

Research Paper

## Zakat Compliance: The Interplay of Religiosity, Awareness, and Knowledge

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### ABSTRACT

This study examined the influence of religiosity and knowledge of zakat on zakat awareness. It also investigates the influence of religiosity, knowledge of zakat, and zakat awareness on zakat compliance. This study involved 338 NPWZ owners who were registered as *muzakki* at the LPZ and lived in Serang, Banten province Indonesia. Proportional random sampling was used for respondent selection. This study used a variant-based structural equation test using PLS-SEM. The results indicate that religiosity positively influences zakat awareness and that knowledge of zakat also has a positive influence on zakat awareness. Furthermore, religiosity positively influenced zakat compliance, and knowledge of zakat enhanced zakat compliance. Higher levels of zakat awareness were correlated with increased zakat compliance. It's important to understand how much eligible Muslims actually follow through with giving zakat. This knowledge is key for gathering funds to help fight poverty and support community growth.

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## Introduction

In Serang City, Indonesia, with a predominantly Muslim population, the issue of zakat compliance is becoming increasingly significant given the city's financial capability

to fulfil zakat obligations. According to 'Serang in Figures 2021', despite a large number of Muslims and a notable portion of the population classified as poor, the realization of zakat's potential remains noticeably low. This gap is further underscored by the findings from the 2022 Zakat Potential Mapping Indicator (IPPZ) by the Centre of Strategic Studies, The National Board of Zakat, Republic of Indonesia (PUSKAS BAZNAS, 2019), revealing that the actual zakat collected in Serang City significantly underrepresented its potential, with collections in recent years accounting for only a small fraction of the identified zakat capacity. Table 1 compares the potential and actualization of zakat in cities throughout the Banten Province. A comparison between Serang City's zakat potential and the actual zakat collections from all Zakat Management Institutions (LPZ) across the city highlights a significant disparity between the two. As a result, the issue of zakat compliance among Muslims in Serang City remains critical and warrants further examination.

Table 1. The Comparison, the Potential, and Realization of Zakat in Banten Province

No	City	Potency	Realization (Billion Rp.)			Ratio (%)
			2019	2020	2021	
1	Serang	578.7	29.5	30.7	45.5	7.8
2	Cilegon	1.400	8.5	8.56	8.4	0.6
3	Tangerang	2.200	22.9	17.3	15.4	0.7
4	Tangsel	931.7	20.2	20.3	35.3	3.78

Source: IPPZ PUSKAS BAZNAS Banten, Report 2022

According to Abdullah and Sapiei (2018), religiosity strongly influences zakat compliance. Furthermore, Doktoralina (2016) shows that religious obedience serves as a driving force behind zakat compliance. Yusfiarto et al. (2020) argue that variables affecting zakat compliance present an intriguing avenue for further study. In a similar direction, Amilahaq and Ghoniyah (2019) found that muzakki's attitudes, subjective norms, religiosity, and intentions substantially impact zakat compliance behavior, while behavioral control has little effect on behavior. Religiosity, belief, income, and gender are variables that determine zakat compliance (Aligarh et al. 2021; Yusuf et al., 2018). Religiosity significantly affects the zakat compliance of muzakki (zakat payers), while gender and educational level show no significant effect but exhibit a positive correlation, and income level positively and significantly influences muzakki tithing compliance. Ur Rehman et al. (2021) found that moral norms, injunctive norms, descriptive norms, and past behaviour have a significant influence on the intention to pay zakat on employment income. According to Sadallah and Abdul Jabbar (2022), political instability, knowledge of zakat, and beliefs significantly influence zakat compliance. Hakimi et al. (2021) support this notion, suggesting through empirical studies that a positive attitude and knowledge of zakat have a significant and positive impact on the intention to pay zakat. On the other hand, Ahmad et al. (2015) suggest that religiosity minimally impacts a muzaki's willingness to pay professional zakat

The increase in muzakki compliance with professional zakat payments is propelled by strong intentions, safety, human interaction, and spiritual significance (Hakimi et al. 2021; Ilmi et al., 2024; Sadallah et al., 2023). This compliance is rooted in muzakki's understanding of zakat's importance, which starts with knowledge of zakat. Islamic microfinance institutions can nurture their customers from zakat recipients and eventually become zakat payers in the future (Durohman et al., 2024; Rozzani et al., 2015).

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Socialization can enhance trust in BAZNAS, facilitate information access through social networks, and promote adherence to existing norms within the Muslim community (Wiyono & Suseno, 2021). Community knowledge about zakat through formal and non-formal education has a positive influence on awareness of zakat. A better understanding of muzakki leads to increased compliance with paying professional zakat (Suseno et al. 2022).

Understanding zakat compliance and the extent to which eligible Muslims fulfill their obligation to give zakat is crucial for mobilizing financial resources to alleviate poverty and foster community development. While previous studies have examined factors such as religiosity and socioeconomic conditions, there is still a gap in research. While some studies have examined the direct correlation between religiosity and zakat compliance, there is a need for further exploration of moderating variables, such as zakat awareness, that could influence this relationship. This study aims to investigate the factors behind the low zakat compliance rate in Serang City, despite its high potential, by examining LPZ strategies and proposing innovative approaches to enhance compliance. In doing so, we seek to provide new insights into optimizing zakat's role in social development, especially in regions with substantial Muslim populations and zakat potential, such as Serang City.

### *Hypotheses Development*

A person deeply rooted in religiosity is dedicated to nurturing their connection with divine and fellow believers. Paying zakat emerges as a natural expression of gratitude for blessings entrusted by Allah. Hakimi et al. (2021), and Sadallah and Abdul-Jabbar (2022), all provide evidence that muzaki religiosity significantly affects zakat compliance. These results are supported by previous studies (Abdullah & Sapiei, 2018; Amilahaq & Ghoniyah, 2019; Doktoralina, 2016). In contrast, Ahmad et al. (2015), Anggita and Yuliafitri (2020) suggest that religiosity among muzaki does not significantly influence compliance with paying zakat.

**H1:** Religiosity has a positive and significant influence on zakat awareness.

Awareness plays a pivotal role in prompting individuals to translate their knowledge into action (Sadallah & Abdul-Jabbar, 2022). The act of engaging in a practice is typically rooted in understanding; without knowledge, action remains elusive (Hakimi et al., 2021). Understanding zakat principles deeply empower believers to recognize the importance of fulfilling this religious obligation. A comprehensive understanding of zakat, encompassing its legal, ethical, and societal aspects, elevates the awareness of its obligatory nature (Abdullah & Sapiei, 2018). Hence, the depth of knowledge concerning zakat directly correlates with the level of conscientiousness in fulfilling this obligation, underscoring the indispensable role of knowledge in nurturing a philanthropic culture (Amilahaq & Ghoniyah, 2019).

**H2:** Knowledge of zakat has a positive and significant influence on zakat awareness.

Religiosity finds its roots in deep-seated faith, wherein faith itself demands substantiation and the verification of faith manifests through obedience to one's convictions (Wiyono & Suseno, 2021). Saad et al. (2020) posit that increased religiosity in individuals corresponds to enhancements in both their spiritual and social dimensions. Similarly, Munawwar & Kamil (2016) suggest that as a muzakki's religiosity rises, so does

their zakat compliance. Hence, religiosity significantly influences the muzakki's dedication to fulfilling their obligation of paying zakat (Kamal et al., 2022).

**H3:** Religiosity has a positive and significant influence on zakat compliance.

According to Abdul-Jabbar (2022), sincerity is not the sole condition for charity acceptance; knowledge about charitable acts is also essential. Kamal et al. (2022) highlight that charity made without understanding the risks of rejection. Paying zakat is a manifestation of obedience stemming from compliance with Islamic law, rendering it one of the five pillars of Islam (Hakimi et al. 2021). Muzakki's knowledge of zakat serves as a pivotal factor that influences zakat compliance (Aligarh et al., 2021).

**H4:** Knowledge of zakat has a positive and significant influence on zakat compliance.

Sadallah and Abdul-Jabbar (2022) emphasize that zakat awareness encompasses understanding the significance of zakat, acknowledging the obligation to pay it, and establishing frameworks for the roles of muzakki (zakat payers), amil (zakat administrators), and mustahik (recipients of zakat) in its distribution. Saad et al. (2020) posit that an increased awareness of zakat obligations correlates directly with higher zakat compliance.

**H5:** Zakat awareness has a positive and significant influence on zakat compliance.

## Method

The operational definition of religiosity, as described by Yusfiarto et al. (2020) and Hakimi et al. (2021), denotes an individual's deep faith in Allah, resulting in adherence to His rules. A muzakki is deemed religious if it demonstrates obedience and devotion through willingly sharing the wealth with others. Key indicators of religiosity include seeking divine rewards, demonstrating care for others, expressing gratitude for the wealth received, and acknowledging life blessings.

The operational definition of knowledge of zakat encompasses the understanding required for individuals to fulfill the commandment of zakat and participate in social accountability, which is a mandatory duty for Muslims. Key indicators include understanding the definition of zakat, identifying eligible recipients (mustahik), proficiency in zakat calculation, and understanding of the role of zakat administrators (amil) (Bin-Nashwan et al., 2021; Sadallah & Abdul Jabbar, 2022).

In this study, the population comprised muzakki registered at the Zakat Management Institution (LPZ) in Serang City, totaling 338 samples with zakat identification number (NPWZ). Samples were selected using a proportional random sampling technique, which allocates sample sizes based on the population size of each study area. The number of research samples was determined using the method of Isaac and Michael (2000), which involves the following formula:

$$s = \frac{\lambda^2 \cdot N \cdot P \cdot Q}{d^2 (N-1) + \lambda^2 P \cdot Q}$$

$$= \frac{0,052 \times 338 \times 0.5 \times 0.5}{0.052 (338 - 1) + 0.052 \times 0.5 \times 0.5}$$

$$= 180$$

In this study, inferential analysis was performed using a variant-based structural equation test or partial least squares structural equation model (PLS-SEM). PLS-SEM was utilized because of the suitability of the PLS method for testing the predictive effect of relationships between variables within a model.

## Results

### *Respondent Demographic Information*

The majority of respondents were male, with many engaging in side jobs alongside their main occupation to utilize their skills and generate additional income. Moreover, a significant proportion of respondents hold bachelor's degrees, indicating that they possess adequate knowledge and income to fulfill the role of muzakki. In terms of respondents' age, the majority were over 40 years. People at this age are usually more responsible for practicing their religion, have more experience and knowledge about it, earn a steady income, manage money better, and have a strong spiritual connection. Most respondents in this study worked as civil servants. They not only have their usual duties as muzakki with their monthly income but also follow the requirement to deduct zakat as instructed by regional leaders through the payroll system. Regarding the duration of being a muzakki, most respondents had been fulfilling this role for over five years. This indicates a commendable level of consistency in zakat payments, reflecting both stable and increasing income among respondents and a strong commitment to obeying religious directives, thus demonstrating a high level of devotion.

### *Data Analysis Results*

The bootstrapping analysis reveals coefficients for each relationship, with the highest value observed in the link between knowledge of zakat and zakat compliance (0.665), and the lowest value found in Muzakki's religiosity on zakat compliance (0.161). Additionally, all relationships in the structural model exhibit t-statistic values exceeding 1.96, indicating significant influence among the relationships in the research model. [Table 2](#) lists the complete path coefficient results derived from the bootstrapping.

Table 2. Bootstrapping Outputs

	Original sample (O)	Median (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Zakat Awareness (Y) -> Zakat Compliance (Z)	0.446	0.454	0.110	4.067	0.000
Knowledge of zakat (X2) -> Zakat Compliance (Z)	0.665	0.663	0.117	5.680	0.000
Knowledge of zakat (X2) -> Zakat Awareness (Y)	0.636	0.633	0.086	7.433	0.000
Religiosity (X1) -> Zakat Compliance (Z)	-0.161	-0.167	0.081	1.999	0.046
Religiosity (X1) -> Zakat Awareness (Y)	0.326	0.329	0.082	3.951	0.000



Based on [Table 2](#), the structural equation of the research model is obtained as follows:

a) Structural Equation of Zakat Awareness variable

$$Y = 0.326 X_1 + 0.636 X_2 + e$$

Where:

$\eta_1$  = Equation for the Zakat Awareness variable

a = path coefficient of Muzakki's Religiosity variable

b = path coefficient of Knowledge of zakat variable

$\epsilon_1$  = Muzakki Religiosity Variable

$\epsilon_2$  = Knowledge of zakat Variable

e = Error variance of Zakat Awareness variable

b) Structural Equation of Zakat Compliance Variable

$$Z = 0.326 X_1 + 0.636 X_2 + 0.446 Y + e$$

Where:

$\eta_1$  = Equation for the Zakat Compliance variable

a = path coefficient of Muzakki's Religiosity variable

b = path coefficient of Knowledge of zakat variable

c = path coefficient of Zakat Awareness variable

$\epsilon_1$  = Muzakki Religiosity Variable

$\epsilon_2$  = Knowledge of zakat Variable

$\epsilon_3$  = Zakat Awareness Variable

e = Variance error variable Zakat Compliance (1-R square)

A higher  $R^2$  value indicates a better level of determination. [Table 3](#) shows the  $R^2$  values obtained for this study. The  $R^2$  value for the Zakat Awareness variable is 0.894, indicating a good model with a moderate effect, as it surpasses the threshold of 0.33. Similarly, the  $R^2$  value for Zakat Compliance is 0.893, indicating a good model with a strong influence, as it exceeds 0.67.

Table 3.  $R^2$  of the Study Model

	$R^2$	Adjusted $R^2$
Zakat Compliance (Z)	0.893	0.892
Zakat Awareness (Y)	0.894	0.892

The magnitude of influence inferred from the relationship between Muzakki's religiosity and Knowledge of zakat toward Zakat Awareness variable was 89.4%. Likewise, the magnitude of the influence of Muzakki's religiosity, knowledge of zakat, and Zakat awareness on Zakat Compliance is 89.3%.

The goodness-of-fit (GoF) value has predefined thresholds of 0.10 (small GoF), 0.25 (medium GoF), and 0.36 (large GoF). To calculate the GoF Index, we used the Average Variance Extracted (AVE) and  $R^2$  values of the model under development. [Table 4](#) shows the average variance extracted (AVE) and  $R^2$  values.

Table 4. Average Variance Extracted and R Square

	AVE	R Square
Zakat Compliance (Z)	0.791	0.893
Zakat Awareness (Y)	0.809	0.894
Knowledge of zakat (X2)	0.815	
Religiosity (X1)	0.744	
<b>Mean</b>	<b>0.790</b>	<b>0.89</b>

The value of testing the hypotheses of this study can be seen in the table, and the results of this research model can be described as shown in the hypothesis testing carried out on all samples that were obtained from the questionnaire. Hypothesis testing was conducted using SmartPLS 3.0, and the results are presented in Table 5.

Table 5. Hypothesis Testing

	Original Sample (O)	Mean of Sampel (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H <sub>1</sub> Religiosity (X1) -> Zakat Awareness (Y)	0.326	0.329	0.082	3.951	0.000
H <sub>2</sub> Knowledge of zakat (X2) -> Zakat Awareness (Y)	0.636	0.633	0.086	7.433	0.000
H <sub>3</sub> Religiosity (X1) -> Zakat Compliance (Z)	-0.161	-0.167	0.081	1.999	0.046
H <sub>4</sub> Knowledge of zakat (X2) -> Zakat Compliance (Z)	0.665	0.663	0.117	5.680	0.000
H <sub>5</sub> Zakat Awareness (Y) -> Zakat Compliance (Z)	0.446	0.454	0.110	4.067	0.000

The results of the hypothesis testing provide valuable insights into the relationships within the research model. Hypothesis 1 states that muzakki religiosity has a direct positive influence on zakat awareness. The test revealed a path coefficient of 0.326 with a significant t-statistic of 3.951 ( $p < 0.05$ ), indicating that the first hypothesis was accepted, affirming the direct significant positive influence of Muzakki's religiosity on zakat awareness.

Hypothesis 2 posits that knowledge of zakat positively influences zakat awareness. The analysis yielded a path coefficient of 0.636 and a significant t-statistic of 7.433 ( $p < 0.05$ ), confirming the second hypothesis and establishing a direct significant positive influence of knowledge of zakat toward zakat awareness.

Moving on to Hypothesis 3, which suggests a relationship between muzakki's religiosity and zakat compliance, the test unveils a path coefficient of -0.161 with a significant t-statistic of 1.999 ( $p < 0.05$ ), endorsing the third hypothesis and indicating a direct significant positive influence of Muzakki's Religiosity on Zakat Compliance.

Hypothesis 4 posits that knowledge of zakat positively influences compliance with paying zakat. The results show a path coefficient of 0.665 and a significant t-statistic of 5.680 ( $p < 0.05$ ), supporting the fourth hypothesis and establishing the direct significant positive influence of knowledge of zakat toward zakat compliance.

Finally, Hypothesis 5 proposes that zakat awareness positively affects zakat compliance. The analysis reveals a path coefficient of 0.446 and a significant t-statistic of 4.067 ( $p < 0.05$ ), confirming the fifth hypothesis and demonstrating the direct significant influence of zakat awareness on zakat compliance.

## Discussion

Religiosity has a significant positive influence on zakat awareness. This indicates that as the religiosity of muzakki increases, their level of zakat awareness also increases. The findings of this study are in line with those of previous research conducted by [Yasin et al. \(2022\)](#) and [Rasyid and Jamaludin \(2021\)](#), who stated that there is a direct impact of religiosity toward zakat awareness. However, this is not in line with the results of research conducted by [Ahmad et al. \(2015\)](#), who found that religiosity had no effect on muzakki's interest in paying professional zakat. [Rasyid and Jamaludin \(2021\)](#) also did not find an indirect impact of religiosity on the intention to pay zakat. Adhering to zakat commands reflects spiritual obedience, as it entails following Allah's instructions for every Muslim to fulfill zakat obligations ([Busnetty et al., 2024](#)). Being obedient to Allah in paying zakat is akin to obeying his commandments to perform Salah (prayer).

This study showed that knowledge of zakat has a positive influence on zakat awareness. This suggests that the more profound a muzakki's knowledge of zakat, the higher their awareness of giving zakat. The findings of this study are in line with previous research conducted by [Yasin et al. \(2022\)](#) and [Rasyid and Jamaludin \(2021\)](#) showing a direct impact of knowledge of zakat toward zakat awareness. However, the study shows no indirect impact of knowledge of zakat toward the intention to pay zakat. [Hakimi et al. \(2021\)](#) and [Dermawan et al. \(2021\)](#) also state that knowledge of zakat has a positive and significant influence on the intention to pay zakat. However, our findings contradict the research results of [Anggita and Yuliafitri \(2020\)](#), which suggest that knowledge does not exert a significant influence on the intention to pay zakat at amil zakat institutions.

Religiosity had a positive influence on zakat compliance. This implies that as the religiosity value of muzakki increases, their level of zakat compliance also rises. The results of this study align with those of [Abdullah and Sapei \(2018\)](#) and [Hidayatullah and Asyari \(2023\)](#), who found that religiosity significantly influenced zakat compliance. Religiosity encourages obedience to paying zakat because of the strong belief in it in the orders and rewards obtained when carrying out zakat orders. In other words, the poor level of obedience to pay zakat is due to low religiosity.

Knowledge of zakat has a positive influence on zakat compliance. This proves that the deeper the knowledge of zakat, the higher the level of compliance with zakat. The results of this study are consistent with those of previous research conducted by [Yusfiarto et al. \(2020\)](#), which indicated that a higher level of literacy about zakat among muzakki leads to increased intention and compliance in paying zakat. Similarly, [Sadallah and Abdul-Jabbar \(2022\)](#) support these findings, highlighting that political instability, knowledge of zakat, and beliefs significantly influence zakat compliance. This implies that, as the understanding of knowledge of zakat deepens, zakat compliance increases. In essence, when muzakki acquired comprehensive knowledge about zakat, it significantly enhanced their compliance.



This research confirms that a greater awareness of zakat leads to higher compliance rates. An increased awareness of zakat obligations correlates directly with higher zakat compliance (Saad et al., 2020). Adhering to Islamic principles cultivates awareness of zakat obligations, making it a habitual practice and thus increasing compliance.

Religious influence on social life results in behaviors of balance and equality. This situation reflects obedient social behavior, an interest in paying zakat, and confidence in the reputation of zakat management institutions. Essentially, the more positive a person's attitude toward fulfilling their zakat obligation, the greater the likelihood that they will align their actions with their understanding of the different categories of zakat (Abdullah & Sapiei, 2018).

## Conclusion

This study highlights the importance of muzakki's religiosity and knowledge of zakat toward zakat awareness. This means that the better the muzakki's religiosity and knowledge, the better the zakat awareness. The study also reveals a positive and significant influence of religiosity, knowledge of zakat, and zakat awareness on zakat compliance. This research enhances the comprehension of key factors such as religious practice, knowledge of zakat, trust in Zakat Institutions, and willingness to pay zakat, all pivotal in boosting compliance with zakat payments. Examining the degree to which Muslims comply with their zakat obligations entails delving into the intricacies of their religious practices and financial responsibilities. This insight has implications for zakat management institutions, government bodies, affiliated organizations, and da'wah institutions, aiming to promote the widespread dissemination of Islamic teachings.


## Authors' Declaration

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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