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**THE INFLUENCE OF KNOWLEDGE, TRUST, AND SOCIAL MEDIA ON THE
INTEREST PAYING ZAKAT DIGITAL WITH GENERATION AS
MODERATION: A CONCEPTUAL REVIEW**

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ABSTRACT:

This study aims to determine the factors that influence digital zakat payments including knowledge, trust, and social media. In addition, this study also explains the role of generation in moderating knowledge, trust, and social media on digital zakat payments. The results of this study are a conceptual framework that is expected to provide new insights into the influence of knowledge, trust and social media on digital zakat payments. Because of the differences in previous studies, including research results that have a significant effect and research results that do not have a significant effect, the researcher includes the role of generation as a moderation that can strengthen the influence of the variables knowledge, trust, social media on digital zakat payments. The method used in this study is the literature review method, with the type of library research. Research sources are obtained through journals that have good credibility. The results of the study were then analyzed by combining findings from several sources to form a conceptual theoretical understanding so that a conclusion can be drawn. The researcher offers several empirically testable research propositions, and concludes with research implications, and research directions for future investigation.

Key words: knowledge, trust, social media, generation, digital zakat

INTRODUCTION

In this modern era, technological developments are very rapid. Technological developments are widely used by humans in various aspects of life. Technology has also changed the financial transaction model that used to be done directly, now it is done digitally. Not only in the conventional economic sector that feels the impact of this technological development but also in the sharia economy. With the increasingly rapid technological advances, it makes it easier for humans to carry out religious obligations, one of which is paying Zakat. Digitalization of Zakat provides great benefits in more efficient, transparent collection and management, reduces transaction costs and is able to reach various generations and increases the security of collection and management nationally. Technological advances that have entered the transformation era 4.0 are expected to apply efficiency and effectiveness in the implementation of zakat management (Utami et al., 2020).

The interest in paying zakat through digital platforms has begun to be widely in demand by the public, as evidenced by data based on the BAZNAS website, digital zakat collection has been carried out since 2016 with a collection amount of IDR 0.49 billion. Digital zakat collection shows a very positive trend with an increase every year until in 2023 Central BAZNAS managed to collect zakat funds of IDR 195.5 billion through digital channels. Of all the digital channels for collecting zakat during 2023, around 53.35% of it was received by Central BAZNAS from muzakki through the BAZNAS Website. The potential for digital zakat collection in Indonesia reached IDR 63.9 trillion in 2019. In 2019, the potential for digital zakat collection in Indonesia reached IDR 63.9 trillion, and the five provinces with the highest digital zakat potential were West Java Province at IDR 1.2 trillion, East Java at IDR 663 billion, DKI Jakarta at IDR 657 billion, Central Java at IDR 480 billion, and Banten at IDR 419.4 billion.

Since its launch, zakat collection through this digital portal has continued to increase from year to year. However, there are still challenges related to zakat distribution. Many muzakki (zakat payers) prefer to give funds directly to recipients rather than through zakat institutions. This is due to the view that zakat management is inefficient, as well as lack of knowledge and trust towards zakat institutions. As a result, official payment channels are often ignored (Wahid et al., 2017). Although the Online platform provides a viable alternative for zakat payments, the low level of knowledge and trust in Online zakat management limits the intention of Muzakki to utilize it (Cahyani et al., 2022). Therefore, the implementation of good governance is very important to ensure the effectiveness and efficiency of zakat institutions in managing zakat funds. With a transparent and accountable management system, zakat institutions can ensure that the funds received are used optimally and in accordance with the purpose of zakat. This includes strict supervision, clear reporting, and data-based decision making. Thus, good governance not only increases public trust in zakat institutions, but also contributes to achieving greater social impact through the distribution of targeted assistance.

The interest in paying Zakat through digital Zakat can be influenced by several factors. Based on research from Othman Zakat knowledge has a positive effect on the interest in paying zakat. Zakat knowledge increases a person's understanding of religious obligations. A person prefers to pay zakat with a digital platform because based on the knowledge that using a digital platform will be more practical and efficient. In addition, research presented by Harmaini et al., (2023) with a total of 320 respondents with an age range of 20 to 40 years and over 40 years of age, it proves that Zakat knowledge has a significant positive effect on zakat payments through digital platforms. And in the study Hidayatullah & Asyari, (2023) with a total of 222 respondents

consisting of the millennial generation, it was stated that the results of the study were that zakat knowledge had a significant positive effect on zakat payments through digital platforms.

Another factor that influences Muzakki's interest in paying zakat digital is Trust. Based on research, it is stated Anggraini & Indrarini, (2022) The Trust variable partially has a significant influence on the interest in paying zakat through digital zakat. The trust variable has an influence because people can easily access information related to digital zakat from the official website of the zakat collection institution or from social media. In addition, research from Hussain et al., (2022) also said that the Trust variable has a significant influence on the intention to pay zakat through digital platforms.

However, there are differences in the research results presented by Ramlee et al., (2023) stated that the Zakat Knowledge variable does not have a significant influence on the interest in paying zakat through digital platforms, likewise the Trust variable also does not have a significant influence on the interest in paying zakat through digital platforms.

In research Ferdana et al., (2022) with the number of respondents 158 respondents only consisting of generation Z which stated that Trust does not have a significant effect on zakat and digital Payment. It is possible that in generation Z there is still low trust in Digital Zakat, it is not certain that the results will be the same in other generations. Because in the study Al Athar & Al Arif, (2021) stated that the results of the study were that Trust had a significant effect on zakat payments through digital platforms, the study did not mention the number of respondents, but the respondents used in the study were the millennial generation. Likewise with research from Soemitra & Nasution, (2021) with a total of 100 respondents consisting of millennials and generation Z, the study stated that Trust has a significant positive effect on zakat payments through digital platforms.

Apart from these two factors, social media also plays a role in influencing someone to pay zakat through digital platforms, as stated in previous research by (Iswahyuni, 2021) that online media influences Muzakki in their loyalty in paying zakat through digital platforms. Research from Ilham et al., (2023) with 200 respondents, the majority aged 21 to 25 years, also stated that social media has a positive influence on digital zakat payments. Not only that Ferdana et al., (2022b) with generation Z as respondents totaling 158 also stated that social media has a significant positive influence on digital zakat payments.

Meanwhile, according to Ningsih, (2021) in her research, social media does not have a significant influence on interest in paying zakat through digital platforms. It is also mentioned in other studies such as research by Hidayatullah & Asyari, (2023) stated that social media does not have a significant influence on the interest in paying zakat through digital platforms. Although Jamaludin & Soleha, (2022) also stated in the results of his research that social media also does not affect digital zakat payments. This is very possible because the respondents in the research used were in the older age range, namely over 40 years.

From the three variables above, there are several differences in research results from each researcher. Several studies used respondents from various age ranges with the results of the Knowledge study having a significant effect in the age range of 27 to 42 years and no significant effect on student and worker respondents. Trust has a significant effect in the age range of 25 to 40 years, but has no significant effect in other studies with an age range of 15 to 24 years. Social media also has a significant effect in the age range of 21 to 25, but other studies also show no significant effect in the age range of 27 to 42 years. This provides an opportunity for researchers to review the study using the variables above by adding the Generation variable as a moderating variable. Because different generations have different behaviors and habits in various aspects of life including the use of digital platforms in paying zakat. Different generations also have different understandings and attitudes towards zakat. The addition of the generation variable as a moderation to find out how much influence the generation has in strengthening the independent variables Knowledge, Trust, Social media on the interest in paying zakat through digital platforms.

Methods

The method used in this study is the literature review method, with the type of library research. Research sources obtained through journals that have good credibility. The results of the study were then analyzed by combining findings from several sources to form a conceptual theoretical understanding so that a conclusion can be drawn (Pratama & Cahyono, 2021). The purpose of this study is to determine the effect of knowledge, trust, social media, on digital zakat payments and to explain the role of generation as a moderating variable which is expected to provide a more detailed description of the relationship between these variables. This study also aims to provide a conceptual framework that provides new insights regarding the influence of factors that influence zakat payments through digital platforms with the addition of generation as a moderation.

Result

The Influence of Knowledge on Interest in Paying Zakat Digital

The term “knowledge” refers to the level of understanding one has regarding the steps or actions that may be required to complete a task or achieve a particular goal. It includes information, skills and experiences gained through education, training or interaction with the environment. In other words, knowledge is not just remembering facts, but also involves the ability to apply that information in real situations. It includes an understanding of the relevant processes, techniques and methods needed to carry out tasks effectively. In-depth knowledge allows individuals to make better decisions, identify problems, and find appropriate solutions in different contexts (Annahl et al., 2021).

Knowledge can be explained as a collection of information or data obtained through the process of education and life experience. In the context of zakat, knowledge refers to an individual's ability to understand the rules and regulations governing zakat obligations (Hakimi et al., 2021; Khatimah et al., 2024). Understanding the requirements for paying zakat according to Islamic principles as referred to by Al et al. (2018), is knowledge about zakat that can motivate individuals to fulfill their obligations. Previous studies have highlighted the importance of knowledge as a variable in predicting individual compliance behavior in paying zakat through digital platforms. The implementation of zakat system through digital platform marks a significant technological advancement in the effort to improve the efficiency of zakat collection. One of the main objectives of using this platform is to simplify the process for zakat payers, so that they can fulfill their zakat obligations more easily without having to experience difficulties in finding a suitable zakat institution. With this digital system, it is expected that the level of public awareness to pay zakat will increase, especially among individuals who have a higher level of education, are religious, and have extensive knowledge about zakat. Thus, it is expected that the contribution of zakat given by the community will increase significantly, supporting greater social and economic goals in society (Mariyanti et al., 2022; Afina & Cahyono, 2024).

Previous research shows that Knowledge is an important variable in predicting the behavior of Zakat payment compliance through digital platforms. The implementation of the Zakat system through digital platforms has been a significant technological advancement that has increased efficiency in collecting Zakat. The main goal is to facilitate the process for Muzakki in fulfilling their obligations without having to come directly to the Zakat institution. It is hoped that the level of awareness in paying Zakat will be higher in individuals who are educated, religious, and knowledgeable about Zakat, so that it can increase the overall contribution (Mariyanti et al.,

2022). From previous research, it was stated that Zakat Knowledge has a significant positive effect on the interest in paying zakat through digital platforms. So from the theoretical explanation, the proposition offered in this study is:

Proposition 1: Knowledge has a significant positive effect on interest in paying Zakat Digital.

The Influence of Trust on Interest in Paying Zakat Digital

Trust is the belief that the actions of other people or a group are consistent with their beliefs. Trust is born from a process that is slow and then accumulates into a form of trust, in other words, trust is our belief that in one product there are certain attributes. This belief arises from the repeated perception of learning and experience (Amir, 2005). Trust in zakat institutions in this study is defined as the willingness or interest of Muzakki to use a digital platform in distributing his zakat because Muzakki believes that the distribution of zakat is transparent and efficient. (Rosalinda et al., 2021).

In previous research presented by Soemitra & Nasution, (2021) states that Trust has a significant positive effect on the interest in paying zakat through digital platforms due to public trust in the efficiency of time and ease of paying zakat. Likewise with what was stated by Adinda & Amalia, (2021) in his research also mentioned that Trust has a significant positive effect on Zakat Payment through Digital Platforms, it is expected that with digital people can access zakat reports transparently and accountably. So from the theoretical explanation the researcher offers the following propositions:

Proposition 2: Trust has a significant positive effect on the interest in paying Zakat Digital.

The Influence of Social Media on Interest in Paying Zakat Digital

Social media is a platform that focuses on the lives of its users, supporting them in interacting and collaborating in various activities. As a form of online media, social media facilitates the formation of social relationships and increases interaction between individuals (Setiadi, 2016). Social media is now one of the tools for disseminating information that is widely used by the public (Agit et al., 2024). Information can be disseminated easily and reach many people. This also applies to information about zakat, which we often encounter on various social media platforms in various forms of content. Nowadays, the use of social media has become common among the millennial generation (Rosihana et al., 2024). This condition can be utilized to intensify educational

information with the hope that it can have a positive effect on the cognitive abilities and behavior of the millennial generation (Ahmad & Nurhidaya, 2020). When millennial Muslims actively use various *social media* platforms and find content that is not only interesting but also educational about zakat, it is hoped that this can trigger their interest and awareness to fulfill their obligation to pay zakat. Content presented in a creative and informative way, such as infographics, videos and articles that explain the benefits and importance of zakat, can help them understand the value and social impact of zakat itself. By increasing knowledge and awareness through social media, this generation is expected to be more motivated to participate in philanthropic activities, and see zakat not only as a religious obligation, but also as a tangible contribution to help others. Moreover, interactions within online communities can strengthen the sense of solidarity and social responsibility among them, thus encouraging more individuals to actively give zakat.

Social media can be utilized as a tool to amplify the dissemination of educational information with the hope of generating a positive impact on one's cognitive abilities and behavior. By utilizing these platforms, educational content can be reached by a wider audience, allowing individuals to access a variety of new knowledge and perspectives that can stimulate critical thinking. Informative and engaging content, such as articles, videos and infographics, can help improve one's understanding of issues, encouraging them to think more deeply and consider different viewpoints (Ahmad & Nurhidaya, 2020). When a Muslim uses social media and finds interesting and educational content about zakat that can be paid online or on a digital platform, it is hoped that it can arouse their interest in paying zakat. With this, the author formulates the following proposition in the study. Digital zakat campaigns through social media can reach people who may not be exposed to information about zakat. This is expected to influence the increase in muzaki and zakat funds collected digitally. That way, the level of repeated interaction on social media will influence a person in paying zakat. So the proposition offered by the researcher is as follows:

Proposition 3: Social media has a significant positive influence on interest in paying zakat digital.

The Influence of Knowledge on Interest in Paying Zakat Digital with Generation as Moderation

With knowledge moderated by generational age grouping, people with higher education levels are generally more tech-savvy and more open to new ideas. With this, it is hoped that someone will be more interested in paying zakat through digital platforms. From the research by Hidayatullah & Asyari (2023) using millennial respondents, it was mentioned that the research results indicate that Knowledge has a significant positive influence on zakat payments through

digital platforms. This means that Knowledge can influence people in paying Zakat. From the research by Hidayatullah & Asyari (2023), it was proven that the relationship of knowledge will have an even stronger influence on digital zakat when applied to the millennial generation. The millennial generation is a demographic group where individuals were born between 1981 and 1996. From the research by Harmaini et al. (2023), it is also mentioned that Zakat Knowledge is reinforced by the age factor in paying digital zakat. Based on this theory, the researcher offers the following propositions:

Proposition 4: Generation moderates the influence of Knowledge on Interest in paying zakat digital.

The Influence of Trust on Interest in Paying Zakat Digital with Generation as Moderation

Generations are expected to be able to strengthen the influence of Trust on a person's interest in paying zakat through digital platforms because there are generational differences in trusting the efficiency of zakat payments through digital platforms. The research conducted by Adinda & Amalia (2021) states that Trust has a significantly positive influence on zakat payments through digital platforms, with 155 respondents aged between 17 and 65 years. The dominant respondents in the study were those aged 17 to 25 years, with 92 respondents, which can be interpreted that the relationship of trust will be stronger when applied to the generation aged 17 to 25 years. That age falls into the Generation Z category. As mentioned in the study by Harmini et al. (2023), the age factor can strengthen the influence of other variables on zakat payments through digital platforms. So from the theory above, the proposition offered by the researcher is as follows:

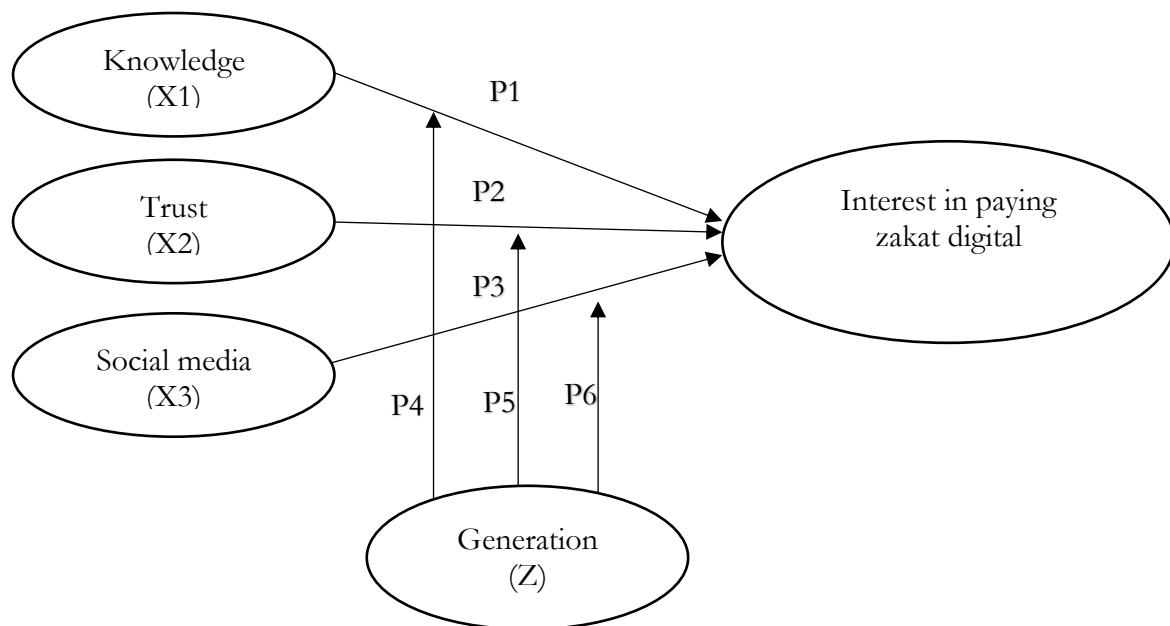
Proposition 5: Generation moderates the influence of Trust on Interest in paying zakat digital.

The Influence of Social Media on Interest in Paying Zakat Digital with Generation as Moderation

The technology-savvy generation is expected to strengthen the influence of *social media* on a person's interest in paying zakat digital. The more the era develops, everything is now widely accessed through *Social media*, even information about zakat can be seen from Social media. *Social media* plays a very important role in collecting and reporting Zakat funds to muzaki. Social media helps optimize the fundraising process and makes reporting on funds collected easier for muzaki as stated in a study by Subkhan, (2023) with respondents consisting of millennials and generation Z. The Zakat campaign through a digital platform on social media that is packaged in an attractive

and contemporary way is expected to attract the interest of young people in paying zakat, not only young people but from various generations, because in the current digital era, various generations are already technology literate. Such as research from Ferdana et al., (2022) with generation Z as respondents that social media has a significant influence on paying zakat through digital platforms. It can be interpreted that the influence of social media will become stronger on the intention to pay digital zakat when applied at the level of Generation Z, which includes individuals born between 1997 and 2010. In the research by Harmini et al. (2023), it is stated that the age factor strengthens the influence on digital zakat payments, where the age factor is relevant to the generational level or grouping based on age. So the proposition offered in this study is as follows:

Proposition 6: Generations moderates the influence of social media on interest in paying zakat digital.



Research Model of the Influence of *Knowledge, Trust, Social Media* on Interest in Paying Zakat Digital

Implications

Theoretically, this study provides six contributions to the development of related theories about the concept of interest in paying zakat through digital platforms. First, this study provides a theoretical explanation of the relationship between knowledge and zakat payments through digital platforms. Then secondly, this study provides a theoretical explanation of the relationship between the influence of Trust on digital zakat payments. The third explains the influence of social media on digital zakat payments. Furthermore, this study explains the role of generation as a moderation

of knowledge, trust, social media on digital zakat payments. The conceptual model proposed in this study is expected to be used as a reference for academics to conduct further research related to zakat payments through digital platforms. In addition to providing theoretical contributions, this study also provides practical contributions. The conceptual model proposed in this study is expected to provide insight to zakat managers. To generate increasing public interest in paying zakat digitally, managers are expected to be able to utilize the conceptual model proposed in this study. Zakat knowledge, trust, and social media can be used as a strategy to increase public interest in paying zakat by adding generation as a moderation, it is expected that interest in paying zakat will increase. Different generations have different behaviors and habits including in the use of digital platforms.

Conclusion

This study began with differences in research from previous studies on the influence of knowledge, trust and social media on zakat payments through digital platforms. The differences in previous studies were then the reason for researchers to review by proposing a conceptual model to describe the influence of knowledge, trust, and social media on digital zakat payments. Knowledge has a positive effect on the interest in paying digital zakat because with a good understanding of the law and sharia of zakat people will be more committed to fulfilling their obligations. Trust also affects digital zakat payments because this trust arises and believes that zakat through digital platforms is safe and efficient. Social media also has a positive impact on zakat payments, social media as an effective communication tool to disseminate information about zakat. By presenting Generation as a moderation in this research concept, it is hoped that it can increase the influence of knowledge, trust, and social media on digital zakat payments.

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