



The effect of trust and income on motivation to pay zakat

Laili Irawati^{1*}, Fernaldi Anggadha Ratno¹

¹Faculty of Islamic Economic and Business Institut Agama Islam Negeri Salatiga, Indonesia

ARTICLE INFO

Article history:

Received 14-Aug- 20

Revised 14-Oct-20

Accepted 25-Oct-20

Keywords:

Zakat; Trust;

Income;

Motivation

ABSTRACT

This study aims to determine the effect of trust and income on the motivation to pay zakat. This type of research is quantitative research. The data collection technique was carried out by distributing questionnaires distributed to Muzakki Griya Zakat Suruh Semarang district. The samples taken for the study were 67 respondents using probability sampling techniques. The analysis used is using multiple linear regression. The test results show that the variables of trust and income positively affect the motivation to pay zakat. The variables of trust and income together influence the motivation to pay zakat.

Pengaruh kepercayaan dan pendapatan terhadap motivasi membayar zakat. Penelitian ini bertujuan untuk mengetahui pengaruh kepercayaan dan pendapatan terhadap motivasi membayar zakat. Jenis penelitian yang digunakan adalah penelitian kuantitatif. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner yang disebarkan kepada muzakki Griya Zakat Suruh Kabupaten Semarang. Sampel yang diambil untuk penelitian sebanyak 67 responden dengan menggunakan teknik *probability sampling*. Adapun pendekatan analisis yang digunakan dalam penelitian ini menggunakan regresi linear berganda. Hasil uji menunjukkan bahwa variabel kepercayaan dan pendapatan berpengaruh positif terhadap motivasi membayar zakat. Hasil lainnya juga menunjukkan bahwa variabel kepercayaan dan pendapatan secara bersama-sama berpengaruh terhadap motivasi membayar zakat.

How to cite:

Irawati, L., & Ratno, F. (2020). The effect of trust and income on motivation to pay zakat. *Indonesian Journal of Islamic Economics Research*, 2(2), 117-125. doi:<https://doi.org/10.18326/ijer.v2i2.4493>

* Corresponding Author. lailyirawati.1357@gmail.com

1. Introduction

In essence, many assets that we have been entrusted by Allah to us as a mandate so that later they can be distributed according to the owner's will, namely Allah SWT. Someone who is entrusted with these assets must fulfil Allah's rules both in its development and use; among others, there is an obligation to pay zakat for society's welfare.

Zakat is a form of worship to Allah SWT which is carried out by issuing several owned and the law that is obliged to be issued according to the rules and given to certain groups entitled to receive it. Apart from that, zakat is also a social act of worship that has a critical and strategic role in both religion and development and people's welfare.

Zakat is a spiritual obligation for every Muslim and has a very fundamental meaning. In the al-Quran, many verses call for zakat, including 26 verses in the al-Quran, which juxtapose the obligation of zakat to pray simultaneously (Ali, 2006). One of the verses that juxtapose the obligation of zakat with the obligation to pray is in the letter Al-Baqarah verse 43 as follows:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ

Artinya: " And establish *shalat*, pay zakat and *ruku'* with those who *ruku'* "
" (QS. Al-Baqarah [2]: 43).

The problem that often arises in the community is to whom should zakat be distributed. Most importantly, it is channelled directly by *muzakki* to *mustahiq* or through *amil* of zakat. When distributed by *muzakki* to *mustahiq*, there was a calm feeling because they witnessed firsthand that his zakat had been distributed to those who were deemed entitled to receive it. However, sometimes the direct distribution carried out by the *muzakki* did not hit the right target. Sometimes *muzakki* already feels that he has distributed his zakat to *mustahiq*, even though it turns out that the one who receives it is not the real *mustahiq*, only because of emotional closeness he gives zakat to him.

The less than an optimal amount of zakat collected today is partly due to public trust in zakat management institutions. Some people pay their zakat and distribute it directly to *mustahiq*, because they do not have enough trust in the existing zakat management institutions. Besides, the level of income from the community also greatly affects the community to pay zakat. Because when people's income decreased, some people were reluctant to give zakat.

In increasing the potential for zakat, it is necessary to have an institution that can manage zakat funds to be distributed to those who are entitled to zakat. In Indonesia, Islamic financial institutions collect public funds and distribute them, namely the Lembaga Amil Zakat (LAZ) or the Badan Amil Zakat (BAZ). Besides, there is also a semi-governmental institution in Indonesia that is authorized to carry out the processing and distribution of zakat, namely the Badan Amil Zakat Nasional (BAZNAS) to the regional level (BAZDA). Besides, there is also a non-governmental organization called Lembaga Amil Zakat (LAZNAZ/LAZDA) (Pertiwi, 2019). Besides that, there are also non-governmental organizations that focus on zakat management, Griya Zakat Suruh.

As a non-governmental organization that focuses on managing zakat, *infaq*, sadaqah and waqf, Griya Zakat in distributing and zakat gives priority to the poor and *fii sabilillah*. This institution was founded in 2014 and is located in Suruh Semarang Regency.

From this, the authors assume that trust and income affect the motivation to pay zakat. To prove this assumption, the researchers conducted a Griya Zakat Suruh Semarang Regency study with the title "The effect of trust and income on motivation to pay zakat".

Zakat

According to the meaning of the language, zakat means to clean and develop. Meanwhile, according to the term *syara* 'zakat is the name of something removed from an asset or body with the provisions as described (Zainuddin, 2014). Zakat is one of the five pillars of Islam. Zakat is also one of the obligations therein. Zakat is obligatory in Medina during the month of Shawwal in the second Hijri year. The obligation occurs after the obligation to fast for Ramadan and zakat *fitriah*. But zakat is not required of the Prophets. The scholars agree on this last opinion because zakat is intended as a purification for sinners. At the same time, the Prophets are free from this.

Apart from the above definitions, several well-known scholars have defined zakat are: 1) Al-hafidz Ibn Hajar that zakat is giving part of the same kind of property that has reached *nishab* for a year and is given to poor people and not from Bani Hashim and Bani Mutholib. 2) Ibn Taymiyyah believes that zakat is to give a certain part of the assets that develop when it reaches the *nishab* for certain purposes (Hidayatullah, 2015).

So it can be concluded that thus it can be concluded that zakat is universal teaching because it is ordered to every people and is one of the treatizes brought by the Prophets and Apostles. The difference may only be in implementing the zakat commandment's technical aspects, but the substance remains the same, namely, worshipping God and social solidarity.

The types of assets that must be zoned include: a) Gold and silver, are beautiful mines, Allah *shariati* on them many benefits that are not found in various other mines. From this point of view, the Sharia views gold and silver as a living natural wealth. So, whoever has wealth from gold or silver for savings is obliged to pay zakat. b) Cattle. The first condition for livestock that must be pay zakat is that they have reached the *nishab*, which is to get a certain quantity stipulated by the law. Then the animals that are kept for a year must also be the animals that are herded. c) Agriculture. Agricultural products are plants or plants with economic value, such as grains, tubers, vegetables, fruits, ornamental plants, and so on. d) Commerce. Commercial assets are everything that can be bought and sold to gain profit from various types, both in the form of goods such as tools, clothing, jewellery and so on. e) Mining products. *Ma'din* (mining products) are objects found in the bowels of the earth and have economic value. Meanwhile, *rikaz* is a treasure that has been buried in the ground from ancient times. It is usually called a treasure. This includes property or items found, and no one acknowledges as the owner. Scholars think that zakat is mandatory for mining goods. Imam Ahmad said he was all objects removed from the earth and had value, and he was obliged to achieve *nishab* both by himself and with other values. f) Profession. Zakat from profession can be taken if it is a year, and the *nishab* is sufficient (Sulaiman, 2012)

As for the types of goods, the limits on *nishab* and zakat are as illustrated in Table 1.

Table 1. Type of goods, Nishab and its Zakat

No	Type of goods	Nishab (Size)	Zakat
1.	Gold	85gram gold (200 dirham)	2,5%
	Silver	equal 85 gram of gold	2,5%
2.	Camel	5	1
	Goat	40	1
	Cow	30	1
3.	Grains and fruits (irrigation)	5 sha' = 200 dirham	5%
	Grains and fruits (non-irrigation)	5 sha' = 200 dirham	10%
4.	Commerce	Equal 85 gram of gold	2,5%
5.	Mining goods	Equal 85 gram of gold	2,5%
6.	Profession	Equal 85 gram of gold	2,5%

Source: Zakat in the Modern Economy (Hafidhuddin, 2002)

Trust

Trust is the willingness of a person to rely on another person in whom we have confidence. This belief is born from a process that slowly accumulates into a form of trust; in other words, belief is our belief in a certain product or attribute. Beliefs arise from perceptions of learning and experience (Amir, 2005). Trust is a positive expectation or expectation that other people will not act opportunistically through words, actions and policies. Two important elements of the definition, that trust implies familiarity and risk. It takes time to form trust, build gradually and accumulate. Trust is an assessment of the party's credibility to be trusted on the ability of the party to be trusted in completing its obligations. Meanwhile, satisfaction is an expression with a positive tone that comes from assessing aspects of the cooperative relationship between one party and another.

The organizational trust model tends to believe. The tendency is seen as a desire to trust other people. The tendency can influence the amount of trust a person has to be trusted. Thus is seven core values are needed to build trust, included: 1) Openness. It shows the action that allows a problem to be clear, easy to understand and no doubt the truth. Therefore, openness is needed between the two parties so that both of them can trust each other. 2) Honesty. It is the base of trust, is intended to avoid the cheating that can harm others. So that trust is the result of honesty. Honest itself is to say or provide information correctly following reality. 3) Integrity. It is the harmony between intentions, thoughts, words and actions. In the process, he promised to carry out tasks in a clean, transparent and professional manner to optimally mobilize all abilities and resources to provide the best work results. People with high integrity have an attitude that is sincere, honest, behaves consistently and adheres to the principles of truth to carry out what is said responsibly. 4) Competence. It is the ability to carry out a task or role in building knowledge and skills based on experience and learning. Namely as a condition to be considered capable by the community in carrying out tasks in specific work fields. 5) Sharing. It is an expression and self-acknowledgement of others that functions to alleviate a problem. Sharing is an important element in building trust because it has psychological benefits in forming better relationships. 6) Awards. There must be mutual respect for one another to encourage trust. and 8) Accountability. It is a person's social-psychological encouragement to take responsibility for something that has been done for others (Wibowo, 2006).

Income

Income is a remuneration received by the owner of a production factor for his sacrifice in the production process. Production factors such as land will receive remuneration in land rent, and workers will receive remuneration in wages (Sukirno, 1995). Meanwhile, the income itself is additional assets obtained from permanent sources.

The definition of income is all the total money that a person or company receives in salaries, wages, rent and profit, and various benefits. Another definition of income explains that income is the maximum value consumed by a person in a period by expecting the same condition at the end of the period as in the original state (Qardawi, 2004). So it can be concluded that income is the amount of money received by an individual within a certain period. Islam itself requires zakat on the payment of a Muslim. Thus a person's income greatly affects a person in spending his zakat. Because income has a relationship regarding whether the property has reached the *nishab* or not, it will also affect the amount of zakat issued.

The income element is the quantity of income. Income quantity is the sum of all income that can be used to meet these income needs, including fixed income and side income. Each person's source of income or demand is very different. There are various sources of income. The income they earn will be used to meet the diverse and unlimited needs. However, the problem in fulfilling needs is the

limited amount of income earned. Therefore, the amount of income determines a person to become a *muzakki* or *mustahiq*.

The income indicators consist of: 1) Wages / Salaries is remuneration in the form of money received by an employee who contributes to achieving organizational goals. In contrast, wages are another word for salaries that are often addressed to certain employees, usual employees in the operations section (Sukirno, 1995). 2) Profits is the amount of income remaining after deducting all costs, debts, and operating costs.

Motivation

Motivation is the factors that exist in a person that drives their behaviour to fulfil certain goals. Motivation is a change in energy in a person (person) marked by the emergence of feelings and reactions to achieve goals (Marjono, 2007). According to Prezi, motivation is the latent potential of *fitrah* that encourages humans to do something that brings pleasure to themselves or satisfies their primary needs or rejects danger, bringing pain and pain to them (Asminar, 2017).

Motivation can be defined as a process by which individuals recognize their needs and satisfy those needs. Motivation can also be defined as a force that encourages a person to achieve certain predetermined goals. The definition of motivation means that motivation can be a basis for someone to carry out an activity. Motivation also underlies a person choosing to do an activity that he wants to do (Ferrinadewi, 2008). Motivation is essential because motivation is the thing that causes, channels and supports human behaviour so that they are willing to work hard and enthusiastically to achieve optimal things. Motivation is increasingly important because it is done well and integrated into the desired goal (Prabu, 2005).

The motivation in a person is a physiological and psychological condition that will create a behaviour directed at achieving satisfaction. The process of arising one's motivation is a combination of needs, encouragement, goals and rewards. So, the reason is not something that can be observed, but it can be concluded because of something we can see. Every activity carried out by a person is driven by force from within a person; this driving force is called motivation. Therefore, we can know that *muzakki*'s behaviour begins with the motivation to pay part of their assets to *mustahiq*.

From the point of view that causes it, motivation can be divided into two types, namely intrinsic and extrinsic motivation. The emergence of this intrinsic motivation does not require external stimulation because it already exists himself, namely according to his needs. Meanwhile, extrinsic motivation arises because of stimulation from outside the individual; for example, there is a positive interest in educational activities because they see the benefits (Hamzah, 2011).

There are several indicators to determine motivation, included (Pangesti, 2018): 1) Al-Wala 'means the conformity of a servant to what Allah likes and approves of in the form of words, deeds, beliefs and people. The form of Al-Wala 'attitude towards Allah carrying out His commands and staying away from all His prohibitions. 2) According to Pearson, loyalty is the consumer's attitude or behaviour that benefits the company, such as making repeat purchases of company products or services and recommending these products and services to others. 3) Gratitude is a form of gratitude to Allah SWT for what Allah has given us. Gratitude is a form of feeling gratitude, happiness and appreciation for things that have been obtained during life, whether from God, humans, other creatures and the universe which then encourages someone to do the same thing as what he gets. 4) Social, paying zakat at *amil* zakat institutions because of social motives and avoiding things that are not desired. 5) Consequences are things that arise as a result of a choice, action or decision. Whatever actions we do, big or small, will have consequences. The bigger an activity or decision is, the greater the consequences. Allah will give consequences for zakat by multiplying the blessings given.

6) A procedure is a series of specific actions, actions or operations that must be performed. The procedure in managing the *amil* zakat institution is very important whether it is following the rules and principles of Islamic Sharia.

The motivation in a person is a physiological and psychological condition that will create a behaviour directed at achieving satisfaction. The process of arising one's motivation is a combination of needs, encouragement, goals and rewards. So, motivation is not something that can be observed but can be concluded because of something we can see. Every activity carried out by a person is driven by force from within a person; this driving force is called motivation. Therefore, we can know that *muzakki's* behaviour begins with the motivation to pay part of his property to *mustahiq*.

Trust, Incom and Motivation to Pay Zakat

Isnaini (2018) found the influence of trust on the motivation to pay zakat. It was also found that there was an influence of faith-based on pay zakat (Jayanto, 2019). Meanwhile, according to research conducted by Satrio (2016), it shows that trust does not significantly affect the interest in paying zakat.

In a study conducted by Pangesti (2018), it is stated that income has a significant effect on the motivation to pay ZIS. Besides, Salmawati (2018) also suggests that income has a significant effect on the motivation to pay zakat. Meanwhile, according to research conducted by Miarawati (2018) suggests that income does not significantly influence the interest in paying zakat.

2. Research Method

The author uses a quantitative approach, namely an approach that analyzes numerical data (numbers) which are then processed by statistical methods, and the results are presented systematically. In this study, the authors researched Griya Zakat Suruh, Semarang Regency, Central Java. This study's population was the *muzakki* at Griya Zakat Suruh in 2019, as many as 200 people. The number of samples taken in this study was 67 *muzakki* within the scope of Griya Zakat Suruh. The data collection techniques used in this study included questionnaires and documentation.

In this study, there are two independent variables: trust and income and there is one dependent variable, namely motivation. Before the instrument was used in this study, the researcher first tested the instrument to produce an accurate study using the reliability test and validity test. Data processing was use multiple regression method. The data will be tested with a model fit test that includes the T test, F test, and the determination coefficient (R^2).

3. Result and Discussion

Multiple Linear Regression

Based on the table of multiple linear regression test results, the regression equation can be obtained as follows:

$$Y = 16,036 + 0,193 X1 + 0,773 X2$$

it can describe that: 1) A constant of 16.036 means that when the level of trust and income is considered constant, the level of motivation to pay zakat is 16.036. 2) The confidence variable's regression coefficient is 0.193, so the confidence level has increased by one value. While the income variable has fixed value, the motivation variable to pay zakat is 0.193. The coefficient is positive so that there is a positive relationship between trust and motivation to pay zakat. The higher the trust, the higher the motivation to pay zakat. 3) The regression coefficient of the income variable is 0.773, so the income has increased by one value. While the trust variable has a fixed value, the motivation variable to pay zakat is 0.773. The coefficient is positive so that there is a positive relationship

between income and the motivation to pay zakat. The higher the income, the higher the motivation to pay zakat.

A T-test is used to determine how far the influence of each independent variable on the dependent variable. The t-test results can be seen in the following Table 2.

Table 2. The Result of T-Test

Model ^a	Coefficient	Std. Error	t	Sig.
(Constant)	16.036	3.560	4.504	0.000
Trust (X1)	0.193	0.074	2.611	0.011
Income (X2)	0.773	0.197	3.921	0.000

a. Dependent Variable: Motivasi (Y)

The table shows the significance value for independent variables, namely the trust variable of 0.011 and the income of 0.000. Because the two variable significance values are below 0.05, it can be concluded that the two variables each influence the motivation variable to pay zakat.

The F test is used to determine the dependent variable's effect on the independent variable simultaneously. The results of the f test in this study as Table 3.

Table 3. The Result of F-test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	328.301	2	164.150	15.157	0.000 ^b

The table above shows that F statistic 15.157 with a significance value of 0.000. Because 0.000 < 0.05, it can be concluded that the variables of trust and income together affect the motivation to pay zakat.

The coefficient of determination is used to measure the influence of trust and income on the motivation variable. The results of the coefficient of determination in this study as Table 4.

Table 4 The Result of Determination Coefficient Test (R²)

Model	R	R Square	Adjusted R Square
1	0.567 ^a	0.321	0.300

a. Predictors: (Constant), Income (X2), Trust (X1)

b. Dependent Variable: Motivation (Y)

Table 4 shows the coefficient of determination (Adjusted R Square) of 30%. So it can be concluded that the independent variable's contribution affects the dependent variable by 30%, while other variables outside the study influence the remaining 70%. The results of statistical tests show that each independent variable partially and simultaneously affects the dependent variable. The influence of these two variables is positive and significant. So it can be concluded that the increased trust and income of the Griya Zakat Suruh *muzakki* will increase the *muzakki*'s motivation to pay zakat. This is following the proposed hypothesis and the results of previous studies.

The Effect of Trust on Motivation to Pay Zakat

From the multiple linear regression test results, the trust variable's regression coefficient is positive, meaning that trust is directly proportional to the motivation to pay zakat and the results of the t-test show a significance value of 0.011 is smaller than 0.05. This indicates that the trust variable has a significant positive effect on the motivation to pay zakat to accept the first hypothesis (H₁). So when *muzakki*'s trust increases, *muzakki*'s motivation to pay zakat also increases and vice versa when *muzakki*'s trust decreases, *muzakki*'s motivation to pay zakat also decreases. This is in line with [Isnaini \(2018\)](#) research, which states that trust has a significant positive effect on the motivation to pay zakat.

Thus a person's trust greatly influences a person in spending his zakat. Organizational trust tends to believe. The tendency is seen as a desire to trust other people. The tendency can influence the amount of trust a person has to be trusted.

Effect of Income on Motivation to Pay Zakat

The multiple linear regression test results show that the regression coefficient of the income variable is positive, meaning that income is directly proportional to the motivation to pay zakat and the results of the t-test show a significance value of 0.000 which is smaller than 0.05. This shows that the income variable has a significant positive effect on the motivation to pay zakat to accept the second hypothesis (H_2). So when *muzakki's* income increases, *muzakki's* motivation to pay zakat also increases, and vice versa when *muzakki's* income decreases, the *muzakki's* motivation to pay zakat also decreases. This is in line with research conducted by Pangesti (2018) which states that income has a significant positive effect on the motivation to pay zakat.

Thus a person's income greatly affects a person in spending his zakat. Because income has a relationship regarding whether the property has reached *nishab* or not, and it will also affect the amount of zakat that will be spent.

4. Conclusions

From the analysis results and discussion of the effect of trust and income on the motivation to pay zakat at Griya Zakat Suruh, the following conclusions can be drawn, that trust and income has a positive effect on the motivation to pay zakat at Griya Zakat Suruh. Simultaneously or together, trust and income affect the motivation to pay zakat at Griya Zakat Suruh.

5. Acknowledgment

Researchers would like to thank all those who have helped for the completion of this research

6. References

- Ali, N. M. (2006). *Zakat sebagai instrumen dalam kebijakan fiscal*. Jakarta: Raja Grafindo Persada.
- Amir, M. T. (2005). *Dinamika Pemasaran*. Jakarta: Grafindo Persada.
- Asminar. (2017). Pengaruh Pemahaman, Transparansi dan Peran Pemerintah Terhadap Motivasi dan Keputusan Membayar Zakat pada Baznas Kota Binjai. *At-Tawassuth, III*, 268.
- Ferrinadewi. (2008). *Merek dan Psikologi Konsumen*. Yogyakarta: Graha Ilmu.
- Hafidhuddin, D. (2002). *Zakat dalam Perekonomian MODern*. Jakarta: Gema Insani Press.
- Hamzah, B. U. (2011). *Teori Motivasi dan Pengukurannya*. Jakarta: PT. Bumi Aksara.
- Hidayatullah, S. (2015). *Ensiklopedia Rukun Islam Ibadah Tanpa Khilafiah ZAKAT*. Jakarta: Indocamp.
- Isnaini, Y. (2018). *Pengaruh pengetahuan zakat, tingkat pendapatan, tingkat keimanan dan kepercayaan terhadap motivasi muzakki profesi: studi kasus di Rumah Zakat Cabang Semarang*. UIN Walisongo Semarang.
- Jayanto, P. Y. (2019). The Influences of Reputation, Financial Statement Transparency, Accountability, Religiosity, and Trust on Interest in Paying Zakat of Profession. *Dinamika Akuntansi, 11*.
- Marjono. (2007). *Pengaruh Kedisiplinan, Motivasi, dan Fasilitas Sekolah terhadap Prestasi Belajar siswa kelas VIII SMPN 8 Purworejo*. 10.
- Miarawati, D. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Motivasi Membayar Zakat. *Universitas Islam Bandung*.
- Pangesti, I. R. (2018). Pengaruh Pendapatan, Religiusitas dan Lingkungan Terhadap Motivasi Masyarakat dalam Membayar Zakat, Infaq dan Shadaqah. *Ilmiah*.

- Pertiwi, I. S. M. (2019). Pengaruh Tingkat Pendapatan, Literasi Zakat dan Kepercayaan terhadap Minat Masyarakat Membayar Zakat pada BAZNAS di Provinsi Lampung. *Optima*.
- Prabu, A. (2005). Pengaruh Motivasi Terhadap Kepuasan Kerja Pegawai Badan Koordinasi Keluarga Berencana Nasional Kabupaten Muara Enim. *Manajemen Dan Bisnis*, 3, 4.
- Qardawi, Y. (2004). *Hukum Zakat: Studi Komperatif Mengenai Status dan Filsafat Zakat Berdasarkan Qur'an dan Hadits*. Jakarta: PT. Mitra Kerjaya Indonesia.
- Salmawati. (2018). Pendapatan, Religiusitas, Akuntabilitas dan Kualitas Pelayanan Terhadap Motivasi Membayar Zakat di Baitul Mal Kota Banda Aceh. *Ilmiah Mahasiswa Ekonomi Akuntansi*, 03.
- Satrio, E. (2016). Faktor-Faktor Yang Mempengaruhi Motivasi Membayar Zakat Profesi. *Universitas Indonesia*.
- Sukirno, S. (1995). *Pengantar Makro Ekonomi*. Jakarta: PT. Raja Grafindo Persada.
- Sulaiman, A. (2012). *Ringkasan Fikih Sunnah*. Solo: Ummul Quro.
- Wibowo. (2006). *Manajemen Perubahan*. Jakarta: Grafindo Persada.
- Zainuddin, S. (2014). *Fiqh Populer terjemah fathul mu'in*. Kediri: Lirboyo Press.