

## Zakat Compliance Beyond Piety: Legal Attitudes, Normative Pressures, and Institutional Trust in a Muslim Society

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**Abstract:** This research is based on the gap between the presence of Zakat Management Organizations (OPZ) in West Sumatra, Indonesia and the general public's lack of interest in paying zakat through institutions established under statutory regulations. The study examines how legal attitudes, subjective norms, and legal perceptions influence the interest in and behavior of paying zakat through OPZ in the West Sumatra community. A quantitative approach was used in conducting this study by which the data were collected through questionnaires and documentation via SMARTPLS 3. The research population comprised all non-civil servant *muzakki* (zakat payer) in West Sumatra. The sample areas were determined using a cluster sampling technique, with samples taken from four designated areas. The sample size was determined using the Lemeshow formula. Data analysis techniques included descriptive analysis and mediation analysis. The results showed that legal attitudes did not affect interest in paying zakat through official institutions, while subjective norms influenced interest in paying zakat. Legal perceptions influenced interest in paying zakat and zakat behavior. Interest influenced behavior regarding paying zakat through official institutions.

**Keywords:** Zakat Compliance; Legal Attitudes; Normative Pressures; Muslim Society

### Introduction

In Islamic law, zakat is an absolute obligation (*fardhu ain*), and neglecting it is a religious offense (Kamalin & Zakir, 2024). In the Indonesian legal system, however, although zakat is regulated by Law Number 23 of 2011, it does not yet have the full legal force of taxation, and violators have not been subject to strict sanctions (Fitriyah & Winario, 2019). This has led to variations in community behavior. Many *muzakki* (zakat payers) choose to give zakat directly to *mustahik* (beneficiaries/zakat recipients) rather than through official institutions due to traditional attitudes and prevailing norms (Iqbal, 2019). Supported by the finding of low community participation through official institutions (Zizi et al., 2023), this phenomenon raises questions about the effectiveness of legislation and zakat management organizations (abbreviated as OPZ Indonesian), such as BAZNAS and LAZ, in enforcing zakat law towards a welfare state (Januardi, 2018).

Previous research has used the Theory of Planned Behavior (TPB) framework (Ajzen, 1991) to identify factors influencing zakat interest. The results of the study indicate that attitudes (Pratiwi, 2018) and perceived behavioral control (Wahyudin et al., 2018) significantly influence zakat interest. Additionally, research by Ayu (2019) and Mardliyaturrohman (2020) suggest that the social environment and subjective norms significantly influence zakat interest. Additionally, studies by Purwanto (2000) and Mauliddiyah (2021) indicate that this social environment is influenced by factors such as family, friends, and community. Aisyah and Wardana (2022) also found that attitudes, subjective norms, and perceived behavioral control significantly influence zakat interest. This study identifies a research gap between the legal existence of OPZ and the suboptimal behavior of the West Sumatra public in paying Zakat through official institutions. This gap is reflected in the dominance of a direct zakat tradition in society (Hoktaviandri, 2018; Nopiardo, 2017; Putri, 2018; Reyhan, 2023; Heri, interview, 2024; Elda, interview, 2024) and in differences in legal perceptions (Amin, et al., interview, June 1 to June 20, 2024). The novelty

of this study is developing the TPB variables into legal attitudes, subjective norms (environmental), and legal perceptions (perceived behavioral control) and linking them to *Muzakki's* interests and legal behavior in West Sumatra.

The main objective of this study is to analyze and measure the influence of internal factors (legal attitudes and legal perceptions) and external factors (subjective norms/environment) on the interest and legal behavior of the community (non-civil servant general *muzakki*) in complying with zakat laws and regulations, specifically by paying zakat through *amil* or official institutions. Using Behavioral Theory, we will systematically test the relationship between these factors and individual interest and legal behavior in paying zakat.

Zakat must be managed by institutions to achieve greater benefits, such as alleviating poverty. According to the Quran and Sunnah, zakat should be managed by authorized authorities or institutions (Sahroni et al., 2020). Enforcing Zakat law is crucial for establishing a welfare state (Januardi, 2018). This study assumes that zakat behavior through *amil* stems from an interest in paying zakat, influenced by internal and external factors (Dewi, 2018). It is suspected that the influence of environments that adhere to the tradition of direct zakat is linear with the low level of public participation in the practice of zakat law through OPZ in West Sumatra. Therefore, this study is important for identifying these determinants as a basis for recommendations to improve the implementation of the Zakat Management Law. Given the aforementioned background, this research is important.

## Literature Review

### The priority of paying Zakat through the *Amil* formed by *Ulil Amri*

According to the Islamic perspective, zakat management falls under the authority of the *ulil amri* (government) This includes direct management by the government, as well as indirect management by private institutions that obtain permits and operate according to government regulations. Evidence from the Quran, *Hadith*, consensus (*ijma'*), and the Companions' fatwas includes:

*First*, the Quran, *Hadith*, *Ijma'*, and the Companions' fatwas confirm this authority (Sahroni et al., 2020). At-Taubah, verse 60, a Quranic verse, describes eight categories of zakat recipients and mentions the '*amilin* (zakat collectors). It also calls zakat an obligation from Allah (*faridhatan minallah*). The inclusion of *amil* as a recipient category suggests that zakat management falls under the authority of *ulil amri*, entitling *amil* to compensation for their work (Sahroni et al., 2020).

*Second*, the *Hadith* in which the Prophet Muhammad (peace be upon him) sent Muadz to Yemen also suggests the existence of a special officer. In the *hadith*, the Prophet said that zakat is taken from the wealthy and given to the poor. This phrase suggests that the collection and distribution process is carried out by appointed officers rather than by individual *muzakki* directly. Third, the *Sirah* of the Prophet (peace be upon him) indicates that he and the caliphs after him sent envoys to collect Zakat. Fourth, the Companions' fatwa, in which Ibn Umar recommended that zakat be paid to *ulil amri* (those in authority), is also relevant. In summary, while the Quran does not explicitly state that the state must manage zakat directly, the *Hadith*, *Sirah*, and Companions' fatwa suggest that the government or licensed institutions manage it (Sahroni et al., 2020).

The mandate to hand over zakat to the government or an institution ensures that it is managed professionally and effectively. This aligns with the *maqasid*, or objectives, of sharia. Prohibited management occurs when zakat is given to individuals without an institution, which has the potential to cause chaos. Therefore, managing zakat through licensed private institutions is considered to be in accordance with the spirit and *maqasid* of these arguments. Regarding *muamalah* matters (including zakat), texts do not detail the technicalities and mechanisms of management, leaving the arrangement based on public interest (Sahroni et al., 2020).

### Priority of Paying Zakat Through *Amil*

Many people choose to pay zakat directly to the *mustahik* for reasons of emotional closeness or happiness, or due to a lack of trust in the *amil*. However, paying zakat through a trusted *amil* has

advantages. During the time of the Prophet Muhammad SAW, for example, he appointed Muadz bin Jabal and Anas bin Malik as *amil*. (Public Relations of BAZNAS Yogyakarta City, 2023).

1. Collected zakat has the potential to be developed into productive zakat.
2. Ensure certainty and discipline when paying zakat.
3. Maintain the *mustahik's* sense of inferiority.
4. Avoid the emergence of *riya'* (the desire to be praised) in the *muzakki*.
5. Ensure that Zakat is distributed according to Sharia law to the eight groups of recipients (*Asnaf*).

### Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) builds upon the Theory of Reasoned Action (TRA) by incorporating the concept of perceived behavioral control (Ajzen, 1991). This variable aims to determine a person's perception of the ease or difficulty of performing a behavior (Amalia, 2018). According to this model, intention is the primary motivational factor influenced by attitude, subjective norms, and perceived behavioral control (Jogiyanto, 2007). Attitude is defined as an individual's emotional evaluation of accepting or rejecting an object or behavior (Amalia, 2018). Subjective norms are based on social influence, while perceived behavioral control relates to control over the action to be taken. The TPB is effective in explaining decision-making behavior because the strength of a person's intention is the main determining factor in that behavior (Arrosyid & Priyoadmiko, 2022; Syawal Harianto et al., 2021). Thus, the stronger the intention, the greater the likelihood that the behavior will occur (Nurhasanah & Abbas, 2023). The model is as follows:

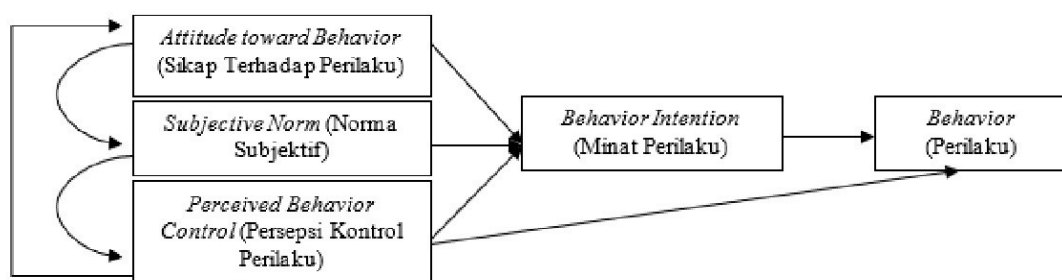


Figure 1. Model Theory of Planned Behavior (TPB)

Source: Jogiyanto, 2007

The following is some relevant research:

The behavior of *Muzakki* (zakat payers) can be influenced by a greater understanding of, and greater trust in, the credibility and transparency of managing institutions (Cokrohadisumarto et al., 2020). Education, accessibility, age, and income significantly influence the millennial generation's decision to use a digital zakat payment platform (Beik et al., 2024). Moral attitudes and norms are strongly related to zakat intention, while perceived behavioral control has been found to have an insignificant influence in certain contexts (Andam & Osman, 2019). Accountability and efficiency in distributing zakat funds are important for increasing *muzakki's* trust in institutions (Saad et al., 2014). Public satisfaction depends heavily on the quality of the information used by *amil* (collectors) to educate the public about the law and distribution of zakat (Ahmad et al., 2015). Managing zakat through official institutions is crucial for maintaining payer discipline, preserving the dignity of *mustahik* (zakat recipients), and optimizing the community's economic potential (Nopiardo, 2017).

Zakat institution managers can develop appropriate collection strategies with the help of structured *amil* performance guidelines (Ali et al., 2014). Empirical studies have shown that moral attitudes and reasoning positively influence the intention to pay zakat among entrepreneurs (Muhammad & Saad, 2016). *muzakki's* interest in distributing zakat through institutions is also influenced by the internal control system, the competence of the *amil*, and the quality of financial reporting (Naz'aina, 2015). Business zakat compliance is influenced by internal factors, such as knowledge and self-efficacy, as well as external factors,

such as service quality and interaction (Saad et al., 2016). Legal views on the type and amount of zakat differ based on developments in Islamic historical periods (Hayeeharasah et al., 2013). Zakat compliance behavior can be significantly predicted by attitude, reference group, religiosity, and perception of the institution's credibility variables (Azman & Bidin, 2015).

Intentions formed by the dimensions of continuity, knowledge, and suggestion directly improve zakat payment behavior Heikal et al. (2019). Understanding religious practices and voluntary attitudes is crucial to improving income zakat compliance among employees (Mokhtara et al., 2018). Universal motivations for zakat compliance include religious obligations, beliefs in fair distribution, and spiritual teachers' influence (Farah et al., 2019). Compared to subjective norms, attitudes show the highest significant influence on compliance with zakat law (Abashah et al., 2018). An economic theory can provide an alternative explanation for understanding the phenomenon of *muzakki* compliance with institutions (Mohd Rahim et al., 2011). The Theory of Planned Behavior can predict zakat compliance intentions based on attitude variables and perceptions of law enforcement (Noor et al., 2017).

Islamic religiosity, attitudes, and subjective norms are important predictors of zakat compliance behavior among educators (Othman et al., 2017). Basic knowledge and positive attitudes are dominant factors that drive citizens' intentions to fulfill their zakat obligations through national institutions (Ghaouri et al., 2023). Trust and perceived service quality are the most influential determinants of zakat and tax compliance (Obaid et al., 2020). Good institutional governance and high trust from *muzakki* are directly proportional to the level of zakat compliance (Arofata Tsalas et al., 2019).

This study's main contribution is its transformation of the Theory of Planned Behavior (TPB) into the field of legal sociology. In this framework, psychological variables are developed into indicators of legal attitudes and perceptions. Unlike previous studies, which tend to view zakat compliance as a form of religious obedience, this study delves deeper into the phenomenon of "compliance beyond piety." It highlights the conflict between national positive law and the deeply rooted tradition of direct zakat payment in West Sumatra. The study focuses on an unexplored gap: why formal zakat institutions have not changed the legal behavior of the general public, who are bound by traditional social norms. Thus, this study provides a new perspective on the effectiveness of zakat regulations, considering not only a theological perspective but also the extent to which state legal instruments can shift normative environmental pressures toward institutionalized zakat management patterns.

## Method

This type of research is a quantitative field study. It took place in West Sumatra from September 2023 to August 2024. The research population consists of all non-civil servant *muzakkis* in West Sumatra, Indonesia. The sample area was determined using the cluster sampling technique, which is a sampling method applied when the object being studied or the data source is very broad, such as the population of a country, province, or district. The sample population that received the questionnaire or was interviewed was selected using cluster random sampling. The number of samples was determined using the Lemeshow formula. This formula is used to calculate the minimum number of samples required in research when the population is very large and the researcher cannot study the entire population due to limited time, energy, and funds. Similar to these views, Manaroinsong (2019) states that the Lemeshow formula is used to calculate the minimum sample size when the population is unknown and can increase or decrease at any time.

The following is the Lemeshow sample size formula:  $n_0 = \frac{Z^2 \cdot p \cdot (1-p)}{d^2}$ , where  $n$  represents the required sample size,  $Z$  denotes the standard normal value corresponding to a specified alpha level (1.96),  $p$  refers to the estimated maximum proportion of the outcome of interest (0.5), and  $d$  indicates the margin of error (0.10), or 10%, at the commonly used 95% confidence level in research. Based on the sample size calculation using the above formula, a value of 96.04 was obtained and subsequently rounded up to 100 respondents per location, covering four self-reliant Nagari (Village) across three regencies in West Sumatra Province. The distribution of the sample is presented in the following table:

**Table 1. Number of Samples in Selected Villages in the Regency**

No	Village	Number of samples
1	Limo Kaum Village, Tanah Datar Regency	100
2	Rambatan Village, Tanah Datar Regency	100
3	Tujuh Koto Talago Village, Lima Puluh Kota Regency	100
4	Padang Tarok Village, Agam Regency	100
<b>Total</b>		<b>400</b>

Source: The researcher's analysis in 2024 based on the Lemeshow formula calculation

Before conducting the mediation analysis, a descriptive analysis of the data obtained from 400 respondents through a questionnaire was conducted. The Likert scale was used. Respondents' responses were assessed using an agreement-disagreement scale with statements that elicited responses within a range of values. An effective scoring technique uses a scale ranging from 1 as the lowest to 5 as the highest. The average score was then calculated using the following formula:  $RS = \frac{m-n}{k}$ , RS refers to the scale range. M is the maximum score, n is the minimum score, and k is the number of categories. The calculation is  $RS = \frac{5-1}{5} = 0,8$ . Respondents' answers can be categorized as follows:

**Table 2. Range and Description of Respondent Answer Categories**

Range	Description
1,00 – 1,80	It is very low or poor, indicating that the relationship between the independent and dependent variables is still poor.
1,81 – 2,60	It is low or not good, which indicates that the relationship between the independent and dependent variables is still poor.
2,61 – 3,40	It is sufficient, which indicates that the relationship between the independent and dependent variables is quite good.
3,41 – 4,20	It is high or good, which indicates that the relationship between the independent and dependent variables is positive.
4,21 – 5,00	It is very high or very good, which indicates that the relationship between the independent and dependent variables is very strong.

Source: Sugiyono, 2017

In addition to describing the mean scores, a description of the total scores was also conducted. The data were collected using a questionnaire with a Likert-scale measurement technique in the form of multiple-choice responses. According to Sugiyono (2020), the Likert scale consists of five response categories: Strongly Agree (SA) scored as 5, Agree (A) scored as 4, Neutral (N) scored as 3, Disagree (D) scored as 2, and Strongly Disagree (SD) scored as 1. To determine respondents' perceptions, the following calculation was applied:  $(\text{highest score} \times \text{sample size}) - (\text{lowest score} \times \text{sample size})$ , namely  $(5 \times 400) - (1 \times 400) = 1600$ . Furthermore, the range of the scale was divided using the following formula:  $P = \frac{\text{Total score range}}{n}$ , resulting in  $\frac{1600}{5} = 320$ .

**Tabel 3. Interpretation of Respondents' Total Response Scores**

No	Scale	Criteria
1	400-719	Strongly disagree
2	720-1039	Do not agree
3	1040-1359	Uncertain
4	1360-1679	Agree
5	1680-2000	Strongly

Source: Sugiyono, 2017

These categories can then be used to determine how many respondents meet the criteria.

## Results and Discussion

### Descriptive analysis of variables

The following results were obtained from the research conducted:

**Table 4. Recap of Respondents' Responses to Legal Attitude Variables**

No	Question Item	Frequency & Score	STS	TS	N	S	SS	Total	Average
1	I believe in the law of Zakat.	F F x Skor	1 1	1 2	37 111	169 676	192 960	400 1750	4,38
2	I believe in the law of mutual assistance in goodness.	F F x Skor	1 1	0 0	27 81	175 700	197 985	400 1767	4,42
3	I am happy to carry out the law of zakat.	F F x Skor	1 1	0 0	24 72	175 700	200 1000	400 1773	4,43
4	I am satisfied and committed to consistently implementing the laws of zakat.	F F x Skor	1 1	0 0	39 117	175 700	185 925	400 1743	4,36
									4,40

Source: questionnaire results, 2024

As shown in table 4, the average response regarding the legal attitude variable was 4.40, which falls within the very good category. The results of this study indicate acceptance of the legal attitude variable for the following items: "I believe in the law of zakat," "I believe in the law of mutual assistance in goodness," "I am happy to implement the law of zakat," and "I am satisfied and committed to consistently implementing the law of zakat."

Specifically, regarding the legal attitude variable, the responses from the first questionnaire obtained a total score of 1750, indicating that the majority of respondents strongly agree with or believe in the law of zakat. The second item obtained responses from respondents with a total score of 1767, indicating that the majority strongly agree with the law of mutual assistance in goodness. The third questionnaire obtained responses from respondents with a total score of 1773, indicating that most respondents strongly agree with implementing the law of zakat. The fourth item obtained responses from respondents with a total score of 1743, indicating that the majority strongly agree and are satisfied and committed to consistently implementing the law of Zakat. Based on the results of the attitude variable questionnaire, the average respondent answered with a total score of 1758, indicating that they strongly agree with the laws of Zakat and mutual assistance, and feel happy and committed to implementing Zakat consistently.

Furthermore, the subjective norm variable can be viewed as follows:

**Table 5. Summary of Respondents' Responses to Subjective Norm Variables (Environment)**

No	Question items	Frequency & Score	STS	TS	N	S	SS	Total	Average
1	My family always reminds me to pay my zakat through an <i>amil</i> or an institution that complies with all statutory regulations	F F x Score	3 3	26 52	180 540	153 612	38 190	400 1397	3,49
2	My family and the people around me encourage me to pay zakat through an <i>amil</i> or an institution that complies with statutory regulations.	F F x Score	3 3	37 74	183 549	143 572	34 170	400 1368	3,42
3	My decision to pay zakat through a Zakat Management Organization that complies with statutory regulations was influenced by friends and family.	F F x Score	2 2	49 98	181 543	133 532	35 175	400 1350	3,38
4	I will follow my friends and family in paying zakat through a Zakat Management Organization that	F F x Score	3 3	53 106	173 519	138 552	33 165	400 1345	3,36

complies with all applicable regulations.	
Average	3,41

Source: questionnaire results, 2024

Based on table 5, the respondents' responses to the subjective norm variable averaged 3.41, placing it in good category. The results of this study show the subjective norm variable for four items: 1) My family always reminds me to pay zakat through *amil* or institutions that comply with statutory regulations. 2) My family and people around me encourage me to pay zakat through *amil* or institutions that comply with statutory regulations. 3) Friends and family influence my decision to pay zakat through Zakat Management Organizations that comply with statutory regulations. And 4) I will follow friends and family to pay zakat through Zakat Management Organizations that comply with statutory regulations.

Specifically, the responses to the subjective norm variable are as follows: The first questionnaire obtained responses from respondents with a total score of 1397, indicating that most respondents agree that their family reminds them to pay Zakat through *amil* or institutions that comply with statutory regulations. The second item obtained responses from respondents with a total score of 1368, indicating that most respondents agree that family and people around them encourage them to pay zakat through *amil* or institutions that comply with statutory regulations. The third item obtained responses from respondents with a total score of 1,350, indicating that the majority doubt friends' and family's influence on their decision to pay Zakat through Zakat Management Organizations that comply with statutory regulations. The fourth item obtained responses from respondents with a total score of 1,345, indicating that the majority doubt that friends and family will influence their decision to pay Zakat through Zakat Management Organizations that comply with statutory regulations.

Based on the results of the subjective norm variable questionnaire, the average respondent answered with a total score of 1365. This shows that most respondents agree with the statement, "My family always reminds me to pay Zakat through *amil* or institutions that comply with statutory regulations." They are encouraged to pay Zakat through *amil* or institutions that comply with statutory regulations by their family and the people around them. They are also influenced by friends and family to pay Zakat through Zakat Management Organizations that comply with statutory regulations, and they will follow their friends and family in doing so.

Meanwhile, the following results were obtained for the legal perception variable:

**Table 6. Recap of Respondents' Responses to the Legal Perception Variable**

No	Question items	Frequency & Score	STS	TS	N	S	SS	Total	Average
1	I understand that BAZNAS/LAZ is an official, professional institution operating under statutory regulations.	F F x Score	1 1	3 6	62 186	209 836	125 625	400 1654	4,14
2	I can pay my zakat through the official, trusted BAZNAS/LAZ.	F F x Score	1 1	21 42	140 420	187 748	51 255	400 1466	3,67
3	It is easy to pay zakat through the official and trusted BAZNAS/LAZ.	F F x Score	1 1	12 24	127 381	195 780	65 325	400 1511	3,78
4	BAZNAS/LAZ officially promotes the zakat law and its implementation.	F F x Score	3 3	53 106	173 519	138 552	33 165	400 1345	3,36
	Average								3,74

Source: questionnaire results, 2024

According to table 6, the average response to the legal perception variable was 3.74, which falls within the good category. The results of this study indicate that the legal perception variable was accepted for the following items. "I know that BAZNAS/LAZ is an official, professional institution in accordance with the laws and regulations," "I am able to pay zakat through a trusted, official BAZNAS/LAZ,"

"Paying zakat through a trusted, official BAZNAS/LAZ is easy," and "The official BAZNAS/LAZ actively socializes zakat law and its performance."

Specifically, the responses to the first item of the questionnaire regarding the legal perception variable were analyzed. A total score of 1654 was obtained, indicating that the majority of respondents agree or are aware that BAZNAS/LAZ is an official, professional institution according to the laws and regulations. The second item obtained responses from respondents with a total score of 1,466, indicating that most respondents agree that they can pay zakat through official, trusted BAZNAS/LAZ. The third item obtained responses from respondents with a total score of 1,511, indicating that most respondents agree that paying zakat through official, trusted BAZNAS/LAZ is easy. The fourth item obtained responses from respondents with a total score of 1,345, indicating that most respondents are hesitant or state that they are unsure whether the official BAZNAS/LAZ is actively promoting the zakat law and its implementation.

Based on the results of the Legal Perception Variable Questionnaire, the average respondent answered with a total score of 1,494. This shows that most respondents agreed that BAZNAS/LAZ is an official, professional institution in accordance with laws and regulations; that they can pay zakat through official, trusted BAZNAS/LAZ; that paying zakat through official, trusted BAZNAS/LAZ is easy; and that official BAZNAS/LAZ actively promotes zakat law and its implementation.

Meanwhile, the following data was obtained for the interest variables:

**Table 7. Summary of Respondents' Responses to the Variable of Interest in Paying Zakat Through Official Institutions**

No	Question items	Frequency & Score	STS	TS	N	S	SS	Total	Average
1	I am interested in paying zakat through an official institution that complies with all statutory regulations.	F F x Score	2 2	23 46	164 492	164 656	47 235	400 1431	3,58
2	I want my zakat to be managed by an official institution that complies with all relevant regulations.	F F x Score	1 1	20 40	173 519	162 648	44 220	400 1428	3,57
3	I am confident that official zakat institutions that adhere to statutory regulations can fulfil their mission effectively.	F x Score F	1 1	9 18	124 372	214 856	52 260	400 1507	3,77
4	I am confident that official zakat institutions that adhere to statutory regulations will allocate zakat funds appropriately.	F x Score F x Score	2 2	8 16	120 360	208 832	62 310	400 1520	3,80
Average									3,68

Source: questionnaire results, 2024

Based on table 7, the average response of the respondents regarding the variable of interest in paying zakat through institutions is 3.68, which falls within the good category. The results of this study indicate acceptance of the variable of interest in paying zakat through official zakat institutions in accordance with statutory regulations for all four items. "I am interested in paying zakat through official zakat institutions in accordance with statutory regulations," "I want my zakat to be managed by official zakat institutions in accordance with statutory regulations," "I am confident that official zakat institutions can carry out their mandate well," and "I am confident that official zakat institutions distribute zakat effectively."

Specifically, the responses to the first item on the questionnaire revealed that the majority of respondents agree that they are interested in paying zakat through official zakat institutions in accordance with statutory regulations. The second questionnaire obtained responses from respondents with a total score of 1,428, indicating that most respondents agree that they want official zakat institutions to manage their zakat in accordance with statutory regulations. The third questionnaire obtained responses from respondents with a total score of 1,507, indicating that the majority agree or believe official Zakat



institutions can carry out their mandate well. The fourth questionnaire obtained responses from respondents with a total score of 1,520, indicating that the majority agree or believe that official zakat institutions distribute zakat effectively. Based on the results of the questionnaire regarding the variable of interest in paying zakat to institutions, the average respondent answered in favor of paying zakat to institutions that comply with statutory regulations. The total score was 1472, showing that the majority of respondents agreed with the following statements: "I am interested in paying zakat through an official zakat institution that complies with statutory regulations," "I want my zakat to be managed by an official zakat institution that complies with statutory regulations," "I am sure that an official zakat institution that complies with statutory regulations can carry out its mandate well," and "I am sure that an official zakat institution that complies with statutory regulations distributes zakat to the right target."

Meanwhile, the following data was obtained for the zakat behavior variable:

**Table 8. Summary of Respondents' Responses to Zakat-Paying Behavior Through *Amil* or Official Institutions**

No	Question items	Frequency & Score	STS	TS	N	S	SS	Total	Average
1	I pay my zakat to an official institution in the form of money.	F F x Score	7 7	60 120	173 519	129 516	31 155	400 1317	3,29
2	Before handing my zakat over to an official institution, I calculate it on my own assets.	F F x Score	2 2	30 60	157 471	174 696	37 185	400 1414	3,54
3	I seek guidance from an official institution when I have uncertainties regarding the calculation of zakat.	F F x Score	4 4	72 144	160 480	132 528	32 160	400 1316	3,29
4	I pay zakat <i>maal</i> through official institutions each time I receive an income.	F F x Score	8 8	58 116	167 501	118 472	49 245	400 1342	3,36
5	I pay my zakat <i>maal</i> through the National Zakat Collection Agency (BAZNAS) in my region.	F F x Score	7 7	77 154	161 483	118 472	37 185	400 1301	3,25
6	I pay zakat <i>maal</i> through the LAZ (Amil Zakat Institution).	F F x Score	6 6	55 110	160 480	139 556	40 200	400 1352	3,38
Average									3,35

Source: questionnaire results, 2024

Based on table 8, the average response to the zakat behavior variable was 3.35, placing it in the quite good category. The results of this study indicate that zakat behavior towards institutions is accepted for all six items: "I pay zakat in the form of money to official institutions," "I calculate zakat on assets myself before handing it over to official institutions," "If I have doubts, I ask for help calculating zakat from official institutions," "I pay zakat *maal* through official institutions every time I receive results," "I pay zakat *maal* through the National Zakat Agency (BAZNAS) in the region," and "I pay zakat *maal* through the Zakat Agency (LAZ)."

Specifically, the responses to the first item of the questionnaire regarding the zakat behavior variable are as follows: a total score of 1317 was received from respondents, which indicates that the majority are hesitant about spending zakat in the form of money. The second item received responses from respondents with a total score of 1,414, indicating that most respondents are reluctant to calculate their own zakat on assets. The third item received responses from respondents with a total score of 1,316, indicating that most respondents are hesitant to rely on official institutions for guidance. The fourth item received responses from respondents with a total score of 1342, indicating that most respondents are reluctant to pay zakat *maal* each time they receive results. The fifth item received responses from respondents with a total score of 1,301, indicating that most respondents are reluctant to pay zakat *maal* through the National Zakat Agency (BAZNAS) in the region. The sixth item of the questionnaire received responses from respondents with an overall score of 1352, showing that most respondents are hesitant to pay zakat *maal* through the Zakat Collection Institution (LAZ). Based on the results of the questionnaire regarding zakat behavior, the

average respondent answered with a total score of 1340. This indicates that most respondents were uncertain about how to pay zakat, how to calculate zakat on assets, how to ask for help from official institutions to calculate zakat *maal*, when to pay zakat *maal*, how to pay zakat through official institutions such as the National Zakat Agency (BAZNAS) in the region, and how to pay zakat through official institutions such as LAZ.

### Validity of Research Instruments

After executing the research model, it was determined that all constructs had a loading factor greater than 0.60, thus meeting the validity requirement, as seen below:

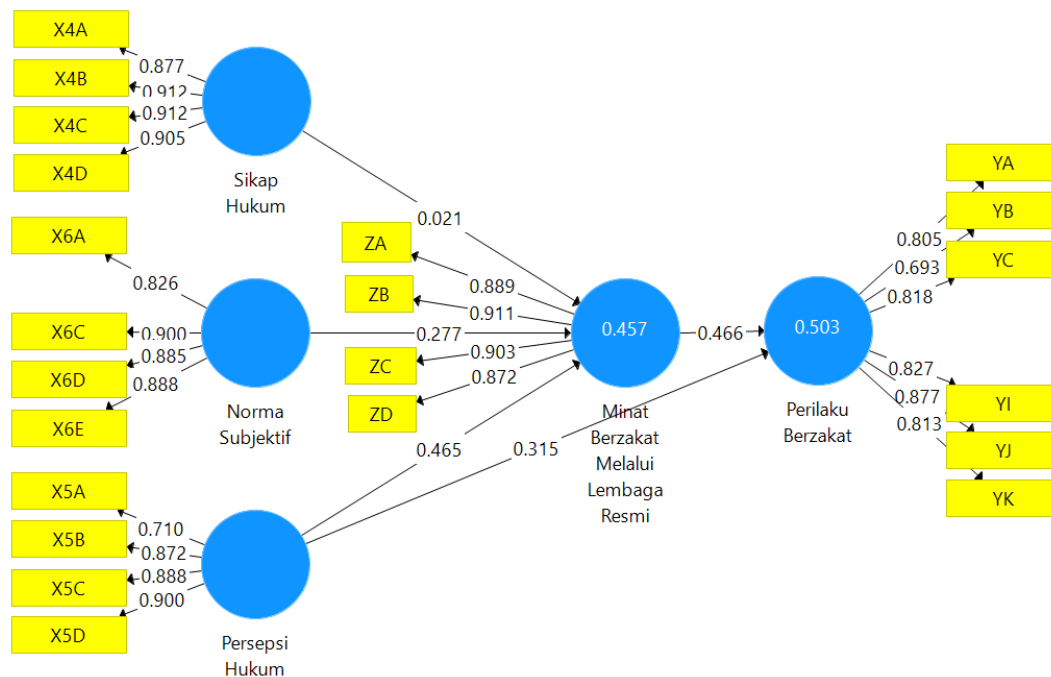


Figure 2. Loading Factor Values for Each Indicator After Dropping

Source: questionnaire results, 2024

### Contribution of Independent Variables to Mediator and Dependent Variable

Its contribution can be seen in the following R-Square calculation:

Table 9. R Square

Variabel	R Square	Adjusted R Square
Minat Berzakat Melalui Lembaga Resmi	0,457	0,453
Perilaku Berzakat	0,503	0,500

Source: Processed by researchers using SmartPLS 3, 2024

An adjusted R-squared value of 0.453 for the interest in paying Zakat from official institutions means that legal attitudes, subjective norms, and legal perceptions contribute 45.3% to the interest in paying Zakat to OPZ. The adjusted R-squared value of zakat behavior is 0.500, meaning the contribution of legal perceptions and interest in paying zakat to zakat behavior is 50%.

Table 10. Inter-construct influence

Hubungan Antar Variabel	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik	P Values
Minat Berzakat Melalui Lembaga Resmi -> Perilaku Berzakat	0,466	0,468	0,044	10,653	0,000
Norma Subjektif -> Minat Berzakat Melalui Lembaga Resmi	0,277	0,278	0,049	5,682	0,000
Persepsi Hukum -> Minat Berzakat Melalui Lembaga Resmi	0,465	0,464	0,057	8,167	0,000
Persepsi Hukum -> Perilaku Berzakat	0,315	0,314	0,047	6,692	0,000
Sikap Hukum -> Minat Berzakat Melalui Lembaga Resmi	0,021	0,019	0,043	0,483	0,630

Source: Processed by researchers using SmartPLS 3, 2024

Based on this table, it can be concluded that attitude does not affect interest in paying zakat through official institutions, as evidenced by the coefficient value of 0.021 from the original sample and the P value of 0.630. Since the P value is greater than 0.05, this relationship is not significant. This conclusion is further supported by the T-statistic value for the attitude construct regarding interest in paying zakat through institutions, which is 0.483, less than the T-table value of 1.960. Therefore,  $H_0$  is accepted and  $H_a$  is rejected, meaning there is no influence between attitude and interest in paying zakat to OPZ. Whether the legal attitude toward paying zakat through official institutions is favorable or unfavorable has no effect on increasing or decreasing interest in paying zakat through these institutions. These results align with those of Nio Okta Nugraheni and Ahmad Mifdhol Muthohar (2021). One of their findings revealed that attitude (X3) does not affect the interest of the Muslim community in Semarang Regency in paying zakat (Nugraheni & Muthohar, 2021). However, this result contrasts with research by Sani Adamu Muhammad and Ram Al-Jaffri Saad (2016), who found that "attitude and moral reasoning significantly affect the intention of businessmen in Kano, Nigeria, to pay zakat," (Muhammad & Saad, 2016).

In contrast, the subjective norm variable positively affects interest in paying zakat through official institutions, with a coefficient value of 0.277 from the original sample and a P value of 0.000, which is significant because  $P < 0.05$ . This condition is also strengthened by the t-statistic value for the subjective norm construct on interest in paying zakat through official institutions, which is  $5.682 > t\text{-table} (1.960)$ . The positive value in the original sample indicates that subjective norms positively influence the interest in paying zakat through official institutions. Based on this,  $H_0$  is rejected and  $H_a$  is accepted. This means that subjective norms have a positive and significant influence on the interest in paying zakat through official institutions. Increasing subjective norms, such as environmental influences, increase the interest in paying zakat through official institutions. According to theory, environmental influences impact the interest in paying zakat through official institutions. Annajah and Falah (2016) confirmed this in Tamimi (2020), stating that a person's self-interest can be influenced by family, peers, and the community environment. Specifically, Ayu (2019) found that the social environment significantly influences interest in paying zakat. The social environment can serve as a basis for learning because it influences an individual's behavior. These factors include family, community, and workplace. If a significant number of individuals in one's social environment pay zakat through official institutions, one will be influenced to some extent to become interested in paying zakat as well.

Furthermore, legal perception positively affects interest in paying zakat through official institutions, as evidenced by a coefficient value of 0.465 from the original sample and a P value of 0.000, which is significant because  $P < 0.05$ . This condition is also supported by the T-statistic value of 8.167 for the construct of legal perception on paying zakat through official institutions, which is greater than the T-table value of 1.960. The original sample value is positive, indicating that legal perception positively influences the interest in paying zakat through official institutions. Based on this,  $H_0$  is rejected and  $H_a$  is accepted. This means that there is a positive and significant influence between legal perception and interest in paying zakat to OPZ. The better the legal perception, the greater the interest in paying zakat through official institutions. This result aligns with the findings of Fitri Rahmah and Ferdinan (2022), who concluded that there is a significant influence between the perception of zakat payers and their interest in paying zakat at BAZNAS Tembilahan District.

Meanwhile, when legal perception is linked to zakat behavior, legal perception influences zakat behavior, as evidenced by a coefficient value of 0.315 from the original sample and a P value of 0.000, which is significant because P value is less than 0.05. This condition is also strengthened by the T-statistic value of 6.692 for the construct of legal perception on zakat behavior, which is greater than the T-table value of 1.960. Based on this,  $H_0$  is rejected and  $H_a$  is accepted. This means that legal perception influences zakat behavior. The better the legal perception, the more likely respondents are to pay zakat through official institutions.

Finally, interest in paying zakat through official institutions positively affects zakat behavior, as evidenced by a coefficient value of 0.466 from the original sample and a P value of 0.000, which is significant because  $P < 0.05$ . This condition is also supported by the T-statistic value of 10.653 for the construct of

paying zakat through official institutions, which is greater than the T-table value of 1.960. The original sample value is positive, indicating that interest in paying zakat through official institutions positively affects zakat behavior. Based on this,  $H_0$  is rejected and  $H_a$  is accepted. This means that there is a positive and significant influence of interest in paying zakat through official institutions on zakat behavior. The higher the interest in paying zakat through official institutions, the more likely respondents are to engage in zakat behavior. According to theory, interest influences behavior. In short, Anastasi and Urbina (1997) state that interest is one of the important aspects of personality.

Based on the above explanation and the relationships between the constructs in Table 10, the following classification can be made:

Direct Effect	Subjective norms ----->	Interest = 0,277
Direct Effect	Legal perception ----->	Interest = 0,465
Direct Effect	Legal perception ----->	Zakat behavior = 0,315
Direct Effect	Interest----->	Zakat behavior = 0,466
Indirect Effect	Legal perception --> Interest -->	Zakat behavior = $(0,465) \times (0,466) = 0,217$

This indicates that legal perception influences zakat behavior both directly and indirectly through interest. First, legal perception has a fairly strong influence on interest, with a coefficient value of 0.465. This means that the better a *muzakki's* understanding of the law and/or zakat institutions is, the more interested they are in paying zakat. Second, legal perception directly influences zakat behavior with a value of 0.315. This indicates that a positive perception of zakat institutions encourages *muzakki* to pay zakat.

Furthermore, interest has a strong influence on zakat behavior, with a value of 0.466. Thus, interest is proven to be an important factor in encouraging zakat behavior. Indirectly, legal perception influences zakat behavior through interest, which has a value of 0.217. This suggests that some of the influence of legal perception works by increasing a person's interest. Since the direct effect is greater than the indirect effect, interest acts as a partial mediator. The total influence of legal perception on zakat behavior is  $0.315 + 0.217 = 0.532$  when combined. This suggests that legal perception plays a significant role in shaping zakat behavior. The model is illustrated as follows:



**Figure 3. Research Model of Zakat Payment Behavior**

Source: Processed by researchers using SmartPLS 3, 2024

Thus, it can be concluded that subjective norms and legal perceptions influence the interest of *muzakki* in paying zakat through official institutions. However, *amil* (zakat collectors) and Zakat Management Organizations (OPZ) must pay optimal attention to the legal attitude variable. Legal attitude, subjective norms, and legal perceptions can all influence the interest of *muzakki* in paying zakat through official institutions. Follow-up on the subjective norms (environment) variable involves optimizing socialization within the environment of prospective *muzakki* or *muzakki* regarding the importance of paying zakat through *amil* or official zakat institutions that have been regulated by law. If many people in the *muzakki's* environment encourage paying zakat through OPZ, it is hoped that this will attract *muzakki's* interest in paying zakat through OPZ, thereby increasing OPZ's zakat collection. Potential community leaders and other charismatic figures are parties that need to be involved in socialization by BAZNAS/LAZ. BAZNAS/LAZ needs to identify target groups for socialization, including potential households, entrepreneurs, traders, farmers, and other professionals and institutions. Socialization can be carried out using direct or face-to-face methods, as well as indirect methods through media such as print, electronic, and social media. To maximize socialization, OPZ must establish good, intensive cooperation with regional governments at the provincial and regency/city levels, the Indonesian Ulema Council (MUI)

at the provincial and regency/city levels, and other relevant institutions. This is supported by Solihin's research, which found that the socialization variable has the greatest influence on *muzakki* interest in paying zakat (Solihin, 2023).

The analysis of this legal perception variable shows that BAZNAS/LAZ is becoming more professional in its work and improving its image in the community through Good Amil Governance (GAG) to establish trust. Additionally, BAZNAS/LAZ innovates to ensure transparent and accountable zakat management. This aligns with BAZNAS's motto of transparency and accountability. Thus, good zakat management performance will be achieved. Ultimately, positive legal perceptions will increase trust in official zakat management institutions. In order to improve public legal perception, it is first necessary to intensify efforts to promote OPZ (BAZNAS/LAZ) as an official institution in accordance with the laws and regulations. For example, the OPZ office is in a strategic location, and its social media actively shares information about zakat management. This includes giving the public a clear picture of OPZ's work to encourage *muzakki* who initially distributed their Zakat themselves to pay through *amil* or official Zakat institutions. Second, the OPZ identifies zakat potential in various sectors and promotes zakat to potential contributors, hoping they will declare their ability to pay zakat through official BAZNAS/LAZ channels. Third, the OPZ innovates to make it easier for *muzakki* to pay Zakat, offering digital Zakat services, for example, and the official BAZNAS/LAZ actively conducts routine Zakat law studies utilizing social media. Regarding the legal perception variable, the results obtained are in line with the research of Najwa Mohd Khalil et al., showing that attitudes, subjective norms, and perceived behavioral control are significantly related to compliance intentions/interests (Mohd Khalil et al., 2020). It is necessary to study the behavior of the *muzakki* (zakat donors) who participated in the *muqayyad* zakat method. This method has been proven to increase ZIS in OPZ in several regions. *Muqayyad* zakat is a special method of collecting and distributing zakat that requires the collaboration of various parties.

## Conclusion

This study concludes that there is no correlation between attitudes and interest in paying zakat to OPZ. Having a more favorable or unfavorable attitude toward OPZ does not influence one's interest in paying zakat to OPZ. Second, subjective norms and environmental influences have a positive and significant effect on interest in paying zakat through official institutions. The greater the subjective norms, such as environmental influences, the greater the interest in paying zakat through official institutions. Third, legal perceptions positively and significantly influence interest in paying zakat to OPZ. The better the legal perception, the greater the interest in paying zakat through official institutions. Fourth, legal perceptions influence zakat behavior. The better the legal perception, the more likely respondents are to pay zakat through official institutions. After examining the direct and indirect effects of the mediating variables, the results revealed that legal perception plays a significant role in shaping zakat behavior. Fifth, interest in paying zakat through official institutions positively and significantly influences zakat behavior. The greater the interest in paying zakat through official institutions, the more likely respondents are to engage in zakat behavior. Therefore, institutions mandated by Law Number 23 of 2011 concerning Zakat Management must strive to foster public interest through good performance. Thus, the legal environment and perception must be considered by OPZ to optimize zakat collection.

One limitation of this study is that only a small number of villages were sampled. Data processing was limited to questionnaires. One weakness of this method is that some respondents provided random or inaccurate answers. Further research should include in-depth interviews to prevent biased responses. Future researchers can expand the scope of the study by analyzing more factors and sampling more regions and villages. Another limitation is the lack of categorization of respondents' zakat payments to official institutions. Future researchers could focus their research on variables such as interest in and behavior regarding paying zakat to specific institutions. This will enable these institutions to develop appropriate policies based on the analysis of the research variables.

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## Conflict of Interest

The statements contained in this article are not intended to constitute a conflict of interest.

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