

# The Effect of Perceived Behavioral Control, Perceived Served Quality, Intention, and Trust on Zakat Compliance Behavior Mediated by Religiosity

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367

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## Abstract

This study evaluates the relationship between perceived behavior control, perceived served quality, and zakat compliance behavior by using religiosity as a moderating variable and intention and trust as mediating variables. This study employs quantitative research by using a structured questionnaire from 200 Indonesian Muslim community respondents who are obligated to pay zakat al-Fitr and or zakat on wealth as a purposive sampling with specific criteria. The collected data are then analyzed using SEM-PLS. The results of the study reveal a significant effect of perceived behavior control on the intention with a significance value of less than 0.05 ( $0.000 < 0.05$ ), and religiosity does not moderate the relationship between perceived behavior control and intention with a significance value of 0.374 ( $0.374 > 0.05$ ). This study further shows that intention, perceived served quality, and trust have an effect on zakat compliance behavior with a significance value of less than 0.05 ( $0.000 < 0.05$ ). Meanwhile, perceived served quality does not affect zakat compliance behavior ( $0.861 > 0.05$ ). Furthermore, intention mediates the relationship between perceived behavior control and zakat compliance behavior ( $0.003 < 0.05$ ), and trust mediates the relationship between perceived served quality and zakat compliance behavior with a significance value of less than 0.05 ( $0.000 < 0.005$ ). This study makes two distinct contributions in the areas of empirical analysis and policy implications. The results of this study contribute to the existing body of literature related to empirical evidence for the development of the Zakat compliance behavior model. In addition, it has the potential to facilitate the sustainable growth of zakat institutions.

**Keywords:** *Perceived behavioral control, Intention, Religiosity, Zakat compliance behavioral, Perceived service quality, Trust*



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## **INTRODUCTION**

Poverty is an issue that has not yet been resolved in Indonesia. This issue is fascinating to discuss because it concerns the welfare of society. Various ways are used by the government, community organizations, researchers, and related parties to deal with poverty. The programs and solutions made so far have not solved the problem of poverty. One way to do this is by maximizing the potential and management of zakat.

Zakat is an essential instrument for the welfare of society. According to Rusli et al. (2013), productive zakat given to recipients can increase income and reduce poverty. In addition, research was also conducted by Mila Sartika (2016), who stated that the amount of zakat funds distributed to the recipients affects the level of income. Thus, special attention is needed to maximize zakat management in various regions.

Despite the significant importance of zakat in the economy, the management of zakat is currently considered inadequate in terms of zakat management development. There are still many weaknesses found in the management of zakat. It is proven that the total collection of zakat funds is still very far from the potential of zakat in Indonesia. In 2021, the potential for zakat was IDR327 trillion, but only IDR17 trillion has been collected, or around 5.2 percent (Anindya & Pimada, 2023).

Based on these reports, the collection of zakat is still far from what was expected. This means that the collection of zakat in Indonesia is still meager, which causes a significant loss of wealth, which may contribute to social welfare and poverty alleviation. Therefore, there is a need for efforts from the community, especially zakat managers, to maximize their collection. Wahid et al. (2009) and Abdul Lateff et al. (2014) argue that the factor causing the low collection of zakat is the weak management of zakat institutions. However, previous research said that the leading cause of these problems was low compliance behavior among Muslims towards the obligation to pay zakat. Zakat compliance is proven to be consistently low and unsatisfactory in various Muslim-majority countries (Bin-Nashwan et al., 2020).

Theoretically, zakat compliance is closely related to intention (Bin-Nashwan et al., 2020). A strong intention will encourage someone to obey something. Previous research shows that human intention influences a person's behavior in doing or not doing something (Ajzen, 1991a). Previous

studies have examined the factors that can affect intentions. Several studies argue about the suitability of the theory of reasoned action (TRA) and predicting intentions and behavior in several fields, including zakat (Andam and Osman, 2016; Bin-Nashwan et al., 2020; Farouk et al., 2018; Pratiwi, 2018; Saad and Haniffa, 2014).

Research conducted by Farouk et al. (2018) states that subjective norms have a significant relationship to intentions. In this study, the moderating effect of religiosity is also tested. The results found that religiosity can strengthen the relationship between subject norms and intentions. Other research conducted by Andam and Osman (2016) showed that attitude has a significant effect on intention, while perceived behavioral control has no significant effect on intention.

With the enormous potential of zakat, the issue of poverty in Indonesia should be able to be overcome. However, the suboptimal management of zakat, from collection to distribution, has caused the poverty rate in Indonesia to remain high. Therefore, this research is important to be conducted.

Based on the results of these studies, there have been many attempts to fill the gap. Although previous research has examined the moderating effect of religiosity on subject norms and intentions, this research carries out research development because, so far, no one has studied the inclusion of religiosity as a moderation in perceived behavior control on intentions in zakat. Therefore, it is hoped that this research can be useful in developing relevant policies and provide confidence to strengthen intentions that result in compliance in paying zakat.

In addition to intentions, zakat compliance is also influenced by the level of trust in zakat management institutions. Martono et al. (2019) explained that the less optimal factor in receiving zakat in Indonesia is the lack of trust in zakat management institutions. However, the public is free to pay zakat to any zakat institution in Indonesia, such as the National Zakat Amil Agency (BAZNAS), Amil Zakat Institution (LAZ), and Zakat Collection Unit (UPZ). However, in reality, zakat institutions still have deficiencies in the management of zakat funds; thus, this is what causes people to distrust zakat management institutions.

The factor that becomes an essential point in increasing trust is perceived service quality. Research results from Noor et al. (2015) show that if funds

are managed efficiently, *muzakki* (Muslim who are obliged to pay zakat) will trust and fulfill their zakat obligations to zakat institutions. In this study, it is said that the quality of service perceived by muzakki can play an important role in the compliance of zakat payments to zakat institutions. This research has proposed a model for zakat compliance behavior but has not been tested empirically. This research examines trust in zakat institutions as a crucial mediating role in determining one's behavior. This can contribute to zakat, especially zakat compliance behavior.

## **LITERATURE REVIEW**

Research conducted by Bin-Nashwan et al. (2020) shows that the four main categories of Fischer's model are derived from a socio-psychological and economic perspective, namely attitudes and perceptions (system justice, ethics, and peer influence); zakat system structure (complexity of zakat laws and law enforcement); opportunities for non-compliance (level of education, source of wealth and employment); and demographic factors (age and gender). Each has a lot to offer in understanding zakat payer compliance decisions. The model incorporates the role of religion and the moderating effect of trust in zakat institutions to align with the nature of zakat. Furthermore, research conducted by Andam and Osman (2016) showed that attitude, descriptive norms, and moral norms have a positive relationship with the intention to tithe. Meanwhile, perceived behavioral control injunctive norm and past behavior were found to have no significant effect on intention.

### **Relationship between Perceived Behavioral Control and Intention**

The theory of planned behavior (TPB) is a theory put forward by Ajzen (1991b) and is a development of the theory of reasoned action (TRA), which began to be developed in 1967. In TBP, the main factor that determines a person's behavior is the intention to do something. Intention or interest shows how much a person wants to try or how much effort is planned to be carried out, eventually resulting in an action or behavior. In general, if a person's intention towards a behavior is getting stronger, he will have a greater opportunity to perform the behavior (Ajzen, 1991a). The theory of planned behavior (TBP) regarding perceived behavioral control affects human intentions. Research conducted by Pratiwi (2018) showed that perceived

behavioral control has a significant influence on the intention of Muslims to pay zakat to zakat institutions. This shows that there are no obstacles to fulfilling zakat. However, other studies conducted by Setianingsih et al. (2022) found that perceived behavioral control has an influence but is not significant in the intention to pay for zakat. This shows that regardless of perceived behavioral control over the payment of zakat, *muzakki*'s intention remains the same in paying zakat. Thus, we put forward the following hypothesis:

H1: Perceived behavioral control influences intention

### **Religiosity Moderates Perceived Behavioral Control and Intention**

Several theories related to intentions were developed by researchers, including the assumption of the TRA, which states that individuals contemplate the consequences of their behavior before acting. Among these theories, what determines intention is attitude and subjective norms (Farouk et al., 2018). In addition, in the TPB, namely perceived behavioral control is also related to one's intentions. Although TRA has been widely used functionally and widely used in various fields, Ajzen (2012) said that the limitations of TRA are several factors that social scientists usually refer to in studies but are excluded from TRA, such as personality uniqueness (extroverted or introverted, authoritative and others), social status, demographics, religiosity. In connection with this research, religiosity has been introduced as a basic model to test its moderating effect on the relationship between variables. This study uses the religiosity variable as a moderating variable in the relationship between perceived behavioral control and intention. This is because zakat is not only for socio-economic purposes but also has significant importance in Islam as an obligatory act of worship. According to Doktoralina et al. (2019), the factor of worship (religiosity) is one of the main motivations and determinants of intention to carry out religious obligations such as zakat. A person's intention to pay zakat as a religious obligation highly depends on his belief in and commitment to his religion. Thus, the next hypothesis is as follows:

H2: Religiosity can moderate the relationship between perceived behavioral control and intention

## **Relationship of Intention and Zakat Compliance Behavioral**

Intention is the willingness to try to do something (Ajzen, 1991a). Meanwhile, in Islam, intentions have significant implications when performing acts of worship. Any act of worship that does not contain associated intentions will not receive a good reward from Allah (Syafira et al., 2020). Therefore, in the context of paying zakat, if someone pays zakat with the intention, he will get a reward from Allah; even before making a payment, he will get a reward. Conversely, it will be a sin if they have no intention and pay zakat at all because zakat is a pillar of Islam and must be fulfilled. Based on research conducted by Pratiwi (2018), intention has a positive and significant effect on the obedience behavior of Jayapura Muslims when paying zakat income. Similar research conducted by Saad and Haniffa (2014) showed that intention can influence zakat compliance behavior. This shows that a strong intention will make someone obedient in paying zakat. Some literature also shows that intention is a factor that directly influences and mediates attitudes and social influences on behavior (Ajzen, 1991b)

H3: Intention Influences Zakat Compliance Behavioral

H4: Intention mediates the relationship between perceived behavioral control and Zakat Compliance Behavior

## **Relationship between Perceived Service Quality and Zakat Compliance Behavior**

Service quality is an important factor to be tested in identifying compliance behavior because it directly relates to customer satisfaction. The quality of service perceived by *muzak* from zakat institutions plays a vital role in compliance with paying zakat (Noor et al., 2015). Likewise, it is said that contributions from satisfied zakat payers will help increase zakat collection. Saad et al. (2018) revealed that concerning service quality, the level of compliance will be higher if the muzakki is satisfied with the perceived service from the zakat institution. The literature on service quality of zakat institutions is not sufficient to provide a conceptual basis for investigating service quality. Therefore, it is important in this study to examine theoretically and empirically the relationship between service quality and zakat compliance. Pusparini and Zahroh (2023) revealed that muzakki's perception of the quality of services



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provided by zakat institutions would increase their compliance to paying zakat to them.

H5: Perceived Service Quality Influences Zakat Compliance Behavior

### **Relationship between Perceived Service Quality and Trust**

Service quality has a relationship with trust. The better the quality of the service that the muzakki gets, the more trust they will have in zakat institutions. Nugraha (2019) and Tian et al. (2023) explain that service quality has a significant effect on muzakki's trust. Several other past studies have shown that perceived service quality has an influence on trust (Mohamad Aras et al., 2023; Veysel Yilmaz, 2023; Zhang et al., 2023). The results of the study show that perceived service quality would increase individual trust; thus, it becomes an important variable that must be considered by every institution or organization. The establishment of trust will encourage muzakki to fulfill their zakat obligations towards zakat institutions and can even encourage them to urge their acquaintances to do the same.

H6: Perceived Service Quality Affects Trust

### **Relationship of Trust and Zakat Compliance Behavior**

Trust is a belief in one's actions that follow expectations, even fulfilling the expectations of other parties who believe in them (McKnight & Chervany 2001; Nunkoo et al. 2012). One of the factors affecting the low realization of zakat collection is trust in the zakat institution appointed to collect it (Mubarok & Fanani, 2014). The trust felt by the muzakki is a strong determinant of paying zakat. If the designated zakat institution can show its professionalism to the muzakki, then the muzakki will have more confidence in the institution. Based on the opinion of Martono et al. (2019), trust is a factor that can influence the behavior of paying for zakat. Another opinion was expressed by Aswar and Rahim (2023), who stated that changes in public trust in zakat institutions are due to the lack of information about the distribution of zakat. Several studies have examined the variable of trust in the field of zakat, but mainly as an endogenous variable. The study conducted by Wahid and Ahmad (2014) examines the factors that influence the level of trust people have in the distribution of zakat. The results of his research show that the level of trust in zakat institutions depends on three factors: the image of zakat institutions, zakat collection, and zakat distribution.

H7: Trust Affects Zakat's Compliance Behavior

H8: Trust mediates the relationship between Perceived Served Quality and Zakat's Compliance Behavior

### Research Framework

Based on the explanation of the theory above, this research will examine the determination of zakat compliance behavior in Indonesia. The model flow of this research is as follows:

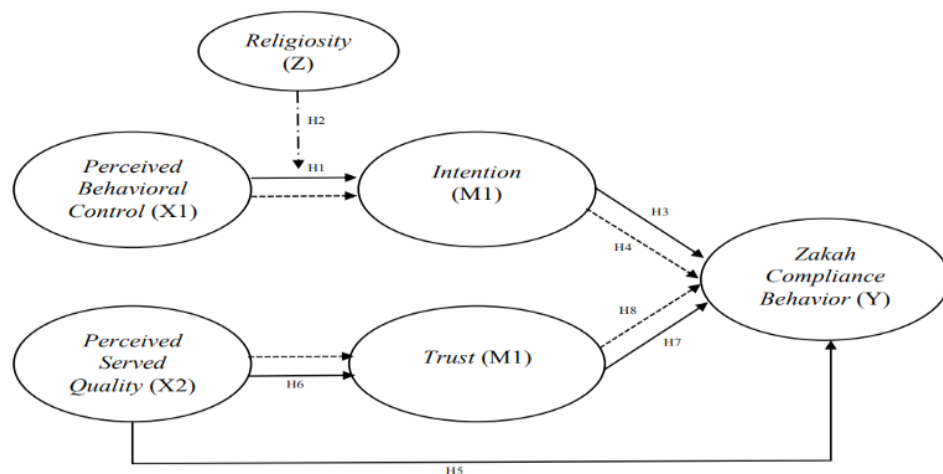


Figure 1. Hypothesis Model

### RESEARCH METHOD

This study uses quantitative research to test hypotheses and connect each research variable construct. This research was conducted in Indonesia from March to May 2023. This research used a questionnaire as a data collection technique, and it was distributed to 200 respondents. The sampling used a purposive sampling approach, specifically targeting those who meet two criteria: (1) people aged over 18 years and (2) people who already have one of the obligations to pay zakat al-Fitr or zakat on wealth.

The construct variable of this study was measured using a Likert scale, namely 1 to strongly disagree to 5 to strongly agree. Intention is measured through 5 items that reflect the components of the target, action, situation, and time adopted by (Ajzen, 1991b). The variable perceived behavioral control is measured by 4 items, which reflect the indicators of control



beliefs and control power adopted from Ajzen (2002). The perceived served quality variable is measured by 5 statement items that reflect the indicators: Tangibles, Credibility, Competence, Responsiveness, and Reliability adopted from Gotlieb et al. (1994) and Parasuraman et al. (1985). Furthermore, the trust variable is measured by 5 statement items adopted from Martono et al. (2019). The religiosity variable is measured by 5 statement items: Gotlieb (1994) and Parasuraman et al. (1985). Then, zakat compliance behavior is measured by 8 statement items adopted from Martono et al. (2019). The following is a summary of the construct variables used in this study:

Construct	Indicator	Source
Perceived Behavioral Control (X1)	<ol style="list-style-type: none"> <li>1. Be careful when paying zakat</li> <li>2. Understanding of official zakat managers</li> <li>3. Paying zakat is important for Muslims</li> </ol>	Ajzen (2009)
Perceived Served Quality (X2)	<ol style="list-style-type: none"> <li>1. The fundraising program went well</li> <li>2. Amil officers provide fast and precise information</li> <li>3. The zakat institution distributes my zakat to the eight <i>mustahik</i> correctly</li> </ol>	Gotlieb et al. (1994); Parasuraman et al. (1985)
Zakat Compliance Behavior (Y)	<ol style="list-style-type: none"> <li>1. Pay zakat on time</li> <li>2. Pay zakat according to the assets owned</li> <li>3. Consistent paying zakat</li> </ol>	Martono et.al. (2019)
Intention (M1)	<ol style="list-style-type: none"> <li>1. Commitment to pay zakat</li> <li>2. Commitment to pay zakat correctly and according to the provisions</li> <li>3. Commitment to pay zakat on time</li> <li>4. Pay zakat according to the amount of assets owned</li> <li>5. Commitment to pay zakat despite being busy</li> </ol>	Martono et al. (2019) Ajzen (1991)
Trusts (M2)	<ol style="list-style-type: none"> <li>1. Open and transparent zakat management</li> <li>2. Providing Zakat consulting services</li> <li>3. Zakat institutions provide fast and precise information</li> <li>4. The honesty of zakat institutions in providing zakat information</li> <li>5. Zakat institutions are responsible for carrying out their duties</li> </ol>	Martono et al. (2019)
Religion (Z)	<ol style="list-style-type: none"> <li>1. Fear of not paying zakat</li> <li>2. Belief in the blessing of paying zakat</li> </ol>	Gotlieb et al. (1994); Parasuraman et al. (1985)

This study used the Structural Equation Model (SEM) analysis technique with SPSS Amos 22 software with measurement models and structural models. Based on the correlation coefficient matrix of each measurement item, a confirmatory factor analysis was performed for the first step of the measurement model. Furthermore, after processing the data, the assessment is based on several criteria values obtained from the Goodness of Fit Index (GOFI). GOFI evaluates the accuracy of dimensions and indicators to measure constructs. Convergent validity is evaluated by observing the factor loading values, which describe how much the dimensions and indicators are related to each construct. Convergent validity is also examined by the Average Variance Extracted (AVE) value, which describes the variance or diversity of dimensions and indicators each construct can have.

## **RESULTS**

### **Respondent Demographics**

Based on data collected from 200 respondents, it is known that the majority of respondents in this study were female (116 persons), while the number of male respondents was 84. The number of respondents who filled out the questionnaire was dominated by civil servants, namely 89 people (54%). From the aspect of education, the majority of respondents in this study had an educational background of Bachelor, Master, and Doctor, as many as 129 people (78%). The following table gives a brief description of the respondent profiles.

**Table 1. Demographic Profile**

<b>Profile</b>	<b>Total</b>	<b>Percentage (%)</b>
<b>Gender</b>		
Male	49	30%
Female	116	70%
<b>Work</b>		
civil servants/asn	89	54%
Private sector employee	53	32%
Other	23	14%
<b>Education</b>		
Elementary School	2	1%

Middle School	3	2%
High School	31	19%
Graduate & Postgraduate	129	78%

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Source: Processed Primary Data (2023) Validity and Reliability

377

**Table 2. Loading Factor, Cronbach Alpha, Composite Reliability (CR), and AVE**

<u>Variables/Indicators</u>	<u>loading</u>	<u>Alpha</u>	<u>CR</u>	<u>AVE</u>
<b>Perceived Behavior Control (Mean: 0.297; std. Dev: 0.066)</b>		0.759	0.814	0.594
Pay zakat carefully	0.729			
Understanding of official zakat management	0.817			
Paying zakat is important for Muslims	0.764			
<b>Perceived Served Quality (Mean: 0.147; std. Dev: 0.075)</b>		0.867	0.918	0.789
The Zakat collection program is going well	0.862			
Amil Zakat provides fast and precise information	0.915			
Zakat institutions properly distribute zakat	0.886			
<b>Zakat Compliance Behavior (Mean: 0.438; std. Dev: 0.072)</b>		0.779	0.871	0.693
Pay zakat on time	0.833			
Pay zakat according to Nisab	0.823			
Consistent paying zakat	0.840			
<b>Intention (Mean: 0.236; Std. Dev: 0.095)</b>		0.838	0.885	0.607
Commitment to pay zakat	0.787			
Commitment to pay zakat according to the provisions	0.816			
Commitment to pay zakat on time	0.792			
Commitment to pay zakat according to total assets	0.733			
Commitment to pay zakat even though busy	0.766			
<b>Trust (Mean: 0.125; Std. Dev: 0.076)</b>				
Zakat management is open and transparent	0.772			

Providing Zakat consulting services	0.847			
Zakat institutions provide fast information	0.868			
The honesty of zakat institutions provides information	0.877			
Zakat institutions are honest in carrying out their obligations	0.801			
<b>Religiosity (Mean: 0.471; Std. Dev: 0.083)</b>		0.841	0.926	0.863
Fear of not paying zakat	0.772			
Belief in the blessing of paying zakat	0.847			

Source: Primary Data Processing (2023)

The table above shows the validity and reliability tests as a condition for conducting PLS-SEM testing. This study uses the loading factor, composite reliability, and AVE values. Based on the table, it is known that all loading factor values are more than 0.6 and significant. The Cronbach Alpha and composite reliability values are more than 0.7, and the average variance extract (AVE) values are more than 0.5. Thus, it can be concluded that the prerequisites for the validity and reliability tests have been fulfilled (Dash & Paul, 2021)

**Table 3. Direct, Indirect, and Moderating Effects**

Hypothesis/ Path	$\beta$	t-Statistics	P-Values	hypothesis
H1: PBC => IN	0.343	3,927	0.000	H1 Accepted
H2: The moderating effect of Religiosity PBC => IN	-0.048	0.889	0.374	H2 Rejected
H3: IN => ZCB	0.499	5,781	0.000	H3 Accepted
H4: Mediating effect Intention PBC => ZCB	0.209	2,980	0.003	H4 Accepted
H5: PSQ => ZCB	0.014	0.175	0.861	H5 Rejected
H6: PSQ => TR	0.668	13,636	0.000	H6 Accepted
H7: TR => ZCB	0.163	2,276	0.023	H7 Accepted
H8: Mediating effect Trust PSO => ZCB	0.378	4,676	0.000	H8 Accepted

Source: Primary Data Processing (2023)

## DISCUSSION

The results of this study indicate that high perceived behavior control will increase the intention of Muslim communities to pay zakat. Previous studies have shown that perceived behavior control affects the intention of Muslim communities to pay zakat at zakat institutions (Pratiwi, 2018). Unlike the findings, Andam and Osman (2016) show that perceived behavior control has no significant effect on the intention to pay zakat.

Likewise, the results of this study indicate that the religiosity variable does not moderate the relationship between perceived behavior control and the intention to pay zakat in Muslim society. The results of this study are not in line with the study conducted by Wahyundaru and Muthaher (2023), which states that religiosity is the main factor and determinant of the intention to pay zakat in Muslim society. This study presents two theoretical contributions. First, besides confirming the zakat compliance behavior model, this study expands the previous model by adding religiosity, intention, and trust as other components of the model. Second, this research provides related evidence of the theory of planned behavior (TPB) and the theory of reasoned action (TRA) in the context of zakat payments.

This study shows that intention is an essential factor affecting zakat compliance behavior. This shows that a high intention to pay zakat will increase zakat compliance behavior. This finding is in line with a study conducted by Saad and Haniffa (2014) and Pratiwi (2018), which found that intention influences compliance behavior when paying for zakat.

Furthermore, the results of this study show that the perceived quality of service does not affect the zakat compliance behavior of the Muslim community. This is because the majority of Muslim communities make zakat payments by utilizing technological facilities without having to visit the zakat institution's office (Bin-Nashwan et al., 2020; Hudaefi et al., 2020). Thus, many zakat payments are currently made using technology (Sulaeman & Ninglasari 2020; Utami et al. 2021). The use of technology in zakat management can increase efficiency (Abidin & Utami 2020; Yahaya & Ahmad 2019)

This finding is not in line with the studies conducted by Yunizar and Danel (2023), Nurkholis and Jayanto (2020), Jumriani (2020), and Said (2020) that the quality of service affects compliance to pay zakat. In addition,

it was explained that the quality of service felt by muzakki when paying zakat can determine a person's compliance in paying zakat at zakat institutions (Noor et al., 2015). In line with that, research conducted by Wahyundaru and Muthaher (2023) found that the quality of service perceived by muzakki will increase loyalty in paying zakat.

Furthermore, this study also reveals that perceived quality served affects trust. This shows that the better the quality of service perceived by the muzakki, the greater the trust in zakat institutions. This is in line with the findings of Nugraha (2019), who stated that service quality has a positive effect on muzakki's trust. Then the findings are strengthened by the studies conducted by Aisyah and Sutejo (2020), Jumriani (2020), and Vegirawati et al. (2022) that service quality will affect muzakki's trust in paying zakat, which in turn will increase *muzakki's* loyalty. Furthermore, this study shows that trust affects zakat compliance behavior. This finding aligns with research conducted by (2022), which found that belief influences a person's ability to pay for zakat at a zakat institution.

## **CONCLUSION**

This study examines the relationship between perceived behavior control, perceived served quality, intention trust, religiosity, and compliance behavior in the context of zakat. This study leads to two important conclusions. First, this study confirms the model of zakat compliance behavior by expanding this model with the variables of religiosity, intention, and trust as moderating and mediating variables. Second, this study reveals that overall, the perceived behavior control variable influences the intention to pay zakat, the religiosity variable does not moderate the relationship between perceived behavior control and intention, and the intention variable influences zakat compliance behavior. Furthermore, intention can mediate the relationship between perceived behavior control and zakat compliance behavior and perceived service quality and trust, which affect zakat compliance behavior. Therefore, the perceived served quality variable influences zakat compliance behavior.

## **LIMITATION**

Even though it contributes to the development of the zakat compliance behavior model, as in other studies, this research has limitations. First, this

study uses samples from Indonesia so that its findings cannot be generalized to other countries; thus, replication of this study in other locations may increase the generalizability of its findings. The replication of this research can also focus on various other objects, not only the context of zakat. Second, the values indicate that other variables must be included in the model to increase its predictive power. Future studies should add other variables, such as perceived value and image of zakat institutions, in the model of zakat compliance behavior.

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