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**Religiosity, Subjective Norms and Perceived Behavioral Control on Zakat Compliance among Muslim Entrepreneur: The Mediating Role of Intention to Pay Zakat**

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| **ARTICLE INFO** |  | **ABSTRACT** |
| ***Keywords:***  Religiosity, Subjective Norms, Perceived Behavioral Control Theory of Planned Behavior, Intention to Pay Zakat, Zakat Compliance  ***Article history:***  Received:  Revised:  Accepted:  Available online:  ***To cite in APA style:*** |  | Indonesia has the potential for zakat which is recorded at 327.6 trillion rupiah, however, only 10.6 trillion rupiah has been collected, this is a lack of awareness to comply with zakat obligations for a Muslim in Indonesia. based on this phenomenon, this study aims to identify the influence of perceptions of Muslim entrepreneurs on zakat compliance mediated by the intention to pay zakat with religiosity, and the Theory of Planned Behavior by using subjective norm variables and behavioral perceptions. The methodology in this study was based on a quantitative method by distributing questionnaires which were distributed to Muslim entrepreneurs in Indonesia, the data that had been collected was obtained by 140 respondents and then analyzed using PLS-SEM 4.0 to determine the effect of the research hypothesis. The results showed that the direct effect on the variables of religiosity and subjective norms showed an insignificant effect, perceptions of behavioral control and intention to pay zakat showed a significant effect. Then the indirect effect on religiosity and behavioral control variables is felt to have a significant effect, while subjective norms do not have a significant effect on tithe compliance through intention. In this study, the theory of planned behavior can be used as a determining factor to determine the influence of Muslim entrepreneurs on tithe compliance. The implication of this research is that there are initiatives in zakat compliance that can make the views of related parties to know the urgency by optimizing zakat payments. |
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**Introduction**

Poverty in Indonesia at 2022 shows that as 26.16 million people including people who experience poverty. The totals of poor people in the last year has decrease by 1.38 million people, it is known that as many as 14.34 million poor people live in rural area and as many as 11.82 million live in urban area, this situation shows that there is a gap between urban and rural areas (BPS, 2022b). On the other hand, the result of a survey result from BPS in 2022, stated that inequality as measured by the gini ratio was 0.38, this situation did not indicate an increase or decrease when compared to the previous year, namely in 2021 (BPS, 2022a). With this phenomenon of inequality, the government already has an extreme poverty alleviation program targeted reduce it to zero percent by 2024, namely by implementing it in the field pf economic empowerment and social assistance (Limanseto, 2022).

In line with the government's program in alleviating poverty, Indonesia has a National Amil Zakat Agency which was formed based on the Presidential Decree of the Republic of Indonesia Number 8 of 2001 by the government which has the task of collecting and distributing zakat, infaq and alms on a national scale with the aim of prospering the people (BAZNAS, 2019).

As a country with the largest Muslim population in the world, Indonesia has a large potential for zakat. Based on a survey conducted by the National Amil Zakat Agency (BAZNAS), the potential for collecting zakat reaches Rp. 327.6 trillion. With the potential for collecting zakat funds, it can develop the national economy if the potential for zakat can be realized optimally, so that it will contribute to advancing the development of sustainable economic growth and impacting people's welfare. However, the reality of zakat payments has not supported the enormous potential of zakat. Historical data compiled by BAZNAS revealed that total zakat in 2019 only reached Rp. 10.6 trillion of the total potential that has been accumulated by this type of collection comes from agricultural zakat, companies, livestock, money and income (BAZNAS, 2021). Thus the collection of zakat that is realized is far from the existing potential.

Zakat is an obligation that must be obeyed for a Muslim to clean his wealth when he has more wealth. In theory, zakat has a positive effect on the main economic variables, namely consumption, savings, economic growth and poverty alleviation (Wahab & Rahim Abdul Rahman, 2011). In the economy, zakat acts as a potential source of funding in alleviating poverty by distributing income from wealth from people who are richer to others who are more in need (Jaenudin & Herianingrum, 2022). In addition, zakat plays a role in reducing economic inequality (Ahmed & Salleh, 2016).

Among the eight groups of people who are entitled to receive zakat or called asnaf include the needy, the poor, people who collect zakat (Amil), people who have just converted to Islam (converts), people who are free from slavery (Riqab), people who have debts (Gharimin), who are in the way of Allah (Fii Sabilillah), and displaced travelers (ibnu sabil). There are two categories of zakat, namely zakat fitrah issued by a Muslim in the month of Ramadan and zakat wealth (maal) which includes zakat income from work, business income, savings, agriculture and crops, livestock, gold, silver, mining products or natural resources, shares and zakat on goods found or known as rikaz (Azman & Bidin, 2015). In addition, zakat is a very large contribution to the welfare and prosperity of society in a sustainable manner, namely by developing entrepreneurial potential through the distribution of zakat funds will be able to increase a country's Gross Domestic Product (GDP) (Hoque et al., 2015).

In Islam, one's intention to pay zakat is a religious obligation that depends on one's strong commitment and faith in Islam (Farouk et al., 2018). Public perception and awareness of the benefits of zakat affect the level of obedience of a Muslim. Meanwhile, research that has been studied previously, that intention has a significant positive relationship affecting zakat compliance behavior (Saad & Haniffa, 2014).

The cause of the intention to comply with zakat caused by the perception of a Muslim to carry out his obligations is influenced by other factors. Studies that have been identified by Abdullah & Sapiei, (2018) suggest that religiosity influences zakat compliance, for a Muslim who is guided by high religious values can make it more likely to be obedient in giving zakat. Regarding religiosity, based on research by Fahrullah et al., (2020) states that religiosity has a positive effect on a person's behavior in distributing donations. However, research by Azman & Bidin, (2015) found that the level of religiosity does not influence individuals to pay zakat.

In addition, factors that can affect zakat compliance are subjective norms. Subjective norms indicate an influence on zakat compliance intentions, besides that there is a direct correlation between subjective norms and zakat compliance, it is obtained that perceptions from around the scope of muzakki affect compliance (Amilahaq & Ghoniyah, 2019). On the other hand, according to research evidence by Abashah et al., (2018), subjective norms do not show a significant effect on zakat compliance, so this research is contrary to previous research.

The next factor is perceived behavioral control which also has an important role in the compliance of a Muslim entrepreneur in zakat compliance. Based on research by Pratiwi, (2018) which identified zakat compliance indicating a significant influence of perceived behavioral control. According to Bin-Nashwan et al. (2020) states that perceived behavioral control has an influence on the intention to comply with zakat. However, previous research has a different opinion, that the effect of perceived behavioral control on the intention to pay zakat does not have a significant effect (Andam & Osman, 2017), then other studies explain that perceived behavioral control has a negative effect on the intention to distribute zakat income (Ur Rehman et al., 2021).

Based on the above literature, the decision to comply with zakat or not to comply with it is an act that is in one's control based on planning, Theory of Planned Behavior (TPB) developed by Ajzen, (1991) which originates from Theory of Reasoned Action (TRA), in TPB is concepts in the form of a framework for predicting and understanding behavior that can be used to determine certain situations. The Theory of Planned Behavior has a determining concept including attitudes, subjective norms and perceived behavioral control. According to Akbar et al., (2021) uses the TPB framework to identify muzakki's intention to pay zakat in an institution. In a study conducted by Sadallah et al., (2022) used TPB with the addition of past behavior as a research framework to determine the effect of zakat compliance on behavioral intentions. A similar study conducted by Pratiwi, (2018) used TPB to determine the effect of income zakat compliance behavior through intention as mediation.

Based on these factors, research was carried out on the subject of Muslim entrepreneurs in Indonesia, this is because the Muslim population in Indonesia is one of the countries with the largest majority in the world, namely 86.93 percent of the total population (Kemendagri, 2022). In line with the large Muslim population, Indonesia has been named by the Charity Aid Foundation (CAF) as the most generous country in the world, namely 69 percent (CAF, 2021). Meanwhile, the total number of businesses registered in Indonesia is 129,177 business units with a workforce of 1.5 million workers (BPS, 2020), besides that the potential for zakat collected is still not optimal, it is indicated that the obedience of every Muslim depends on the perception of each individual, from this phenomenon will affect the collection of zakat in the future.

This research aims to identify the factors that can influence a Muslim entrepreneur towards zakat compliance which is mediated by the intention to pay zakat. This study will identify the relationship between religiosity, subjective norms and perceived behavioral control on zakat compliance mediated by the intention to pay zakat. This research is also a follow-up to the previous research study by Sadallah et al., (2022)) who conducted research on the relationship between subjective norm factors and perceived behavioral control on zakat compliance mediated by intention, but this study has not explained how religiosity influences the effect of zakat compliance mediated by the intention to pay zakat.

Literature Review

*Zakat Compliance*

Zakat in bahasa means to grow and develop. In the sense of sharia, zakat is wealth that must be distributed to people who are entitled, in line with the provisions set by Allah (Al-Qaradawi, 1999). According to Khamis et al., (2011) zakat compliance is an act of fulfilling orders that have been set by Allah based on sincerity Khamis et al., (2011) also stated that the concept of zakat compliance is the behavior of an individual to make a decision to obey or disobey to pay zakat through institutions or without intermediaries based on laws and laws that apply to get benefit in the world and in the world. hereafter. Meanwhile, according to Bin-Nashwan et al., (2020) zakat compliance means the behavior of accepting to pay zakat for a Muslim in line with the regulations stipulated by the applicable zakat law. Zakat compliance cannot be separated from one's behavior, the stronger the individual's intention to perform, the higher the behavior will be implemented (Azman & Bidin, 2015).

*Intention to Pay Zakat*

Intention is a motivation that can influence behavior, that is, it can indicate how capable an individual can try and how much effort a person makes to behave that can make the individual consider and evaluate events, so as to gain knowledge after carrying out the behavior (Ajzen, 1991). According to Farouk et al.,(2018) intention indicates that there is effort made by a person to behave, whereas based on an Islamic perspective, there is a stable relationship between intention and behavior, in Islam it is very concerned with the consequences of actions in the form of rewards or punishments from Allah SWT. According to Al-Qaradawi, (1999) In principle, zakat is paid because of the sincerity of a Muslim to achieve the pleasure of Allah and seek reward from Him, because it is an order for a Muslim to obediently worship Allah, namely by paying zakat.

*Religiosity*

(Ntalianis & Darr, 2005) explained that individuals who have religiosity, namely carrying out worship, praying, fasting and doing things that provide benefits that can prosper others in accordance with religious directions. The definition of religiosity according to Johnson et al., (2001) is the extent to which an individual has a commitment to the teachings of the religion he adheres to, the behavior of someone who is obedient in his religion reflects the extent of this commitment. According to Anwar et al., (2020)

states that religiosity refers to the extent to which knowledge, faith, and worship and understanding of religion are believed. Belief in religion has a considerable impact and can be optimally integrated to solve the problem of poverty in society (Farouk et al., 2018), one of which is by utilizing zakat which is obligatory for a Muslim. Meanwhile, research by Azman & Bidin, (2015) states that religiosity is crucial in identifying the factors that influence zakat compliance. Someone who has involvement with various activities in religion, the greater the potential to pay zakat (Idris et al., 2012).

*Theory of Planned Behavior*

The Theory of Planned Behavior (TPB) was originally proposed by Ajzen, (1985) which is a continuation of the previous theory, namely Theory of Reasoned Action (TRA), in this theory it has determining concepts namely attitudes, subjective norms and perceived behavioral control (Ajzen, 1991). Theory of Reasoned Action (TRA) has the meaning of human assumptions about individual behavior based on a way that is acceptable to reason by considering the source of information obtained as a reason to act. Theory of Planned Behavior (TBP) is an assumption that directs individual intentions to do something in behavior, then in this theory it identifies how much someone has to plan to try, try and try to act in order to behave. The stronger the intention for an individual to behave, the more likely it is to engage in the behavior.

Theory of Planned Behavior can be used as a measurement of zakat compliance for a Muslim (Pratiwi, 2018). In research from Sadallah et al., (2022) using TPB as empirical evidence to explain its effect on zakat compliance for an entrepreneur. TPB explains that the notion of paying zakat to individuals is an act that brings benefits, if someone has the view of paying zakat as a good thing, then the individual will have more potential to pay zakat (Aligarh et al., 2021).

*Subjective Norms*

Subjective norms according to Ajzen, (1991) are interpreted as a form of perception or view of a person in responding to social influences to be carried out or not carried out. Meanwhile, statements according to Idris et al., (2012) subjective norms are individual reactions to doing something because of assumptions from outside perception, namely the influence of other people or beliefs that make individuals want to do it. Subjective norms are influenced by the existence of someone who is influential or who has become a role model for the individual so that he or she follows the directions that have been conveyed (Pratiwi, 2018). An individual can assess how likely it is to carry out behavior that can affect people around the individual's reach including family, relatives, friends, co-workers and the influence of other potential people (McSweeney & Smith, 2007).

*Perceived Behavioral Control*

Perceived behavioral control according to Ajzen, (1991) is the basis felt by individuals for the ease or difficulty in carrying out behavior and the basis of experience in the past or in the form of anticipated obstacles. Each individual has a different level of control, based on the opinion of Ajzen, (1985) that consideration of an individual's control will increase the prediction of behavior. In the context of zakat, someone who has a perception of control to distribute zakat on income from business or work will have a greater intention to distribute zakat (Andam & Osman, 2017).

***Hypotheses Development***

Previous studies have shown that the religiosity variable has a significant effect on zakat compliance, for a Muslim who is guided by high faith and religious values has great potential to implement zakat compliance, related to zakat compliance indicators that can influence an individual to obey, namely among them is obligatory, morals, sunnah, and beliefs (Abdullah & Sapiei, 2018). Religiosity shows an important influence on zakat compliance, besides that on the variable religiosity according to Idris et al., (2012) explained in his research that there is a significant influence on business zakat compliance. The obligation to pay zakat is the main factor for a Muslim to obey his religion (Idris et al., 2012).

**H1**: Religiosity variable affects zakat compliance.

According to Farouk et al., (2018) subjective norms have a significant influence on zakat compliance. Based on a study conducted by Saad & Haniffa, (2014) explained that subjective norms indicate an influence on zakat compliance which states that there is motivation and views from other people to pay zakat. In research by Amilahaq & Ghoniyah, (2019) also revealed that there is a direct significant influence from subjective norms on zakat compliance.

**H2**: Subjective norms affect zakat compliance.

Individuals who already have behavioral control to give zakat on income from their work will make it possible to channel their income with zakat (Andam & Osman, 2017). Based on a study of zakat compliance by Pratiwi, (2018) shows that perceived behavioral control has an influence on zakat compliance.

**H3**: Perceived behavioral control variable is thought to influence zakat compliance.

According to research by Yasin et al., (2022) suggests that the religiosity variable shows a positive and significant influence on the zakat compliance variable. In similar research on zakat compliance, Bin-nashwan et al., (2020) explained that there is a significant relationship between religiosity and zakat compliance among entrepreneurs. Then, research according to Aligarh et al., (2021) found that the variable religiosity affects the intention to pay zakat. In addition, the effect of religiosity on zakat compliance mediated by the intention to pay zakat has been examined by Mohamed et al., (2017) in this study, explaining that religiosity has the influence of religiosity on zakat compliance which is mediated by intention.

**H4**: religiosity influences zakat compliance mediated by the intention to pay zakat.

Research conducted by Pratiwi, (2018) explains that subjective norms indicate an influence on zakat compliance for someone who already has income through intention. Similar research reveals that the influence of subjective norms has an indirect positive effect on zakat compliance through the intention to pay zakat (Sadallah et al., 2022). In line with previous research by Saad & Haniffa, (2014) suggests that there is a significant effect of subjective norms mediated by intention on zakat compliance.

**H5**: subjective norms influence zakat compliance mediated by the intention to pay zakat

In a study conducted by Sadallah et al., (2022) which examined research subjects, business owners explained that there was an indirect effect of perceived behavioral control through the intention to pay zakat for a Muslim and showed a significant relationship between the influence of the zakat compliance variable. Then in further research by Pratiwi, (2018) argued that perceived behavioral control has a significant effect through the intention to pay income zakat.

**H6**: perceived behavioral control influences zakat compliance mediated by the intention to pay zakat.

A study related to zakat compliance conducted by Sadallah et al., (2022) explains that the intention to pay zakat has a positive and significant effect on zakat compliance. Meanwhile, based on research from Pratiwi, (2018) explains that intention mediates the Theory of Planned Behavior (TPB) factors with zakat compliance behavior. In line with research from Saad & Haniffa, (2014) explains that intention has an incentive for entrepreneurs to comply with zakat and the motivation of an entrepreneur will increase when funds that have been given to intermediaries or institutions can be channeled in a directed manner to those who are entitled to receive zakat or are called a mustahik.

**H7**: intention to pay zakat has an effect on zakat compliance

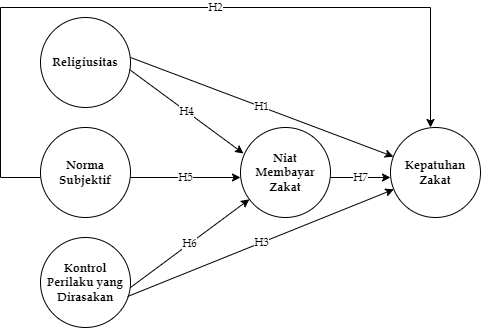
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Figure 1. Research Model

**Method**

***Research Design***

This study uses a quantitative research method, namely the method used to examine data collection on samples that have been collected, and the population of respondents, with instruments, statistical analysis, for the purpose of testing the determination of the hypothesis.

***Participants***

The participants who were set for this study were Muslim entrepreneurs aged more than 15 years who were in Indonesia. Meanwhile, the data source in this study consists of two parts, namely the first is primary data and the second is secondary data. In this research, primary data was obtained directly by dissemination method in the form of a questionnaire via Google form aimed at Muslim entrepreneurs in the Indonesian region, then processed based on the results of answers to respondents' responses to the questions asked. Then, researchers also use secondary data sources derived from literature in the form of articles, books and other literary sources from the internet that support the preparation of this research.

***Instrumentation and Data Collection***

The questionnaire in this study uses the likert scale. The data instrument is from facts objective, knowledge, articles, book and internet resource. This respondent reach with totals of 140 people muslim entrepreneurs in Indonesia.

***Data Analysis***

This study uses a measurement scale of 1 to 5 from strongly disagree to strongly agree. Then use a SEM-PLS to test the construct of all variables. In this research data analysis technique uses software in the form of Partial Least Square Structural Equation Model (PLS-SEM). According to Hair et al., (2017) the use of SEM-PLS serves as an analytical tool because in this test the aim is to predict the relationship between several latent constructs or variables that require indicators as measurements. The method in PLS-SEM focuses on predicting the relationship of a series of hypotheses that maximize the variance explained in the dependent variable. PLS-SEM is an independent multivariate data analysis technique distributed, so it does not depend on distribution assumptions. To identify the influence test of Religiosity and Theory of Planned Behavior variables on zakat compliance with intention as a mediating variable, the Smart PLS 4.0 application will be used.

**Results**

This study involved 140 muslim entrepreneur in Indonesia as the respondent, with 17,1% male respondents and 82,9% female respondents. Then, in terms of age characteristics it is known that in the range of 15-30 years there are 124 with a percentage of 88.6%, then in the age range of 31-46 years there are 14 people with a percentage of 10% and in the age range 46-60 years there are 2 people with a percentage of 1.4 %. Based on the data collected, it can be seen that the characteristics of the respondents are dominated by the age of 15-30 years. Research data in the latest educational characteristics it is known that high school/equivalent level is as many as 89 people with a percentage of 63.6%, then Diploma level is as many as 4 people with a percentage of 2.9%, S1 is 44 people with a percentage of 31.4%, Masters degree is obtained as many as 2 people with a percentage of 1.45% and for the doctoral level obtained as many as 1 respondent with a percentage of 0.7%. In the characteristics of the monthly income of Muslim entrepreneurs it is known that from income less than Rp. 5,000,000 obtained by 96 respondents with a percentage of 68.6%, then the income is between Rp. 5,000,000 to Rp. 7,500,000 obtained by 33 respondents with a percentage of 23.6%, then the income is between Rp. 7,500,000 to Rp. 10,000,000 obtained by 7 respondents with a percentage of 5%, and on income of more than Rp. 10,000,000 respondents obtained as many as 4 people with a percentage of 2.9%.

Table 1. Characteristics of Respondents (N=140)

|  |  |  |  |
| --- | --- | --- | --- |
| **Characteristics** |  | **Frequency** | **Percentage (%)** |
| Gender | Male | 24 | 17,1% |
|  | Female | 116 | 82,9% |
| Age (Years) | 15-30 | 124 | 88,6% |
|  | 31-45 | 14 | 10% |
|  | 46-60 | 2 | 1,4% |
| Education | High School | 89 | 63,6% |
|  | Diploma | 4 | 2,9% |
|  | Bachelor’s Degree | 44 | 31,4% |
|  | Master’s Degree | 2 | 1,4% |
|  | Doctoral Level | 1 | 0,7% |
| Income | < Rp. 5.000.000 | 96 | 68,6% |
|  | Rp. 5.000.000 – Rp. 7.500.000 | 33 | 23,6% |
|  | Rp. 7.500.000 – Rp. 10.000.000 | 7 | 5% |
|  | > Rp. 10.000.000 | 4 | 2,9% |

(Source: Data Managed by Researchers)

Based on the results of testing the requirements analysis in this study using hypothesis testing with data analysis through the Partial Least Square Structural Equation Model (PLS-SEM). PLS-SEM has a function as an analytical tool that is useful for assuming data with scale measurements based on indicators of several variables. Testing this research utilizes the SmartPLS 4.0 application as an analysis to determine the effect between variables. PLS-SEM analysis is carried out with several stages in the form of a model, namely there are two models, including measurement (outer model) and structural model (inner model)

Table 2. Outer Loadings

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable** | **Items** | **Loading Factor** | **Reliability** | **AVE** |
| Religiosity | R1 | 0,734 | 0,895 | 0,681 |
|  | R2 | 0,691 |  |  |
|  | R3 | 0,803 |  |  |
|  | R4 | 0,728 |  |  |
|  | R5 | 0,616 |  |  |
|  | R6 | 0,660 |  |  |
|  | R7 | 0,754 |  |  |
|  | R8 | 0,741 |  |  |
|  | R9 | 0,787 |  |  |
|  | R10 | 0,726 |  |  |
| Subjective Norms | NS1 | 0,722 | 0,859 | 0,603 |
|  | NS2 | 0,806 |  |  |
|  | NS3 | 0,880 |  |  |
| Perceived Behavioral Control | KP1 | 0,787 |  |  |
|  | KP2 | 0,822 | 0,878 | 0,643 |
|  | KP3 | 0,835 |  |  |
|  | KP4 | 0,856 |  |  |
| Intention to Pay Zakat | NM1 | 0,772 | 0,846 | 0,649 |
|  | NM2 | 0,786 |  |  |
|  | NM3 | 0,816 |  |  |
|  | NM4 | 0,831 |  |  |
| Zakat Compliance | KZ1 | 0,735 | 0,911 | 0,595 |
|  | KZ2 | 0,778 |  |  |
|  | KZ3 | 0,817 |  |  |
|  | KZ4 | 0,774 |  |  |

In this measurement model, all indicators of variables are considered valid if the loading factor values show more than 0.70 (Hair et al., 2014), but according to Ghozali & Latan, (2015) it is revealed that if the loadings values are between 0.50 to 0, 60 is considered sufficient. Based on this test, it is explained that the outer loadings listed on each item in the variable indicate a value greater than 0.50. So it is known that the item on all variables variable is declared valid. Then, the table shows the AVE value of the entire construct > 0.50, so from these results it can be seen that all constructs are valid. Meanwhile, the Composite Reliability of all variables shows a value greater than 0.70. So it is stated that the five variables have good reliability.

Table 3. Testing Result of Direct Effect

|  |  |  |  |
| --- | --- | --- | --- |
| **Hypotheses** | **Original Sample** | **T-Statistic** | **Description** |
| Religiosity 🡪 Zakat Compliance | -0,065 | 0,756 | Insignificant |
| Subjective Norms 🡪 Zakat Compliance | 0,060 | 0,710 | Insignificant |
| Perceived Behavioral Control 🡪 Zakat Compliance | 0,241 | 2,645 | Significant |
| Intention to Pay Zakat 🡪 Zakat Compliance | 0,527 | 6,545 | Significant |

Influence between variables in table 4.14, it can be shown that based on the t-statistic value from the results of the acquisition of direct analysis of zakat compliance, there are two variables that influence significantly and two variables that are not significant. The religiosity variable on zakat compliance produces a value that is less than 1.96, which is obtained with a value of 0.756. From these results, the religiosity variable shows no direct significant effect on the zakat compliance variable.

As for the t-statistic value of the subjective norm variable on zakat compliance, a value of less than 1.96 is obtained, namely with a result of 0.710. From the results of the data processing it is known that the subjective norm variable has no significant effect on the zakat compliance variable.

Then the t-statistic value of the perceived behavioral control variable on zakat compliance shows a value of more than 1.96, which is equal to 2.645. So from these results it can be seen that there is a significant influence of the perceived behavioral control variable on the zakat compliance variable.

Next, on the t-statistic value of the intention to pay zakat variable on zakat compliance, it shows an acquisition value of more than 1.96, which is equal to 6.545. So the results of this study indicate that there is a significant influence of the intention to pay zakat variable on zakat compliance..

Table 4. Testing Result of Indirect Effect

|  |  |  |  |
| --- | --- | --- | --- |
| **Hypotheses** | **Original Sample** | **T-Statistic** | **Description** |
| Religiosity 🡪 Intention to Pay Zakat 🡪 Zakat Compliance | -0,065 | 0,756 | Mediating |
| Subjective Norms 🡪 Intention to Pay Zakat 🡪 Zakat Compliance | 0,060 | 0,710 | Non Mediating |
| Perceived Behavioral Control 🡪 Intention to Pay Zakat 🡪 Zakat Compliance | 0,241 | 2,645 | Mediating |

From the test results in the table above, it can be seen that there is an indirect effect of the religiosity variable on zakat compliance through the intention to pay zakat, which shows a positive value of more than 1.96, which is 2.233. From these results, there is a significant influence of the religiosity variable on zakat compliance through the intention to pay zakat.

As for the t-statistic value of the subjective norm variable on zakat compliance through the intention to pay zakat, it shows a value that is less than 1.96, which is equal to 0.722. So from these results it does not show a significant effect of subjective norm variables on zakat compliance through the intention to pay zakat.

Furthermore, on the t-statistic value of the perceived behavioral control variable on zakat compliance through the intention to pay zakat, a value of more than 1.96 is obtained, namely 2.610. So from these results indicate that there is a significant influence of the behavioral control variable on zakat compliance through the intention to pay zakat.

**Discussion**

***The Effect of Religiosity on Zakat Compliance***

Based on the results of testing the data, it was found that the religiosity variable had no significant effect on zakat compliance directly. The results of this study are in line with the study of religiosity with zakat compliance conducted by Azman & Bidin, (2015), in this study stated that even if a person has good religious values, there are still other factors that are more important for zakat compliance, namely attitudes and perceptions in implementing law. In this study there are also other factors that can influence a Muslim entrepreneur to comply with zakat, namely perceived behavioral control and religiosity and intention to pay zakat.

However, it is inversely proportional to research by Abdullah & Sapiei, (2018) which revealed that there is a significant influence of religiosity on zakat compliance, in this study it is explained that Muslims who have strong religious values will have the potential to comply with zakat obligations. This is in line with a study carried out by Yasin et al., (2022) which obtained positive test results on zakat compliance from the four dimensions studied based on previous research, namely religious practices including obligatory and sunnah, morals, and beliefs (faith). However, in this study, based on the characteristics of respondents with an average age range of 15-45 years from a Muslim businessman, at that age they certainly have considerations for paying zakat, even though an entrepreneur has religious guidelines, religion is not the only influence on a Muslim businessman in paying zakat, as well as in collecting zakat nationally which is inversely proportional to the existing potential, while the Muslim population ranks first among adherents of other religions in Indonesia (Kemendagri, 2022), so religiosity is not sufficient to be used as a benchmark in zakat compliance.

***The Effect of Subjective Norms on Zakat Compliance***

On the subjective norm variable does not have a significant effect on zakat compliance, this is in line with research conducted by Abashah et al., (2018) that in this study related to subjective norms, it is known that an individual has no relationship to the influence of other people's perceptions on obedience of an individual to pay zakat, besides that, there is a lack of awareness for a Muslim to pay zakat.

However, research conducted by Farouk et al., (2018) states that subjective norms have a significant effect on zakat compliance. Subjective norms are a person's behavior from the views or perceptions of other people that can influence individual behavior. Statements from similar research by Saad & Haniffa, (2014) which explain that the environment around an individual can make a person make a decision to pay zakat because this tends to have personal views. However, this research does not show the influence of subjective norms, based on the characteristics in this study who have taken SMA to S3 levels, have a selective view of other people's perceptions to decide whether other people's statements regarding zakat compliance will influence an individual's behavior, based on the results research that shows no significance, it can be seen that subjective norms are not enough to prove that the influence of other people can influence a Muslim entrepreneur to comply with zakat.

Subjective norm is a person's action against social influence to be believed or not and to be done or not, in this study it was found that there was no influence from other people to pay zakat for a Muslim entrepreneur. In addition, there is a perception from a personal point of view for an individual to have the potential to obey or not pay zakat.

***The Effect of Perceived Behavioral Control on Zakat Compliance***

This study states that perceived behavioral control has a significant effect on zakat compliance, this research is in accordance with a study conducted by Pratiwi, (2018) regarding research related to perceived behavioral control, that there are no obstacles faced in paying zakat income for a Muslim, This research also says that some respondents can easily and can reach income zakat payments.

On the other hand, according to a study conducted by Amilahaq & Ghoniyah, (2019) states that there is no direct effect of perceived behavioral control on zakat compliance, this is due to the influence of the higher variables and produces a significant effect on zakat compliance, namely religiosity, norms subjective and attitudinal. Research conducted by (Andam & Osman, 2017) states that there is no significant influence between perceived behavioral controls in the payment of zakat.

However, research from Saragih, (2018) which used the theory of planned behavior revealed that there was a significant effect of perceived behavioral control on zakat compliance, with respondents aged 15-64 years who researched perceptions of zakat maal and taxes, in this study, a Muslim knows that zakat is an obligation that must be obeyed, zakat can also reduce poverty and improve social welfare in society. Based on this research, it is also in accordance with the characteristics of the majority of respondents in this study who come from Muslim entrepreneurs and already have income and management of their business so that they have the potential to pay zakat maal, reinforcing the need for perceptions of perceived behavioral control to pay zakat.

In this study it can be seen that the perceived behavioral control is a strong perception to comply with zakat. Perceived behavioral control ranks second after the intention to pay zakat with a sizable value of 2 other variables in direct influence, namely religiosity and subjective norms. In zakat, someone who has behavioral control to channel his income through zakat will have more intention to pay zakat. Each individual has different behavioral controls, a person's consideration will predict that there is a high probability of paying zakat.

***The Effect of Religiosity on Zakat Compliance through the Intention to Pay Zakat***

In this study it resulted that there was a significant influence between religiosity on zakat compliance through the intention to pay zakat as a mediating variable, this study was supported by Idris et al., (2012) who explained that religious behavior has a component of volunteerism which believes that zakat is an obligation that must be carried out as an attitude of obedience to God and knowing the punishment if neglecting obligations.

On the other hand, according to Azman & Bidin, (2015) in his research argued that the effect of religiosity on zakat compliance through the intention to pay zakat, did not show a significant effect because there were other factors that had an influence on paying zakat for workers, namely attitudes and views towards the existence of laws in zakat.

Meanwhile, Amilahaq & Ghoniyah, (2019) study states that the religiosity factor alone has a direct effect, so it does not require a mediating variable as an intermediary in zakat compliance, which means that an individual does not have the intention to pay zakat, because the obligation of zakat must fulfilled for a Muslim. However, in this study, when viewed based on the effect, religiosity which previously had no significant effect directly without any mediation of the intention to pay zakat, this study shows from the other side that the variable intention to pay zakat produces a positive and significant effect, so based on the respondents in the study This means that a Muslim entrepreneur who has income and is a Muslim ensures that when he has something to pay zakat and has good religious guidelines, it is necessary to have an intermediary in the form of intention so that a Muslim entrepreneur can comply with paying zakat.

Meanwhile, a Muslim who obeys zakat must have the intention to pay it, this is stated in the pillars of zakat which in its implementation begins with the intention, then there is a muzakki or called a person who gives zakat, there is a muzakki or someone who is entitled to receive zakat and there is wealth. which is zakatable (Harfha, 2022). Based on this statement, it is known that in the implementation of zakat compliance, Muslim entrepreneurs are influenced by religiosity, there is an intermediary in the form of the intention to pay zakat.

***The Effect of Subjective Norms on Zakat Compliance through the Intention to Pay Zakat***

This study shows that there is no significant influence between subjective norms on zakat compliance which is mediated by the intention to pay zakat. This research is supported by Amilahaq & Ghoniyah, (2019) which states that intention cannot be a good intermediary as indicated by a relatively low influence on zakat compliance.

On the other hand, this study contradicts research by Sadallah et al., (2022) which states that subjective norms have an indirect positive effect through intention on zakat compliance. Meanwhile, in research conducted by Saad & Haniffa, (2014), explained that, in this study if the closest person has a strong influence on a Muslim entrepreneur to pay zakat either through direct interaction by communicating or indirectly, while Therefore, as for the influence of other people to pay zakat through institutions, when institutions have distributed it on target by bringing up information through the media, it will also be able to influence Muslim entrepreneurs to pay zakat.

Meanwhile, research conducted by Saragih, (2018) which examined respondents from the XYZ generation with high school to doctoral education levels, stated that subjective norms had a negative effect on paying zakat, because when respondents had the intention to pay zakat, they were not influenced by the closest people such as family. or friends, but because to get the reward from Allah. In line with this research, which shows that based on the characteristics of respondents with high school to doctoral educational backgrounds, they have their own views on zakat compliance, Muslim entrepreneurs with this educational background have a perception of greater control over personal behavior compared to perceptions from other people.

From the results of the analysis, the results of the study show that subjective norms have the lowest indirect effect among the three influences between variables, with this Muslim entrepreneurs do not show any linkage of influence on other people's perceptions, so subjective norms cannot be used as a benchmark to determine the effect of compliance zakat for Muslim entrepreneurs.

***The Effect of Perceived Behavioral Control on Zakat Compliance through the Intention to Pay Zakat***

This study explains that the perceived behavioral control of zakat compliance which is mediated by the intention to pay zakat has a positive and significant effect. This research is in line with a study conducted by Sadallah et al., (2022) which states that perceived behavioral control has an indirect positive effect on zakat compliance mediated by the intention to pay zakat. In his research, a Muslim entrepreneur or business owner when he understands the conditions for the importance of paying zakat, then someone will comply with giving zakat.

However, research conducted by Ur Rehman et al., (2021) shows a negative effect of the intention to pay zakat for workers, because an individual will choose a decision based on personal perception or comes from family, friends or other people who can influence it, in that study also, not only researching about behavioral control, but there are other variables that can influence significantly, namely moral norms, injunctive norms, descriptive norms and past behavior. Meanwhile research from Amilahaq & Ghoniyah, (2019) that in the context of behavior in compliance with zakat payments, muzakki will not carry out behavior without an underlying intention even though muzakki's abilities are high or low. This is consistent with the characteristics of the income of a Muslim entrepreneur when he has more income then he will pay his zakat, this research is in accordance with the statement of (Andam & Osman, 2017) which examines the intention to pay zakat by workers who have income, that perceptions of behavioral control to pay zakat will be easier to do when you have income. This research is in accordance with the characteristics of the respondents in this study, namely Muslim entrepreneurs who already have income from their business.

In this study it is also known that the indirect effect through intention in the behavioral control variable on zakat compliance is the highest of the three other effects. Besides that, the belief of Muslim entrepreneurs to pay zakat obediently depends on their individual decisions. With this the theory of planned behavior can be applied as a determinant of zakat compliance for Muslim entrepreneurs.

***The Effect of Intention to Pay Zakat on Zakat Compliance***

The results of this study indicate that there is an influence of the intention to pay zakat on zakat compliance, this is supported by research that has been conducted by Sadallah et al., (2022) which states that someone who has a strong intention to pay zakat is part of the obligation for a Muslim because zakat is one of the five pillars of Islam and worship which is very prioritized. a similar study on the intention to pay zakat by Saad & Haniffa, (2014) which states that Muslim entrepreneurs have intentions that can motivate actions to comply with paying zakat income. Motivation can increase if there is a view from the institution that distributes zakat funds in a trustworthy manner.

On the other hand, according to Amilahaq & Ghoniyah, (2019) states that someone who has religious guidelines does not need intention as an intermediary, so it is concluded that a person does not have to have intention to be able to influence zakat compliance. However, this research is not in accordance with the statement by Andam & Osman, (2017) that intention is an intermediary for a Muslim who already has good income from business or work to comply with zakat, and those who pay zakat through institutions tend to have high intentions, this research in line with the characteristics of this study, namely Muslim entrepreneurs who already have income, and the results of the study show the highest value of the other three variables from a direct influence on zakat compliance.

Intention is an important aspect of zakat compliance, because in the guidelines for zakat on the pillars of zakat, the prefix intention and zakat itself is an obligation that must be carried out for a Muslim, especially for Muslim entrepreneurs who have income when they have reached the nishab and haul in accordance with religious provisions. Paying zakat does not only provide blessings for oneself as a form of fulfilling the obligation to obtain the blessing of Allah SWT, but if a person has the intention to comply with zakat, he will also be able to benefit other people who need it.

**Conclusion**

Based on the results of the research and discussion described above, it is certain that religiosity and subjective norms have no direct significant effect on the zakat compliance of a Muslim entrepreneur. Meanwhile, perceived behavioral control and intention have a significant effect on the zakat compliance of a Muslim entrepreneur.

In the indirect test, religiosity and perceived behavioral control have a significant effect on the zakat compliance of a Muslim entrepreneur through the intention to pay zakat. It is known that religiosity can be significant with an indirect rather than direct influence. however, subjective norms have no significant effect on zakat compliance by a Muslim entrepreneur through the intention to pay zakat. related to the use of theory of planned behavior, can be applied in this research.

**Authors’ Declaration**

The researcher is responsible for the research data and data analysis that has been carried out, the research design and model were made by the author based on knowledge and literature sources.

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