

Determinants of Zakat Paying Intentions: Evidence from SMEs' Workers in Central Java, Indonesia

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***Abstract:** This research aims to discover the factors that influence SMEs workers in zakat paying intention in Central Java, Indonesia. Five factors are studied, including the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders. This study used 394 SMEs employees who worked in various fields, and the data was processed using multiple regression. The results of this study indicate that the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders significantly influence zakat paying intention among SMEs workers. The implications of this research need awareness of the managers and stakeholders of zakat institutions need to pay attention to five factors: the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders because they have a significant impact on the successful development of zakat management ecosystems.*

***Keywords:** Zakat intention; understanding; environment; credibility of zakat institutions; information; and religious leaders.*

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INTRODUCTION

Zakat is one of the five pillars of Islam and is mandatory for every Muslim who can afford it. The development of zakat in Indonesia has been expanding rapidly due to Muslims' increasing understanding of the obligation to pay zakat and their increasing wealth. Additionally, zakat has been seen as the foundation for one of the most crucial resources for the economic development of the ummah. Zakat reduces criminal activity in poor neighborhoods and significantly contributes to social security and peace. In the context of the economy, zakat will reduce the disparity between the rich and the poor and promote the development of small enterprises (Bin-Nashwan et al., 2021). In addition, zakat can increase and stimulate economic activity by increasing recipients' purchasing power.

Zakat is derived from the Arabic words *al-namaa* (to increase), *al-taharatu* (to purify), and *al-barakatu* (to bless) (Beik & Ayuniyyah, 2018). Literally, zakat means “to purify, to develop, and to cause growth”; numerous verses in the Qur'an and Hadith emphasize the importance of zakat, making it one of the five pillars of Islam. There are thirty-two mentions of zakat in the Qur'an, corresponding to twenty-seven petitions (Firdaus et al., 2012).

The extraordinary increase in the collection of zakat from year to year is inseparable from several factors, including increasing public awareness, knowledge about zakat, which is increasingly open due to social media, and the increasing level of religiosity in the Muslim community. Various strategies are carried out by various zakat institutions to increase zakat collection by managing zakat in a professional manner, introducing new payment methods such as employee salary deductions, transfer payments through banks, using QRIS, and increasing corporate zakat payments (Bin-Nashwan et al., 2021) due to various regulations issued by the central and regional government.

The Quran repeatedly emphasizes the zakat obligation of Muslims, and the day of judgment will be harsh for those who do not comply. In Islam, there are two forms of zakat: a flat fee imposed on all Muslims, called *zakat al-fitr*, and a tax on wealth, called *zakat al-mal*. *Zakat al-fitr* refers to the obligation of every Muslim for themselves and their dependents to contribute a certain amount of staple food or pay an equivalent monetary amount in the month of Ramadan prior to *Eid al-Fitr*, the Muslim holiday season celebration. *Zakat al-mal* is only imposed on Muslims whose taxable wealth exceeds a *nisab* threshold (Noor-Azman & Bidin, 2015). The lunar calendar calculates the *nisab* based on the condition of the wealth held for one year, and *nisab* is calculated at the end. *Zakat al-mal* must be paid on all Muslim-owned wealth due to the Islamic faith of the legitimate owner. This includes employment income, business revenue, savings, crops and

agriculture, gold, silver, stocks, and natural resources. Zakat is a yearly tax that must be paid by both individuals and businesses on their productive wealth at a fixed rate of 2.5% of the wealth that satisfies zakat's requirements (Bin-Nashwan et al., 2021; Noor-Azman & Bidin, 2015).

According to Muhammad (2016) a Muslim must pay zakat based on seven circumstances, including First, only Muslims are required to pay zakat, so non-Muslims are not required to pay zakat. Second, the only assets required to pay zakat are those whose source is clearly halal in accordance with Islamic law. Thirdly, the assets obligated to pay zakat have fulfilled the requirements, or it has been a year, so income and assets that are less than a year old are not subject to zakat. Fourth, zakat-required assets are those that fulfill one nisab. Nisab is a required limit or amount for giving zakat, based on the field and category of wealth. Fifth, assets must be under complete control (*al-milk at-tam*) to be required to pay zakat, whereas assets not under complete control are not required to pay zakat. Sixth, zakat-taxable assets are productive assets (*an-nama'*). Such as trade, agriculture, animal husbandry, gold, silver, and others, assets that continue to develop in order to generate income or benefits. Seventh, assets associated with enterprises that can generate revenue (*urud at-tijarah*) are subject to zakat, whereas assets used for non-business purposes are not.

Zakah is, therefore, primarily in the nature of a safety net to take care of the basic necessities of life of those who cannot afford them (Firdaus et al., 2012). In Surat al-Taubah, the following categories are designated as eligible to receive zakat (*mustahiq*): impoverished people (*fuqara*), the poor (*masakin*), the collector of zakat (*amilin*), Muslims newly converted (*muallaf*), those liberated from slavery or servitude (*riqab*), the delinquent (*gharimin*), stranded travelers (*fi sabilillah*) and those on the path of Allah (*ibnu sabil*) (Obaidullah, 2008).

The issue with zakat distribution is crucial since it might cause dissatisfaction among the people who pay zakat which might lead them to pay zakat directly to *asnaf*, is a party that is eligible to receive zakat aid collected from Muslims, without going through zakat institution which it will cause a lot of problems later. The issues about leak of zakat collection and rough distribution among *asnaf* might happen if zakat payers pay zakat directly to *asnaf*, especially to the needy and poor people. According to research by Sedjati et al. (2018) revealed that the Muslim community's knowledge, attitude, religiosity, motivation, and income significantly improved their willingness to pay the zakat. At the same time, according to Bin-Nashwan et al. (2020), poor zakat collection is a common problem in many Muslim communities, mainly due to non-compliance. The

credibility of zakat management institutions has an important role in collecting zakat from muzakki, who has paid zakat.

According to Cokrohadisumarto et al. (2020), he explained that the concept of product or brand credibility can be used to assess the credibility of zakat management institutions using a marketing approach. Credibility is the trust that can be established in a product or brand that can deliver what had been promised so that consumers do not feel disadvantaged by the enterprise. In the context of the credibility of the zakat manager as a company that maintains the credibility of products and services that guarantee consumers, in this case people who give zakat or entrust zakat to be distributed to mustahiq, a person who is eligible in receiving zakat (Cokrohadisumarto et al., 2020).

A Muslim who has an understanding and knowledge of zakat from various aspects, starting from the function and purpose of zakat, the conditions and pillars of zakat, the limits of nisab and mustahiq, as well as the rules of zakat will tend to practice the payment of zakat according to religious guidance (Cokrohadisumarto et al., 2020). Knowledge is necessary to complete behavior, allowing one to forecast future behavior. Therefore, enterprises' level of zakat awareness is anticipated to affect their choice to be zakat compliant.

Various previous studies have shown the importance of the credibility of zakat institutions or charitable organizations. Alhidari et al. (2018) found that individual trust in charitable organizations will have a direct impact on influencing the perpetrator's intention to donate to the charity. Cokrohadisumarto et al. (2020) found the importance of the credibility of zakat managers and an understanding of zakat in determining a Muslim's desire to pay zakat. According to Djaghballou et al. (2018), zakat institutions have been accused of administrative incompetence and a lack of openness. Azman and Bidin (2015) found a relationship between company credibility and zakat compliance behavior. Furthermore, Ali et al. (2017) found a link between trust in zakat institutions and behavioral intentions to pay zakat.

Zakat institutions have an important role in collection and distribution, so trust in zakat institutions is the keyword to their success of zakat institutions. To foster trust, zakat institutions need to create a transparent and accountable organization (Bin-Nashwan et al., 2021). Zakat institutions that are not transparent will find it difficult to gain public trust and the public will tend to give zakat directly to asnaf (people entitled to receive).

Based on social exchange theory, a Muslim who pays zakat aims to fulfill his obligations and clean his assets, aiming that the assets provided can benefit the poor, thereby reducing social inequality; this hope is borne by zakat institutions. For muzakki, trust in the institution is the most important factor to consider before transferring their zakat to the institution (Bin-Nashwan et al., 2021; Mustafa et al., 2013). Despite the fact that the Qur'an explains the obligation of zakat for those who can afford it, many Muslims are still reluctant to pay zakat; this includes business owners and workers of small and medium-sized enterprises.

According to Saad et al. (2020), zakat knowledge is the business owner's comprehension of the fundamental Islamic principles that influence zakat compliance. In accordance with this, Saad and Haniffah (2014) examined the compliance behavior of Malaysian businessmen with regard to zakat. In addition, they did not mention the numerous types of zakat covered and only mentioned zakat on employment earnings, which is further classified as voluntary and obligatory. Employment income may be subject to zakat if the nisab and haul conditions are met (Saad & Haniffah, 2014).

Muhammad (2016) examined the determinants of business zakat compliance using the attitude variable of the TRA model. Only attitude and business profitability had a significant effect on compliance, while the role of zakat administrators and the duration of business establishment had no effect. Khamis et al. (2011) proposed a model for zakat compliance based on rational choice theory and expected utility theory. The model incorporated six variables that might impact zakat compliance: the levels of religiosity, the level of knowledge, the duration of business operations, the organizational factor, government incentives, and the law enforcement factor. Furthermore, Ahmad et al. (2011) developed a model for zakat compliance in formal institutions. The authors identified seven factors influencing zakat compliance: law enforcement, religious commitment, knowledge of zakat, access to a payment system, trust in the formal zakat institution, perception of the tax system, and reference group or environmental effects.

From the background above, this study aims to determine the various factors that influence the behavior of paying zakat intention among workers in SMEs. The factors examined in this research include the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders. This investigation has a significant role because understanding these factors will assist policymakers in encouraging workers' compliance in paying zakat.

RESEARCH METHOD

Sample

This study aims to evaluate the awareness of paying zakat among workers in SMEs; this research uses a quantitative approach. This study used a sample of employees working in SMEs in Central Java, Indonesia. A total of 450 questionnaires were distributed to employees working in various fields in small and medium enterprises, as many as 392 questionnaires could be used in further analysis. There are 32 questions representing the six variables used in this study, while the six variables include: the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders, and intention to pay zakat. Five choices are given to respondents to fill out the questionnaire: strongly agree, agree, disagree and disagree, disagree and strongly disagree. The following table shows the demographic characteristics of the respondents:

Table 1. The Characteristics of Respondents

Demographic Variables	Frequency	Percentage
Gender		
Male	156	40
Female	238	60
Total	394	100
Age		
Less than 20	97	25
21 - 30	155	39
31 - 40	55	14
41 – 50	63	16
More than 51	24	6
Total	394	100
Education Level		
Primary School	68	17
Secondary School	84	21
High School	180	46
University	62	16
Total	394	100
Bussiness		
Store	178	45
Restaurant	86	22
Farming	45	11
Handicraft	49	11
Salon	18	5
Other	18	5
Total	394	
Employee		
1 - 3	326	83
4 - 10	51	13

More than 10	17	4
Total	394	100
Tenure (year)		
1 – 2	160	41
3 – 5	113	29
6 -10	52	13
More than 10	69	17
Total	394	100
Income (Million IDR)		
Lest than 2 Million	280	71
2 – 5	87	22
More than 5	27	7
Total	394	100

The description of the respondents for this study can be seen in the table that is located above; the majority of respondents, who reached as much as 60%, were women. Based on the age of the respondents, the majority were under 31 years as much as 61%, only 6% were over 51 years old. Only 16% of those who participated in the survey had a high level of education, indicating that the vast majority had only a middle or lower level of education. The majority of respondents had jobs in shops or retail, totaling as much as 46% of the total, while the remaining respondents held jobs in restaurants, agriculture, crafts, and other fields, depending on their previous work experience. According to the number of small and medium-sized enterprise (MSME) employees at their place of employment, the vast majority of respondents, approximately 326 total or 83 percent, have between one and three workers, while the remaining employees total more than three. The majority of employees, around 71 percent, get incomes of less than IDR 2 million (USD 133), while the remaining employees receive more than IDR 2 million.

Measurement

The survey asked questions regarding background data such as gender, age, education, business type, tenure, and monthly income. Along with the respondents' personal data, 32 questions about their understanding of the following six variables were also asked: zakat paying intention behavior, the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders. The scale's items were modified measurements developed by Cokrohadikusumo et al. (2019).

The behavior of paying zakat uses a measurement developed by Cokrohadikusumo et al. (2019) using four indicators, namely: paying regularly (on time); as a form of obedience to God, paying without coercion, and choosing a place to pay zakat. The measurement of this variable uses five measurement scales from strongly disagree, given a score of 1, and strongly agree, a score of 5.

Understanding of zakat is measured using ten indicators created by Cokrohadikusumo et al. (2019), specifically: knowledge of the fundamentals (theorems) of zakat; the fact that paying zakat is an expression of religious devotion and social responsibility; the benefits of zakat (for oneself and community), the distinction between zakat and sadaqah, the role of baitul mal, the numerous sorts of assets that can be forgiven, the obligation to pay zakat is the same as the obligation to pray. The measurement of this variable uses five measurement scales from strongly disagree, given a score of 1, and strongly agree, a score of 5.

Environment is a variable that measures the influence of the environment on zakat paying behavior. This variable is measured by several indicators, including the role of the family, educational, and community environments. The measurement of this variable uses five measurement scales from strongly disagree, given a score of 1, and strongly agree, a score of 5.

The credibility of zakat institutions as a measurement of the level of public confidence in the management of zakat institutions. This variable is measured by five indicators including experience; managing ability; trust; transparency; and service. This instrument was developed by Cokrohadikusumo et al. (2019). The measurement of this variable uses five measurement scales from strongly disagree, given a score of 1, and strongly agree, a score of 5.

The role of religious leaders is a variable that measures the contribution of the kiai or ustadz in giving advice, lectures, studies, and others who instruct the community to pay zakat in official institutions. This variable is measured by two indicators, namely: providing enlightenment/understanding/guidance; and give encouragement. This instrument was developed by Cokrohadikusumo et al. (2019). The measurement of this variable uses five measurement scales from strongly disagree given a score of 1, and strongly agree, a score of 5.

Information, this variable measures information related to zakat management institutions. This variable is measured by several indicators including legal entity; the place (location) of the zakat institution; developed programs; program implementation; and reports on the use of zakat funds. This instrument was

developed by Cokrohadikusumo et al. (2019). The measurement of this variable uses five measurement scales from strongly disagree given a score of 1, and strongly agree, a score of 5.

Analysis

For the purpose of analyzing the data, SPSS was used. In order to emphasize the most important aspects of the sample, the research employed the use of descriptive statistics such as frequency and percentage distributions. This study's primary analytical technique was basic regression analysis, which was utilized to assess the relationship.

Table 2. Reliability Analysis Result

No	Variable	Cronbach's Alpha	No of Items
1	Undestanding of Zakat	.921	10
2	Environment	.856	4
3	Credibility of zakat institution	.929	6
4	Role of information	.909	5
5	Role of religious leader	.868	3
6	Zakat Intention	.737	4

The reliability study of the dispersed questions was described in the table above. According to the results of the realibility test, all of the variables attained conbach's alpha values over 0.70, which are generally regarded as appropriate (Nunnally, 1978).

RESULT AND DISCUSSION

Table II below displays the mean, standard deviation, standard error mean, and correlation coefficient for six variables: zakat intention, zakat understanding, environment, credibility of zakat institution, function of information, and role of religious leader. All variables indicate a contentment level greater than 3. Correlations between variables offered initial support for the proposed hypotheses.

Table 3. Mean, Standard Deviation, and Correlation

No	Variable	Mean	S.D	1	2	3	4	5
1	Understanding	4.19	.69	1				
2	Environment	4.05	.89	.518**	1			
3	Credibility of zakat institution	3.98	.69	.648**	.490**	1		
4	Function of Information	3.58	.76	.385**	.356**	.550**	1	
5	Role of religious leader	3.87	.78	.573**	.487**	.622**	.558**	1
6	Zakat Intention	3.98	.65	.755**	.557**	.655**	.514**	.624**

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table II presents the average scores, standard deviation (SD), and the correlation of the variables in this study, including the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, the role of religious leader, and zakat behavior. Almost all variables have an average above 3.5. The highest average value the understanding of zakat mean value is 4.19, SD is 0.69. The lowest value is in the role of information with a mean of 3.58, SD 0.76. in addition, the results of the correlation test show that all variables have a significant correlation value at the level of 0.01. This result supports all hypotheses in this study.

The proposed relationship was examined via the lens of regression analysis in order to meet the objectives of the study. The outcomes of the regression analysis are outlined in Table IV, which can be seen below:

Table 4. The result of regression analysis:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	,381	,131		2,897	,004
	Understanding	,450	,039	,477	11,539	,000
	Environment	,100	,026	,137	3,814	,000

Credibility of zakat institution	,123	,032	,144	3,873	,000
Role of information	,113	,042	,119	2,687	,008
Role of religious leader	,108	,035	,129	3,090	,002

a. Dependent Variable: Zakat Intention

The table above shows the result of the role of understanding and zakat intention. The relationship between the role of understanding and zakat intention is highly significant, as indicated in table III ($B = 0.45$, $p < 0.01$). The second regressed role of environment on zakat intention. The effect of environment on zakat intention is highly significant, as indicated $B = 0.10$, $P < 0.01$. Furthermore, the relationship between the credibility of zakat institution and zakat intention was also supported, as indicated by $B = 0.123$, $p < 0.01$; therefore null hypothesis is rejected. The third test the relationship between the role of information and zakat intention was not supported as indicated $B = 0.113$, not significant at $P < 0.05$. The null hypothesis is therefore accepted. For the last, the study regressed religious leader and zakat intention was significant, as indicated $B = 0.108$ significant at $P < 0.05$).

The results of the study indicate that there is a positive influence of understanding of zakat on the behavior of paying zakat. The influence that was knowing the law of zakat has on one's practice of making zakat payments. Someone who has good knowledge and understanding of religious concepts and understands the benefits caused by these activities will do this in the context of zakat; a Muslim who understands the important role of zakat for the cleanliness of his wealth and the great benefits for the economic empowerment of the poor will automatically voluntarily pay zakat. This research is also in line with the research of Widiyanto (2017), Sedjati et al. (2018), and Cokrohadisumarto et al. (2020). Widiyanto (2017) and Sedjati et al. (2018) found that understanding (knowledge) of zakat has a positive impact on awareness of paying zakat. Likewise the research of Cokrohadisumarto et al. (2020), one's understanding of zakat will have an impact on self-awareness to pay zakat. From this research, we can conclude the importance of education and learning related to the significance of zakat for society, with a good understanding that will encourage awareness of paying zakat voluntarily. In the context of this study, MSME employees' awareness of paying zakat is influenced by their knowledge of the benefits and laws of zakat according to Islamic teachings.

Furthermore, this study also found the role of the environment on the intention to pay zakat. The results of this study indicate that the environment has an important role in influencing someone to pay zakat. Formal environments, such as co-workers, college friends, superiors, or subordinates will affect a person's behavior, as well as informal curves such as playmates, friends who have the same hobbies, or others also influence a person's behavior. Thus, the environment has a significant role in influencing a person's attitude. In this study the role of the environment has a significant influence on the desire and awareness to pay zakat information has an important role in the behavior of paying zakat.

The results of this study indicate that the credibility of zakat management institutions has a positive and significant influence on zakat paying behavior. Someone who wants to pay zakat will definitely look for information related to the credibility of the place where he/she wants to pay zakat; because of the many cases of fraud and embezzlement of funds from various troubled institutions, credibility is at stake for zakat institutions to receive funds from the public. Cases of organizations such as ACT (Aksi Cepat Tanggap) have attracted enough public attention because various violations against the use of donor funds have resulted in increasing public awareness in selecting credible institutions. This research is in line with research conducted by Cokrohadisumarto et al. (2020), which found a link between zakat management institutions and people's desire to pay zakat. Moreover, Alhidari et al. (2018) found that a person's trust influences both their intention and actual giving and determining and encouraging zakat compliance depends greatly on faith in zakat organizations.

In addition, This study also found that there is a role of information on paying zakat intention. The results of this study indicate that information has an important role of information in behavior in paying zakat. Clear information related to zakat management institutions can be obtained from various media, zakat management institutions need to explain legal entity status, programs to be implemented, activity reporting, and financial reporting have an important role in encouraging a Muslim to pay zakat. The results of this study are consistent with research by Cokrohadisumarto et al. (2020) which found a link between the clarity of zakat management institutions and the awareness of paying zakat.

Finally, this study also found the role of religious leaders in the intention to pay zakat. The results of this study indicate that figures have an important role in influencing someone to pay zakat. Religious leaders will give advice and advice related to the obligation to pay zakat and the benefits of cleaning our assets to be given to those who are entitled. Furthermore, religious leaders also provided explanations related to the contribution of our zakat to reduce social inequality

and reduce crime rates. This research is in line with the findings of Widiyanto (2017) and Cokrohadisumarto et al. (2020), who found that religious leaders play an essential role in encouraging individuals to share a percentage of their wealth with the less fortunate because the less fortunate have rights to do so.

CONCLUSION

This study aims to determine the impact of the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders in willingness to pay zakat. According to the data analysis findings, religious leaders, an understanding of the importance of zakat, the role of the environment, information on zakat institutions, and the credibility of zakat institutions all play an important role in encouraging people to pay zakat.

There are theoretical and practical implications to these findings. The research theoretically contributes to the development of science by looking into the role of various factors in this study that influence the desire to pay zakat: the understanding of zakat, the environment of zakat practices, the credibility of zakat institutions, the function of information, and the roles of religious leaders. The practical implications for national zakat management include: first, enhancing the credibility of zakat management institutions (LAZ and BAZNAS) in collecting and distributing zakat professionally and transparently to instill trust in the Muslim community with regard to zakat payment. Second, there must be a socialization of the regulations and the beneficial effects of zakat on the community, as this will influence the general understanding of zakat payment. Third, zakat management institutions and religious leaders must collaborate to socialize and educate zakat literacy in order to increase public awareness of the different kinds of zakat assets that must be paid.

As a result of the various contributions made by research, there are a number of limitations, including: first, behavioral research related to awareness of paying zakat should be conducted longitudinally, not cross-sectionally, as was done in this study, in order to provide an accurate picture of changes in people's behavior with regard to paying zakat. Second, the limited number of samples. Third, there are only a few variables in this investigation. Variables such as level of education, employment, and income, which can influence zakat payment behavior, must be included in future research on the factors that affect zakat awareness.

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