zakat.

Based on the findings from previous studies, many have discussed various kinds of variables that affect compliance with paying zakat *mal*, both in general and specific, such as professional and trade zakat. Therefore the researcher intended to prove the previous findings with a different research object, namely traders at the Pusat Grosir Surabaya (PGS) and by adding exogenous variables in the form of self-satisfaction after dutifully paying trade zakat. This study aimed to determine the effect of education level, income, and self-satisfaction on the compliance of Muslim fashion traders at the Pusat Grosir Surabaya. Moreover, this research was hoped to provide insight and information in the field of Islamic economic theory, especially regarding trade zakat.

II. LITERATURE REVIEW

Zakat Mal

Zakat mal, namely zakat on all types of assets that we have if we have fulfilled the nisab and reached the haul and the substance of the acquisition are not contrary to sharia (BAZNAS, 2018). Zakat mal is different from zakat fitrah in the time of implementation and the object of zakat. The National Amil Zakat Agency (BAZNAS) divides 9 types of zakat mal based on the object and has also been regulated and in accordance with Article 4 paragraph 1 of Law No. 23 of 2011, namely 1) Zakat on gold, silver and money; 2) Zakat on securities; 3) Trade or commerce Zakat; 4) Agriculture, plantation and forestry Zakat; 5) Livestock and fishery zakat; 6) Zakat mining; 7) Corporate Zakat; 8) Zakat income, profession, and services; 9) Zakat of found goods or rikaz. One type of zakat mal is trade or trade zakat, in Islamic jurisprudence scholars call zakat trade with the term *Arudz al-Tijara* (trade property), what is meant by these assets are all goods that are intended and intended to be sold except cash (BAZNAS, 2018:125). Trade zakat is not imposed on fixed assets that are used as business capital, because these items have experienced depreciation and have spent some money on maintenance. Therefore this zakat is only imposed on the money from the business and the stock of merchandise at the end of the year that has reached its nisab.

Compliance

Compliance is a person's obedience to carry out existing orders and rules (Alpriyamah & Adityawarman, 2017). Compliance is a situation that is created when it has gone through a process that applies the values of obedience, loyalty, and order (Abdullah & Sapiei, 2018). Actions taken are not a burden, but when they are not carried out they will become a burden for someone. Compliance can also be realized in religious life, the behavior of a Muslim carrying out religious obligations in accordance with sharia is one form of compliance (Alpriyamah & Adityawarman, 2017). Worship in question can be in the form of the pillars of Islam, as well as the sunnahs contained in Islamic teachings and avoiding existing prohibitions. One of the worships contained in the pillars of Islam is giving zakat, so that the law of paying zakat is an obligation for people who are Muslims. A Muslim can be said to be obedient if he has carried out his obligations, one of which is paying zakat (Abdullah & Sapiei, 2018). The manifestation of this compliance can be in the context of a trader carrying out the obligation to pay trade zakat. Paying trade zakat is an obligation for traders, because there are already rules that regulate it, namely Law No. 23 of 2011.

Theory Planned Behavior (TPB)

In the theory of planned behavior, there are 3 factors, namely attitudes towards behavior, subjective norms, and perceptions of behavioral control that affect the intention to behave (Ajzen, 1991). A person's attitude towards behavior is his feelings and judgment when observing an action or behavior. Someone will give an assessment of this way of behaving with a positive or factual assessment, then the way of behaving that is considered certain will be applied in his life because it is considered to have a good influence (Huda et al., 2013). Subjective norms are social influences that can influence a person to consider the behavior to be implemented (Abashah et al., 2018). Subjective norms play an important role in one's decision making, so that people will choose to carry out behavior that is accepted by those around them (Alpriyamah & Adityawarman, 2017). Behavior control is a person's perception and view of the ease and difficulty in behaving in a certain way that refers to the person's belief in carrying out the behavior (Ajzen, 1991). If the supporting resources continue to increase, there will be fewer obstacles so that greater control is felt in behavior (Mahyarni, 2013). This study used the Theory of Planned Behavior (TPB) since it is still very relevant to current conditions and is relevant to this recent study which examine what factors influence a person's behavior, more specifically behavior in complying with trade zakat payments. In addition, the origins of this theory also apply to all aspects apart from the western ethnocentric paradigm.

Level of Education with Zakat Compliance

In Law No. 20 of 2003 education is defined as a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and the skills needed himself, society, nation and state. According to Soyomukti (2015), education is a process for training humans in various situations that are useful for empowering themselves. Al-Ghazali (1996:13) explained that good education is education that brings a person closer to Allah SWT, so that it can direct people towards happiness in this world and the hereafter. Formal education, non-formal education, and informal

education are three types of education in Indonesia. In general, we recognize 3 levels of formal education namely basic education, secondary education, and higher education (UU Nomor 20 Tahun 2003).

According to Sobana et al., (2016) educational level has a significant effect on zakat mal compliance. The attitude of Madurese traders towards the payment of trade zakat is collectively influenced by knowledge, religiosity, and education (Novia et al., 2018). According to research by A'yun (2017) a person's compliance with paying zakat mal is also significantly influenced by the level of education, both formal and informal. Meanwhile Abdullah & Sapiei (2018) found that the attitude of *muzakki* in paying zakat can also be significantly influenced by their educational background. Based on the conative dimension, educational variables have a partially significant effect on muzakki's understanding and attitude of paying zakat (Huda et al., 2013). The higher the level or level of education attained by the muzakki, the greater the tendency to pay zakat.

H1: The level of education has a significant effect on compliance with paying zakat.

Income with Zakat Compliance

Sumawarman (2004:204) explained that income is a reward that is earned or obtained by someone after carrying out various work and buying and selling activities that are in accordance with sharia teachings in order to make ends meet. Income is a reward for services received by a worker for involvement and participation in production and operational activities for the creation of goods and services (Tho'in & Marimin, 2019). Income is defined by Reksoprayitno Reksoprayitno (2004:97) as the total amount received by a person in return for the contribution of production factors and income is usually calculated over a period of one year.

The findings of a study conducted by Mursidah et al., (2022) explained that income has a significant effect on compliance with pond zakat payments. According to Sobana et al., (2016), individual commitment to Islamic law, income level, and education level have an influence on compliance with paying zakat mal. Meanwhile, research by Fitri & Salmawati (2018) also found that income can affect a person's intention to pay zakat. According to research conducted by Satrio & Siswantoro (2016) income also has a significant influence on the muzakki's decision to pay trade zakat. Then, A'yun (2017) found that income has a significant effect on zakat mal compliance. Research by Huda et al., (2013) stated that only income has a significant effect on one's understanding of compliance with paying zakat.

H2: Income has a significant effect on compliance with paying zakat.

Self Satisfaction with Zakat Compliance

Kang & Princy (2013) explained that self-satisfaction is the overall combination of a person's view of all aspects of life such as the environment, family, community and also includes a combination of the physical, mental, and social well-being felt by that person. The form of self-satisfaction can be in various forms such as health, happiness, helping others, and also when playing an important role in society. Satisfaction can be obtained when we have completed the obligations that we have done, or you can also get satisfaction when you get something you have wanted for a long time (Sarwono, 2009). Self-satisfaction is a subjective assessment to find out how satisfied a person is in carrying out the work he has done (Sarwono, 2009).

Knowledge, self-satisfaction, and organization are factors that influence the level of adherence to paying zakat (Beik et al., 2021). Previously, Beik & Mukhlis (2013) found that self-satisfaction and social care factors had a significant effect on compliance with zakat payments. Self-satisfaction can be felt when a person has completed his religious obligations, one of which is the obligation to pay zakat. Apart from the variables of faith and altruism, self-satisfaction also has a significant effect on individuals in obediently paying zakat (Hamdani, 2017).

H3: Self-satisfaction has a significant effect on compliance with paying zakat.

III. RESEARCH METHODS

This study used a quantitative research approach. According to Sugiyono (2013), a quantitative approach is a research method that uses statistical data analysis to examine certain samples and test research hypotheses. This method focuses on testing and proving existing hypotheses. The relationship between the independent variables which were self-satisfaction, income, and level of education, as well as the dependent variable which was trade zakat compliance was proven by using this quantitative research approach. The type of data used in this study was primary data derived from respondents' answers to the questionnaire in the form of a google form in which distributed to respondents. The

questionnaire contained several questions that were measured using a Likert scale of 1-5, from strongly disagree to strongly agree. In addition, researchers altakingd additional information taken from diaries, books, reports, and sites related to this research by taking theory, which was used as supporting data.

According to Sugiyono (2013), population is a generalization area consisting of subjects or objects with certain characteristics that have been determined and studied by researchers so that conclusions can be drawn. Muslim fashion traders at the Pusat Grosir Surabaya (PGS) were the population in this study. The total population was less than 100, namely there were 44 traders who sell Muslim clothing at the Pusat Grosir Surabaya (PGS). The sample is part of the characteristics and the number comes from the study population (Sugiyono, 2013). In this study, the technique of collecting samples used Non Probability Sampling which obtained by using Purposive Sampling or taking samples with predetermined characteristics. The characteristics of the sample from this study were Muslim clothing traders who sell at the Pusat Grosir Surabaya (PGS), Muslim, had fulfilled the nishab and haul of trade zakat, and had paid trade zakat. All Muslim fashion traders at PGS matched the specified sample criteria, so that the sample in this study was 44 traders.

This research analysis aimed to examine the relationship between variables in a model as well as to determine the validity and reliability that relates indicators to their latent variables, so the analysis technique used in this study was SEM-PLS using the SmartPLS 4 application. According to Ghozali (2012), SEM -PLS can utilize data with a number of samples below or above 100. In fact, according to Chin (1998) the minimum sample that can be used in SEM-PLS can be smaller, namely between 30-100 samples. Besides, it can be used to confirm the truth of a theory. SEM-PLS functions as a complex direct and indirect influence test tool so that you can get an overall picture of the model (Ghozali, 2012). There were 2 model stages used in this analysis technique, namely the measurement model or Outer Model to test the strength of the relationship between indicators and variables, as well as statistical models Or the Inner Model to test the relationship between the formed latent variables. Outer Model was obtained by convergent validity, discriminant validity, and reliability tests. Inner Model was obtained by conducting R-Square and Path Coefficient tests.

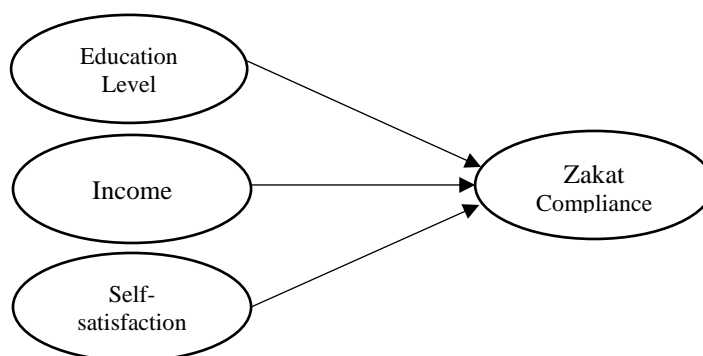


Figure 1. Empirical Model

The exogenous variables used in this study were the level of education, income, and self-satisfaction. While one endogenous variable used in this research was zakat compliance. So that there were 3 relationships, namely the level of education on zakat compliance, income on zakat compliance, and self-satisfaction with zakat compliance.

Education is a deliberate and planned effort to create a learning environment and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and the skills needed by themselves, society and the country. Formal education in Indonesia consists of basic education, secondary education, and higher education. There were 5 question indicators on the education level variable as measured using a Likert scale 1-5.

Table 1. Education Level Variable Indicator

Indicators	
TP1	Respondents get a lot of knowledge while in education
TP2	Respondents believed that the higher a person's education, the more knowledge he would gain
TP3	Respondents received Islamic religious subjects while in education
TP4	Respondents know the types and kinds of zakat from religious lessons in schools/campuses

TP5 Respondents know the obligations and benefits of paying zakat from religious lessons in schools/campuses

Income is the reward that is obtained or the results obtained by a person after carrying out various work and buying and selling activities that are in accordance with sharia teachings in order to meet the needs of life and can be measured in months or years. There were 5 indicators on the income variable as measured by a Likert scale of 1-5.

Table 2. Income Variable Indicators

Indicators	
P1	One of the sources of income that respondents have is from trading
P2	Respondents can help people in need from trading income
P3	Respondents always calculate the nominal zakat that must be removed from trading income when it reaches haul (1 year)
P4	Respondents are motivated to generate trading income which continues to increase so that more zakat will be issued later
P5	The amount of trade zakat that the respondent pays will not cause the respondent's economy to decline

Self-satisfaction is a feeling of relief and pleasure that a person feels when he has completed his obligations, done good to others, and got what he wanted. There were 5 question indicators on the self-satisfaction variable as measured using a Likert scale 1-5.

Table 3. Self Satisfaction Variable Indicators

Indicators	
KD1	Respondents are aware that there are other people's rights in their personal assets
KD2	Respondents like to help improve the economy of the poor
KD3	Respondents feel happy when they can help fellow Muslims who are in need
KD4	Respondents always try to set a good example by fulfilling their zakat obligations
KD5	As Muslim respondents feel relieved if they have carried out one of the pillars of Islam, namely giving zakat

Zakat compliance is a person's obedience in carrying out one of the pillars of Islam which has become his obligation, when he reaches the nishab (85 grams of gold) and haul (one year), namely paying zakat. There were 5 question indicators on the zakat compliance variable which were measured using a Likert scale of 1-5.

Tabel 4. Zakat Compliance Variable Indicators

Indicators	
KB1	Respondents obediently pay zakat fitrah and zakat mal every year
KB2	Respondents always pay trade zakat when they meet the nishab and haul
KB3	Respondents pay trade zakat according to the size of the zakat that must be issued (2.5%)
KB4	Respondents obediently pay trade zakat because it is an obligation as a Muslim
KB5	Respondents obediently pay trade zakat not only because they are obligated, but also they can help fellow Muslims in need

IV. RESULTS AND DISCUSSION

Results

Obtained data from questionnaires distributed via google form, filled in by 44 respondents who are Muslim fashion traders at the Pusat Grosir Surabaya. The following is the data of respondents:

Table 5. Respondents' Profil

Profil Respondents	Frequency	Percentage
Sex		
Male	15	34%
Female	29	66%
Religion		
Islam	44	100%
Age		
<20-30 years old	4	9%
30-40 years old	11	25%
40-50 years old	15	34%
>50 years old	14	32%
Educational Level		
Senior Highschool/vocational school	35	80%
Bachelor	8	18%
Magister	1	2%

Business Length		
1-5 years	7	16%
5-10 years	13	30%
>10 years	24	54%

Based on table 5, it can be seen that there were more female respondents, namely 29 people (66%) and for the age of the majority of respondents were 40-50 years, there were 15 people (34%), then the most recent education of the respondents, namely Senior High School/ vocational School, was 35 people (80%), while the length of business undertaken by the majority of respondents was more than 10 years, namely 24 respondents (54%). Next, the researcher conducted a descriptive analysis of the results of the answers from the respondents to the questionnaire.

Table 6. Descriptive statistics

	N	Minimum	Maximum	Mean	Std.Deviation
TP1	44	2	5	4.61	.647
TP2	44	2	5	4.55	.722
TP3	44	2	5	4.82	.575
TP4	44	1	5	4.43	.863
TP5	44	2	5	4.43	.720
P1	44	2	5	4.77	.559
P2	44	2	5	4.70	.624
P3	44	2	5	4.45	.722
P4	44	2	5	4.59	.685
P5	44	1	5	4.80	.693
KD1	44	2	5	4.59	.651
KD2	44	2	5	4.25	.644
KD3	44	2	5	4.75	.569
KD4	44	2	5	4.55	.689
KD5	44	3	5	4.82	.441
KB1	44	2	5	4.57	.618
KB2	44	2	5	4.66	.601
KB3	44	1	5	4.61	.714
KB4	44	2	5	4.82	.534
KB5	44	2	5	4.66	.601

Based on the results of the descriptive statistics in table 6, it can be seen that the average value of all indicators is above 4.20, which means that the respondents strongly agree with the questions used in measuring the 4 variables using 20 indicators. There were 3 indicators that get the lowest minimum score (1), namely TP4, P5, and KB3, for the maximum value of each indicator which was 5. While the indicators that get the highest average score were TP3, KD5, and KB4.

This study used the SEM-PLS analysis technique to test the data and used the SmartPLS4 software to process the data. In the evaluation of this test there were several stages that are used to analyze the relationship between variables. In the first stage, namely testing the outer model by testing convergent validity, discriminatory validity, and reliability. The convergent validity test aimed to evaluate construct validity by looking at the results of the loading factor and Average Variance Extracted (AVE). An indicator can be said to be valid if it gets a loading factor value $> 0,70$ and an AVE value $> 0,50$ (Hair et al., 2019).

Table 7. Convergent Validity

Variable	Indicators	Loading Factor	AVE	Description
Education level	TP1	0.856	0.730	Valid
	TP2	0.858		Valid
	TP3	0.857		Valid
	TP4	0.829		Valid
	TP5	0.825		Valid
Income	P1	0.927	0.682	Valid
	P2	0.906		Valid
	P3	0.740		Valid
	P4	0.835		Valid
	P5	0.920		Valid
	KD1	0.805		Valid
	KD2	0.733		Valid

Self-satisfaction	KD3	0.857	0.754	Valid
	KD4	0.859		Valid
	KD5	0.867		Valid
	KB1	0.823		Valid
	KB2	0.868		Valid
Zakat compliance	KB3	0.871	0.714	Valid
	KB4	0.900		Valid
	KB5	0.805		Valid

Based on the test results in table 7, it can be seen that the factor loading value of all indicators is $> 0,70$, so that all indicators can be said to be valid and show that the indicator values can represent the existing variables. Then for the AVE value, all variables got an AVE value > 0.50 , so that it can be said to be valid and shows a good relationship between the indicator and the construct. It can be concluded that all indicators for each variable have met convergent validity and are continued with discriminant validity tests. In the discriminant validity test using the results of cross loading calculations. If the results of cross loading in each indicator are greater for the variable itself than the indicator correlation value for the other variables, then the indicator can be said to be valid. The following is the result of the cross loading calculation.

Table 8. Cross Loading

	Zakat compliance	Self-satisfaction	Income	Education Level
KB1	0,823	0,704	0,735	0,540
KB2	0,868	0,729	0,617	0,647
KB3	0,871	0,725	0,618	0,723
KB4	0,900	0,747	0,689	0,693
KB5	0,805	0,758	0,684	0,617
KD1	0,714	0,805	0,773	0,571
KD2	0,594	0,763	0,553	0,661
KD3	0,801	0,857	0,764	0,662
KD4	0,686	0,859	0,722	0,552
KD5	0,769	0,867	0,805	0,543
P1	0,803	0,760	0,927	0,668
P2	0,805	0,754	0,906	0,755
P3	0,575	0,643	0,740	0,459
P4	0,770	0,642	0,835	0,596
P5	0,804	0,626	0,920	0,791
TP1	0,606	0,589	0,614	0,856
TP2	0,548	0,537	0,524	0,858
TP3	0,783	0,749	0,831	0,857
TP4	0,643	0,563	0,630	0,829
TP5	0,560	0,504	0,563	0,825

Based on the results of the cross loading calculation in table 8, it can be seen that all indicators for each variable got a cross loading value that is greater than the cross loading on other variables. So that the construct can be said to be valid because it can measure variables that have compatibility with the indicators and can be continued with reliability tests. The reliability test evaluation used two stages, namely by looking at the results of Cronbach's alpha and composite reliability. For tests with Cronbach's alpha and composite reliability, it can be said to have good reliability if it gets a value of > 0.70 (Hair et al., 2019). Followings are the result of the tests.

Table 9. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Reliability
Education Level	0.901	0.912
Income	0.917	0.934
Self-satisfaction	0.883	0.891
Zakat compliance	0.907	0.911

Based on table 9, it can be seen that the variables of education level, income, self-satisfaction, zakat compliance got a Cronbach's alpha value of more than 0.70. Therefore, it can be concluded that all variables have a good level of reliability and fulfill the reliability test. After passed all the outer model tests to determine the validity and reliability of the indicators, then the structural model or inner model were tested. This test model used bootstrapping test to be able to see the results of the model fit test through the R-Square value, then performed a path coefficient estimation test in order to find out

whether or not there is influence of exogenous variables on endogenous variables. This test is used to test the suitability of the model so that it can measure the ability of the model to explain endogenous variables. The endogenous variable in this study is zakat compliance. The following shows the results of the calculations.

Table 10. R-Square

Endogenous Variables	R-Square
Zakat Compliance	0,874

Based on table 10, it can be seen that the R-Square value was 0.874 or equal to 87.4%. This shows that 87.4% of the variation in the compliance of traders in paying trade zakat can be explained by the level of education, income, and self-satisfaction. While the remaining 12.6% is contributed by other variables not discussed in this study. Next, there is a test for estimating the path coefficient or path coefficient. Path coefficient estimation aims to determine whether or not there is an influence of exogenous variables on endogenous variables by using a significance test. If the T-Statistics value ≥ 1.96 (T-Table) and the P-Value results are less than 0.05, it can be stated that there is a significant effect of exogenous variables on endogenous variables (Hair et al., 2019).

Table 11. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistic (O/STDEV)	P Value
Education Level-> Zakat Compliance	0,214	0,241	0,209	1,024	0,153
Income -> Zakat Compliance	0,668	0,649	0,157	4,250	0,000
Self-satisfaction-> Zakat Compliance	0,091	0,061	0,116	0,790	0,215

Hypothesis 1, namely the level of education has a significant effect on compliance with paying zakat. The results in table 11 showed a statistical t-value of 1.024 while a p-value of 0.153. In addition, it can be seen that the t statistic was less than 1.96 and the p-value exceeded 0.05. It can be concluded that the effect of the education level variable on zakat compliance is not significant. Therefore, hypothesis 1 is not fulfilled. Hypothesis 2 is that income has a significant effect on compliance with paying zakat. The results of table 11 showed a statistical t value of 4.250 with a p-value of 0.000. These results showed that the t statistic was more than 1.96 and the p-value was less than 0.05. So it can be concluded that the effect of income on zakat compliance is significant. Thus, hypothesis 2 is fulfilled. Then, hypothesis 3 is that self-satisfaction has a significant effect on compliance with paying zakat. The results contained in table 11 showed a statistical t value of 10.790 while the value of the p-value was 0.215. From these results it can be seen that the t statistic obtained was less than 1.96 and the p-value exceeded 0.05. It can be concluded that the effect of self-satisfaction variable on zakat compliance is not significant. Therefore, hypothesis 3 is not fulfilled.

Discussion

Based on the results of testing the hypothesis, it can be stated that the level of education has no significant effect on the compliance of Muslim fashion traders at the Pusat Grosir Surabaya Center (PGS) in paying trade zakat. This result is based on the analysis of the statistical t value which was 1.024 while the p-value was 0.153. These results showed that the t statistic was less than 1.96 and the p-value was more than 0.05. This proves that the variable level of education has no significant effect on the variable of zakat compliance.

This study obtained the same results as research conducted by Abdullah & Sapiei (2018) in Malaysia, which stated that educational background had no significant effect on zakat compliance. However, the results of this study are different from the hypotheses and also some previous studies. Research Sobana et al., (2016) stated that the level of education has a significant effect on the compliance of Muslim traders in Cianjur district in paying zakat mal. In addition, research by Novia et al., (2018) found that education had a significant effect on the attitude of Madurese traders in paying

trade zakat.

Based on the results of this study, respondents agreed that the higher the level of education, the more knowledge they get. They also agreed that getting religious lessons during the educational process. In this variable, the indicator that gets the lowest score is that the respondent understands the types, obligations, and benefits of zakat from the lessons taught in education institutions. Based on the subjective norms in the Theory of Planned Behavior (TPB), which is the belief that a person follows or does not follow the views of others in behaving, this research showed that the community agrees that the higher a person's education, the more understanding they become. It can be indicated that the factors that cause this finding are not significant, namely the understanding of zakat that can influence them to pay zakat obediently. However, they do not only get an understanding of zakat in formal educational institutions. Traders also gain additional understanding of trade zakat through other media, such as recitations at mosques, as well as literacy regarding zakat on social media and websites of zakat management bodies, ministries of religion, and also religious organizations. Thus, the results obtained in this study are the effect of education level on compliance with trade zakat payments is not significant.

Based on the results of testing the hypothesis, it can be stated that income has a significant effect on the compliance of Muslim fashion traders at the Pusat Grosir Surabaya (PGS) in paying trade zakat. These results were based on the analysis of the statistical t value of 4.250 while the p-value obtained was 0.000. The results of this test showed a statistical t value of more than 1.96 and a p-value of less than 0.05. This shows that the income variable has a significant effect on the zakat compliance variable.

The results of this study are in line with the research conducted by Mursidah et al., (2022) which stated that income has a significant effect on compliance with paying pond zakat. Then it is also in line with the research of Sobana et al., (2016) who obtained the result that income has a significant effect on compliance in paying zakat mal. Thus, income is one of the main factors influencing Muslim fashion traders at PGS to comply in paying zakat for their trade.

These results show that income is one of the factors that influence Muslim fashion traders at PGS to pay trade zakat obediently. With the income obtained from trading, traders can use it to help other people in need, namely people who are included in the amil group or people who are entitled to receive zakat through the zakat they issue. This is in accordance with the word of Allah SWT in the Al-Quran letter At-Taubah verse 60 which reads:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Translation: "Zakat is for the poor and for the needy and for those employed to collect (Zakat). And for those whose hearts will be brought together (for Islam) and for slaves and for those in debt and for (those) on the Way of Allah and for the travelers - an obligation by Allah. And Allah is All-Knowing, All-Wise" (Translate Al-Qur'an, Departemen Agama Republik Indonesia).

Therefore, this is a motivation for traders to develop their business so that the income they earn increases. Thus, the nominal zakat they issue also increases and makes people who receive zakat assistance more and more. Perceived behavioral control in the Theory of Planned Behavior (TPB) is a person's view of ease or difficulty that focuses on belief in behavior. The results of this study indicate that the higher business income of traders can make it easier for them to help others who are in need, through trade zakat issued, so that the opportunities for continuous zakat compliance are very large.

Based on the results of testing the hypothesis, it can be stated that self-satisfaction has no significant effect on the compliance of Muslim fashion traders at the Pusat Grosir Surabaya (PGS) in paying trade zakat. These results were based on an analysis of the statistical t value of 0,790 with a p-value of 0,215. The test results show that the t-statistic value was <1,96 and the p-value was >0,05, which means that the self-satisfaction variable has no significant effect on the zakat compliance variable.

This study obtained different results from the hypotheses and previous studies. Research by Beik & Mukhlis (2013) stated that self-satisfaction and social care factors have a significant effect on compliance with paying zakat in Bogor district. Then research conducted by Hamdani (2017) found that the factors that can influence individual compliance in paying zakat are faith, altruism, self-satisfaction, and organization. The most recent study by Beik et al., (2021) also stated that self-satisfaction and knowledge of religion have a significant influence on compliance with paying zakat at BAZNAS DKI Jakarta.

Traders get a feeling of satisfaction and pleasure when they can help others in need and can be an example of this good behavior. So they judge that this is good behavior and will continue to be applied in their lives. In the Theory of Planned Behavior (TPB), a person's positive assessment of an action or behavior will continue to be applied in his life because it is considered to have a good influence. The results in this study say that satisfaction is considered a positive thing, but has not had a significant effect on merchants in paying zakat obediently. This is because traders consider that satisfaction is only felt for a moment in a person for his achievements, but there is something bigger, namely gratitude for the sustenance that has been given by God from the results of the work carried out, so that gratitude is manifested in the behavior of helping others who are in need through zakat issued. It can be interpreted that merchants assess the satisfaction they get in doing good that has not been able to fully influence compliance in paying zakat, but it is the feeling of gratitude for the sustenance they get that encourages them to continue to share goodness through zakat issued.

Aside from being a form of gratitude, zakat can be useful for cleansing oneself and one's soul, as well as getting peace from the prayers of those who receive the zakat. Allah SWT says regarding the order and meaning of paying zakat which is contained in the surah At-Taubah verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Translation : “Take from their wealth ‘O Prophet’ zakat to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing.” (Terjemahan Al-Qur’an, Departemen Agama Republik Indonesia)

According to *Tahlili's* interpretation (Ministry of Religion, 2011), the verse contains an order from Allah SWT to Rasulullah SAW to withdraw zakat from the property of the Muslims whose purpose is to purify themselves and their property in order to receive blessings, which are then distributed to people in need for prosperity to arise. In addition, the giver of zakat will get peace of mind and peace of mind that comes from the prayers of the people who receive the zakat to Allah SWT.

V. CONCLUSION

Based on the results of the analysis and hypothesis testing that has been carried out regarding the effect of education level, income, and self-satisfaction on compliance with paying trade zakat by Muslim fashion traders at PGS, it can be concluded that education level does not have a significant effect on compliance paying trade zakat by Muslim fashion traders at PGS. This can be indicated because currently the understanding of religion is not only obtained by respondents in education, but can be obtained through other media such as mosque recitations, and literacy on social media as well as the official websites of religious organizations and the Ministry of Religion. The second finding is that income has a significant effect on compliance with paying trade zakat for Muslim fashion traders at PGS. Income is an important factor for traders in paying trade zakat obediently, besides that it is also a motivation to develop their business so that they can help many people from the results of their business. Only the income variable has a significant effect on zakat compliance in this study. Meanwhile, in the third finding, self-satisfaction does not have a significant effect on compliance with paying trade zakat for Muslim fashion traders at PGS. Muslim fashion traders at PGS feel relieved and happy when they have fulfilled their trade zakat obligations, but they have not fully felt real self-satisfaction in paying zakat. So that in this study, the effect of self-satisfaction on compliance with trade zakat is not significant.

The implication of this research in the development of science is to contribute to the literature regarding the factors that influence *muzakki* compliance in paying trade zakat. In addition, the implications for practitioners and zakat management institutions that need to be considered are the *muzakki's* income factor which plays an important role in influencing compliance to pay zakat. However, the level of education has a small effect, so it is necessary to increase literacy regarding zakat, especially trade zakat through media other than religious lessons in formal education. Further research is expected to add other exogenous variables so that other factors can influence zakat compliance. Finally, for future researchers, it is hoped that they can add objects for Muslim traders in other areas, and it is even better if they use objects in areas where the majority of the population is non-Muslim. So that the factors found can have a strong influence on zakat compliance.

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