



Community Compliance Model in Paying Zakat

An Empirical Approach

Widiyanto bin Mislan Cokrohadisumarto &
Zaenudin

Abstract: This study aims to build a community compliance model to pay zakat for wealth (*zakatul mal*) by involving variables such as faith, zakat rules comprehension, zakat socio-function comprehension, and the role of religious leaders. This study used faith as an intervening variable between zakat rule comprehension and zakat compliance as well as between zakat socio-function comprehension and zakat compliance. Based on primary data (i.e., from *muzakki/zakat payers*), this study was conducted using a quantitative approach (multiple linear regression) to obtain a model of zakat compliance by developing intervening variables. This study used Muslim communities in several regions of Central Java, Indonesia, as a sample. The results of this study suggest that zakat compliance can be increased through faith (believing that zakat is an obligation) and zakat socio-function comprehension. Faith mediates the influence of zakat rule comprehension on compliance. Religious leaders play an important role in enhancing zakat rule comprehension and zakat socio-function comprehension. This study has some limitations as it does not explore how to strengthen faith and build awareness of social care. Hence, future research should more deeply explore the appropriate and effective ways to increase people's faith and zakat compliance.

Keywords: Zakat compliance, faith, zakat rule comprehension, socio-function, religious leader.

JEL Classification: G23, H55, I31

@ Assoc. Prof., Universitas Islam Sultan Agung, Indonesia, widiyantopunt@hotmail.com, 0000-0001-5096-4965
Lecturer, Universitas Islam Sultan Agung, Indonesia, zaenudin@unissula.ac.id, 0000-0002-9601-9931

☞ Cokrohadisumarto, W. M., & Zaenudin. (2022). Community compliance model in paying zakat: An empirical approach. *Turkish Journal of Islamic Economics*, 9(2), 1-23.

📄 © Research Center for Islamic Economics
DOI: 10.26414/A1015
TUJISE, 9(2), 2022, 1-23
tujise.org

📅 Submitted: 10.01.2021
Revised: 21.01.2022
Accepted: 10.02.2022
Online First: 20.03.2022



Introduction

Zakat constitutes an important pillar of the Islamic economic system, so Islam demands an obligation for every Muslim who is able to pay zakat. The obligation is mentioned several times in Holy Qur'an and combined with the command of prayer (Dogarawa, 2010). The obligation of zakat is equivalent to the obligation to pray for those who have reached the *nisab* limit (minimum requirement of paying zakat). In addition to the divine aspect, zakat also has a close relationship with economic and social problems (Ali, 2006). Economically, the command of zakat contains great lessons, such as balancing the economy by distributing wealth in the community so that it is not accumulated among certain groups (Aziz & Abdullah, 2013). If managed properly, zakat can be a large potential income source for alleviating poverty and promoting public prosperity. Throughout Islamic history, zakat has proven to be the main driving force in the economic system (Mujaini, 2012). Zakat becomes a source of state income and plays an important role in Islamic preaching (*Syi'ar Islam*), education and culture, the development of science, infrastructure development, and the provision of social services.

Zakat is a form of worship that has two dimensions: *hablum minallah* (human relationship with God) as a ritual dimension and *hablum minannas* (human relationships) as a social dimension. That is, people who always fulfill their zakat compliance are those who believe and devote themselves to Allah while being concerned about building social relations in the community (Holy Qur'an: 2: 177). Al-Qardhawi (2004) explains that perfect faith (*aqidah*) produces a noble character, all of which is based on *tawhid*. Furthermore, he explained that paying zakat is a form of worship as a means of purification and self-approach in the moral aspect, as well as a means of income and economic development. In line with Al-Qardhawi, Qutb (2000) revealed that zakat is one of the pillars of Islam and one of the essentials of faith. Therefore, zakat compliance is a part of a noble character, which is a manifestation of faith (*aqidah*).

Islam strongly disagrees with class differences in a community where some people live in luxury while others are below the poverty line, with some people suffering from hunger, having no place to live or clothes to wear. Qutb (2000) states that the existence of class differences in communities engenders hatred and revenge in their minds. This can damage the foundation of the social order. In addition, selfishness and jealousy, among others, damage the soul and conscience that leads to many crimes, such as stealing, robbing, and sacrificing their pride and glory. In fact, some assets given to the poor will help them improve their quality of life, especially in the form of human living standards (Al-Qardawi, 2006). The

purpose of zakat management is not only to support consumptive needs but also to serve as a functional instrument to improve the level of economic resilience of the community through productive zakat.

As a country with the largest Muslim population in the world, Indonesia has great potential to earn income to alleviate poverty through zakat. In Indonesia, the national zakat board (BAZNAS) and zakat-receiving institutions (LAZ) are *amil* institutions that manage, distribute, and utilize zakat. Based on research from BAZNAS, Indonesia has a potential national zakat amounting to IDR 232 trillion. This figure should tremendously impact poverty alleviation in Indonesia (Canggih et al., 2017). However, a report from BAZNAS states that the absorption rate of zakat in 2018 was only IDR. 8.1 trillion or only 3.49 percent. Some studies have shown that the main problem is a low level of compliance (Bakar & Rashid, 2010; Idris, 2002; Wahid et al., 2009). The Indonesian government has not yet given official orders related to obligatory zakat and is still the only facilitator in paying zakat. According to Khamis and Yahya (2015), strict law enforcement can significantly impact zakat compliance. That is, low absorption of zakat in a country can occur because of the lack of integration of zakat management through national economic policies.

High gaps occur in several countries such as Malaysia, Indonesia, Pakistan, Nigeria, and Bangladesh (Johari et al., 2014). This gap is associated with several issues such as an unclear understanding of the concept of zakat by Muslims, which leads to poor compliance (Farouk et al., 2017). According to Aziz and Abdullah (2013), there are several factors related to zakat compliance, such as faith, obedience to Allah's commands, and understanding of zakat. Izlawanie (2016) also mentions that compliance issues are closely related to zakat comprehension in the community and that some people do not know the type of zakat other than *zakatul fitr*. Generally, Muslim communities pay serious attention to the obligation to pay *zakatul fitr* because they routinely do so every year during the month of Ramadhan. However, the same does not apply to *zakatul mal* (zakat on wealth).

In addition, according to Saad (2010), religious leaders have an important influence on zakat-paying behavior. A religious leader plays an important role, especially in encouraging and enlightening the community so that zakat compliance can be increased. Religious leaders are indeed people who are believed to have great authority in community environments. Religious leaders were born from the construction of a community that was given authority by the community to convey religious guidance and teachings. Furthermore, religious leaders are often actively involved in development activities that play a role in spiritual development. The involvement of religious leaders in development activities is also not supplementary but is a core

component of the overall development process. Even in its implementation, the role of religious leaders is not only limited to the spiritual development of society but also serves as a motivator, guide, provider of ethical and moral basis, and mediator in all development activities (Kahmad, 2006). Furthermore, Sohag et al. (2015) mention that religious leaders play a major role in solving multidimensional poverty problems in society. Thus, religious leaders play a strategic role in socio-economic development and are agents of social change in society.

Several studies have discussed compliance with paying *zakatul mal* in the community. However, most studies focus more on the religiosity factor (Abdullah & Sapiei, 2018; Khamis et al., 2014; Othman et al., 2017) and there is still no convincing evidence on the determinants of zakat compliance in the community. Therefore, further exploration is needed to deepen our understanding of the determinants of zakat compliance. Very few studies discuss zakat compliance, especially in Indonesia. This study differs from previous studies that included the factors of religious leaders and their role in encouraging and enlightening the community about zakat, which ultimately helped increase zakat compliance. This study aims to develop a model for increasing zakat compliance based on faith, zakat rule comprehension, zakat socio-function comprehension, and the role of religious leaders in encouraging people to pay *zakatul mal*. These variables are theoretically important factors that influence zakat-paying compliance. Through discovering the best model, it will be possible to determine more appropriate policies and encourage increased community compliance in paying zakat, so that it is useful for maintaining economic security and community welfare. Therefore, the research question in this study is whether the variables mentioned above have direct or indirect effects on compliance in paying zakat. This study's findings are important as a reference for policymaking aimed at increasing community compliance in paying zakat to improve economic security and community welfare. This paper consists of six parts: the introduction, literature review, empirical model, research method, results and discussion, conclusion, limitations, and future research.

Literature Review

Zakat Socio-Function Comprehension

Zakat is an important pillar of Islam and an obligation of worship for every Muslim who has fulfilled the requirements (*nishab*). Zakat comes from the word “*zaka*” (in Arabic) which means holy and flourish. “Holy” refers to the purification of the soul from greed and the tendency to love wealth excessively (Qutb, 2000). While “flourish” means that the assets that have been issued for zakat will not actually

decrease, they will increasingly grow and develop and obtain blessings from Allah (Khursid et al., 2014). As Allah promises in the Holy Qur'an, Allah will multiply the rewards and forgive those who are obedient and devoted to Allah (Holy Qur'an: 64: 16-17). That is, the assets that are used in the way of Allah will not only grow to those who issue it but will also be able to provide great benefits for economic and social growth in the community.

In Islam, zakat is the main mechanism of a country's fiscal policy (Saad & Farouk, 2019) like in many Muslim-majority countries, are striving to have a functional Zakat system in search of solutions to the perennial problem of poverty and its damning consequences. Nevertheless, there are still unsettled concerns arising from the current and widespread implementation of dissimilar (diverse). Zakat regulations emerged as state revenues in the second year of *Hijriyah*; however, effectively *zakatul mal* can only be implemented in the ninth year of *Hijriyah*. Zakat must be fulfilled by Muslims each year for wealth that has reached the threshold known as the *Nisab* (Dogarawa, 2010; Saad & Hanifa, 2014). As it is a compulsory form of worship, at that time, Muslims must calculate the amount of zakat that must be issued with full awareness of faith and piety. Assets that are required to be issued for zakat are not only cash but also in the form of productive assets and other valuables, such as gold and silver, plants, animals, and merchandise (Abdul Fattah, 2004). Zakat is managed by the state and used to prosper the lives of its people. Zakat is crucial because it can create a harmonious and humanistic life. The urgency of the implementation of zakat in the Holy Qur'an in Al-Ma'un, was stated that Allah is very angry with those who pray but is negligent of his prayers (messages from prayer). People who are reluctant to pay zakat are not included in the ranks of those who believe; they are part of the hypocrites and misers who will not receive the mercy of Allah (Holy Qur'an: 7: 156), they will not receive help from Allah and His Messenger and believers (Holy Qur'an: 5: 55-56), and one day, Allah shall accord them with a painful punishment (Holy Qur'an: 9: 34-35).

In addition to dealing with the divine aspect, zakat is related to social aspects, whose benefits can be felt by oneself and the community. In community life, Islam warns against begging. This is why zakat plays a role in protecting the dignity of people in need. People who receive zakat neither feel insulted nor jealous or resentful of the rich. Through zakat, assets will not be concentrated only with one group, which results in the non-dynamic circulation of assets in the market. Ideally, the utilization of zakat distribution is to balance the economy of a country, develop social security, and overcome income inequality between the rich and the poor (Khamis et al., 2014). Alhammadi's (2020) study on Islamic banking showed that zakat payments with a higher ratio (in larger portions) play an important role in

improving the welfare of stakeholders and the community by transferring wealth to the poor and the needy by reducing poverty and inequality. This illustrates that the greater the zakat paid (or distributed) by the rich, the greater its ability to reduce poverty and narrow the gap between the rich and the poor. It is even possible to free people from the bondage of usury debt and to reduce unemployment. Thus, the more the distributed zakat, the greater the economic security and welfare of the community. According to Qardhawi (2006), the main purpose of zakat is to eradicate poverty, meet the needs of poor people, and improve welfare. Poverty can damage faith, morality, conscience, thought, and also direct people to do evil. Therefore, Islam provides guidelines in the form of structured orders to eradicate poverty so as not to endanger faith, character, and morals through zakat. This means that zakat compliance for Muslims plays an important role in resolving the socio-economic problems of the community.

Zakat Compliance

The concept of zakat compliance is related to humans' decision-making behavior (obedient or disobedient) to pay zakat in accordance with established regulations to achieve satisfaction today and later (*falah*) (Khamis *et al.*, 2011). This is in line with the study of (Saad, 2010) that states zakat compliance relates to the reasons Muslims make decisions to obey or avoid Allah's orders, obligations in Islam, and regulations issued by zakat authorities. In some cases, zakat compliance is based on voluntary and non-voluntary decisions depending on the environment in which the individual lives and several determining factors (Yusoff & Hanapi, 2016). In addition, the decision to obey or not pay zakat is also a test to measure the level of faith of people in worshipping Allah and indicators of the extent of gratitude (Bello, 2009) resulting in an unequal wealth distribution. In Socialism and Communism, relations are based on materialistic equality to diminish the conflicts arising from unequal wealth distribution. Islam stands in the middle course. Islam stands in the middle course. For over fourteen hundred years, the economic system of Islam, in accordance with its policies, stood firm and was instrumental in evolving a society which was neither capitalistic nor socialistic but which combined all the good features of the two. It advocates the system of wealth distribution with a view to realising a society in which there will be no accumulation of wealth in a few hands, no hoarding and no profiteering; a society in which there will be neither slums nor multi-millionaires, neither the exploited proletariat nor the exploiting bourgeoisie. This paper exposes Islamic social welfare and the socio-economic role of Zakah in the family system and its effectiveness in combating poverty and social menace in the society. The paper is analytical with presentation based on

survey of relevant literature. The paper confirms that the Zakah system provides a permanent mechanism from within the economy, to continuously transfer income from the rich to the poor and that once correctly assessed, promptly collected and properly disbursed, it plays the role of solving dangerous problems such as poverty, unemployment, catastrophes, indebtedness, and inequitable income distribution in a Muslim society. The paper recommends that Muslims rich should be encouraged to discharge their obligations either through organised systems (where available. Islam comes with a perfect concept of teaching, not only paying attention to an individual but also to community empowerment. One type of community empowerment in Islam is through zakat. Zakat is a compulsory form of worship that also has a socioeconomic mission. Therefore, paying zakat is a characteristic of people who believe and obey Allah while being concerned about the social environment. An individual cannot be regarded as a Muslim believer if he ignores payment for the rights of the poor (Qardhawi, 2006). Indeed, through the wealth of rich people, the rights of the poor must be ensured until their needs are fulfilled. Thus, zakat compliance is not only related to whether a Muslim is obliged to pay zakat in accordance with established rules but is also a complement to one's faith and devotion to God, which must be done with full awareness and sincerity. As the Holy Qur'an states, people must pray, pay zakat, and believe in the hereafter (Qur'an: 3: 4). Zakat is a service that must be performed by Muslims who fulfill certain requirements. Therefore, zakat compliance for Muslims who are obliged to fulfill it, is a matter that determines whether the purpose of zakat is reached (Saad & Hanifa 2014). Regardless of how good the mechanism and the benefits received from zakat are, the goal of the expected zakat will not be realized without good compliance from the zakat payers.

Recently, various empirical studies have been conducted to test zakat compliance (Azman & Bidin, 2015; Sobana et al., 2016; Tajuddin et al., 2016; Ummulkhayr et al., 2017; Nahwan et al., 2019; Farah et al., 2019). However, to fill gaps in the previous study, it still seems necessary to explore zakat compliance both from the perspective of *muzakki* who pay *zakatul mal* through official zakat institutions and *muzakki* who pay *zakatul mal* individually without going through zakat institutions.

***Iman* (Faith)**

Faith is an act of believing through reason, hearing, and the heart (Al-Jazari, 1995). According to Muhamad and Devi (2006), faith is a form of belief in God and is exhibited through action. In other words, faith is a steady belief that a person has without the slightest doubt and has been evidenced in their deeds. Without faith,

no form of worship will be accepted by God because faith is the basic foundation upon which the deeds of Muslims will be built. If his faith is damaged, then all the deeds he undertakes will also be damaged. Good and bad practices depend on the strength or weakness of the foundation of faith.

Faith impacts several consequences for its adherents, namely, total servitude to God, and makes faith the basis for thinking, behaving, and having a personality. According to Alwi et al. (2017), the right faith will direct a Muslim to apply all his actions and activities, both in worship and in interacting with fellow humans according to Islamic rules. Al-Qur'an, As-Sunnah, and *Ijma'* are sources of faith as well as sources of knowledge that must be studied and understood. There are instructions in life and foundations in conducting all activities such that they always lead to God. Therefore, the conception of science in Islam never separates faith from science. As the word of God in the Holy Qur'an (96: 1): "*Iqro bismirobbikalladzii kholaq,*" which means read it by saying the name of your God who created you. The command contains implied meaning, but it is quite clear that humans are required to always read (study and seek knowledge). In this case, God warns that reading must be performed by remembering and chanting the name of Allah. Reading, in this case, is not just reading letters, but studying the Holy Qur'an, Hadith, and also the greatness of God until finally, it is able to make his heart obey God (to be believers).

As explained above, faith is not a belief that is only in the form of words but must also be realized through deeds. Thus, the relationship between faith and actions (deeds) can be explained. According to Qardhawi (1998), non-compliance with paying zakat occurs mainly because of the level of faith in each individual associated with religious obligations. Furthermore, studies have shown that the level of faith or religiosity plays an important role in influencing someone to comply with paying zakat (Abdullah & Sapiei, 2018; Haji-Othman et al., 2018; Muda et al., 2009; Mukhlis & Beik, 2013; Nahwan et al., 2019).

Zakat Comprehension

Comprehension is the ability to capture the meaning of what has been learned (Winkel, 1996). According to Fallan (1999), knowledge/comprehension is important because it can change one's attitude and perception. In the context of zakat, Sahlan (2011) stated that zakat comprehension includes *Nisab*, type of zakat, zakat calculation, collection, distribution, and sanctions for zakat offenders. In this study, zakat comprehension is not only considered from the view of zakat rules comprehension but also from zakat socio-function comprehension. Some

studies also mention that the payment of zakat is closely related to the socio-economic development of the Muslim community. Malik (2016) the realization of justice (a'dl stated that zakat should not only be viewed as a religious obligation but also must be viewed in relation to socio-economic impacts. According to Aziz and Abdullah (2013), paying zakat is being able to fulfill the four main socio-economic goals: alleviating poverty and creating socio-economic justice, avoiding jealousy toward others, purifying the payer's wealth, and eliminating stinginess, as well as a form of gratitude by the grace of God.

Several studies, such as (Saad et al., 2016; Syahrullah & Ulfah 2016; Syn et al., 2018; Saad et al., 2019), found that understanding zakat positively affects zakat compliance. Therefore, a study of tax payments is needed. Andreas and Savitri (2015); Kamleitner et al. (2012); and Loo et al. (2010) found that knowledge related to paying taxes is an important factor that drives a person's awareness of carrying out their obligations as taxpayers. Saad (2014) also revealed that a lack of knowledge also impacts non-compliance with paying taxes. This study's results illustrate that complete knowledge of taxes encourages people to obey paying taxes as an obligation to the government, and of course, a believer who understands the obligation to pay zakat, he will obey the provisions of his God. Islam taught believers to obey Allah, the Messenger, and leaders (Holy Qur'an: 4:59). Related to zakat, Ummulkhayr et al. (2017) revealed that those who are aware of the obligation of zakat are unable to fulfill their obligations properly because they do not have adequate knowledge about how to do it. Furthermore, Muslims (especially the rich) did not seem to understand zakat; many of them did not even know that their wealth had reached *Nisab*. In addition, the zakat that they understand is *zakatul fitr*, which is issued at the end of Ramadan, and *shodaqoh* (alms), which is given to others. Some also believe that the method of calculating *zakatul mal* is difficult to understand and confusing, thereby causing them to be disobedient in paying zakat. Based on these facts, it can be concluded that zakat comprehension is an important factor that influences zakat compliance. Zakat comprehension can be separated into zakat rule comprehension and zakat socio-function comprehension for people's welfare.

Role of Religious Leaders

Religious leaders are an inseparable part of society as people who have influence and are respected because of their piety and religious insights that exceed those of other people. According to Ronald (2004), religious leaders' status includes four components: knowledge, spiritual strength, descent, and morality. Religious leaders in Islam are known as *kyai*, *ulama*, *ustadz*, and/or Muslim scholars. They are not only

regarded as religious leaders but informally, they often become community leaders. According to Kahmad (2006), religious leaders' roles are not only limited to the spiritual development of society, but also serve as a motivator, guide, disseminator of ethical and moral bases, and mediator in all development activities.

It cannot be denied that religious leaders are agents of social change, influencing development in society. Religious leaders' involvement in development activities is mainly driven by the awareness of taking an active role in resolving worldly problems that cannot be resolved by secular governments, such as environmental damage, human rights violations, inequalities, and poverty (Kahmad, 2006). Based on Sohag et al. (2015), religious leaders have a significant influence in resolving multidimensional poverty. Islam has an instrument to solve the problem of poverty through zakat. Zakat is a driving force of the Islamic economy, which has been abandoned by Muslims for a long time and should be implemented considering the extraordinary wisdom contained in it. This is where religious leaders as educators have the task of enlightening and encouraging the community about zakat and building the awareness of Muslim communities to participate in development through the Islamic economy. According to Tajuddin et al. (2016), awareness and compliance in paying zakat can be increased if zakat comprehension is continuously provided to every level of society. Saad (2010) and Idris (2002) found that religious leaders had a significant positive influence on zakat compliance. According to Farauk et al. (2018), religious leaders can be involved in educating on compliance with paying zakat.

Empirical Model of Zakat Compliance

Based on the results of the foregoing discussion, a model of zakat compliance can be described as follows:

Figure 1

Empirical Model of Zakat Compliance

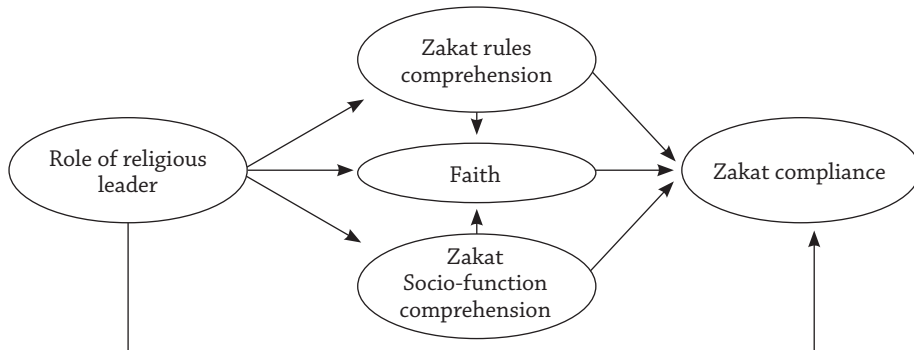


Figure 1 shows that zakat compliance can be influenced by several factors including direct and indirect effects. Religious leaders allegedly have a direct effect on zakat compliance. However, the role of religious leaders is also suspected to have an indirect effect on zakat compliance through (i) zakat rule comprehension, (ii) faith, and (iii) zakat socio-function comprehension. Zakat rule comprehension and zakat socio-function comprehension are thought to have a direct influence on zakat compliance and an indirect influence through faith.

Research Method

Sample and Data Source

This explanatory research was conducted on Indonesian Muslim communities that can pay zakat from various regions, especially in Central Java Province, Indonesia. Primary data were collected directly using a questionnaire. Accidental sampling was performed on 254 Muslims who had already paid *zakatul mal* both through zakat institutions and without zakat institutions.

Operational Definitions of Variables, Indicators, and Measurements

Zakat Compliance

Zakat Compliance is a form of periodic obedience to Allah and requires the provisions of time and *Nisab* without any coercion. Therefore, the indicators of paying zakat behavior consist of (i) paying zakat periodically (on time) and (ii) for obedience to God.

Zakat Rules Comprehension

Zakat comprehension refers to mastered knowledge of zakat rules (provisions for paying zakat) in accordance with Islamic rules. The indicators of this variable is comprehension of (i) zakat as an obligation that must be paid, (ii) *Nisab*, (iii) cleaning of miserly (hunks), (iv) believing that the property used in the way of Allah will receive multiple rewards, (v) the cleansing of personal property from the rights of others, (vi) the difference between zakat and *sadaqah* (alms), (vii) those entitled to receive zakat, (viii) assets that must be issued for zakat, and (ix) the obligation to pay zakat, which is equivalent to the obligation of prayer.

Iman (Faith)

The faith embodied in this study is related to the belief that zakat is a part of faith and piety, which must be carried out by every believer. Hence, the indicators of this variable are (i) paying zakat as part of faith and (ii) paying zakat as a characteristic of pious people.

Zakat Socio-function Comprehension

Zakat socio-function comprehension is the mastered knowledge of the zakat socio-function. The indicators of this variable is the comprehension of (i) zakat as a part of social concern, (ii) eliminating revenge and envy from the surrounding community, (iii) zakat payment as a factor that can grow the community economy, and (iv) zakat as an important instrument for empowering the poor.

Role of Religious Leaders

The role of a leader or religious figure is the contribution of the leader or religious leader in providing enlightenment/understanding/guidance and encouraging the community to pay zakat (through an official or individual zakat management institution). The indicators of this variable are (i) providing enlightenment/understanding/guidance and (ii) providing encouragement.

Measurement

The measurement of the four variables mentioned above is based on the measurement scale where 1 = strongly disagree, 2 = disagree, 3 = doubt, 4 = agree, and 5 = strongly agree.

Analysis Techniques

This study used path analysis (regression analysis conducted in stages) to test the empirical model (which also involves intervening variables). The regression equation used in this study is as follows:

$$Y_1 = a + b_1X + e \quad (\text{Model 1})$$

$$Y_2 = a + b_1X + e \quad (\text{Model 2})$$

$$Y_3 = a + b_1X + b_2Y_1 + b_3Y_2 + e \quad (\text{Model 3})$$

$$Y_4 = a + b_1X + b_2Y_1 + b_3Y_2 + b_4Y_3 + e \quad (\text{Model 4})$$

where

Y1 = Zakat Rules Comprehension

Y2 = Zakat Socio-Function Comprehension

Y3 = Faith

Y₄ = Zakat Compliance

X = Role of Religious Leaders

e = error term

The analysis was conducted in stages, starting from regression model 1 and then proceeding sequentially to Models 2, 3, and 4. Furthermore, the Sobel test was used to determine the direct and indirect effects.

Results and Discussion

Instrument Test Results

This study examined the instruments using validity and reliability tests. The validity test results showed that the correlation coefficient (r) of each indicator of the research variable with the highest r value = 0.934 and the lowest value = 0.501, meaning that it was greater than the r -table ($df = 254$, i.e., 0.1231, p -value= 0.05). Therefore, the indicators of all research variables are valid or reflect the research variable. Furthermore, the results of the reliability tests of all constructs showed the Cronbach's alpha value (α)—with the highest value of 0.831 and the lowest of 0.567—more than r -table 0.1231, meaning that the instruments used are reliable.

General description of respondents

This section presents respondents' demographic information, including gender, age, education level, income, and employment, categorized as *muzakki* in Central Java.

Table 1*Demographic Information of Respondents*

Information		N	(%)
Gender	Male	150	59.06
	Female	104	40.94
Age	< 40	109	42.91
	> 40	145	57.09
Education Level	Elementary school	13	5.12
	Secondary school	95	37.40
	Diploma	20	7.87
	Bachelor Degree	83	32.68
	Master Degree	34	13.39
	Doctoral Degree	9	3.54
Income	< IDR 5 million	151	59.45
	IDR 5 million – IDR 10 million	77	30.31
	> IDR 10 million	26	10.24
Employment	Teacher/ lecturer	57	22.44
	Civil servants	27	10.63
	Entrepreneur	55	21.65
	Employee/staff	49	19.29
	Other	66	25.98

Source: Primary Data (2019).

Results of Estimated Regression Coefficients

Regression analysis is performed using the classical assumption tests (normality, multicollinearity, and heteroscedasticity). The test results show that the regression model in this study meets the requirements of classical assumptions so that further analysis can be conducted. The results of the multiple linear regression analysis of zakat compliance testing are as follows:

Table 2*Results of Estimated Regression Coefficients*

Dependent Variable	Independent Variable	β	t value	Sig
Zakat rules comprehension (Model 1)	Role of religious leader	0.129	2.936	0.004*
	F = 8.621			
	Adj R Squared = 0.029			0.004*
	Durbin Watson = 1.662			
Zakat socio-function comprehension (Model 2)	Role of religious leader	0.107	1.990	0.048**
	F = 3.960			
	Adj R Squared = 0.012			0.048**
	Durbin Watson = 1.463			
Faith (Model 3)	Role of religious leader	-0.039	-0.872	0.384
	Zakat rules comprehension	0.448	4.918	0.000*
	Zakat socio-function comprehension	0.182	2.437	0.015**
	F = 33.628			
	Adj R Squared = 0.279			0.000*
Zakat compliance (Model 4)	Role of religious leader	0.029	0.661	0.509
	Zakat rules comprehension	0.371	3.945	0.000*
	Zakat Socio-function comprehension	0.146	1.967	0.050***
	Faith	0.189	3.032	0.003*
	F = 29.910			
	Adj R Square = 0.314			0.000*
	Durbin Watson = 1.743			

Note: *Significant at $\alpha = 1\%$; **significant at $\alpha = 5\%$; ***significant at $\alpha = 10\%$

Source: Regression Coefficient Estimation Output (2019).

The results of the estimated regression coefficients (all models) are as shown in Table 2 above. Based on the results of a partial test (t-test) in **Model 1**, religious leaders significantly influence zakat rule comprehension ($\alpha = 1\%$), and in **Model 2**, religious leaders significantly influence zakat socio-function comprehension ($\alpha = 5\%$), with determination coefficients of 0.029 and 0.012, respectively.

Then, in **Model 3**, the variables that significantly influence faith are zakat rule comprehension ($\alpha = 1\%$) and zakat socio-function comprehension ($\alpha = 5\%$), but the religious leaders do not affect faith. These variables, as a whole, explain variations in faith by 27.9 percent. Furthermore, some variables that have a significant positive effect on zakat compliance (**Model 4**) are zakat rule comprehension ($\alpha = 1\%$), zakat socio-function comprehension ($\alpha = 10\%$), and faith ($\alpha = 1\%$), while religious leaders do not influence zakat compliance. Overall, these variables can explain the variation of zakat compliance by 31.4 percent. Furthermore, the F-test results show that each equation is at a significance level $\alpha = 5\%$ and below (Model 1 $\alpha = 1\%$, Model 2 $\alpha = 5\%$, Model 3 $\alpha = 1\%$, and Model 4 $\alpha = 1\%$). This means that all independent variables in this research model can explain the variation in all the dependent variables in each model, namely zakat rule comprehension (Model 1), zakat socio-function comprehension (Model 2), faith (Model 3), and zakat compliance (Model 4).

In this study, the **Sobel test** was conducted to determine the role of the mediating variables in the model (direct or indirect effects). The first Sobel test was used to determine whether faith mediated the influence of zakat rule comprehension on zakat compliance. The test results show a calculated z-value of $2.5917 > 1.98$ (z-table with significance $\alpha = 5\%$). This means that faith mediates the influence of zakat rule comprehension on zakat compliance. The second Sobel test was used to determine whether faith mediates the influence of zakat socio-function comprehension on zakat compliance. The test results show a calculated z-value of $1.8985 < 1.98$ (z-table with significance $\alpha = 5\%$). This shows that faith does not mediate the relationship between zakat comprehension of socio-economic function and zakat compliance.

Based on the results of the regression estimation and Sobel test, a valid model of zakat compliance can be described as follows:

Figure 2

Final Model of Zakat Compliance

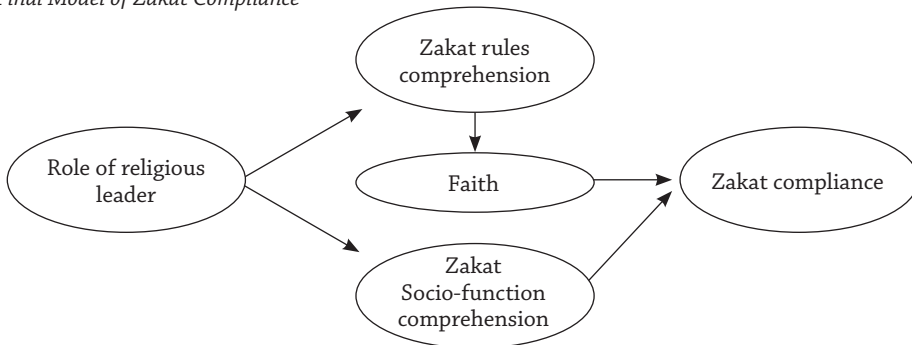


Figure 2 shows that zakat compliance can be directly increased through increased faith. The increase in faith is determined by zakat rule comprehension, or in other words, zakat rule comprehension is the foundation of increasing faith. Furthermore, zakat rule comprehension is inseparable from the roles of religious leaders. In addition, zakat compliance can be increased directly through zakat socio-function comprehension. Another important finding is that religious leaders play an important role in improving zakat socio-function comprehension. A more detailed discussion is provided below.

The Role of Religious Leaders on Zakat Rules Comprehension

This study's results show that the role of religious leaders significantly influences zakat rule comprehension. This means that a greater role of religious leaders in providing enlightenment and encouragement to the community will impact increasing public zakat rule comprehension. Therefore, in the context of increasing zakat rules comprehension, knowledge about zakat needs to be disseminated to the community, considering that there is still a large majority of respondents who do not understand the two main components of zakat comprehension, namely the types of assets that must be paid zakat and the provisions of the *nisab*. This is critical because it is possible that an individual does not pay zakat because they do not know the types of assets that must be paid for zakat and the assets that have reached the provisions of *nisab*. Ummulkhayr et al. (2017) have revealed that Muslims (especially the rich) do not seem to understand zakat or do not even know the provision of *nisab*. Socialization and education must be provided to the community continuously so that it increases faith and zakat compliance.

The Role of Religious Leaders on Zakat Socio-function Comprehension

This study's results indicate that religious leaders' role significantly influences zakat socio-function comprehension. It demonstrates that religious leaders play a positive role in improving the community's understanding of the zakat socio-function. Thus, zakat should be viewed from a broader perspective. Zakat is not only an obligation in religion but also a form of social obligation toward the community. Qardhawi (1996) revealed that zakat is not just an aid given to alleviate the suffering of the underprivileged, but also has a great mission as an instrument for poverty alleviation by providing training and working capital for the community. This understanding proves effective when delivered by religious leaders and provides significant results. The encouragement and enlightenment offered by religious leaders have reached the stage where zakat comprehension is not only limited to the fulfillment of the obligations of individuals capable of paying zakat (*muzakki*

side) but also ensures that the benefits shall be received by *mustahiq* in the future (from the community side). Nevertheless, enlightenment and encouragement of the community must still be conducted because the study results show that there are still around seven percent of the public (respondents) who are still doubtful and feel they do not receive encouragement and enlightenment from religious leaders regarding the purpose or socio-function of zakat. Thus, zakat rules and purposes must receive attention in terms of public education.

The Influence of Zakat Rules Comprehension on Faith

This study found that zakat rule comprehension significantly affects faith. The higher the community's understanding of zakat, the greater their faith. Baba (2006) explained that science is closely related to faith. Furthermore, Kasyani (2014) stated that knowledge can revive the heart of ignorance; knowledge is the guide of action and science is the most important means to draw closer to God. As the word of God in the Holy Qur'an (3: 7), "*And those who study their knowledge say, we believe ...*" The verse shows that people who are knowledgeable and deepen their knowledge further will believe that science and knowledge are all in the sight of Allah and their faith will increase. This study has also proven that when a person is higher and deeper in terms of their knowledge, the higher their conviction that zakat is an obligation that must be performed, and the implementation is part of faith and piety.

The Role of Zakat Rules Comprehension on Zakat Compliance

This study found that zakat rule comprehension has a significant positive effect on zakat compliance. The greater the zakat rule comprehension, the greater the community's zakat compliance. Tajuddin et al. (2016) found that comprehension contributes to increasing piety, and subsequently provides awareness to pay zakat. Furthermore, Syn et al. (2018) stated that *muzakki*, who already understand the concept of zakat in Islam, will be better able to fulfill their obligations properly and appropriately. Ummulkhayr et al. (2017) also revealed that a lack of understanding of zakat causes individuals to be unable to fulfill their obligations properly. The findings and discussion above show that zakat rule comprehension is very important in shaping people's compliance with paying zakat, even though its effect is indirect.

The Role of Zakat Socio-function Comprehension on Zakat Compliance

As Malik (2016) the realization of justice (a'dl states, zakat should not only be considered in terms of the obligations set by Islamic rules but also in terms of zakat socio-function. According to Bremer (2013), zakat is an instrument that is not

only able to build social relations between the rich and the poor but also becomes a mechanism that contributes to reducing inequality. This study's results indicate that zakat socio-socio-function comprehension is a variable that significantly affects zakat compliance. A good zakat socio-function comprehension motivates individuals to care more about the conditions around them, engendering affection and high social care. Thus, the rich cannot simply ignore the suffering of others and shall be more obedient in paying zakat. That is what makes them unable to simply ignore the poor, so that it will encourage someone to obey paying zakat. Ebrahimi and Yusoff (2017) revealed that knowledge plays an important role in building personal characteristics. Furthermore, Bakar and Rashid (2010) confirmed that internal factors, such as social responsibility and awareness of the rights of others to the income earned, were the main factors affecting the community in paying zakat on assets. In this study, most respondents understood that paying zakat is part of social care for people in need, removing the nature of revenge and envy, as an instrument that can develop the economy in society and play a major role in poverty alleviation. This understanding encouraged them to be more compliant regarding zakat payment. This is consistent with the opinion of Wohldmann (2013) that learning will result in changes in behavior and that understanding (knowing) is correlated with practice. However, although this study's results indicated that most respondents had a fairly good comprehension of the zakat socio-function, there remained a few respondents who did not understand some of the main socio-functions of zakat, namely (i) eliminating jealousy between people and (ii) facilitating the empowerment of the poor. This may be because the role of zakat has not been considered significant in tackling poverty. Therefore, the national zakat board and the zakat institutions, which are included in zakat management, must improve the performance and quality of programs and services so that the role of zakat contribution as a solution to overcoming the problem of poverty in Indonesia can be realized. Furthermore, the government and zakat institutions must always improve the community's comprehension on an ongoing basis so that they are increasingly motivated to exhibit zakat compliance, especially through zakat institutions.

The Role of Faith on Zakat Compliance

The results showed that faith had a significantly positive effect on zakat compliance. The higher the level of faith, the higher the level of zakat compliance. This shows that someone with a strong principle of religious values will be more obedient in paying zakat. This finding is consistent with those of Abdullah and Sapiei (2018); Othman et al. (2018); Muda et al. (2009) and Mukhlis and Beik (2013) found that the level of faith or religiosity plays an important role in a person's zakat compliance. In this study, paying zakat is part of faith and piety to Allah. The theory of faith reveals

that the manifestation of one's faith is to practice one's beliefs in the form of deeds. When an individual claims faith in Allah, the consequence is that he must obey what Allah commands and, if he denies it, he cannot be considered a true believer. As the word of God in the Holy Qur'an (2: 285) suggests, those who believe will always obey Allah and His Messenger. People who believe in Allah will never deny what He commands. In addition, Qardhawi (2004) also revealed that faith in Islam is not just a slogan or fanaticism toward others, but a moral nature that is justified by positive actions, and therefore the Holy Qur'an always embodies faith by deeds and morals. This shows that zakat compliance in Islam is a form of morality and justice toward others. As the word of God in the Holy Qur'an, a person who has faith will always look for ways to draw closer to his Lord (Holy Qur'an: 5:35), to the straight path (Holy Qur'an: 22: 54), immediately work to do well (Holy Qur'an: 3: 114), and uphold justice (Holy Qur'an: 5: 8).

Conclusion, Limitation, and Future Research

This study attempts to develop a model of community compliance for paying zakat. The results of this study can be summarized as follows. First, increasing public compliance in paying zakat directly can be achieved in two ways: strengthening faith and building awareness of social care. In addition to having a direct effect on zakat compliance, faith also mediates the effect of zakat rule comprehension on zakat compliance. Thus, zakat rule comprehension is the foundation for strengthening faith, which then increases zakat compliance. Second, the role of religious leaders is also necessary to increase zakat rule comprehension and zakat socio-function comprehension. Third, increasing zakat socio-function comprehension is to educate the public so that further, it will increase social care and zakat compliance. This means that intensive preaching (*da'wah*) for countries that have not implemented the obligation to pay zakat becomes very important for increasing the understanding of *muzakki* (which is related to zakat rules) and the faith of community members, which, in turn, impacts the welfare of *mustahiq*. Hence, the involvement of preachers, educational institutions, and the government is needed to realize an optimal zakat collection.

This study has some limitations. Although this study has been successful in obtaining the most decisive factor model (having a direct impact) in increasing the community's zakat compliance (by strengthening faith and building awareness of social care), it has not further explored how to strengthen faith and build awareness of social care. Therefore, future studies should more deeply explore the appropriate and effective ways to increase people's faith and zakat compliance.

References

- Abdul-Fattah. (2004). *Al-Fiqhul- muyassarau minal-Qur'ani was-Sunnah*. Egypt: Dar Al-Manarah
- Abdullah, M. & Sapiei, N. S. (2018). Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia. *International Journal of Social Economics*, 45(8), 1250–1264.
- Alhammadi, S., Alotaibi, K. O., Hakam, D. F. (2020). Analyzing Islamic banking ethical performance from maqasid al-shari'ah perspective: Evidence from Indonesia. *Journal of Sustainable Finance & Investment*, 1-23. doi: 10.1080/20430795.2020.1848179.
- Ali, N. M. (2006). *Zakat sebagai instrumen dalam kebijakan fiskal*. Jakarta : RajaGrafindo Persada.
- Al-Qardhawi, Y. (1996). *Hukum Zakat* (trans). Jakarta: Mizan dan Liferanta Antarnusa.
- Al-Qardhawi, Y. (1998). *Peranan nilai dan akhlak dalam ekonomi Islam*. Kuala Lumpur: Metacorp Bhd.
- Al-Qardhawi, Y. (2004). *Sistem pengetahuan Islam* (trans). Terjemahan. Jakarta: Restu Ilahi.
- Al-Qardhawi, Y. (2006). *Economic security in Islam*. New Delhi: Islamic Book Service.
- Alwi, E. A. Z. E., Rodzi, N. S. M., Anas, N. & Rahman, Z. I. A. (2017). Islamic aqeedah compliance index for human development from maqasid syariah perspectives: A systematic review. *International Journal of Academic Research in Business and Social Sciences*, 7(12), 1–12.
- Andreas & Savitri, E. (2015). The effect of tax socialization, tax knowledge, expediency of tax ID number and service quality on taxpayers compliance with taxpayers awareness as mediating variables. *Procedia - Social and Behavioral Sciences*, 211(September), 163–9.
- Azman, F. M. N. & Bidin, Z. (2015). Factors influencing zakat compliance behavior on saving. *International Journal of Business and Social Research*, 5(1), 118–28.
- Aziz, M. A. bin A. & Abdullah, M. H. (2013). The comparison between Zakat (Islamic concept of taxation) and income tax: perceptions of academician in the State of Perak, Malaysia. *In International Conference on Business, Economics, and Accounting* (pp. 1-8).
- Baba, S. (2006). *Pendidikan rabbani: Mengenal ilmu allah melalui ilmu dunia*. Selangor: Alaf 21.
- Bakar, N. B. A. & Rashid, H. M. A. (2010). Motivations of paying zakat on income : Evidence from Malaysia. *International Journal of Economics and Finance*, 2(3), 76–84.
- Bello, D. A. (2009). Islamic social welfare and the role of zakah in the family system. *Munch Personal RePEc Archive*, 10679, 1–27.
- Bremer, J. (2013). Zakat and economic justice : Emerging international models and their relevance for Egypt. *Takaful 2013: Third Annual Conference on Arab Philanthropy and Civic Engagement* (pp. 51-74). Tunis.
- Canggih, C., Fikriyah, K. & Yasin, A. (2017). Potensi dan realisasi dana zakat Indonesia. *al-Uqud: Journal of Islamic Economics*, 1(1), 14–26.
- Dogarawa, A. B. (2010). Poverty alleviation through zakah and waqf institutions: A case for the Muslim ummah in Ghana. *The First National Muslim Summit*. Ghana: Al-Furqan Foundation.
- Ebrahimi, M. & Yusoff, K. (2017). Islamic identity, ethical principles and human values. *European Journal of Multidisciplinary Studies*, 8385(December), 326–37.
- Fallan, L. (1999). Gender, exposure to tax knowledge, and attitudes towards taxation; An experimental approach. *Journal of Business Ethics*, 18, 173–84.
- Farah, J. M. S., Shafiai, M. H. B. M., & Ismail, A. G. (2019). Compliance behaviour on zakat donation: A qualitative approach. *International Conference on Innovative Research - ICIR EUROINVENT 2019. Iasi: Romania*.
- Farouk, A. U., Idris, K. M. & Saad, R.A. (2017). Predicting the intention of civil servants to pay zakat. *International Journal of Innovative Knowledge Concepts*, 5(7), 21–29.

- Farouk, A. U., Idris, K. M., & Saad, R. A. (2018). Moderating role of religiosity on zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357-373.
- Izlawanie, M. (2016). Factors that influence business compliance among small and medium. *The Journal of Muamalat and Islamic Finance Research*, 13(1), 97-110.
- Johari, F., Aziz, M. R. A. & Ali, A. F. M. (2014). A review on literatures of zakat between 2003-2013. *Library Philosophy and Practice*, 1175, 1-15.
- Kahmad, D. (2006). *Sosiologi agama*. Bandung: PT. Remaja Rosdakarya.
- Kamleitner, B., Korunka, C. & Kirchler, E. (2012). Tax compliance of small business owners: A review. *International Journal of Entrepreneurial Behaviour and Research*, 18(3), 330-51.
- Kasyani, F. (2014). *Etika Islam menuju evolusi diri*. Jakarta: Sadra International Institute.
- Khamis, M. R. bin, Salleh, A. M. & Naw, A. S. (2011). Compliance behavior of business zakat payment in Malaysia : A theoretical economic exposition. *8th International Conference on Islamic Economics and Finance* (1-17). Qatar: ISDB.
- Khamis, M. R. & Yahya, N. C. (2015). Does law enforcement influence compliance behaviour of business zakat among SMEs?: An evidence via rasch measurement mode. *Global Journal Al Thaqafah*, 5(1), 19-32.
- Khamis, M. R., Mohd, R., Salleh, A. M. & Naw, A. S. (2014). Do religious practices influence compliance behaviour of business zakat among SMEs ? *Journal of Emerging Economies and Islamic Research*, 2(2), 1-16.
- Khursid, M. A., Al-Aali, A., Soiman, A. A. & Amin, S. M. (2014). Developing an Islamic Corporate Social Responsibility model (ICSR). *Competitiveness Review*, 24(4), 258-274.
- Loo, E. C., Evans, C. & Mc Kerchar, M. (2010). Challenges in understanding compliance behaviour of taxpayers in Malaysia. *Asian Journal of Business and Accounting*, 3(2), 145-161.
- Malik, B. A. (2016). Philanthropy in practice: Role of zakat in the realization of justice and economic growth. *International Journal of Zakat*, 1(1), 64-77.
- Muda, M., Marzuki, A. & Shaharuddin, A. (2009). Factors influencing individual participation in zakat contribution exploratory investigation. *Seminar for Islamic Banking and Finance (iBAF) 2006* (pp. 1-10).
- Muhamad, R. & Devi, S. S. (2006). Religiosity and the Malay Muslim investors in Malaysia- An analysis on some aspects of ethical investment decision. Retrieved 27 June 2019 from <https://www.scribd.com/document/60960621/Religiosity-and-the-Malay-Muslim-Investors-in-Malaysia-An-Analysis-on-Some-Aspects-of-Ethical-Investment-Decision>.
- Mujahidin, A. (2007). *Ekonomi Islam*. Jakarta: PT. Rajagrafindo Persada.
- Mujaini, T. (2012). *Zakat al-mal al-mustafad: Amalan dan pengalaman di Malaysia*. Kuala Lumpur: Pusat Pungutan Zakat.
- Mukhlis, A. & Beik, I. S. (2013). Analysis of factors affecting compliance level of paying zakat : A case study in Bogor Regency. *Jurnal al-Muzara'ah*, 1(1), 83-106.
- Nashwan, S. A., Jabbar, H. A., & Aziz, S. A. (2019). Do enforcement, religiosity and peer influence zakah compliance behaviour? *International Journal of Financial Research*, 10(6), 42-53.
- Othman, Y. H., Alwi, I., Yusuff, M. S. S. & Saufi, M. S. A. M. (2017). The influence of attitude, subjective norm, and Islamic religiosity on compliance behavior of income zakat among educators. *International Journal of Academic Research in Business and Social Sciences*, 7(11), 1110-1116.
- Othman, Y. H., Sheh Yusuff, M. S. & Abd Latib, M. F. (2018). Motivations for paying income zakat among UniSHAMS' employees. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 619-628.
- Qutb, S. (2000). *Social justice in Islam*. Petaling Jaya: Islamic Book Trust.
- Ronald. (2004). *Tokoh agama dalam masyarakat*. Jakarta: Rineka Cipta.

- Saad, N. (2014). Tax knowledge, tax complexity and tax compliance: Taxpayers' view. *Procedia - Social and Behavioral Sciences*, 109(1), 1069–75.
- Saad, R. A. J. (2010). *Gelagat kepatuhan zakat perniagaan di Negeri Kedah Darulaman*. Universiti Utara Malaysia.
- Saad, R. A. J., Wahab, M. S. A. & Samsudin, M. A. M. (2016). Factors influencing business zakah compliance behavior among Moslem businessmen in Malaysia: A research model. *Procedia - Social and Behavioral Sciences*, 219, 654–659.
- Saad, R. A. J. & Farouk, A. U. (2018). A comprehensive review of barriers to a functional zakat system in Nigeria. *International Journal of Ethics and Systems*, 35(1), 24–42.
- Saad, R. A. J., Farouk, A. U., Wahab, M. S. A., & Ismail, M. (2019). What influence entrepreneur to pay islamic tax (zakat)?. *Academy of Entrepreneurship Journal*, 25 (1), 1-13.
- Sahlan. (2011). *Penelitian zakat*. Cirebon: STEI Al-Islah. Retrieved 17 January 2019 from <https://www.scribd.com/doc/49570525/PENELITIAN-ZAKAT-edisi-REVISI>.
- Sobana, D. H., Husaeni, U. A., Jamil, I. & Saepudin, D. (2016). The variables that affect compliance of Muslim merchants for zakat maal in the district of Cianjur. *International Journal of Zakat*, 1(1), 78–87.
- Sohag, K., Mahmud, K. T., Alam, F. & Samargandi, N. (2015). Can zakat system alleviate rural poverty in Bangladesh? A propensity score matching approach. *Journal of Poverty*, 19(3), 261–77.
- Syahrullah & Ulfah, M. (2016). Response of Indonesian academicians toward factors influencing the payment of zakat on employment income. *Research of Humanities and Social Sciences*, 6(10), 87–94.
- Syn, A. A., Ali, K. M. & Hafidhuddin, D. (2018). Factors affecting palm farmers' decisions to dispense plantage-product zakat in Labuhanbatu Selatan Regency. *International Journal of Zakat*, 3(3), 13–24.
- Tajuddin, T. S., Azman, A. S. & Shamsuddin, N. (2016). Zakah compliance behaviour on income among Muslim youth in Klang Valley. *Shariah Journal*, 24(3), 445–464.
- Ummulkhayr, A., Owoyemi, M. Y. & Cusairi, R. B. M. (2017). Determinants of zakat compliance behavior among Muslims living under non-Islamic governments. *International Journal of Zakat*, 2(1), 95–108.
- Wahid, H., Ahmad, S. & Kader, R. A. (2009). Pengagihan zakat oleh institusi zakat di Malaysia: mengapa masyarakat Islam tidak berpuas hati? *Shariah Journal*, 17(1), 89–112.
- Winkel, W. S. (1996). *Psikologi pengajaran*. Jakarta: Grasindo.
- Wohldmann, E. L. (2013). Examining the relationship between knowing and doing: Training for improving food choices. *The American Journal of Psychology*, 126(4), 449–458.
- Yusoff, N. F. M. & Hanapi, M. S. (2016). The muzakki's compliance to pay income zakat at the Kelantan Islamic religion and Malay Customs Council (MAIK): An analysis of the influencing factors. *Sains Humanika*, 8(3), 93–99.