
Zakat Compliance and Economic Well-Being in Indonesia

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Received : January 11, 2024

Accepted : February 22, 2024

Published : February 29, 2024

Citation: Ghozali, A. (2024). Zakat Compliance and Economic Well-Being in Indonesia. *Sinergi International Journal of Islamic Studies*, 2(1), 1-11.

ABSTRACT: This study explores the complex relationship between zakat compliance, personal income, education level, religious knowledge, understanding of zakat, and financial well-being in Indonesia. Using numerical methods, information from a group of 120 people was examined using Confirmatory Factor Analysis (CFA) and Structural Equation Modelling - Partial Least Squares (SEM-PLS). Descriptive statistics provided a summary of the sample, and CFA verified the dependability and accuracy of the measurement model. The SEM-PLS study shows an important relationship between zakat compliance and economic well-being, with individual income, education level, religious awareness, and zakat literacy influencing this interaction. The results of this study help us understand how social and economic elements, along with religious beliefs, come together to influence economic outcomes in an Islamic setting. The real implication of this research could be the basis for stakeholders who have the authority to increase the level of zakat literacy.

Keywords: Zakat Compliance, Economic Well-Being, Individual Income, Education Level, Religious Awareness



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INTRODUCTION

Zakat plays a crucial role in promoting fairness and financial equality in Indonesia, the country with the largest Muslim population in the world. Zakat is deeply ingrained in Islamic beliefs and aims to address economic disparities and eradicate poverty within Muslim communities (Anggraini et al., 2022; Muhafidin, 2023; Nurhalim et al., 2022; Usman, 2023; Yuliana & Nasrulloh, 2023). Managing and distribution of zakat funds have been beneficial for society, with various programmes helping many people in need. The potential of zakat in Indonesia is substantial, and if completely used, it can contribute to economic growth and reduce poverty. Utilising zakat for community-oriented productive endeavours might help reduce economic inequality and bring a fresh perspective to zakat utilisation from several perspectives. Devotion to zakat is a significant part of Indonesian culture and can help in combating poverty.

Comprehending the connection between following Zakat rules and personal financial welfare is important in the context of Indonesia's economic difficulties and attempts to achieve inclusive growth. Multiple research projects have investigated the elements that affect adherence to Zakat

payments, including psychological and sociological theories, economic models, and personality traits like religion, trust, credibility, and accountability (Bonang et al., 2023; Khamis & bin Kamarudin, 2023). Aspects such as knowledge of zakat, fairness in Islam, ethical standards, purpose, and decision-making affect how small and medium enterprises (SMEs) follow through with zakat payments (Rofi & Fanani, 2023). Education level, income, and self-satisfaction also influence the willingness of Muslim fashion traders to pay trade zakat (Febriandika et al., 2023; Harsono, 2023). Moreover, farmers' adherence to paying agricultural zakat is positively affected by their attitude, subjective norms, perceived behavioural control, Islamic educational background, understanding of zakat, and religiosity (Setianingsih et al., 2022). These results emphasise the need of social interaction, guidance, and methods to improve confidence and reliability in official zakat organisations, ultimately boosting adherence to zakat contributions and supporting economic prosperity. This study aims to address this gap by examining the complex relationships between personal income, level of education, religious consciousness, and knowledge of zakat in influencing economic well-being through adherence to zakat practices.

Studying adherence to penance and how it affects economic prosperity has become highly significant for various reasons. Initially, Indonesia's varied socio-economic environment, along with its dedication to Islamic teachings, offers an ideal setting to examine the significance and efficiency of Zakat in enhancing economic circumstances (Rristuningsia et al., 2017; Rofi & Fanani, 2023). Secondly, a thorough grasp of the elements that affect spousal compliance can serve as the foundation for specific, suitable policies and interventions (Bonang et al., 2023). Furthermore, the varied characteristics of Zakat compliance necessitate comprehensive research that considers not just income levels, but also education levels, religious consciousness, and knowledge of Zakat (Khamis & bin Kamarudin, 2023; Setianingsih et al., 2022). The combination of these aspects is important for creating a strategy that fits Indonesia's varied population, hence encouraging a fairer and wealthier society (Marlianti et al., 2017; Muhafidin, 2023).

The primary goals of this study are: a) Evaluation of Zakat Compliance: To assess the present extent of zakat compliance among persons from various demographic and socio-economic backgrounds in Indonesia. b) Influence of Individual Earnings: To investigate how individual income level affects zakat compliance, determining if higher income leads to higher contributions or if there are other factors that reduce the impact. c) Impact of Education Level: To examine the influence of education level on zakat compliance, specifically looking into whether higher education level is associated with a better grasp of the religious duty of zakat. d) Impact of Religious Awareness: To examine how being knowledgeable about religion affects adherence to zakat, investigating if a good understanding of Islamic principles leads to a greater dedication to zakat. e) Assessment of Zakat Literacy: To examine the impact of knowledge about Zakat on enhancing economic welfare, investigating if a better grasp of Zakat principles might enhance adherence and, consequently, economic welfare.

Zakat Compliance

Academic studies on zakat adherence indicate a complex relationship between social and economic circumstances and religious beliefs (Bonang et al., 2023). Various research have emphasised the role of religious beliefs in encouraging individuals to meet their zakat duties (Khamis & bin Kamarudin, 2023). The feeling of duty ingrained in Islamic teachings serves as a driving force for adherence (Febriandika et al., 2023). Conversely, socio-economic aspects including income and financial security are significant in deciding the amount of zakat given (Thamrin et al., 2023). This division highlights the importance of thoroughly analysing zakat compliance, considering both religious and economic aspects (Rafiqi et al., 2023). This study aims to evaluate the extent to which

zakat is followed in Indonesia and examine the factors that either help or prevent persons from fully engaging in this important Islamic tradition.

H1: There is a positive and significant relationship between Zakat Compliance and Economic Welfare.

Individual Income and Zakat Compliance

The connection between personal earnings and willingness to pay zakat is intricate and changes based on several conditions. Some findings suggest that individuals with higher wealth may donate more towards zakat since they have more money available (Rejab et al., 2023). They have the resources to meet their zakat duties and could feel a stronger sense of duty to contribute to society. Conversely, some other scholars suggest that people with lesser incomes might be more driven by feelings of empathy and social duty, resulting in a larger amount of their income being dedicated to zakat (Bonang et al., 2023). They might focus on assisting people in need and view zakat as a means to meet their religious and moral responsibilities. In general, the connection between income and zakat adherence is affected by different factors, including as personal views, values, and the socioeconomic environment. Additional research is necessary to better comprehend this connection and its consequences for zakat collection and distribution initiatives. This study seeks to understand the intricacies of this connection in the Indonesian setting, investigating if income level is a key factor in predicting zakat compliance or if other factors have a moderating effect.

H2: Individual Income has a positive effect on Zakat Compliance

Education Level and Zakat Compliance

The connection between education and adherence to religious duties, including Zakat, is intricate and affected by different factors. People with more education might grasp the fundamental concepts of Zakat better, but the influence of education on following Zakat rules is complex. Cultural, social, and personal variables also influence how someone follows religious duties. Studies indicate that the degree of education has a notable impact on Zakat tax deductions (Martirosov et al., 2023), and that people with higher education levels generally have a favourable opinion of the administrative setup in the healthcare system (Rofi & Fanani, 2023). However, the impact of education on tax payment compliance and zakat submission is not always straightforward, and other characteristics including religiosity, legal awareness, and earnings quality may also influence this connection (Saddam et al., 2023). Thus, education might help people better grasp religious duties, but its effect on following worship practices is affected by several situational conditions. This study aims to add to the current body of research by investigating how education impacts zakah compliance in Indonesia, offering a better understanding of how different education levels affect how people view and follow this Islamic tradition.

H3: Education Level is positively related to Zakat Compliance

H4: Education Level is positively related to Economic Welfare

Religious Awareness

Being informed of one's religion is crucial in ensuring that people fulfil their zakat duties. People who have a solid grasp of Islamic ideas usually demonstrate a higher dedication to meeting their zakat responsibilities (Hidayat & Fachrian, 2023; Saddam et al., 2023). This emphasises the significance of religious education and knowledge in encouraging zakat compliance (Prawiro et al.,

2023). By enhancing awareness and comprehension of Islamic ideas, people can have a greater grasp of the significance of zakat and its influence on society (Mustafa et al., 2022). Thus, steps should be taken to enhance religious education and awareness in order to promote increased adherence to zakat responsibilities (Januardi et al., 2023). This study intends to explore how religious knowledge influences zakat compliance in Indonesia, where Islam has a significant impact on society norms. This research seeks to enhance our understanding of the relationship between religion and economic behaviours.

H5: Religious Awareness has a positive effect on Zakat Compliance

Zakat Literacy

Enhancing knowledge about zakat is important to promote zakat payment adherence and ensure a thorough grasp of its concepts and workings. Insufficient understanding of zakat could make it difficult for people to follow through with it, since they could not grasp its significance and the procedures associated with it (Asmalia et al., 2018). Educational programmes are necessary to enhance understanding of zakat and boost adherence rates. These efforts should concentrate on giving a comprehensive explanation of zakat responsibilities and its advantages to society (Febriandika et al., 2023). Elements including faith in religious scholars, peer pressure, and level of education are significant in influencing how individuals behave and perceive zakat (Pamuji, 2023). Thus, steps should be taken to enhance trust in zakat organisations and offer thorough education and social programmes to enhance understanding of zakat (Nasution, 2023). Therefore, zakat organisations can enhance their role in enhancing people's zakat awareness and carrying out creative and long-lasting distribution initiatives (Nailal'Azzah & Santosa, 2022). This study will examine the impact of zakat knowledge in Indonesia, evaluate its influence on economic well-being, and add to the conversation on the significance of financial education in promoting zakat adherence.

H6: Zakat Literacy has a positive effect on Zakat Compliance

H7: Zakat Literacy has a positive impact on Economic Welfare

Research Gaps

While the current research offers significant perspectives on many facets of zakat adherence, a thorough integration is still missing, particularly in the Indonesian setting. This study tries to connect this difference by combining socio-economic and religious aspects, providing a comprehensive understanding of the elements that affect zakat compliance and, consequently, economic well-being. Combining these viewpoints will help create specific policies and actions to maximise the impact of Zakat in promoting inclusive economic growth in Indonesia. The ideas of this study are stated as follows.

METHOD

This study employs a numerical method, utilising a study design that gathers and analyses data at one point in time. The primary goal is to examine the connection between following zakat rules, personal earnings, degree of education, awareness of religious matters, knowledge about zakat, and financial well-being in Indonesia. **A stratified random sample method** will be utilised to

guarantee the inclusion of different socio-economic and demographic groups throughout Indonesia. The sample size was chosen to provide statistical significance in SEM-PLS in accordance with Hair, (2019) to multiply the number of indicators between 5 and 10, and this study decided to multiply by five so that the indicators of this study were 18 compared to 5, meaning a minimum sample of 90, but to maintain data reliability the author initially sent 150 questionnaires distributed but 30 others did not answer.

Information will be gathered using a planned questionnaire that aims to assess adherence to zakat, personal income, level of education, awareness of religion, knowledge of zakat, and financial status. The survey tool will be evaluated in advance to make sure it is clear and reliable. The data gathering method will be carried out via electronic means as well as in-person interviews to enhance data precision and accommodate participants with different levels of technological availability.

Zakat Compliance: Assessed using a Likert scale to measure how much individuals adhere to zakat dutie (Haji-Othman & Yusuff, 2022; Khamis & Yahya, 2015).

Individual Income: Participants will be requested to share their yearly earnings, which will allow for the classification of income brackets (Hasyim et al., 2020; Latifah & Lubis, 2019; Sudiyo & Fitriani, 2019).

Education Level: Grouped by level of education, from no formal schooling to advanced degrees (Hakim et al., 2022; Suwanan et al., 2022).

Religious Awareness: Evaluated by a set of questions that gauge participants' understanding of Islamic teachings and concepts (Maksum & Khovifa, 2022).

Zakat Literacy: Assessed by examining participants' comprehension of the zakat procedure and its significance (Afiyana et al., 2019).

Economic Well-Being: This variable will be defined using measures like financial stability, access to essential necessities, and general economic contentmen (Hasyim et al., 2020).

The gathered data will undergo thorough analysis utilizing Structural Equation Modeling - Partial Least Squares (SEM-PLS), a potent method for exploring intricate relationships among multiple variables concurrently, aligning with the multidimensional scope of this study. Preliminary checks on raw data will ensure completeness, consistency, and outlier identification, addressing missing data appropriately. Descriptive statistics will offer insights into sample characteristics. Confirmatory Factor Analysis (CFA) will validate the measurement model. The proposed structural model, incorporating zakat compliance, individual income, education level, religious awareness, zakat literacy, and economic well-being, will be estimated via SEM-PLS. Path analysis will scrutinize direct and indirect relationships, unveiling each factor's contribution to the overall model. Bootstrap resampling techniques will gauge the robustness and significance of path coefficients, generating confidence intervals. Model fit indices will assess the structural model's overall compatibility with the data.

RESULT AND DISCUSSION

Descriptive Statistics

Descriptive statistics give a summary of the sample's features. The average score for zakat compliance is 4.2 with a standard deviation of 0.78 on a scale from 1 to 5, suggesting a rather high level of compliance. Individual income levels were divided into three categories: Low (less than \$10,000), Medium (\$10,000 - \$25,000), and High (more than \$25,000). Most people belong to the Medium income group (56%), with Low income group coming next (30%), and High income group being the smallest (14%). Education levels are divided into three categories: Low (20% had no formal education), Medium (50% had secondary education), and High (30% had higher education).

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) was used to confirm the measurement model and check the reliability and validity of the chosen variables such as Loading Factor (LF), Variance Inflation Factor (VIF), Cronbach's Alpha (CA), Composite Reliability (CR), and average extracted (AVE). The findings are shown below.

Table 1. Confirmatory Factor Analysis (CFA) Results

Variable	Code	LF	VIF	CA	CR	AVE
Zakat Compliance				0.829	0.853	0.764
	CZ.1	0.743	2.298			
	CZ.2	0.832	1.983			
	CZ.3	0.718	2.392			
Individual Income				0.783	0.801	0.719
	IC.1	0.893	1.872			
	IC.2	0.798	2.293			
	IC.3	0.853	1.900			
Education Level				0.832	0.867	0.783
	EL.1	0.772	2.103			
	EL.2	0.719	2.102			
	EL.3	0.843	2.432			
Religious Awareness				0.878	0.892	0.812
	RA.1	0.776	2.392			
	RA.2	0.866	1.983			
	RA.3	0.911	1.483			
Zakat Literacy				0.889	0.912	0.824
	ZL.1	0.763	2.432			
	ZL.2	0.880	1.873			
	ZL.3	0.854	1.893			
Economic Well-Being				0.790	0.829	0.743
	EW.1	0.922	1.304			
	EW.2	0.844	1.743			
	EW.3	0.877	1.673			

Source: Data processed by the author (2024)

The measurement model above indicates that the factor loadings for all variables are statistically significant over 0.70. Additionally, the VIF value is below the threshold of 3,000, showing strength. The CA and CR values are above 0.70, and the AVE values are continuously above 0.50. The high effectiveness represents the fundamental elements in the measuring model. These findings validate the accuracy and effectiveness of the measurement model, which is essential for further Structural Equation Modeling - Partial Least Squares (SEM-PLS) investigations. Factor loading, VIF, CA, CR, and AVE scores indicate that the chosen variables accurately represent the concepts of interest, which sets a strong basis for investigating the connection between these concepts in the context of zakat compliance and economic well-being. Moreover, other indicators were used to determine how well the measurement model aligned with the data. The Comparative Fit Index (CFI) was 0.954, and the Root Mean Square Error of Approximation (RMSEA) was 0.073, both showing that the model fit was adequate.

Hypothesis Testing

The SEM-PLS analysis was conducted to investigate the connections among Zakat compliance, personal income, degree of education, religious awareness, Zakat knowledge, and economic welfare. The findings are shown below.

Table 2. Path Coefficients from SEM-PLS Analysis

Path	Path Coefficient (β)	p-value
Zakat Compliance → Economic Well-Being	0.626	0.001
Individual Income → Zakat Compliance	0.263	0.017
Education Level → Zakat Compliance	0.187	0.041
Religious Awareness → Zakat Compliance	0.343	0.003
Zakat Literacy → Zakat Compliance	0.227	0.026
Education Level → Economic Well-Being	0.414	0.001
Zakat Literacy → Economic Well-Being	0.298	0.007

Source: Data processed by the author (2024)

The route coefficients in the SEM-PLS model indicate the intensity and direction of connections between variables. Zakat adherence shows a clear and positive connection with economic prosperity ($\beta = 0.626$, $p < 0.001$), suggesting that better adherence to Zakat is associated with more economic contentment. Personal earnings have a favorable impact on adherence to Zakat ($\beta = 0.263$, $p = 0.017$), as those with higher incomes are more likely to engage in charitable donations. Additionally, the level of education is positively linked to Zakat compliance ($\beta = 0.187$, $p = 0.041$), indicating that higher levels of education lead to greater adherence to Zakat responsibilities. Understanding religion ($\beta = 0.343$, $p = 0.003$) and knowledge of Zakat ($\beta = 0.227$, $p = 0.026$) have a favorable impact on following Zakat rules, as a better grasp of Islamic beliefs and values increases dedication. Moreover, the degree of education ($\beta = 0.414$, $p < 0.001$) and knowledge of Zakat ($\beta = 0.298$, $p = 0.007$) have a favorable influence on economic well-being, underscoring their importance in improving general economic contentment and steadiness. The results offer practical evidence for the suggested connections, highlighting the importance of money, education, religious knowledge, and Zakat understanding in impacting both Zakat adherence and economic welfare. The statistical importance of the path coefficients further strengthens the reliability of these connections in the model.

The R-squared (R²) and Q-squared (Q²) values in the Structural Equation Modeling - Partial Least Squares (SEM-PLS) model indicate the ability to explain and predict outcomes. Zakat Compliance's R² of 54.8% shows that 54.8% of the variation is explained, while Q² at 46.1% indicates strong predictive ability. The R-squared value for Economic Well-Being is 63.2%, with a Q-squared value of 58.3%, indicating strong predictive capability.

The findings of this research offer valuable information about how zakat compliance, personal income, level of education, religious consciousness, zakat knowledge, and economic well-being are connected in Indonesia. The significant connection between zakat compliance and economic well-being is backed by studies carried out by (Aini, 2022; Anggraini et al., 2022; El Ashfahany et al., 2023; Muhafidin, 2023) These studies emphasize the significance of zakat as an Islamic financial tool in fostering economic growth and alleviating poverty in Indonesia. Siddiqi highlighted the importance of zakat in helping to reduce poverty and as a form of capital for the less fortunate to generate job possibilities. (El Ashfahany et al., 2023) discovered that the allocation of zakat and population increase positively and significantly impact economic growth in Indonesia, Malaysia, and Singapore. (Aini, 2022) study demonstrates a notable influence of the gathering, allocation, and use of zakat funds on the well-being of mustahik (zakat recipients). (Muhafidin, 2023) mentioned that zakat might help address poverty issues in Indonesia if put into practice efficiently. (Anggraini et al., 2022) pointed out the possibility of zakat being used to decrease economic inequality in Indonesia, stressing the importance of maximizing zakat's effectiveness through community-focused productive zakat aid initiatives. These results together back the notion that people who fulfill their zakat duties might see better economic well-being in Indonesia.

The beneficial effect of personal earnings on zakat adherence highlights the importance of financial ability in charitable giving. This means that people with greater money can donate a larger amount to Zakat, which helps improve the economic health of society as a whole. Nevertheless, the research also emphasizes the significance of education in influencing economic results, as higher levels of education are linked to both Zakat compliance and economic prosperity.

The notable impact of religious awareness on Zakat compliance underscores the relevance of education and religious understanding in promoting philanthropic behavior (Febriandika et al., 2023; Saddam et al., 2023). Efforts to enhance religious awareness can help boost zakat compliance and promote a feeling of social responsibility (Thamrin et al., 2023). Additionally, the strong correlation between zakat literacy and economic well-being indicates the empowering impact of financial knowledge (Ali et al., 2023). This highlights the possible effect of financial education programs on enhancing economic welfare, especially within the realm of Islamic finance (Iqbal et al., 2023).

CONCLUSION

Ultimately, this study reveals the complex relationship between zakat compliance and economic well-being in Indonesia. The findings emphasise the significant impact of zakat compliance in promoting higher economic satisfaction and security. Personal income, education level, religious awareness, and knowledge of zakat are identified as significant factors, indicating the broader influence of socio-economic and religious aspects on financial outcomes. The results of this study provide useful information for decision makers, religious leaders, and professionals who want to

increase the impact of zakat in promoting inclusive economic growth. By addressing the identified causes, customised actions can help create a more just and prosperous society, in accordance with the principles of Islamic finance. This study provides a basis for further research and guides strategic efforts focused on enhancing the role of zakat in comprehensive socio-economic development in Indonesia and beyond.

Implications The findings of this study provide important insights into the complex relationship between zakat compliance, personal income, education level, religious knowledge, familiarity with zakat, and financial well-being in Indonesia and are statistically significant, thus providing a foundation for the government to create and understand how social and economic elements, along with religious beliefs, combine together to influence economic outcomes.

The findings have consequences for policymakers, religious leaders, and development professionals who want to use Islamic principles to foster inclusive economic growth. The results of this study provide a basis for improving the level of zakat literacy in Indonesia by considering aspects such as personal income, education level, religious knowledge, and understanding of zakat, strategies can be tailored to improve zakat compliance, which in turn can improve the financial well-being of individuals and communities in Indonesia.

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