Analysis of The Influence of Religiusity, Legal Awareness, and Education on Tax Reduction Zakat with Profit Quality as Moderation

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ABSTRACT

This study examines the influence of religiosity, legal awareness, and education on tax reduction zakat, with profit quality as a moderator. The data was collected from 70 respondents, and the statistical analysis was conducted using multiple regression analysis and moderated regression analysis. The results show that religiosity, legal awareness, and education have a significant positive effect on tax reduction zakat. Furthermore, the study finds that profit quality moderates the relationship between religiosity and tax reduction zakat. However, the study finds no significant moderation effect for legal awareness and education on the relationship between tax reduction zakat and profit quality. This study provides insights into the factors that influence tax reduction zakat and the role of profit quality in moderating the relationship between religiosity and tax reduction zakat. The findings may be useful for policymakers, tax authorities, and companies in developing strategies to improve tax compliance and zakat payment..

Keywords: Religiusity, Legal Awareness, Education, Tax Reduction Zakat, Profit Quality

INTRODUCTION

Zakat was enacted more than 1400 years ago by Allah SWT through His messenger Muhammad SAW as a way to eliminate poverty from society and help low-income or poor people to be able to live decently and independently so that the goals of socio-economic growth can be achieved. From this view, zakat is the right of the poor. Another point of view, it is the duty of the rich in society as a form of cleansing assets and a form of distribution of wealth (Lahjouji & Kahf, 2021). This is confirmed in Surat At-Taubah, "Take sadaqah from their amwal (wealth and income) to cleanse them, and sanctify them with it" (Al-Qur'an, 9: 103). There is no other system in the world except Islam where it is clearly stated that the rights of the poor are fulfilled by the rich and the government through zakat (Shariff et al., 2011). In the concept of a nation state, the process of distributing a country's wealth is carried out by the existence of taxes which are part of the government's fiscal system.

In Indonesia, with Muslims as the majority of its citizens, the practice of zakat is legally regulated in Law Number 38 of 2009 which was renewed in Law Number 23 of 2011. This arrangement is an attempt by the government to accommodate Muslims in Indonesia in carrying out their obligations. In the beginning, the practice of collecting zakat was carried out traditionally and on the basis of belief in local religious institutions such as mosque administrators or community leaders. This causes there are still many Muslim communities who distribute zakat not through official institutions that have been approved by the state. This can be seen from the small amount of zakat collected compared to its potential as shown in the following table:

126
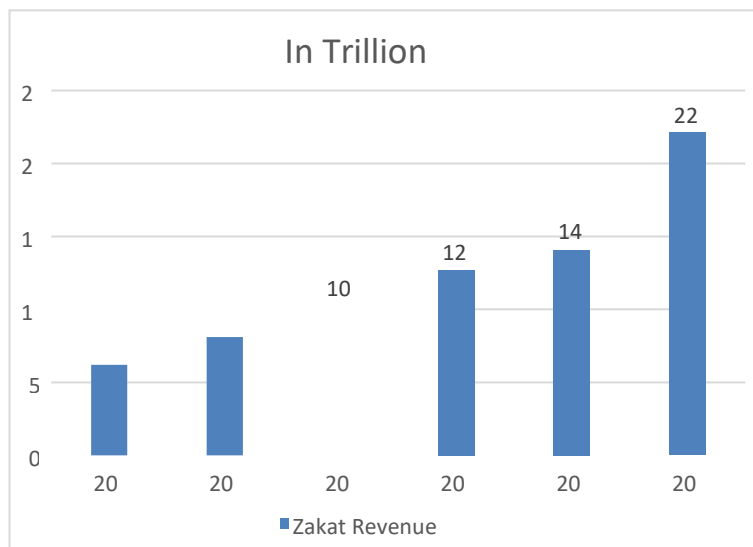
Graph 1. Zakat Revenue Growth
Source: BAZNAS, data has been processed (2022)

The table above illustrates the existence of zakat growth which includes individual income zakat, corporate income zakat, and zakat fitrah. Even though the collection of zakat from year to year always grows positively, the amount collected is far from the potential of zakat itself. Puskas Baznas in 2019 conducted a study which found that the potential for zakat in Indonesia in 2019 reached Rp. 233.8 Trillion. Where the potential zakat income reaches 139.07 trillion, zakat money Rp. 58.76 trillion, and livestock zakat reaches Rp. 9.51 Trillion. Apart from the relatively young process of formalizing the collection of zakat with the presence of a legal umbrella for the Zakat Law, one of the reasons for the low realization of collection with potential is due to the low incentives for zakat payers to pay zakat.

Table 2. Comparison of Potential Zakat Receipts and Realization of 2022 Revenue
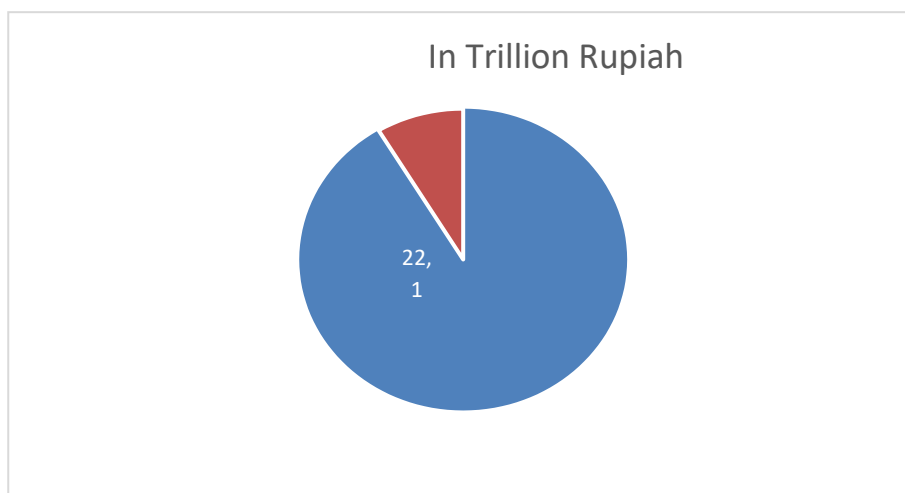
BAZNAS analysis results regarding the gap between zakat potential and zakat collection, one of which is the lack of tax incentives for zakat payers. Incentives for zakat payers need to be increased because zakat has the same function as taxes. Zakat collection is prioritized to collect collectively as is the case with praying five times a day or praying as a whole. From history we know that Islamic leaders used to collect zakat from people during their entire

Islamic era until the collapse of the last Muslim caliphate in Turkey in the 20th century. Zakat plays an important role for the smooth consumption patterns of the poor (Khan, 2007). Zakat is one of the foundations of Islamic economics which is based on social welfare and a fair distribution of wealth to the poor (Ali & Hatta, 2014). The aim of the distribution of zakat is to reduce inequality, to uphold human rights, to eradicate social injustice, to bring about empowerment of the poor people of the Muslim community. Basically, Islam has always emphasized not only on individuals but also on the poor. That means Islam seeks collective rather than individual development (Latif, 2019).

The process of integrating zakat with taxes has been tried to be hacked with the presence of Law number 17 of 2000. Where zakat is categorized as an expenditure that can be used as a deduction from taxable income. This effort in addition to spurring Muslim awareness to carry out their religious obligations also has the aim of increasing Muslim awareness as citizens to fulfill their obligations in paying or paying taxes, this is as researched by (Ambali & Bakar, 2013) showed that zakat has a positive and significant impact on tax revenue, so the hypothesis that zakat will reduce tax revenue is rejected.

Several studies on tax compliance reveal that religiosity has an influence on tax compliance. Previous research that took the theme of religiosity which was associated with the level of tax compliance included (Muslicha, 2015), the results of his research proved that religiosity had a direct positive effect on tax compliance. While research conducted by (Eiya et al., 2016) and (Palil et al., 2013) obtained the result that religiosity has no effect on tax compliance. According to (Eiya et al., 2016) high religiosity does not guarantee voluntarily complying with applicable tax provisions, because there are some people who look religious but are actually hypocrites, because their words and actions are contrary to religious teachings. As for (Khalil & Sidani, 2020) showed that religiosity had no significant effect on tax compliance, but the interaction between religiosity and tax education

and the interaction of religiosity and tax knowledge had a significant effect on tax compliance. Zakat as one of the pillars of Islam is a form of religiosity itself.

As well as taxes, the collection of zakat by amil to muzakki is also influenced by (Abdullah & Sapiei, 2018), shows that religiosity – which in this case is represented by three dimensions of religiosity, namely obligation, morality, and sunnah – has a significant influence on individuals in fulfilling their zakat obligations. Research by (Al-Mamun et al., 2020) is even more advanced regarding the perception of zakat as a deduction from taxable income, his study shows that the religiosity of Muslim consumers is a factor that has a significant influence on perceptions of tax deduction through zakat.

Besides religiosity, another factor that has similarities in influencing people to pay zakat and taxes is the level of knowledge of the rules (legal conscience). (Harahab, 2016) found that the low level of community participation in paying zakat through the Amil Zakat Institution and the Amil Zakat Agency was caused by a lack of knowledge and understanding of the contents of the Zakat Law. (Al-Mamun et al., 2020) found that awareness of the law has a positive and significant influence on people's perceptions of zakat as a tax deduction. research on legal awareness as a factor affecting tax revenue. (Arifin & Warliana, 2016) found that tax awareness has a positive and significant effect on tax revenue. Likewise the results of research from Halawa,

However, our initial observation related to zakat as a tax deduction is by giving open questions to MSMEs that are fostered by one of the Muslim women's organizations in Indonesia, namely Muslimat Hidayatullah (MUSHIDA), finding that out of a total of 493 MSMEs fostered with a distribution throughout Indonesia, it is sufficient to be a separate problem, namely:

1. 100% of these MSMEs admit that they routinely and obediently fulfill their obligations as Muslims to pay zakat.

2. Only 37% of these MSMEs pay and report their taxes. 73% admit they have not paid and reported taxes due to ignorance.
3. Only 20% of MSMEs who pay and report their taxes know that zakat can reduce taxes.
4. MSMEs that pay and report their taxes have not used zakat as a tax deduction.

The local phenomenon and the description above are important factors for the author to study and examine what factors can influence people's perceptions in terms of the relation to paying zakat as one of the tax incentives which in this case will increase zakat receipts and of course taxes so that the authors conduct research with the title :

"Analysis of the Influence of Religiosity, Legal Awareness, and Education on Tax Deduction Zakat with Profit Quality as Moderator".

The concept in this study is to describe how the influence of religiosity, legal awareness, tax education and zakat, on the perception of zakat as a tax deduction with halal-haram aspects as a moderating variable. The researcher presents a frame of mind regarding the related variables as follows:
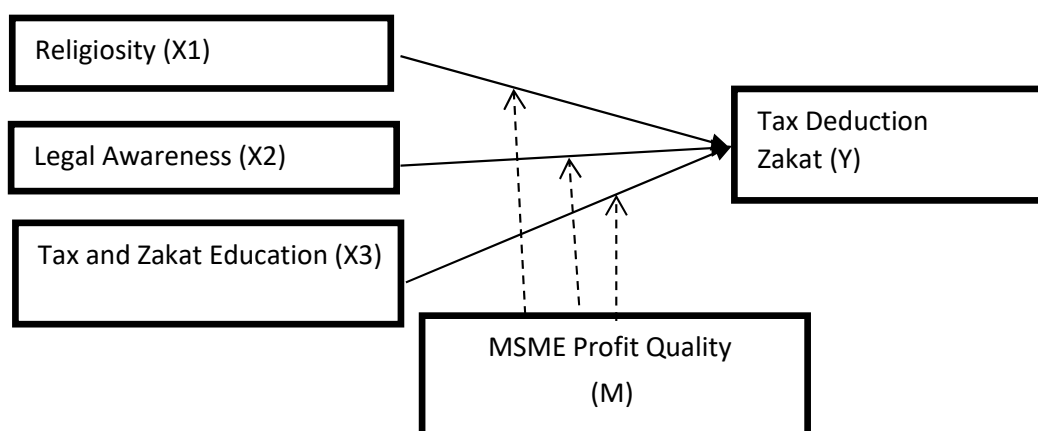
METHODS

In conducting research, especially for quantitative research, one important step is to make a research design. Research design is a strategy to achieve predetermined research objectives and serves as a guide or guide for researchers throughout the research process as Nursalam in (Nasrudin, 2019)

The population of this study were 206 Muslimat Hidayatullah-assisted SMEs in West Java, while the sample used was 103 Muslimat Hidayatullah-assisted SMEs in Greater Jakarta. The MSME research sample assisted by Muslimat Hidayatullah can be seen in the table below:

Table 2. Population and sample of MSMEs assisted by Muslimat Hidayatullah in Jabodetabek

No	Regency/city	Amount		Information
		Population	Sample	
1	Bogor Regency	12	8	Using purposive sampling with criteria is MSMEs that are legal entities and have been established for more than 4 years
2	Bogor city	14	10	
3	City of Depok	33	21	
4	Bekasi city	6	6	
5	Bekasi District	11	7	
6	Tangerine City	8	8	
7	South Tangerang City	0	0	
8	Tangerang Regency	0	0	
9	City of DKI Jakarta	19	10	

Total	103	70	

The data collection method used in this study is a questionnaire, which is a list of written questions that have been formulated previously and will be answered by respondents with clearly defined alternative answers (Sekaran & Bougie, 2016).

Questionnaires are data collection methods that are carried out by giving a set of questions or written statements to respondents to answer. Questionnaires are also more efficient when researchers know with certainty the variables to be measured and know what is expected of respondents (Iskandar, 2019).

The type of data used in this research is primary data. Primary data is information obtained first-hand by researchers relating to specific study objective variables (Sekaran & Bougie, 2016).

The primary data of this research is data of opinion statements from individual respondents who own MSMEs who have legal entities and have operated for more than 4 years under the guidance of Muslimat Hidayatullah.

RESULTS and DICUSSION

Descriptive statistics are statistics that are used in analyzing data by describing or describing the data that has been collected. Descriptive statistics are data processing for the purpose of describing or giving an overview of the object under study through sample or population data. Descriptive statistics aim to provide an overview or describe data in variables seen from the average (mean), minimum, maximum and standard deviation values (Ghozali, 2013). Descriptive statistics are statistics that are used to describe data into clearer and easier information understood which provides an overview of the research in the form of the relationship of the independent variables proxied by religiosity, legal awareness, and education, the dependent variable proxied by tax deduction zakat, and the moderation variable proxied by earnings quality. The results

of descriptive statistics can be seen in the following table:

Table 3. Descriptive statistics

N		Minimum	Maximum	Means	std. Deviation
Religiosity	70	18	30	25,19	2,634
Legal Awareness	70	11	20	17,64	1,993
Education	70	14	32	23,39	3,289
Deduction Zakat Tax	70	20	35	27,67	2,952
Valid N (listwise)	70				

Based on the table above, it can be concluded that descriptive statistics with a sample of 70 respondents include:

1. The religiosity variable has the smallest (minimum) value of 18 and the largest (maximum) value is 30. The average religiosity variable resulting from 70 respondents shows a result of 25.19 and a standard deviation of 2.634, which means that in general the data results are less varied and the data clusters around the mean (more reliable) because the standard deviation is smaller than the mean.

2. The legal awareness variable has the smallest (minimum) value of 11 and the largest (maximum) value of 20. The average education variable resulting from 70 respondents shows a result of 17.64 and a standard deviation of 1.993, which means that in general the data results are insufficient. varies and the data clusters around the mean (more reliable) because the standard deviation is smaller than the mean.

3. The education variable has the smallest (minimum) value of 14 and the largest (maximum) value is 32. The average educational variable resulting from 70 respondents shows a result of 23.39 and a standard deviation of 3.289 which means that in general the data results are less varied and the data clusters around the

mean (more reliable) because the standard deviation is smaller than the mean.

4. The tax deduction zakat variable has the smallest (minimum) value of 20 and the largest (maximum) value of 35. The average whistleblowing intention variable resulting from 70 respondents shows a result of 27.67 and a standard deviation of 2.952, which means that in general the results the data varies less and the data clusters around the mean (more reliable) because the standard deviation is smaller than the mean.

Reliability Test Results

Testing the reliability of data can be done after a research instrument is said to be valid. Questionnaires can be said to be reliable or reliable if the respondents' answers are stable or consistent from time to time (Ghozali, 2013). This study uses a reliability test with cronbach's alpha with a significant level of 5%. A variable is said to be reliable if it gives a Cronbach's alpha value > 0.60. Whereas otherwise, the data is said to be unreliable (Ghozali, 2013). the results of the reliability test will be explained in the following table:

1. Religiosity Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.857	6

From the table above we can see that the Cronbach's Alpha value is 0.857> 0.006 so that it can be concluded that each statement on the religiosity variable is reliable

2. Legal Awareness Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.825	4

From the table above we can see that Cronbach's Alpha value is 0.825> 0.006 so that it can be concluded that each statement on the legal awareness variable is reliable

3. Education Variables

Reliability Statistics	
Cronbach's Alpha	N of Items
0.806	7

From the table above, we can see that the Cronbach's Alpha value is 0.806 > 0.006 so that it can be concluded that each statement on the education variable is reliable.

4. Tax Deduction Zakat Variable

Reliability Statistics	
Cronbach's Alpha	N of Items
0.825	7

From the table above we can see that the Cronbach's Alpha value is 0.806> 0.006 so that it can be concluded that each statement on the tax deduction zakat variable is reliable.

Normality Test Results

The normality test is used in research to see if the data is normally distributed or not. A regression model can be said to be good if it has good residual values (Ghozali, 2013). The normality test in this study used the Kolmogorov-Smirnov test. The normality test results can be seen in the following table:

One-Sample Kolmogorov-Smirnov Test

	Unstandardized residual	
N		70
Normal Parameters, b	Means	0
	std. Deviation	1.902349
Most Extreme Differences	absolute	0.07
	Positive	0.07
	Negative	-0.065
Test Statistics		0.07

asymp. Sig. (2-tailed)	.200c,d

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

In the normality test, the data is declared normally distributed if the significance value is > 0.05. Based on the table above, the significance value for the Kolmogorov Smirnov one-sample test is 0.200. This value is already greater than the significance value, so it is concluded that the residuals are normally distributed.

Multicollinearity Test Results

The multicollinearity test is used to test the regression model in the study where there is correlation between the independent variables. This study uses a multicollinearity test with the provision that if the tolerance value is > 0.1 and VIF < 10, then there is no multicollinearity between the variables. The results of the multicollinearity test can be seen in the following table:

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	1898	2,767		0.69	0.5		
	Religiosity	0.38	0.107	0.334	3,487	1	0.685	1,459
	Legal Awareness	0.43	0.127	0.291	3,395	1	0.856	1.17
	Education	0.37	80	0.416	4,654	0	0.787	1,271

a. Dependent Variable: Tax Deduction Zakat

Based on the table above, it explains that the data does not have multicollinearity. This can be seen from the overall tolerance value above 0.1 and the overall VIF value below 10. It can be concluded that there is no multicollinearity between each independent variable and the moderating variable in the regression model.

F test results

The coefficient F test shows whether all the independent variables in the research model have a joint effect on the dependent variable. The results of the F test can be seen in the following table:

ANOVA[a]

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	352,425	4	88,106	22,998	,000b
	residual	249,018	65	3,831		
	Total	601,443	69			

a. Dependent Variable: Tax Deduction Zakat
b. Predictors: (Constant), Moderating1, Legal Awareness, Education, Religiosity

Based on the table above, the ANOVA value (feasibility model) has a significance value of 0.000 <0.05, which means that this study has a good feasibility model so that it can be continued for research with moderate earnings quality using covariates.

Test Results for the Coefficient of Determination (R2)

The coefficient of determination test (R2) is carried out to determine and predict how big or important the contribution of the influence given by the independent variables jointly to the dependent variable. The value of the coefficient of determination is between 0 and 1. If the value is close to 1, it means that the independent variable provides almost all the information needed to predict the dependent variable. The results of the test for the coefficient of determination (R2) can be seen in the following table:

Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimates
1	,765a	,586	,560	1.9573

a. Predictors: (Constant), Moderating1, Legal Awareness, Education, Religiosity

Based on table 4.13 above, the R Square value is 0.586 or 58.6%. This means that the variables of religiosity, legal awareness, and education, have an effect on the tax deduction of zakat by 58.6% and the remaining 41.4% are influenced by other variables not examined in this study.

Test Results t

The t test is used to determine the level of influence of one independent variable individually on the dependent variable. This test is done by looking at the alpha value with a significance level of 5% (0.05). The criteria for the hypothesis are accepted if the significance value is <0.05 and the regression coefficient is in line with the hypothesis. In this study, the t test was conducted to test the significance level of the effect of the independent variables on the dependent variable without being moderated by the moderating variable. This test is also an initial assessment of how far the independent variable affects the dependent variable in the absence of a moderating variable to be compared with a test using a moderating variable. The following are the results of the t test:

Coefficientsa

Model		Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas	t	Sig.
1	(Constant)	1,898	2,767		,686	,495
	Religiosity	,375	,107	,334	3,487	,001
	Legal Awareness	,431	, 127	,291	3,395	,001
	Education	,373	0.08	,416	4,654	,000

a. Dependent Variable: Tax Deduction Zakat

Based on the table above, the influence of the independent variables on the dependent variable is partially explained as follows:

1. Hypothesis I: Religiosity affects zakat as a tax deduction. Based on the table above, the religiosity variable has a calculated t value of 3.487 > 1.655970 t table and a significance value of 0.001 <α (0.05) and a β coefficient value of 0.375. This shows that the religiosity variable has a positive effect

on zakat as a tax deduction, so it can be concluded that hypothesis 1 is accepted.

2. Hypothesis II: Legal awareness affects zakat as a tax deduction. Based on the table above, the religiosity variable has a t-value of 3.395 > 1.655970 t-table and a significance value of 0.001 <α (0.05) and a coefficient β of 0.431. This shows that the legal awareness variable has a positive effect on zakat as a tax deduction, so it can be concluded that hypothesis 2 is accepted.

3. Hypothesis III: Education influences zakat as a tax deduction. Based on the table above, the religiosity variable has a t-count value of 4.654 > 1.655970 t-table and a significance value of 0.000 <α (0.05) and a β-coefficient value of 0.431. This shows that the education variable has a positive effect on zakat as a tax deduction, so it can be concluded that hypothesis 3 is accepted.

Covariance Analysis Test Results

To test the extent to which the earnings quality variable is able to moderate the independent variables on the dependent variable, a test is carried out using the Covariance Analysis method. To test a data using covariance analysis, the homogeneity of the data is first tested by conducting a Levene test. The homogeneity test results are as follows:

Levene's Test of Equality of Error Variance

Dependent Variable: Tax Deduction Zakat

F	df1	df2	Sig.
1,182	66	3	,527

Tests the null hypothesis that the error variance of the dependent variable is equal across groups.

A. Design: Intercept + Religiosity + Legal Awareness + Education + PENKL

In the table above it can be seen that the significance value is 0.527 > 0.05 so it can be concluded that the data comes from populations that have the same (homogeneous) variance. Furthermore, after the data is said to be homogeneous, the ANCOVA test is carried out with the following results:

Tests of Between-Subjects Effects

Dependent Variable: Tax Deduction Zakat

Source	Type III Sum of Squares	df	MeanSquare	F	Sig.
Corrected Model	517,473a	45	11,499	3,287	,001
Intercepts	5,906,757	1	5,906,757	1,688,241	,000
Religiosity	60,584	14	4,327	1,237	, 313
Legal Awareness	54,413	14	3,887	1,111	,397
Education	200,873	14	14,348	4.101	,001
PENKL	9.202	1	9.202	2,630	,118
KesHumKL	2,540	1	2,540	,726	,403
RELIGICLY	2,085	1	2,085	,596	,448
Error	83,970	24	3,499		
Total	54,201,000	70			
Corrected Total	601,443	69			

a. R Squared = .860 (Adjusted R Squared = .599)

1. Hypothesis 1: Religiosity does not affect zakat as a tax deduction Based on the table above, a significance value of 0.313 > α (0.05) This shows that the religiosity variable has no effect on zakat as a tax deduction, so it can be concluded that hypothesis 1 is rejected.

2. Hypothesis 2: Legal awareness does not affect zakat as a tax deduction. Based on the table above, the significance value is 0.397 > α (0.05). This shows that the legal awareness variable has no effect on zakat as a tax deduction, so it can be concluded that hypothesis 2 is rejected.

3. Hypothesis 3: Education affects zakat as a tax deduction
4. Based on the table above, the religiosity variable has a significance value of 0.001 <α (0.05). This shows that the education variable has an effect on zakat as a tax deduction, so it can be concluded that hypothesis 3 is accepted.
5. Hypothesis 4: Earnings quality does not moderate education on zakat as a tax deduction.
6. Based on the table above, the education variable has a significance value of 0.118 > α (0.05). This shows that the earnings quality variable moderates education on zakat as a tax deduction, so it can be concluded that hypothesis 4 is accepted.
7. Hypothesis 5: Earnings quality does not moderate religiosity towards zakat as a tax deduction.
8. Based on the table above, the religiosity variable has a significance value of 0.403 > α (0.05). This shows that the earnings quality variable does not moderate religiosity towards zakat as a tax deduction, so it can be concluded that hypothesis 5 is rejected.
9. Hypothesis 6:: earnings quality does not moderate legal awareness but weakens zakat as a tax deduction

Based on the table above, the legal awareness variable has a significance value of 0.448> α (0.05). This indicates that the earnings quality variable does not moderate legal awareness of zakat as a tax deduction, so it can be concluded that hypothesis 6 is rejected.

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