

The Influence of Knowledge of Zakat, Income Level and Trust in Muzakki's Interest in Paying Zakat on Agricultural Products through Baznas Kampar Regency

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ABSTRACT

The reason for this thought is to find out the effect of zakat information, payment rate, and confidence on the interest of muzakki to pay zakat assets to Baznas Kampar Regency. This research was conducted in Kampar Regency. To analyze collected data, the SPSS application was utilized. A total of 98 primary data collected using a questionnaire with the Slovin sampling method. Respondents in this study were Muzakki who were affiliated with BAZNAS Kampar Regency. According to the study, knowledge about zakat has a significant impact on their willingness to pay zakat, income level has a significant impact on their willingness to pay zakat, and trust has a positive impact on their willingness to pay agricultural zakat.

Keywords: Knowledge of Zakat, Income Level, Trust, Interest

A. INTRODUCTION

In essence, zakat has many benefits and several clear positive impacts for zakatable assets (the assets eligible for Zakat), for those who issue them, and for Islamic society in general. As the literal meaning of the word "cleanse". Muslims believe that paying zakat cleanses, enhances, and blesses the remaining wealth or assets that are subject to zakat, protecting them from various disasters, damage, negligence, and loss by Allah SWT. To anticipate this, it is necessary to establish a zakat institution managed with advanced management practices. A well-positioned zakat institution is crucial because, thus far, zakat management in society has been inadequate. The progress of Muslims in various aspects such as the economy, science, and technology expected to increase the income of zakat. Regarding government efforts related to zakat, the government applies the

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concept of the economy, including the capitalist and nationalist economy, in which private individuals own goods and production, yet the government intervenes to protect the national economy fairly. However, both systems are based on principles of justice and humanity. To apply social care and improve human welfare, Islam provides a medium known as “zakat”. Through this medium, Islam obliges Muslims who have fulfilled the requirements to realize their social concerns (when their earnings reach a prescribed amount, called “Nisab”, above their needs) (M. Nur Rianto Al Arif, 2017).

Paying zakat is “an individual matter, fulfilling a religious obligation to Allah (SWT)”. If a Muslim has issued zakat, it means they have worshipped and fulfilled their obligations to Allah, receiving the promised reward. However, in carrying out these obligations, a person, in this case, a muzakki, cannot be separated from joint affairs, as the issue of zakat is related to property issues and to whom the wealth is given, closely tied to the recipient of zakat.

On the other hand, some issues arise in the community related to zakat distribution, one of which is to whom the zakat will be given or how the money reaches the poor is often unclear. If handed over to the zakat organization, whether the distribution of zakat reaches the right mustahiq or zakat recipients. Sometimes, the direct distribution of zakat by muzakki is not on target. The direct distribution of zakat is often based on emotional relationships, such as to immediate family members. Where in fact the distribution of zakat from muzakki to mustahiq, there are eight categories of eligible recipients that must be fulfilled as described in the Holy Quran, such as the needy, the poor and so on (Qardawi, 1999).

The collectivity of zakat funds in Indonesia have not been managed optimally. This is affected by the weak socialization and the religious education process, such as the lack of public education and understanding of zakat's importance in social life.

Increasing public awareness about zakat, especially among micro-entrepreneurs, will improve zakat acceptance, encouraging stronger and more positive motivations for zakat recipients. This is inseparable from a combination of internal and external encouragement, stimulation and education in paying zakat. The people of Kampar Regency are predominantly Muslim and have various professions such as government officials, business owners, sellers of goods and services, private employees, etc. In Islamic perspective, effort is part of worship, emphasizing that every Muslim must engage in it. Thus, Islam accords

special significance to work, considering it an act of worship that Muslims must undertake. For devout individuals, hard work serves as a potent motivator for self-improvement, development, and becoming better individuals.

"Belief and trust are closely linked to understanding, as understanding involves the conscious mental processing of sensory stimuli. Baznas Kampar Regency considers public trust crucial in establishing rapport with customers (Muzakki). It is gratifying if many muzakki trust and intend to pay zakat through the zakat organization. However, a significant challenge arises from the disparity between the theoretical potential and actual realization of zakat receipts and distribution. One of Baznas's funding sources in Kampar district is from muzakki contributions in each sub-district, supplemented by budgets from the regional and central governments. Effective administration of zakat funds, in accordance with Islamic law, necessitates a specialized agency or institution such as Baznas to oversee and manage zakat distribution, ensuring it reaches those entitled to receive it (Mustahiq). Given this observations, the researchers are intrigued by conducting a study titled : "Effect of Knowledge of Zakat, Income Level, and Trust on Muzakki's Interest in Paying Zakat on Agricultural Products through Baznas Kampar Regency".

B. THEORITICAL Knowledge of Zakat

Knowledge is a combination of principles, experience, and context information that has been structured and processed so that it can be understood. Accumulated learning and experience allows knowledge to be applied to specific problems or business procedures. When information is processed to extract essential meanings and consider prior experiences, recipients are provided with organized knowledge of high value (Qardawi, 1999).

Furthermore, knowledge can be viewed as something people encounter and acquire through logical observation. It can bring forth information when individuals utilize their intellect to notice occurrences that they have never experienced before. Essentially, knowledge is the capacity to anticipate or estimate something as a result of identifying a shape or pattern. In situations where individuals receive data and information, it is their knowledge that guides their responses and actions. Islam provides guidelines for its adherents who believe in the Al-Quran and Hadith. Therefore, zakat, which has been ordered by

Allah SWT in the Al-Quran should be obligatory for every Muslim to carry out His commands.

Community awareness of zakat, its goals, advantages, and the results that would result from paying zakat, all contribute to the development of zakat as a cultural responsibility on the community. The viewpoint that enables zakat to be empowered must be related to the community's understanding of zakat and their perspective on it, which is highly rich in fiqh subtleties (Ismail & Dkk, 2018). It appears that the zakat requirement may be seen from economic and social viewpoints. Some currently perceive zakat as solely a religious obligation, unrelated to social and economic problems. Zakat should be considered as a source of economic power that Muslims can use to solve various social problems.

Income Level

Income is the reward received by a consumer in exchange for work done to make a living (Mankiw et al., 2014). It denotes additional resources obtained from known and permanent resources. Income can come from both tangible sources, such as land and non-material sources, such as work. Consequently, income is often categorized into three main types: income, salary/wages, and profits.

Income is the maximum value that someone can consume in a period while expecting the same conditions at the end of the period as the original state (Starosta et al., 2023). Income is the sum of the assets at the beginning of the period plus the overall results obtained during that period from an economic perspective.

Essentially, income represents the compensation that the owner of a producing factor receives for their sacrifice throughout the manufacturing process. Each factor of production, such as land, is compensated through land rent, labor is compensated through salaries and wages, and knowledge, including that of entrepreneurs, is compensated through profit.

Trust/Belief

One of the factors that affect the stability of a relationship is the level of trust. Cooperative business relationships flourish as trust and commitment between business partners increase.

Having trust is crucial for two reasons. Firstly, both parties need to have a commitment built on dependability and honesty over the long term of

partnership. The customer must be willing to share confidential information that affects future planning, which brings us to our second reason: during the conceptual stage.

Trust, or belief, is someone's belief that the actions of another person or group are consistent with their beliefs (Rotenberg, 2018). It means that a person places faith in another person and relies on them for various matters. Trust, or our perception that something possesses specific qualities, develops through a process that begins slowly and eventually evolves into a belief. These notions are the result of repeated interpretations of knowledge and experience.

Interest in Paying Zakat

Slameto (2012) has been defined as "interest is persisting tendency to pay attention to and enjoy some activity or content", which means that interest is related to the way people pay attention to and remember certain topics. Interest is a sense of preference and a sense of interest in a thing or object that comes from within a person. In essence, interest involves a relationship between oneself and something outside oneself. The stronger the desire for something, the greater the interest in getting involved in that something. Activities that interest a person are noticed consistently and accompanied by a sense of pleasure (Djaali, 2008).

The mind is the choice to step up to do rational analysis, as a memory of thoughts and feelings, while feelings are sensitive. Meanwhile, reason has functions to harmonize desire and will in a real form. Interest is a person's awareness of an object that is born from a person's liking for that object. Every interest will create a need. In its activities, the function of desire is related to feelings and thought patterns.

C. METHODOLOGY

Research Design

The design of this study was explanatory research. This type of study reveals the theories and phenomena that were investigated to identify traits and connections (causal linkages) between the phenomena and variables. It then explains the factors that contribute to the issues investigated. Explanatory research uses field data-based hypothesis test to explain the link between study variables. This study examines the links between associated variables and discusses casual connections.

Research Setting

The research area was conducted at the Baznas Office in Kampar Regency from July 2021 to September 2021.

Types and Sources of Data

In this study, the types and sources of data were as follows:

- a. Primary data
Primary data is data obtained specifically collected to answer research questions.
- b. Secondary Data
Secondary data is research supporting data such as documents, books, and other research results related to research.

Population and Sample

Population

According to Sugiyono (2018), the population refers to a generic region consisting of things or people with certain features and characteristics chosen by researchers for investigation before conclusions are drawn. A total of 2,232 muzakki who pay zakat at Baznas Kampar Regency were included in this study.

Sample

A sample is a subset of a population in terms of size and characteristics possessed. Findings from the sample can be extrapolated to the entire population. As a result, the demographic sample used must be accurately represented the population (Sugiyono, 2018).

To calculate the number of samples used in this study, researchers used a method that uses the Slovin formula as follows (Sanusi, 2014):

$$n = \frac{N}{1 + Ne^2}$$

Notes:

n = Sample size

N = Population Size

e = margin of error 0.10

According to the formula above, the size of the sample in this study could be calculated as follows:

$$n = \frac{2,232}{1 + (2,232 \times 0.10^2)}$$

$$n = 97.7 (98) \text{ people}$$

Data Collection Techniques

The method of collecting this data was by delivering questionnaire. Questionnaire is a collection of data through statements prepared by the researcher and addressed to the respondents who serve as the sample. Documentation is a collection of data assembled to help the research analysis (Sugiyono, 2017).

Data Analysis Techniques

The data analysis technique used the SPSS application.

D. RESULTS AND DISCUSSION

Research Instrument Test

There were 2 (two) test instruments used in this study, namely:

Validity test

Measurement validity is assessed using the Corrected Item-Total Correlation formula with a significance level of 5 (= 0.05) indicating that an item is considered valid if it has a significant correlation with the total score.

Table I Results of Validity Test

Variables	Items Statement	<i>Corrected Item-Total Correlation (r Count)</i>	r table =0.05	Results Description
XI	Item 1	0.297	0.202	Valid
	Item 2	0.209	0.202	Valid
	Item 3	0.639	0.202	Valid
	Item 4	0.401	0.202	Valid
	Item 5	0.633	0.202	Valid
	Item 6	0.607	0.202	Valid
	Item 7	0.633	0.202	Valid

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X2	Item 1	0.639	0.202	Valid
	Item 2	0.401	0.202	Valid
	Item 3	0.402	0.202	Valid
	Item 4	0.357	0.202	Valid
	Item 5	0.277	0.202	Valid
X3	Item 1	0.290	0.202	Valid
	Item 2	0.477	0.202	Valid
	Item 3	0.402	0.202	Valid
	Item 4	0.357	0.202	Valid
	Item 5	0.337	0.202	Valid
	Item 6	0.328	0.202	Valid
	Item 7	0.277	0.202	Valid
	Item 8	0.304	0.202	Valid
	Item 9	0.500	0.202	Valid
Y	Item 1	0.477	0.202	Valid
	Item 2	0.409	0.202	Valid
	Item 3	0.505	0.202	Valid

Source: Processed Data of SPSS Version 23.0

The r table value was 0.202 (see table r), and this value was compared with the calculated r value. The calculated r value in this test was in the Item-Total Statistics (Corrected Item-Total Correlation) column. If r count $>$ r table, then the statement items are declared valid. If r count $<$ r table, then the statement items are declared invalid. And the table above showed that the statement items had a greater correlation value than the r table, indicating that all variable items were declared valid and feasible to be analyzed.

Reliability Test

With the Cronbach Alpha method, which was employed for the reliability test, an instrument is considered dependable if its reliability coefficient is more than 0.6. The maximum number of statement items assessed in this reliability test was 24, and is applied to statement items that have previously shown validity in the last validity test. The test results can be seen in the following table:

Table 2 Results of Reliability Test

Variable	Statement Items	<i>Cronbach Alpha</i> <i>a</i>	Coefficient Alpha	Information Results
X	Item 1	.83	0.6	Reliable
	Item 2	.83	0.6	Reliable
	Item 3	.81	0.6	Reliable
	Item 4	.82	0.6	Reliable
	Item 5	.81	0.6	Reliable
	Item 6	.81	0.6	Reliable
	Item 7	.81	0.6	Reliable
	Item 8	.83	0.6	Reliable
	Item 9	.82	0.6	Reliable
	Item 10	.82	0.6	Reliable
	Item 11	.82	0.6	Reliable
	Item 12	.83	0.6	Reliable
	Item 13	.83	0.6	Reliable
	Item 14	.83	0.6	Reliable
	Item 15	.83	0.6	Reliable
	Item 16	.82	0.6	Reliable
	Item 17	.82	0.6	Reliable
	Item 18	.82	0.6	Reliable
	Item 19	.82	0.6	Reliable
	Item 20	.83	0.6	Reliable
	Item 21	.82	0.6	Reliable

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	4	6	
Item 22	.82	0.	Reliable
	7	6	
Item 23	.82	0.	Reliable
	9	6	
Item 24	.82	0.	Reliable
	3	6	

Source: Processed Data of SPSS Version 23.0

Hypothesis testing

There were 5 (five) hypothesis tests used in this study, namely:

Multiple Regression Analysis

The multiple linear regression analysis was calculated using Windows version 23.0 of SPSS. The values for the independent variables and dependent variables are shown in the table below

Table 3 Multiple Regression Analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
I(Constant)	1.319	1.299	
KNOWLEDGE	.206	.035	.495
T. INCOME	.150	.035	.
			350
	.139	.035	.328

Source: SPSS Processed Data Version 23.

Based on the table above, the multiple regression equation could be compiled as follows:

$$Y = a + b_1X_1 + b_2X_2 + C_3X_3$$

$$Y = 1.319 + 0.495X_1 + 0.350X_2 + 0.328X_3$$

The numbers in the above regression equation have meanings as follows:

1. The constant value (a) was 1.319, meaning that interest (Y) had a value of 1.319 if knowledge and trust were assumed to be zero (0).
2. The Knowledge variable's regression coefficient value was 0.495, meaning that with every additional 1 point in the Knowledge Factor, interest (Y) would increase by 0.495.
3. The Income Class variable (X2) has a regression coefficient value of 0.350, which indicates that with every 1 point increase in the Income Class factor, Interest (Y) will increase by 0.350 percent.
4. The regression coefficient value of the Trust variable (X3) was 0.328. This means that every additional 1 point in the Trust Factor, it would increase Interest (Y) by 0.328.

Partial Test (t-test)

The t-test was conducted to determine which factor is the most dominant between the independent variables and the dependent variable by applying the Partial Test (t-test) using the SPSS for Windows version 23.0 computer. The results are presented in the table below:

Table 4 Calculation of the t-test Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1	(Constant)	1.319		1.015	.313	
	KNOWLEDGE	.206	.035	.495	5.951	.000
	T. INCOME	.150	.035	.350	3.493	.000
	TRUST	.139	.035	.328	3.943	.000

Source: Processed Data of SPSS Version 23.0

From the processing results above, it can be observed that:

1. Knowledge variable (X1) has a tcount value of 5.951 and a ttable value of 1.671, each with a significant level of 0.05 and degrees of freedom of 95 (dk

= $n-k-1$ ($98-2-1$). Therefore, we can assume that t_{count} is greater than t_{table} or 5.951 is greater than 1.671 . This shows that H_0 is rejected and H_a is accepted, indicating that there is a big influence between knowledge and muzakki's willingness to pay zakat.

2. The income level variable (X2) has a t_{count} value of 3.493 and a t_{table} value of 1.671 , both with a significance level of 0.05 and degrees of freedom of 95 ($dk=n-k-1$ ($98-2-1$)). It can be concluded that t_{count} is greater than t_{table} , or 3.493 is greater than 1.671 . This shows that H_0 is rejected and H_a is accepted, indicating a significant influence between the salary and the muzakki's willingness to pay zakat.
3. The variable Trust (X3) has a t_{count} value of 3.943 and a t_{table} value of 1.671 , both with a significance level of 0.05 and degrees of freedom of 95 ($dk = n-k-1$ ($98-2-1$)). Therefore, it can be concluded that t_{count} is greater than t_{table} or 3.943 is greater than 1.671 . This shows that H_0 is rejected and H_a is accepted, which shows that there is a significant influence between trust and willingness. willingly pay zakat of muzakki.

Therefore, the knowledge coefficient (X1) with value 5.951 is the independent variable that has the greatest influence on muzakki's interest in paying zakat.

Simultaneous Test (F-Test)

Effects of each independent variable on the dependent variable are measured by the F-test. The results of the test were as follows:

Table 4.5 Calculation of the F-Test

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	70.650	2	35.325	51.667	.000 ^b
Residual	54.952	95	.547		
	64.952	95	.684		
Total	190.554	117			

Source: SPSS Processed Data Version 23.0

Then $F_{count} > F_{table}$ was $51.667 > 3.94$ which means that H_0 was rejected. This indicated that the independent variables (Knowledge, Level of Income and Trust) together had a significant effect on the dependent variable (Muzzaki interest).

Correlation coefficient

To find out the relationship between the independent variables and the dependent variable, the correlation coefficient was applied by using the SPSS for Windows version 23.0 computer. The results are presented in the table below:

Table 5 Correlation Analysis Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.722 ^a	.521	.511	.827

Source: SPSS Processed Data Version 23.0

The R value represents the multiple correlation between the independent and dependent variables. From the above table, know that the R value is 0.722 or 72.2%. This shows that the multidimensional correlation between variable X (knowledge about zakat, income level and trust) and variable Y (Muzakki benefits) has a close relationship.

Coefficient of Determination

It was known that the adjusted R Square value is 0.511. This shows that there is a significant influence between the independent variables (knowledge about zakat, income level, trust on the dependent variable (Muzaki interest rate) of 51.1%. The remaining 48.9% was influenced by other variables not included in this model.

Discussion of Findings

Based on the results of the research, it is known that the influence of knowledge and belief that influences *Muzaki's* interest in paying zakat consists of Knowledge and Trust Factors. In addition, based on the results of the hypothesis it is discovered that;

1. There is a significant influence between knowledge and the decision of Muzaki's interest. This can be seen from the value of t_{count} (5.951) which is greater than t_{table} (1.671); This is in line with the research of Mella Rosalinda et al (2021) that there was an effect of knowledge on muzakki's interest. The dissemination of zakat knowledge through various media channels has contributed to the increased decision to pay zakat to zakat managers among the Kampar community.
2. The level of income significantly affects Muzaki's interest, as indicated by the variable income level (X2) of 3.493 and a t_{table} value of 1.671 with a significant level of 0.05. This research is in line with Hanwar Ahmad Sidiq research (2015), which suggests zakat knowledge, income level, religiosity, and trust in zakat management organizations influence interest in paying zakat at amil zakat institutions. However, the income and religiosity level variables did not have a significant effect at the 95% confidence level.
3. Trust significantly influences muzakki's interest, as evidenced by the Trust variable (X3) of 3.943 and a t_{table} value of 1.671 with a significant level of 0.05. This is in line with Hamzah et al's research (2020) on the influence of Knowledge of Zakat and Trust in BAZNAS Simultaneously and Partially Have a Significant Influence on the Variable *Muzakki's* Interest in Paying Zakat at BAZNAS Kuantan Singing Regency. The previous research showed a result on people trust in the decision to *muzaki* interest because Baznas Kampar has done a lot of socialization and implement the results of collecting zakat to people who are entitled to receive it. This information is discovered through direct interviews with *muzaki* in Kampar district.

E. CONCLUSION

The factors influencing people's decision to become a *muzakki* at Baznas Kampar Regency include the factor of knowledge of zakat, the factor income level, and the factor of trust in Baznas. Based on the partial test, it was found that the most dominant factor significantly influencing people's decision to become a muzakki, someone interests in paying zakat, is the factor of zakat knowledge. Moreover, the simultaneous test shows that muzakki's interest in paying zakat in Baznas Kampar Regency is strongly affected by the elements of zakat knowledge, income level, and trust in Baznas. From the correlation analysis of the relationship between the independent variables (knowledge of zakat, income

level, and trust) and the dependent variable (the decision to become a muzakki), it was found that the two variables have a strong level relationship, while other factors not included in this study have a small effect. This is evident from the correlation coefficient value. Furthermore, the coefficient of determination result shows that knowledge of zakat, income level, and faith have a significant impact on muzakki's interest in paying zakat in Baznas, Kampar Regency.

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