

# “Oil Palm Farmers' Interest in Zakat: A Study of the Determinants of Agricultural Zakat in Tulang Bawang Regency, Lampung”

<sup>1</sup>Sarifudin

<sup>1</sup>Universitas Islam Negeri Sunan Kalijaga Yogyakarta, [Syarifu996@yahoo.com](mailto:Syarifu996@yahoo.com)

## ABSTRACT

*Tulang Bawang is one of the districts in Lampung Province. Based on data from the GIS (Geographic Information System) map regarding the distribution of oil palm areas and production in Lampung Province in 2020, Tulang Bawang Regency has an area of oil palm plantations of more than 12,000 hectares. This enormous agricultural potential provides opportunities for large agricultural zakat. However, this region also faces challenges related to poverty and income inequality. One of the factors causing this is the lack of optimal utilization of zakat potential in the regions. This research aims to explore the influence of various factors, including attitudes, subjective norms, behavioral control, religiosity, knowledge, income and beliefs, on oil palm farmers' interest in paying agricultural zakat. The approach used is quantitative with survey techniques, with a focus on Muslim farmers in Tulang Bawang Regency. Purposive sampling was used to collect data from 288 respondents . . The data analysis technique used is Structural Equation Modeling and Partial Least Square (SEM-PLS) using Smart-PLS 3.0 as an analysis tool. The research results show that attitude has no significant effect on oil palm farmers' interest in paying agricultural zakat. However, subjective norms, behavioral control, religiosity, knowledge, income and trust all of these variables have a significant positive influence on farmers' interest in donating agricultural zakat .*

**Keywords:** Attitude, Subjective Norms, Behavioral Control, Religiosity, Knowledge, Income, Trust, Zakat

## INTRODUCTION

From an economic perspective, zakat serves to foster welfare and justice in human society. In Islam, the welfare of others is considered the responsibility of Muslim individuals who have excess wealth. This ensures that wealth is distributed fairly and shared among all members of society. Through zakat, Muslims who have excess wealth can contribute to meeting the basic needs of those who are less fortunate and in need (Afandi, 2011).

Poverty and income inequality are still serious problems, including those faced by Indonesia and developing countries around the world. The problem of poverty is often the cause of multidimensional crises in people's lives (Raharjo, 2016). Income inequality can be assessed using the Gini ratio, which is a commonly used tool to measure income inequality in various regions (Nadhifah & Wibowo, 2021). These problems include social, political, cultural, and economic aspects, all of which stem from difficulties in overcoming poverty problems to the maximum. There are many factors that cause poverty, such as low quality education, lack of job availability, and poor health (Sisca et al., 2013).

Zakat plays an important role in distributing a more equitable distribution of wealth in this context. According to BAZNAS data (2022), the amount of Indonesia's zakat potential in 2020 is projected to reach 327.6 trillion rupiah, with a realization of 71.4 trillion rupiah, around 21.79% of the potential. Although there is still room for improvement, the huge potential of zakat in this country is very promising and can have a great positive impact on the economy if utilized to the fullest. Notably, one of Indonesia's unique zakat potentials lies in agricultural zakat, with BAZNAS (2021) estimating a value of 19.79 trillion rupiah for this particular category. The figure shows that the agricultural sector is still an opportunity for zakat contributors in Indonesia and needs further attention.

**Table 1.1** Table 1 Zakat Potential in Indonesia

No	Zakat Object	Zakat Potential Trillions Of Rupiah
1	Agricultural Zakat	19.79
2	Livestock Zakat	9.51
3	Cash Zakat	58.76
4	Income and Service Zakat	139.07
5	Company Zakat	144.5
Total Zakat Potential		327.6
Source: (Puskas BAZNAS, 2021)		

Lampung Province is one of the regions that has significant agricultural zakat potential. This is evident from the agricultural sector's considerable contribution to Lampung's Gross Regional Domestic Product (GDP) during the second quarter of 2022 of 15.89%. While government administration, defense, and social security are required to occupy the top position with a slight advantage of 15.97%, the contribution of the agricultural sector remains large and plays an important role in the regional economy (BPS, 2022).

The Agricultural Zakat Potential Index (IPPZ) assesses the capacity of agricultural zakat in Lampung consisting of two main indicators, namely staples (X11) and plantations (X12). To determine the amount of agricultural zakat, the calculation involves agricultural production for one year and then multiplying it by the zakat rate of 5% or 10%, depending on certain criteria. In addition, the percentage of effectiveness of each district/city in Lampung Province is taken into account to get the final value of zakat. In summary, Lampung Province has promising agricultural zakat potential, as evidenced by the significant economic contribution from its agricultural sector. By considering staple foods and plantations as the main indicators and implementing appropriate zakat rates, regions can optimize this potential to further develop their agricultural sector and improve the welfare of their communities as a whole.

Tulang Bawang is one of the districts in Lampung Province. Based on data from the GIS (Geographic Information System) map on the distribution of oil palm production and area in Lampung Province in 2020, Tulang Bawang Regency has an area of oil palm plantations above 12,000 hectares. The potential generated from zakat if all oil palm farmers pay it will certainly be very large. During the field research, the author made observations and found that most of the people in Tulang Bawang Regency, Lampung, are Muslim and have various livelihoods such as traders, private employees, fishermen, and the majority of them are oil palm farmers. Oil palm plantations are one of the main sources of income for the community in Tulang Bawang Regency, Lampung, and the oil palm production produced in this area is quite high.

In the theory of planned behavior, humans are rational beings who use information from each individual's behavior as the basis for doing something systematically (Ajzen, 1991). Davis (1989) ) interest is the level of a person's attempt to use or perform a certain behavior, driven by a strong desire. Meanwhile, Ajzen (1991) defines interest or intention as an intrinsic impulse that comes from within an individual and functions as a driving force behind their behavior.

In the context of this study, the goal is to assess the level of interest of Muslim farmers in paying agricultural zakat. By measuring their intention to fulfill these religious obligations, this study seeks to understand the internal motivations that influence decision-making and actions related to zakat payments. In this theory, individual behavior is driven by many things, such as perceived behavioral control, subjective norm and attitude toward behavior (Ajzen 1991).

Several studies have provided evidence that supports the importance of attitude in influencing interest and intention towards zakat payments. Astuti & Prijanto (2021) found that users' positive attitudes towards platforms are positively correlated with their interest in using digital zakat services. Similarly, Hindardjo (2022) found that a positive attitude towards the payment of zakat had a significant and positive impact on their intention to fulfill this obligation.

For subjective norm, Seni & Ratnadi (2017) shows that the variable of subjective norms has a positive and significant effect on the intention of the younger generation to invest in stocks in the capital market. Then the research conducted by Buditama (2021) showed results where the subjective norm variable had a positive and significant effect on the intention of entrepreneurs to buy profit-sharing financing schemes.

Astuti & Prijanto (2021), revealed that behavioral control has a significant effect on interest in zakat. Likewise, the results of Hindardjo (2022) show that there is a positive and significant relationship between behavior and intention, where a positive attitude towards zakat encourages muzakki's intention to pay zakat.

The next factor of interest in zakat is the dimension of religiosity. Rodney Stark Glock & Charles Y (1966) identified five dimensions of religiosity, which include beliefs, practices, knowledge, consequences, and experiences (Ivalaili, 2019). The manifestation of this aspect can be seen in the behavior of believers of certain religions in carrying out religious practices, such as prayer, fasting, zakat, hajj, and various other muamalah activities, which is a real picture of the dimensions of the implementation of Islamic teachings. . Some of the studies that support this assumption include research conducted by (Aligarh, 2021); (Azzahra & Majid, 2020); (Bin-Nashwan et al., 2019), (Ivalaili, 2019); (Novia et al., 2018).

In line with that, Kotler (2002) states that knowledge is the result of changes that occur in a person based on individual experience. Therefore, the level of knowledge they have greatly affects a person's behavior patterns. If viewed from the perspective of theory of planned behavior, the level of knowledge of farmers has the potential to affect interest in paying agricultural zakat.

Notoatmodjo (2003) also expressed a similar view that knowledge is the result of the human process in understanding objects through their senses. In the context of Islam, knowledge has a fundamental role as the basis for the practice of charity of a Muslim guided by the teachings of the Quran and Hadith, which is a source of knowledge that contains instructions for paying zakat. These findings are supported in various studies, such as those conducted by (Sedjati et al., 2018); (Haki, 2020); (Kurniawan, 2019); (Yusfiarto et al., 2020).

The income factor also determines a person's interest in zakat. Boediono (1982) emphasized that income arises from the exchange of production factors owned by individuals in the production sector. Inoed (2005) underlined several criteria that must be met by a person's income in order to be included in the legal category that requires the payment of zakat. These criteria include the following: the property must be in definite and complete ownership, must be growing, not burdened with debt, must exceed basic needs, meet nisab (minimum limit) and haul (one year of kamariah), and be subject to certain predetermined zakat rates. This income factor is supported by several studies, including those conducted by (Pristi & Setiawan, 2019); (Sedjati et al., 2018); (Kartika, 2020).

The last is the trust factor. It refers to the perception that something has certain attributes that generate trust. This belief comes from repeated experiences and learning (Amir, 2005). In the theory of planned behavior, beliefs have a close relationship with a person's subjective norms. Subjective norms play an important role in influencing an individual's perception of preferences and support for certain behaviors, including the trust that muzakki (zakat givers) give to amil zakat (zakat managers). Some of the research that supports this includes (Rahmani & Erpurini, 2020); (Triyawan, 2016); (Aisyah & Sutejo, 2020); (Indri, 2020).

In addition to the above study, the lack of interest of muzakki to fulfill zakat obligations is one of the factors that causes the potential of zakat to not be realized optimally. This phenomenon is clearly related to the behavior of muzakki that deserves to be researched and proven to be true.

Through the description above, the author draws the following hypothesis:

H1: Attitude variables have a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H2: The subjective norm variable has a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H3: Behavioral control variables have a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H4: The religiosity variable has a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H5: The knowledge variable has a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H6: Income variables have a significant positive effect on the interest of oil palm farmers in paying agricultural zakat.

H7: Confidence variable has a significant positive effect on the interest of oil palm farmers in paying agricultural zakat

## METHOD

In this study, a quantitative research approach is adopted. The survey method was chosen as a data collection technique that allows researchers to collect information through questionnaires or observations. The data was analyzed using *Partial Least Squares* (PLS), a statistical method that is within the framework of the *Structural Equation Model* (SEM) and is rooted in variance analysis to perform multiple linear regressions.

The total population quoted from BPS, 2022 amounted to 431,208 people, the majority of whom are Muslims. In this study, the population studied is oil palm farmers and Muslims domiciled in Tulang Bawang Regency, Lampung Province. According to (Habibi & Zaky, 2015) a simple sample size should be at least 10 times larger than the maximum number of formative indicators used to assess one latent variable or at least 10 times. Based on the recommendation, the estimated sample size for this study should range from 100 to 400 respondents, taking into account the 29 indicators used.

In this case, since there were 29 indicators used in the study, the minimum sample size was 145 respondents. On the other hand, the maximum number of samples with the same approach is obtained by multiplying the number of indicators by 10. For this study, with 29 indicators, the maximum sample number was 290 respondents.

## DISCUSSION

### *The Influence of Attitudes on Palm Oil Farmers' Interest in Paying Agricultural Zakat in the District. Lampung Onion Bones*

Based on the results of hypothesis testing calculations, the beta coefficient value is 0.068, the t-statistic value is 1.240, where the value is  $< 1.96$  ( $1.240 < 1.96$ ) and the p-value is 0.216, where the value is  $> 0.05$  ( $0.216 > 0.05$ ). These results indicate that the attitude variable has no effect on oil palm farmers' interest in paying agricultural zakat and confirms the acceptance of the first hypothesis (H1) which tests the relationship between attitudes and oil palm farmers' interest in paying agricultural zakat " rejected ".

The results of this research are in line with research conducted by (Ur Rehman et al., 2021) which states that attitudes have a negative impact on the intention to pay zakat. However, this is different from the results of several studies such as those conducted by (Astuti & Prijanto, 2021) and (Hindardjo, 2022) shows that attitude has a positive and significant relationship with intention where attitude drives muzakki's intention to pay zakat. Even though the facts in the research field found several direct answers given by respondents,

it cannot be denied that the majority of answers from respondents showed that attitudes had no influence on their intention to pay agricultural zakat from oil palm plantation products.

### ***The Influence of Subjective Norms on Oil Palm Farmers' Interest in Paying Agricultural Zakat in Kab. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, the beta coefficient value is equal to 0.158, t-statistic value of 3.091, where the value is  $> 1.96$  ( $3.091 > 1.96$ ) and the p-value is 0.002, where the value is  $< 0.05$  ( $0.002 < 0.05$ ). So it can be concluded that the second hypothesis (H<sub>2</sub>) in this study is "accepted", meaning that the subjective norm variable influences the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones. The results of this research are in line with research conducted by (Annahl et al., 2021) which states that subjective norms influence muzakki's intention to pay zakat maal.

This research shows that there is a significant positive influence of subjective norms on farmers' interest in paying agricultural zakat. The results of this research indicate that the higher the influence of the environment or norms around a farmer in terms of paying agricultural zakat, the higher the farmer's interest in paying agricultural zakat. These findings are also reinforced by a hadith narrated by Abū D āwud and Tirmizī in Silsilah A ṣ-ṣaḥīḥah, which reads, "A person's religion tends to be in accordance with the religion of his close friends. Therefore, you should pay attention to who your close friends are."

### ***The Influence of Behavioral Control on Palm Oil Farmers' Interest in Paying Agricultural Zakat in Kab. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, the beta coefficient value is equal to 0.274, t-statistic value of 3.416, where the value is  $> 1.96$  ( $3.416 > 1.96$ ) and the p-value is 0.001, where the value is  $< 0.05$  ( $0.001 < 0.05$ ). So it can be concluded that the third hypothesis (H<sub>3</sub>) in this study is "accepted", meaning that the behavioral control variable influences the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones. The results of this research are in line with research conducted by (Hindardjo, 2022) showing that behavioral control has a positive and significant relationship with intention where attitude drives the muzakki's intention to pay zakat.

Behavior control is an individual's perception of the ease or difficulty of realizing a certain behavior (Ajzen & Fishbein, 2005). Self-control views the control or control a person has over his or her behavior as being on a continuum of behavior that is easy to carry out with sufficient resources and effort (Fishbein & Ajzen, 1991). Control behavior is related to a person's feeling of being the center of control. This perception can change depending on the conditions and type of behavior carried out (Mahyarni, 2013).

### ***The Influence of Religiosity on Palm Oil Farmers' Interest in Paying Agricultural Zakat in Kab. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, it was found that the beta coefficient value was 0.186, the t-statistic value was 3.062, which is greater than the critical value of 1.96 ( $3.062 > 1.96$ ), and the p-value was 0.002, which is a value smaller than the significance level of 0.05 ( $0.002 < 0.05$ ). Based on this, the fourth hypothesis (H<sub>4</sub>) in this research can be concluded as "accepted," which means that the religiosity variable influences

the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones. The results of this research are in line with the findings of previous research conducted by (Aligarh, 2021) , (Bin-Nashwan et al., 2019) , and (Ivalaili, 2019) which states that religiosity has a positive and significant influence on interest. However, the results of this research are different from research conducted by Nurkhin & Ahmad (2019) and (Novia et al ., 2018) which states that partially religiosity does not influence someone to pay agricultural zakat.

The results of this research show that religiosity has a positive and significant influence on farmers' interest in paying agricultural zakat. This research reveals that the higher the level of religiosity of a farmer, the higher the farmer's interest in paying agricultural zakat. Adiwarmar Karim (2018) ) also expressed a similar view, where Islamic economic theory which is rooted in the concept of justice considers that Islam has universal values originating from monotheism, which sets the goal of creating humans to worship Him. Therefore, this shows that religiosity influences a person's actions in giving charity, and all human activities related to nature and fellow humans are connected to their relationship with God.

Theory of planned behavior can explain farmers' interest in fulfilling their agricultural zakat obligations when their agricultural products have reached the nisab and haul . This interest can arise from various beliefs, such as behavioral beliefs , normative beliefs , and control beliefs .

#### ***The Influence of Knowledge on Palm Oil Farmers' Interest in Paying Agricultural Zakat in the District. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, the beta coefficient value is equal to -0.163, t-statistic value of 1.994, where the value is  $> 1.96$  ( $1.994 > 1.96$ ) and the p-value is 0.047, where the value is  $< 0.05$  ( $0.047 < 0.05$ ). So it can be concluded that the fifth hypothesis (H 5 ) in this study is "accepted" , meaning that the knowledge variable influences the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones.

The results of this research are in line with the research conducted Yusfiarto et al ., (2020) , Sedjati et al., (2018) and (Haki, 2020; Hamzah & Kurniawan, 2020) which states that there is an influence of knowledge on interest in paying zakat. However, the findings from this research contrast with previous research conducted by Anggita & Yuliafitri (2020) which concludes that knowledge does not have a partial influence on interest in paying zakat.

#### ***The Influence of Income on Palm Oil Farmers' Interest in Paying Agricultural Zakat in Kab. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, the beta coefficient value is equal to 0.190, t-statistic value of 2.762, where the value is  $> 1.96$  ( $2.762 > 1.96$ ) and the p-value is 0.006, where the value is  $< 0.05$  ( $0.006 < 0.05$ ). So it can be concluded that the sixth hypothesis (H 6 ) in this study is "accepted" , meaning that the income variable influences the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones.

The findings of this research indicate that income has a positive and significant influence on farmers' interest in paying agricultural zakat. The research results show that the higher the income level of an oil palm farmer, the higher the farmer's interest in paying agricultural zakat. This opinion is in line with Abū 'Ubayd's view in his book Al-Amwāl, which

explains that income spent on zakat has an important role in building social justice (Nasution & Razali, 2021). This is also strengthened by the proposition from QS Al-Hasyr verse 7, "... so that wealth does not circulate only among the rich among you."

The findings of this research are consistent with the results of previous research conducted by Kartika (2020) , Pristi & Setiawan (2019) , and Sedjati et al . al (2018) which states that income has a positive and significant influence on interest. However, the results of this study are different from the findings from research by Nur & Zulfahmi (2018) which states that partially income has no influence on someone's ability to pay agricultural zakat.

### ***The Influence of Trust on Palm Oil Farmers' Interest in Paying Agricultural Zakat in Kab. Lampung Onion Bones***

Based on the results of hypothesis testing calculations, the beta coefficient value is equal to 0.251, t-statistic value of 3.108, where the value is  $> 1.96$  ( $3.108 > 1.96$ ) and the p-value is 0.002, where the value is  $< 0.05$  ( $0.002 < 0.05$ ). So it can be concluded that the seventh hypothesis (H 7 ) in this study is "accepted" , meaning that the trust variable influences the interest of oil palm farmers in paying agricultural zakat in Kab. Lampung Onion Bones.

The results of this research indicate that trust has an influence on oil palm farmers' interest in paying agricultural zakat. This means showing that trust can be said to have fully built farmers' interest in paying agricultural zakat. There are 7 (seven) elements that are core values so that trust is built between two parties, including: openness, competence, honesty, integrity, accountability, sharing and appreciation. If these seven values are practiced consistently and professionally, they will certainly have a positive impact on increasing confidence in farmers' interest in paying agricultural zakat.

The results of this research are in line with the findings of previous research conducted by (Rahmani & Erpurini, 2020) , (Aisyah & Sutejo, 2020) , (Anggita & Yuliafitri, 2020) , and (Nur & Zulfahmi, 2018) which stated that partially trust has influence on a person's interest in paying agricultural zakat.

## **CONCLUSION**

The enormous agricultural potential provides an opportunity for large agricultural zakat. However, this area also faces challenges related to poverty and income inequality. One of the contributing factors is the suboptimal utilization of zakat potential in the area. This study aims to determine the influence of various factors, including attitudes, subjective norms, behavioral control, religiosity, knowledge, income and beliefs, on the interest of oil palm farmers in paying agricultural zakat. The approach used is quantitative with survey techniques, focusing on Muslim farmers in Tulang Bawang Regency. Data collection was carried out by purposive sampling of 288 respondents. The data analysis techniques used are Structural Equation Modeling and Partial Least Square (SEM-PLS) using Smart-PLS 3.0 as an analysis tool. The results of the study showed that attitudes did not have a significant effect on the interest of oil palm farmers in paying agricultural zakat. However, subjective norms, behavioral control, religiosity, knowledge, income and beliefs all of these variables have a significant positive effect on farmers' interest in paying agricultural zakat. The results of this

study have implications for developing a model of a person's behavior, especially on the topic of oil palm farmers' interest in paying zakat.

The results of this study reveal that in addition to a person's psychological factors, the interest of oil palm farmers is also influenced by other factors such as social and economic factors. Both factors basically have implications for the diversity of Muslim society in distributing zakat. These results provide a contribution of thought and can be used as additional literature, especially for a model of research on a person's behavior in paying zakat.

For further research, it is recommended to increase the number of samples and expand the scope of the area to a national scale. It is also hoped that further research can develop research by adding other types of variables, such as moderating variables and intervening variables.

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