

## The Review of Zakat Literacy: Legal Awareness Zakat Concept in Islamic Philanthropy Practies

Ahmad Lukman Nugraha<sup>1</sup>, Mohamad Anton Athoillah<sup>2</sup>, Ateng Ruhendi<sup>3</sup>, Abdulah Safei<sup>4</sup>

<sup>1</sup>STMik Bandung, Indonesia

<sup>2,3,4</sup> Universitas Islam Negeri Sunan Gunung Djati, Bandung, Indonesia

Corresponding Author: ahmad.lukman.n90@stmik-bandung.ac.id

### ABSTRACT

This article aims to review the concept of zakat literacy to encourage the maximization of zakat potential. The research method used is qualitative in the form of a literature study. The data obtained are sourced from books, scientific journals, and reports on zakat. The results of this study show that PUSKAZ-BAZNAS mapped two parts that became important points in increasing zakat literacy, namely; Basic knowledge and advanced knowledge. However, the authors have not found any follow-up to the measures of understanding mapped by BAZNAS. Literacy is a projection or series of programs applicable. Zakat literacy not only measures the level of understanding of zakat but also leads to changes in behavior. Awareness of the zakat law will have an impact, especially on behavior change. Awareness of the law of zakat is critical to realize behavior. Four indicators of awareness of zakat law, namely; 1) Knowledge of zakat law, 2) understanding of zakat law, 3) attitude towards zakat law, and 4) legal behavior to perform zakat.

**Keywords:** Zakat literacy; legal awareness; Islamic Philanthropy; Islamic economics; Islamic Studies.

### ABSTRAK

Artikel ini bertujuan untuk mengkaji ulang konsep literasi zakat dalam upaya mendorong maksimalisasi potensi zakat. Metode penelitian yang digunakan adalah metode kualitatif dengan bentuk studi Pustaka. Data-data yang didapatkan bersumber dari buku, jurnal ilmiah dan laporan tentang zakat. Hasil penelitian ini menunjukkan PUSKAZ-BAZNAS memetakan dua bagian yang menjadi titik penting dalam peningkatan literasi zakat, yaitu; pengetahuan dasar dan pengetahuan lanjutan. Namun, penulis belum menemukan tindak lanjut dari ukuran pemahaman yang dipetakan oleh BAZNAS. Literasi merupakan proyeksi atau serangkaian program secara aplikatif. Literasi zakat, bukan hanya sekedar mengukur Tingkat pemahaman zakat, namun juga berujung pada perubahan perilaku. Kesadaran hukum zakat akan memberikan dampak terutama dalam perubahan perilaku. Kesadaran hukum berzakat menjadi sangat penting guna mewujudkan perilaku. Empat indikator kesadaran hukum berzakat, yaitu; 1) Pengetahuan tentang hukum zakat, 2) pemahaman tentang hukum zakat, 3) sikap terhadap hukum zakat, dan 4) perilaku hukum untuk melaksanakan zakat.

**Kata kunci:** Literasi Zakat; Kesadaran Hukum; Philantropy Islam; Ekonomi Islam; Studi Islam.

Article History: Submitted: 7 May 2025 | Accepted: 28 May 2025 | Available Online: 31 May 2025

### INTRODUCTION

Zakat is one of the pillars in the pillars of Islam which has its characteristics and privileges when compared to the pillars in other pillars of Islam (Syafiq, 2016). Zakat has

two very important dimensions at once, the vertical dimension, which is the dimension of worship directly with Allah, and the horizontal dimension, which is the socio-economic dimension (Hafidhuddin, 2002). According to Athoillah, Zakat is the third pillar of Islam which is used as a tool or instrument in worshipping directly or worshipping indirectly through socio-economic activities that are held to prosper the community (Athoillah, 2017). Indonesia is one of the countries with the largest Muslim majority in the world. The Muslim population in Indonesia is 87.2% of the total number of Indonesian people.

The National Amil Zakat Agency (BAZNAS) Zakat Outlook for 2020, 2021, 2022 and 2023 states that the amount of zakat potential in Indonesia reaches 327.6 trillion (Puskas BAZNAS, 2022);

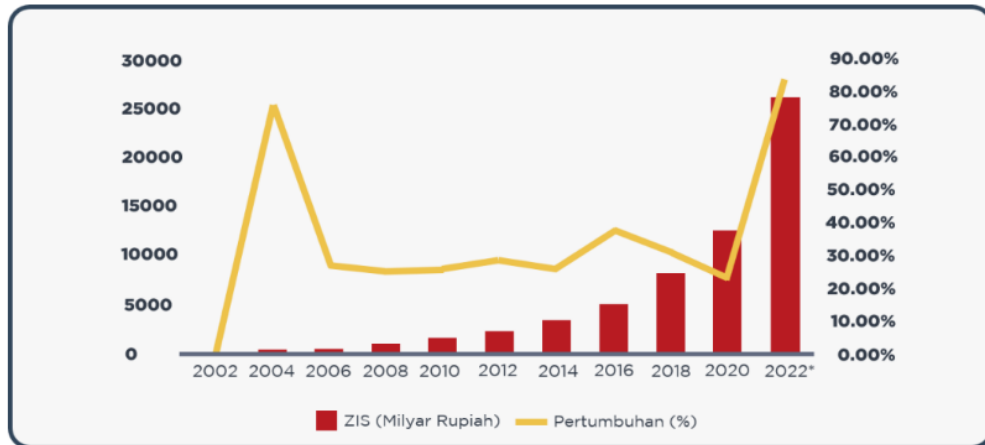
**Tabel 1. National Zakat Potential**

<b>Zakat Potential</b>	<b>Sum (units of trillion)</b>
Zakat of company	Rp. 144,5
Zakat of income and services	Rp. 139,07
Zakat of money	Rp. 58,76
Zakat of agriculture	Rp. 19,79
Zakat of Farm	Rp. 9,52
<b>Total</b>	<b>Rp. 327,6</b>

*Source: Outlook BAZNAS 2023*

The figure consists of corporate zakat (IDR 144.5 trillion), income and services zakat (IDR 139.07 trillion), money zakat (IDR 58.76 trillion), agricultural zakat (IDR 19.79 trillion), and livestock zakat (IDR 9.52 trillion). In 2022, the Center for Zakat Studies and Strategy (PUSKAZ) BAZNAS reported the potential of zakat in Indonesia with the object of zakat income of civil servants and non-civil servants on a provincial scale of 4,372.9 billion rupiah. PUSKAZ-BAZNAS maps the potential zakat income from civil servants of state institutions, ministries, non-ministerial institutions, the TNI, POLRI, BI, OJK, SOEs and National Companies amounted to 5,839.8 billion rupiah (Puskas BAZNAS, 2019). However, the potential for zakat is compared to the reverse of the national zakat income. In 2019, Zakat collection only reached 10,2 Milyar rupiah and in 2020 increased to 12,4 Milyar (Apsari et. al., 2022).

Figure 1. Growth of ZIS fundraising period 2002-2022



Source: Outlook BAZNAS 2023

In the 2022 period, zakat collection reached 21 billion rupiah. Although the trend of collecting zakat, *infaq* and *sadaqah* (ZIS) is increasing from year to year, it is still far from the expected potential. On the other hand, human resources in this field are not yet 100% qualified to master zakat literacy (Nurfalah, 2019). This triggered government optimization through BAZNAS to increase the zakat literacy of the Indonesian people institutionally and outside the zakat institution. The author sees the potential of zakat in Indonesia is very high, it can even be an instrument of state development. This can happen if the level of zakat literacy and public legal awareness of zakat through the amil zakat institution (LAZ) is high.

Lembaga Amil Zakat (LAZ) is an institution formed to collect, manage, and distribute zakat to *mustahik* (zakat recipients) (Nurfiana & Sakinah, 2022). Furqon said LAZ is usually established by organizations or institutions engaged in the social or religious field, such as religious institutions, foundations, or non-governmental organizations (NGOs). The main task of LAZ is to collect zakat from people who have been willing to pay zakat, then manage the zakat funds professionally and transparently, and distribute them to *mustahik* in need (Furqon, 2015).

In addition, LAZ can also provide assistance or other social programs to people in need, such as education, health, and economic empowerment programs (Amanda et al., 2021). In addition to BAZNAS RI, Provinces and Districts / Cities, the Ministry of Religious Affairs recorded 37 LAZs on a national scale, 33 LAZs on a provincial scale, and 70 LAZs on a Regency / City scale (Indonesian Ministry of Religious Affairs, 2023).

In this paper, the author wants to review zakat literacy and the urgency of zakat law awareness to encourage the potential of national zakat.

This study aims to critically examine the concept of zakat literacy and the legal awareness surrounding zakat as essential drivers in optimizing the national zakat potential. By employing a qualitative approach through a literature review, this paper seeks to analyze how enhanced public understanding and compliance with zakat regulations can contribute to more effective zakat collection and distribution. Furthermore, this study contributes to the existing discourse by highlighting the strategic role of zakat literacy in strengthening the governance of zakat institutions such as LAZ (Lembaga Amil Zakat), thereby supporting broader socio-economic development objectives in Indonesia.

## **METHODS**

This The research method used in this article is a qualitative method with a literature study approach. Primary data are obtained from books, scientific articles that discuss zakat, zakat literacy, and legal awareness. The secondary data is obtained from scientific articles related to the concentration of zakat.

## **FINDINGS AND DISCUSSION**

### **The Review of Zakat Literacy**

Wray defines literacy as a person's ability to use reading skills to understand the meaning of a word (Wray, 2004). UNESCO divides literacy into three areas, namely the ability to write, read, and speak, the ability to count, and the ability to obtain information and knowledge (UNESCO, 2006). First, UNESCO emphasizes the general skills that a person must possess, namely the ability to write, read, and speak, and these become basic literacy skills.

In another perspective, UNESCO also makes the ability to count and use numbers as an indicator of one's literacy. In this case, a person's ability to obtain information and knowledge is an integral part of measuring one's literacy. The Big Indonesian Dictionary (KBBI) defines literacy in three parts, namely writing and reading skills, knowledge or skills of special functions and individual skills in arithmetic, and Information about acquiring life skills. Literacy can see these three aspects;

Figure 2. Definition of Literacy



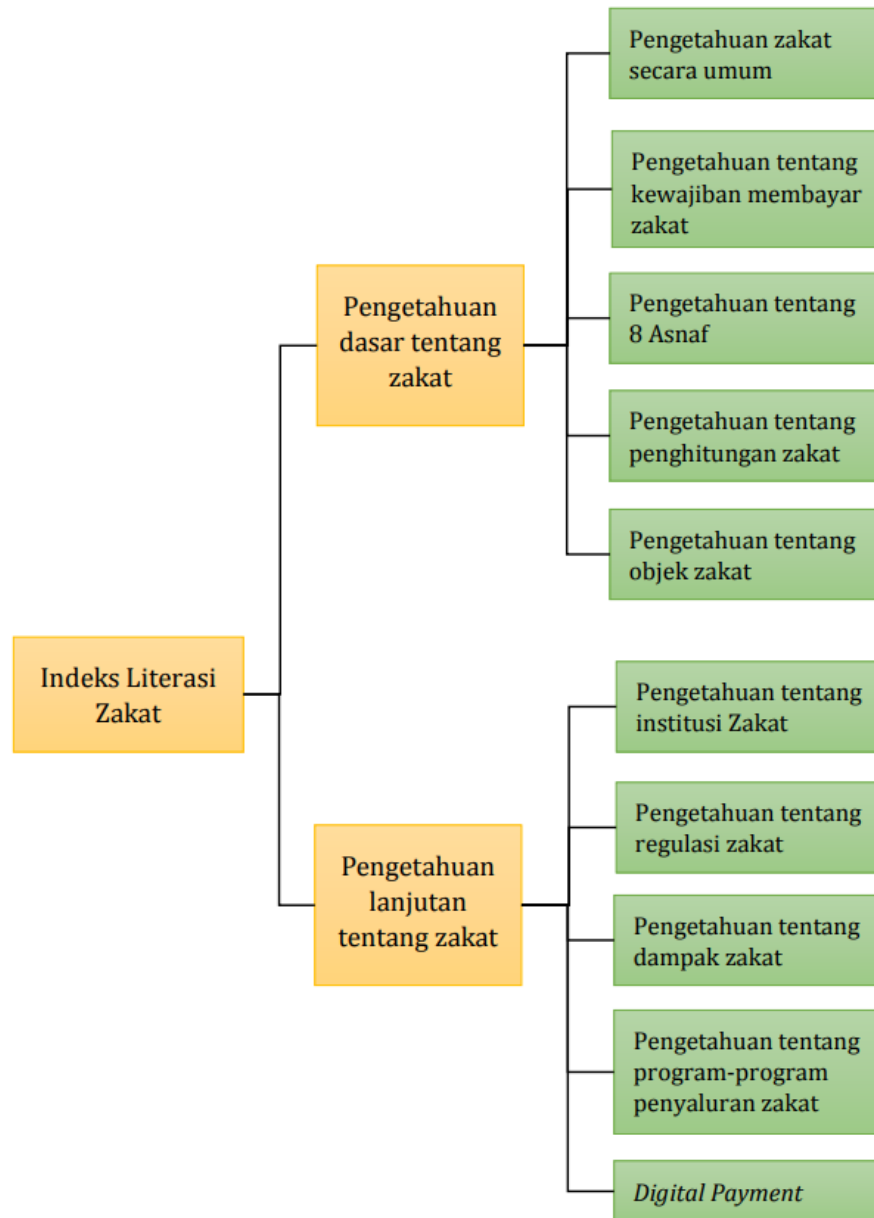
Antara et al define leteration as the ability, knowledge, and understanding of something that changes human behavior and related choices (Antara et. al., 2016). Pulungan said the level of literacy is linearly connected to changes in people's behavior (Pulungan, 2017). Nugraha et al juxtaposed the word literacy with economics (Nugraha et. al., 2019). Nugraha defines economic literacy, as the ability of individuals to understand basic economic concepts to make the right decisions and improve the welfare of life. The level of literacy of a community will have an impact on the welfare of that community.

Nugraha said financial literacy with personal implications of own financial management (Nugraha et. al., 2019). Poor financial literacy affects how students handle personal finances It is assessed based on a good level of income in the form of parental contributions and income earned part-time What education did he receive and where did he live? In zakat studies, PUSKAZ-BAZNAS defines zakat literacy as an individual's ability to read, understand, calculate and access information about zakat. The higher the level of zakat literacy, the higher the awareness of individuals and communities to pay zakat (Zaenal & Saoqi, 2020).

PUSKAZ-BAZNAS formulates two components that make up the level of zakat literacy, namely; basic knowledge and advanced knowledge about zakat. PUSKAZ-BAZNAS describes the components of the zakat literacy index divided into two parts. The first part is the basic knowledge of zakat which consists of the definition of zakat, the

law of paying zakat, the eight mustahik asnaf, the mathematics of zakat, and its objects. Meanwhile, the second part is advanced knowledge about zakat which consists of knowledge of zakat management institutions, zakat regulations, the impact of zakat on socio-economic, zakat distribution programs, and digital payments (Zaenal & Saoqi, 2020).

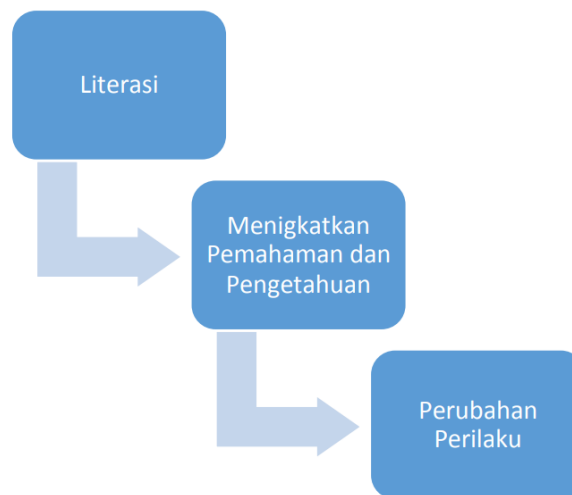
Figure 3. Components of Zakat Literacy Index.



Two indicators of zakat literacy already represent the definition of knowledge in general. PUSKAZ-BAZNAS mapped two parts that became important points in increasing zakat literacy, namely; Basic knowledge and advanced knowledge.

However, the authors have not found any follow-up to the measures of understanding mapped by BAZNAS. Literacy is a projection or series of programs applicatively. Zakat literacy not only measures the level of understanding of zakat, but also leads to a Muslim's awareness of the impact of their wealth paid for zakat. Zakat literacy is a series of programs to encourage people's understanding of zakat, and encourage them to give zakat.

**Figure 4. Impact of Literacy**



Zakat literacy encourages public understanding of the understanding of zakat and zakat institutions. On the other hand, zakat literacy aims at a behavior change. Zakat literacy encourages mustahik to become muzakki in the future. In addition to the understanding of zakat which concentrates on zakat literacy, individual and social awareness related to the impact of behavior change is important. Understanding zakat and its derivatives is the foundation for forming a society that is aware of zakat law, but not a few understandings only pass without individual awareness and changes in behavior.

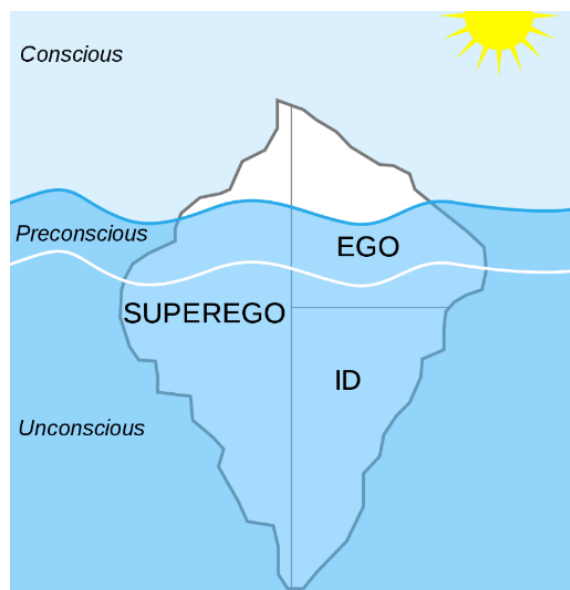
### **The Urgency of Legal Awareness of Zakat**

The theory of consciousness draws on the thoughts of Austrian psychologist Sigmund Freud (1856-1939). Freud's studies focused on understanding the structure and function of human consciousness (Freud & Chase, 1925). Freud was a leading figure in the development of psychoanalysis, an approach to psychology that emphasized the role of the unconscious in shaping a person's behavior and thoughts. According to Freud, human consciousness consists of three levels, namely: (1) Conscious Mind: It is the part of the mind that we are currently aware of. It includes the thoughts, feelings, and

perceptions we are experiencing right now. (2) Preconscious: This is a region of the mind that is not conscious at the moment but can be easily accessed to consciousness. An example of the preconscious is a memory that we can pull back into the conscious mind with minimal effort. (3) Unconscious Mind: This is a level that is not easily accessible and stores impulses, desires, and emotions that we are not aware of, but affect our thoughts and behaviors (Freud & Bonaparte, 1954). Freud believed that most of the most powerful feelings and impulses come from this unconscious part and can influence a person's actions and thoughts unconsciously.

In addition to the theory of consciousness, Freud was a central figure in the study of psychoanalysis, a psychological theory that revolutionized his day and remains influential today (Freud & Bonaparte, 1954). He is credited as the founder of psychoanalysis and developed a number of important concepts and theories that form the basis of this approach. In personality structure, Freud proposed a model of personality structure consisting of three elements: *id*, *ego*, and *superego* (Hasanah, 2015). The author illustrates the structure of personality like a chunk of iceberg.

Figure 5. Personality Structure



(a) *The id* is part of the personality structure that operates at an unconscious level and is present from birth. It includes basic drives and biological instincts, such as sexual desire and aggression (Suparmin, 2010). *The id* functions on the pleasure principle, which means seeking instant gratification regardless of consequences or reality. *The id* knows no social or ethical rules, and only focuses on satisfying basic needs.

(b) *The ego* is the part of the personality structure that interacts with the real world and operates on both conscious and unconscious levels (Hasanah, 2015). The main function of *the ego* is to overcome reality and mediate between the demands of the id and the demands of the superego and external reality (Hall, 2019). *The ego* operates on the principle of reality, which means finding realistic and effective solutions to satisfy id drives within the boundaries of reality and social norms.

(c) *The superego* is the part of the personality structure that functions as an internalization of values, social norms, and morality (Ahmad, 2011). *The superego* develops along with social interaction and the influence of parents and the surrounding environment. The main task of *the superego* is to control *the id* and demand behavior that conforms to moral and social norms. When a person acts incompatible with these norms, a feeling of guilt arises.

Freud's most famous concept is the "*unconscious mind*" (Freud, 2012). He believed that most of the thoughts, feelings, and impulses that influence our behavior are outside of our awareness and hidden in the unconscious. Psychoanalysis tries to bring these aspects to the surface and help the client deal with them. On the other hand, Freud considered dreams as entrances to the unconscious and stressed the importance of understanding and interpreting the contents of dreams (Bertens, 2006). This process is known as "dream analysis," and is thought to help reveal unconscious feelings and conflicts (Rama et. al., 2020). Psychoanalysis emphasizes the importance of identifying unconscious conflicts that may occur within a person, such as conflicts between biological drives and social norms or between desires and guilt.

In addition to focusing on psychiatric theories (psychoanalysis), Freud tried to present the definition of religion from different angles. Freud, in his book "*The Future of an Illusion*," described religion as an illusion created by man to overcome the uncertainties, fears, and insecurities faced in life (Freud, 2022). For him, religion serves as a form of mental protection (ego defense) and a psychological coping mechanism (Pals, 1996). Freud proposed that religion developed from the psychological projection of the father as the ultimate authority. The concept of God is seen as a "collective projection" of an ideal father figure who is strong and protective, giving a feeling of security and protection to his followers. Freud believed that religion also arose from man's unconscious desires, especially the desire to satisfy impulses and desires harbored in the

unconscious (Freud, 2022). Religious rituals, beliefs, and practices can be symbolic expressions of these impulses. Freud saw religion as a tool to overcome human fears of death and destruction, but in his view, dependence on religion reflected low psychological maturity and hindered the development of individuality and courage in facing the realities of life. Freud suggested that religion could be a mechanism to relieve human suffering and misery (Pals, 1996). It provides a way to relieve tension and dissatisfaction in life by offering hope of an afterlife, thus alleviating feelings of fear and sadness.

Unlike Freud's definition and indicators of consciousness, Soekanto's theory of legal consciousness is more inclined to the output of people's behavior, namely legal compliance. Soekanto mentioned four indicators of legal awareness, namely; 1) Knowledge of the law, 2) understanding of the law, 3) attitude towards the law, and 4) legal behavior (Soekanto, 1977). Legal awareness refers to the level of awareness of an individual or society about the laws and legal norms prevailing within a country or community (Ernis, 2018). It includes an understanding of legal rights and obligations, as well as an awareness of the legal consequences of a particular action or behavior (Rosana, 2014). The level of awareness of zakat law can vary among individuals and groups in society. Some people may have a high level of legal awareness, with a good understanding of the laws and legal norms that govern their daily lives. Mertokusumo said that the low level of legal awareness will tend to violate the law, while the high level of legal awareness of individuals results in high obedience.

Ewick and Silbey point out that legal awareness refers to the way people understand law and legal institutions (Ewick & Silbey, 1991). In zakat behavior, researchers see that awareness of zakat law not only understands the definition and law of zakat but also the public needs to know and understand the function of the amil zakat institution as an institution that implements zakat law. The public can correctly judge whether an action or decision is by the law or unlawful. The author sees that to increase legal awareness, the government and related institutions often make efforts to provide legal education to the public, increase access to legal information, and campaign for the importance of compliance with the law in everyday life and this study in the context of zakat.

Legal awareness refers to the level of awareness of an individual or society about the laws and legal norms prevailing within a country or community (Ernis, 2018). It

includes an understanding of legal rights and obligations, as well as an awareness of the legal consequences of a particular action or behavior. The level of legal awareness can vary among individuals and groups in society. Some people may have a high level of legal awareness, with a good understanding of the laws and legal norms that govern their daily lives. They can correctly judge whether an action or decision is following the law or unlawful. Freud viewed law as part of the social control mechanisms that shape human behavior in society. The law acts as a means to regulate behavior and enforce social norms accepted by society (Adi, 2012). The author believes that society needs laws to prevent conflict and maintain order.

On the other hand, some individuals or groups have a low level of legal awareness. This may be due to a variety of factors, such as lack of legal education, low access to legal information, or lack of attention to compliance with the law (Damanik, 2013). Legal awareness plays an important role in maintaining order and justice in a society. When individuals and groups have a good level of legal awareness, they are more likely to respect the law, abide by applicable rules, and avoid unlawful behavior. This can help prevent lawlessness, reduce crime rates, and strengthen justice systems.

To raise legal awareness, the government and related institutions often make efforts to provide legal education to the public, increase access to legal information, and campaign for the importance of compliance with the law in everyday life. This legal education can help increase people's understanding of their rights, legal obligations, and the importance of maintaining compliance with the law in building a civilized and just society.

In general, law is a system of rules and norms that govern human behavior in society (Taufiq, 2021). The law establishes standards of behavior, rights, and obligations for individuals and groups to create order and social justice (Sumadi, 2015). Friedman mentions three elements in the enforcement of the legal system, namely; legal structure, legal substance, and legal culture (Friedmen, 1975). Juridical law is a law established in the form of written legal regulations, such as laws, government regulations, and court decisions. Juridical law is based on written documents and is enforced by competent legal authorities. Juridical law tends to be formal and has clear procedures for its enforcement and resolution (Sunarso, 2023). while customary law is a legal system derived from the traditions and customs of a particular community. Cultural laws are passed down from

generation to generation through stories, norms, and practices that are widely recognized in such societies (Warjiyati, 2020). Cultural law is often unwritten and more informal than juridical law. This may include norms of behavior, social order, and conflict resolution procedures that have long prevailed in a particular society.

In many societies, juridical law and cultural law intermingle and interact with each other. In some countries, juridical law is the main source of law that formally governs people's lives. However, cultural law still plays an important role in determining daily behavior and interactions in such societies. Sometimes, juridical law may accommodate certain elements of cultural law or acknowledge the existence of cultural law within the broader legal system. The three elements of the legal system above are very influential on the effectiveness of legal awareness in society. Thus, legal awareness can shape legal compliance behavior. Zakat is a legal product believed by its adherents. The author sees four indicators of legal awareness of zakat, namely; 1) Knowledge of zakat law, 2) understanding of zakat law, 3) attitude towards zakat law, and 4) legal behavior to perform zakat. Legal awareness of zakat is important to encourage national zakat income. The government is also obliged to overcome and project awareness of zakat law in the community.

## CONCLUSION

PUSKAZ-BAZNAS maps two parts that are important points in improving zakat literacy, namely; basic knowledge and advanced knowledge. However, the authors have not found any follow-up to the measures of understanding mapped by BAZNAS. Literacy is a projection or series of programs applicatively. Zakat literacy not only measures the level of understanding of zakat but also leads to changes in behavior. Awareness of zakat law will have an impact, especially in behavior change. Awareness of the law of zakat is very important to realize behavior. Four indicators of awareness of zakat law, namely; 1) Knowledge of zakat law, 2) understanding of zakat law, 3) attitude towards zakat law, and 4) legal behavior to perform zakat. Legal awareness of zakat is important to encourage national zakat income. The government is also obliged to overcome and project awareness of zakat law in the community.

To raise legal awareness, the government and related institutions often make efforts to provide legal education to the public, increase access to legal information, and

campaign for the importance of compliance with the law in everyday life. This legal education can help increase people's understanding of their rights, legal obligations, and the importance of maintaining compliance with the law in building a civilized and just society.

## REFERENCES

- Abdullah, Z., et al. (2023). Zakat Institutions' Adoption of Social Media. *Journal of Islamic Accounting and Business Research*, 14(8), 1261-1280. <https://doi.org/10.1108/JIABR-01-2022-0013>
- Abidin, A., & Utami, P. (2020). The Regulation of Zakat Digital Technology in Creating Community Welfare Impact on Economic Development. *Journal of Legal, Ethical and Regulatory Issues*, 23(5).
- Adi, R. (2012). *Sosiologi Hukum: Kajian Hukum Secara Sosiologis*. Jakarta: Yayasan Pustaka Obor.
- Amanda, G. R., et al. (2021). Pendayagunaan Zakat Pada Masa Pandemi Covid-19. *Jurnal Ilmiah Ekonomi Islam*, 7(1). <https://doi.org/10.29040/jiei.v7i1.1789>
- Anggraini, Y. N., & Indrarini, R. (2022). Analisis Pengaruh Literasi Zakat dan Kepercayaan terhadap Minat Membayar Zakat Melalui Zakat Digital pada Masyarakat di Kabupaten Sidoarjo. *Jurnal Ekonomika dan Bisnis Islam* 5(1), 54-66. <https://doi.org/10.26740/jekobi.v5n1.p54-66>.
- Antara, P. M., Musa, R., & Hassan, F. (2016). Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem. *Procedia Economics and Finance*, 37(1), 196-202. [https://doi.org/10.1016/S2212-5671\(16\)30113-7](https://doi.org/10.1016/S2212-5671(16)30113-7).
- Antonio, M.S., Laela, S. F., & Al Ghifari, D. M. (2020). Optimizing Zakat Collection in the Digital Era: Muzakki's Perception. *Jurnal Dinamika Akuntansi dan Bisnis*, 7(2), 235-254. <https://doi.org/10.24815/jdab.v7i2.16597>.
- Apsari, P. I., Setiyowati, A., & Huda, F. (2022). Implementation of Synergy of Zis Fund Management in Sharia Banking and Zakat Management Organizations (Opz) for Strengthening the Zakat Ecosystem. *Perisai: Islamic Banking and Finance Journal*, 6(1), 1-16. <https://doi.org/10.21070/perisai.v6i1.1590>.
- Athoillah, M. A. (2014). Zakat untuk Kesejahteraan Bangsa. *Media Syari'ah: Wahana Kajian Hukum Islam dan Pranata Sosial*, 16(2), 453-538. <http://dx.doi.org/10.22373/jms.v16i2.1799>.
- Badan Amil Zakat Nasional. (2022). *Outlook Zakat Indonesia*. Jakarta: Puskas BAZNAS.
- Badan Amil Zakat Nasional Center of Strategic Studies. (2019). *Indikator Pemetaan Potensi Zakat (IPPZ)*. Jakarta: Puskas BAZNAS.

- Bertens, K. (2006). *Psikoanalisis Sigmund Freud*. Jakarta: Gramedia Pustaka Utama.
- Canggih, C., & Indrarini, R. (2021). Apakah Literasi Mempengaruhi Penerimaan Zakat? *JESI (Jurnal Ekonomi Syariah Indonesia)*, 11(1), 1-11. [http://dx.doi.org/10.21927/jesi.2021.11\(1\).1-11](http://dx.doi.org/10.21927/jesi.2021.11(1).1-11)
- Damanik, J. (2013). "Penerapan Sanksi Hukum terhadap Pelaku Kejahatan Trafficking (Studi Putusan di Pengadilan Negeri Binjai)". Disertasi. Universitas Medan Area.
- Ernis, Y. (2018). Implikasi Penyuluhan Hukum Langsung terhadap Peningkatan Kesadaran Hukum Masyarakat. *Jurnal Penelitian Hukum De Jure*, 18(4), 477-496. <https://doi.org/10.30641/DEJURE.2018.V18.477-496>.
- Ewick, P., & Silbey, S. S. (1992). Conformity, Contestation, and Resistance: An Account of Legal Consciousness. *New England Law Review*, "For Mary Joe Frug: A Symposium on Feminist Critical Legal Studies and PostModernism", 26(3), 731-749.
- Freud, S., & Chase, H. W. (1910). *The Origin and Development of Psychoanalysis*. In *Sigmund Freud's lectures at Clark University*. Worcester: Clark University.
- Freud, S., & Bonaparte, P. M. (1954). *The Origins of Psychoanalysis*. Vol. 216. London: Imago.
- Friedman, L. M. (1975). *The Legal System: A Social Science Perspective*. Russell Sage Foundation.
- Furqon, A. (2015). *Manajemen Zakat*. Semarang: CV Karya Abadi Jaya.
- Hafidhuddin, D. (2002). *Zakat dalam Perekonomian Modern*. Yogyakarta: Gema Insani.
- Hall, C. S. (2019). *Psikologi Freud: Sebuah Bacaan Awal (translated by Subhan KM)*. Yogyakarta: IRCiSoD
- Hasanah, M. (2015). Dinamika Kepribadian menurut Psikologi Islami. *Ummul Qura: Jurnal Ilmiah Institut Pesantren Sunan Drajat*, 6(2), 110-124. <https://doi.org/10.55352/uq.v11i1.430>
- Hermanto. (2017). Perilaku Mahasiswa Ekonomi di Universitas Esa Unggul Dalam Melakukan Investasi di Pasar Modal. *Jurnal Ekonomi*, 8(2), 1-12. <https://doi.org/https://doi.org/10.47007/jeko.v8i01.1733>
- Hudaefi, F. A., & Beik, I. S. (2021). Digital Zakāh Campaign in Time of Covid-19 Pandemic in Indonesia: a Netnographic Study. *Journal of Islamic Marketing*, 12(3), 498-517. <https://doi.org/10.1108/JIMA-09-2020-0299>.
- Kharisma, P., & Jayanto, P. Y. (2021). Faktor-Faktor yang Mempengaruhi Minat Menggunakan E-Zakat dalam Membayar Zakat, Infaq, dan Sedekah. *AKSES: Jurnal Ekonomi Dan Bisnis*, 16(1). <https://doi.org/10.31942/akses.v16i1.4471>.
- Mertokusumo, S. (2003). *Bunga Rampai Ilmu Hukum*. Yogyakarta: Yogyakarta Liberty.

- Nugraha, A. L., Sunjoto, A. R., & Susilo, A. (2019). Signifikansi Penerapan Literasi Ekonomi Islam di Perguruan Tinggi: Kajian Teoritis. *Islamic Economics Journal*, 5(1), 143-162.
- Nugraha, A. L., et al. (2023). Islamic Economic Literacy: A Paradigm Economic Thought in Indonesia. *Journal of Islamic Economics and Philanthropy*, 6(1), 18-28.
- Nurfalah, I., & Rusydiana, A. S. (2019). Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan, dan Akuntansi*, 11(1), 55-76. <https://doi.org/10.35313/ekspansi.v11i1.1205>
- Nurfiana, N., & Sakinah, S. (2022). Zakat dan Kajiannya di Indonesia. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, 1(1), 21-25. <https://doi.org/10.46870/milkiyah.v1i1.158>
- Pals, D. L. (1996). *Seven Theories of Religion*. Trj. Inyik Ridwan Muzir & M. Syukri. Yogyakarta: IRCiSoD.
- Pulungan, D. R. (2017). Financial Literacy and Its Impact on the Financial Behavior of the Medan City Community. *Economist: Journal of Economics and Development Studies*, 17(1), 56-61.
- Rama, T. A. (2020). "Metode Konseling dan Psikoterapi dalam Pembimbingan Kepribadian Klien Masyarakat" in *Psikologi Penjara: Penerapan Psikologi dalam Proses Masyarakat*. Jombang: CV. Ainun Media.
- Rosana, E. (2014). Kepatuhan Hukum sebagai Wujud Kesadaran Hukum Masyarakat. *Jurnal Tapis: Jurnal Teropong Aspirasi Politik Islam*, 10(1), 61-84.
- Soekanto, S. (1977). Kesadaran Hukum dan Kepatuhan Hukum. *Jurnal Hukum & Pembangunan*, 7(6), 462-471.
- Soemitra, A., & Nasution, J. (2022). The Influence of Zakat Literacy, Trust, and Ease of Digital Payments on Generation Z and Y Intention in Paying Zakat to Amil Zakat Organizations." *International Conference of Zakat-Proceedings*, 323-334. <https://doi.org/10.37706/iconz.2021.266>
- Sumadi, A. F. (2015). Hukum dan Keadilan Sosial dalam Perspektif Hukum Ketatanegaraan. *Jurnal Konstitusi*, 12(4), 849-871. <https://doi.org/10.31078/jk1249>
- Sunarso, S. (2023). *Hukum Pemerintahan Daerah di Indonesia*. Yogyakarta: Sinar Grafika.
- Suparmin, M. (2010). Makna Psikologi Perkembangan Peserta Didik. *Jurnal Ilmiah Spirit*, 10(2). <https://doi.org/10.36728/jis.v10i2.34>
- Syafiq, A. (2016). Zakat Ibadah Sosial untuk Meningkatkan Ketaqwaan dan Kesejahteraan Sosial. *ZISWAF: Jurnal Zakat dan Wakaf*, 2(2), 380-400. <http://dx.doi.org/10.21043/ziswaf.v2i2.1558>

- Syafira, F. N., Ratnasari, R. T., & Ismail, S. (2020). The Effect of Religiosity and Trust on Intention to Pay in ZISWAF Collection Through Digital Payments. *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6(1), 98–115. <https://doi.org/10.20473/jebis.v6i1.17293>
- Syaksena, A., & Ekawaty, M. (2021). Effect of Zakat (Almsgiving) Literacy Level on Muzakki's Decision to Pay Zakat in Registered Zakat Institutions. *Journal of Islamic Economics, Management, and Business (JIEMB)* 3(1), 15-34. <https://doi.org/10.21580/jiemb.2021.3.1.8841>
- Taufiq, M. (2021). Konsep dan Sumber Hukum: Analisis Perbandingan Sistem Hukum Islam dan Sistem Hukum Positif. *Istidlal: Jurnal Ekonomi Dan Hukum Islam* 5(2), 87-98. <https://doi.org/10.35316/istidlal.v5i2.348>
- Warjiyati, S. (2020). *Ilmu Hukum Adat*. Yogyakarta: Deepublish.
- Wray, D. (2004). *Literacy: Major Themes in Education*. London: Taylor & Francis.
- Yuniar, A. M., & Kasri, R. A. (2020). Zakat Literacy and Digital Zakat Payment: Evidence from Indonesia. In *Research on Firm Financial Performance and Consumer Behavior* (pp. 221-237). Nova Science Publishers, Inc.
- Yunus, M. (2016). "Analisis Pengaruh Kepercayaan, Religiusitas dan Kontribusi terhadap Minat Pedagang Mengeluarkan Zakat di Baitul Mal: Studi Kasus pada Pedagang Pasar Los Lhokseumawe". Dissertation. UIN-SU.
- Zaenal, M. H., & Saoqi, A. A. Y. (2020). *Indeks Literasi Zakat: Teori dan Konsep*. Jakarta: Puskas Baznas.