DETERMINANTS OF ZAKAT COMPLIANCE BEHAVIOR
IN URBAN MUSLIM ENTREPRENEURS IN MATARAM CITY
WEST NUSA TENGGARA

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Received: 19/01/2023   Revised: 09/06/2023   Approved: 03/07/2023

DOI: 10.32332/akademika.v28i1.6409

Determinants of Zakat Compliance Behavior in Urban Muslim Entrepreneurs in Mataram City West Nusa Tenggara Licensed Under a Creative Commons Attribution-ShareAlike 4.0 International License

Abstract
This research attempted to explore the determinants of small and medium enterprises (SMEs) compliance behavior in paying zakat (alms). This study involved business owners (SMEs) in the city of Mataram as the population and 176 people as the sample. The data were collected through online survey instruments employing the purposive sampling method. The testing technique and data analysis utilized Structural Equation Modeling (SEM). Hence, the findings discovered that zakat literacy, Islamic egalitarianism, and moral norms influence the intention of SMEs owners to pay zakat. On the other hand, intention affects the owner's choice and compliance to pay zakat. This study is essential for zakat institutions to have a new strategy to encourage SMEs owners to pay zakat, considering the great potential in Indonesia. Distribution of zakat funds to asnaf (noun group of people worthy of receiving a Muslim tithe) fairly and equitably will attract more owners to pay their zakat through zakat institutions. Transparency and fairness in the distribution of zakat funds can increase the level of trust of SMEs owners in zakat institutions.

Keywords: Islamic Egalitarianism; Moral Norms; Philanthropic Behavior; Zakat Compliance; Zakat Literacy.

A. Introduction

Islamic economics implements a system based on the Al-Qur'an and As-Sunnah. The Islamic economic system recognizes the importance of resource ownership, motivations, and decision-making processes. Islam allows both private and public ownership. However, in the end, it all belongs to Allah. The primary reason for an individual Muslim is to be successful in this world and the hereafter. Islam recognizes the significance of profit as the goal of a Muslim entrepreneur to provide him with an incentive to work hard and be successful. Therefore, a Muslim producer faces profit
maximization, limited not only by resource constraints but also by Islamic law and ethical values (Yusoff, 2006). The assets owned by a Muslim must be sourced from something lawful with no usury, and when it reaches the \textit{nisab} (the minimum amount that a Muslim must have before being obliged to give zakat) and \textit{haul} (timeline to pay zakat), the owner must pay zakat.

In Arabic, Zakat is the infinitive of the verb zakat, which means "to grow and increase." In sharia (Islamic law), zakat refers to a specified portion of wealth to be distributed among the categories of those entitled to receive it (Tlemsani & Matthews, 2020). Zakat is one of the crucial pillars of Islam and is defined as 'purification' or 'growth'. The Fiqh scholars agree that zakat is only obligatory for an adult Muslim who is sane, independent, and has a certain amount of wealth with certain conditions (Yusuf Al Qardawi, 2009). Giving zakat is considered as a means of purifying one's property and soul. So that the fulfillment of zakat becomes a moment in redistributing wealth so that it can be of value to those in need.

The zakat empowerment program and business assistance have a positive impact on the growth of \textit{mustahik} businesses, benefiting their welfare. However, their welfare is not affected by macroeconomic proxies. Zakat has been shown to play a positive role in the form of business growth for \textit{mustahik} so that \textit{mustahik} has the potential to achieve prosperity (Mawardi et al., 2022), especially for alleviating poverty, income inequality, to socio-economic equality of beneficiaries and building quality education and health facilities (Ascarya, 2022; Hariyanto et al., 2020; Saad et al., 2023). In addition, zakat also serves to prevent the accumulation of wealth on one side and encourages people to invest (Herianingrum et al., 2019). The Qur'an has mentioned at least eight \textit{asnaf} of Zakat, which aims to alleviate poverty by giving to the needy and the poor.

Zakat is one of the financial instruments in economic practice that has been used since the Prophet Muhammad. The practice of Zakat as a manifestation of worship has a double dimension, including monotheism and social dimensions. Zakat has become an essential part of the Islamic economic system due to its considerable impact in achieving social harmony and maintaining a decent standard of living for segments of Muslim society who need it (Sawmar & Mohammed, 2021). Furthermore, zakat also plays a vital role in the country's development and functions to bridge the gap between the rich and the poor (Saad et al., 2020).

As one of the countries with the largest Muslim population, accounting for around 86.7% of the total population (world population review, 2021), the potential for zakat in Indonesia is enormous. Based on data released by the National Amil Zakat Agency (Baznas, 2022), which has mapped indicators of zakat potential, Indonesia's zakat potential is IDR 327.6 trillion. Corporate zakat has the highest potential value of IDR 144.5 trillion, followed by income and service zakat of IDR 139.07 trillion, zakat money of IDR 58.76 trillion, agricultural zakat of IDR 19.79 trillion, and livestock zakat of IDR 9.51 trillion. However, the reality of collecting zakat still needs to be improved (Yusufarto et al., 2020). Thus, it seems there is still a gap between expectations and reality regarding the implementation of zakat among Indonesian Muslim communities (Syauqi et al., 2022).

Although Indonesia has several zakat collection and distribution institutions regulated by law, there are no binding legal means to force Muslims to pay zakat. Under these conditions, people's perceptions of zakat payments are affected by their understanding of zakat (Cokrohadisumarto et al., 2020). One of them is realizing the potential for zakat from SMEs. Zakat fund managers cannot collect the zakat funds optimally even though SMEs are a real sector with the most strategic position. The increasing number SMEs has had beneficial effects such as reducing the burden on the
government to provide employment, enhancing economic growth, becoming the best alternative for groups with low purchasing power, and serving as a source of zakat receipts.

It is interesting to explore the factors that can trigger the behavioral intention of the obligatory zakat to comply. Many experts investigate the main determinants of a person's behavioral intentions (Ajzen & Fishbein, 1975; Al-Qaradawi, 1999; Icek, 1985). According to (Ajzen & Fishbein, 1975; Icek, 1985), actual compliance is determined by behavioral intentions. The stronger the intention, the higher the expected compliance, and vice versa. Al-Qaradawi also observed the significance of intention as a critical factor in zakat compliance (Al-Qaradawi, 1999). Again, several empirical studies have proven the importance of intention in the context of zakat compliance (Alam et al., 2012; Bin-Nashwan & Al-Daihani, 2020; Saad et al., 2020; Sadallah et al., 2022).

Altruism is related to selfless, caring behavior towards others. This behavioral disposition involves doing something simply out of a desire to help, not a sense of obligation. According to (Darlington, 1978), one's notion of altruism towards behavioral dispositions is enhanced by one's perception of similar group preferences. The author argues that a person will be more likely to act more altruistically toward someone they perceive to be similar. This study builds on the altruism theory and argues that Islamic egalitarianism, zakat literacy, and moral norms influence a person's behavioral intention to encourage compliance in paying zakat. The relationship between zakat literacy, Islamic egalitarianism, and moral norms on intention and compliance with zakat is still limited to previous studies, especially in the Indonesian context.

For this reason, the main purpose of this study is to empirically examine the factors significantly related to the behavioral intention of zakat compliance SMEs owners in Indonesia. Most importantly, this probe is expected to provide literature in the field of zakat and constructive suggestions to stakeholders, especially the government, in formulating policies that can encourage increased zakat compliance. Apart from adding to the limited literature, the novelty of this study also has another dimension.

B. Method

This quantitative with explanatory study gathered data through questionnaires. Explanatory is a method to acquire phenomena clarification that occurs empirically to obtain answers to causal relationships between variables through hypothesis testing (Sukmawati & Nurfitriani, 2019). Respondents choose one of the alternative answers available to measure variables using a Likert Scale, starting with 1 (strongly disagree) to 5 (strongly agree). The hypothesis developed in this study are as follows:

H1: Zakat literacy positively affects the intention of SMEs to pay zakat.
H2: Islamic egalitarianism positively affects SMEs' intention to pay zakat.
H3: Moral norms have a positive impact on the intention of SMEs to pay zakat.
H4: Intention has significantly affected SMEs compliance in paying zakat.

This investigation involved business owners (SMEs) as the population and 176 people as the sample in Mataram City. The instrument accumulated data through an online survey utilizing a purposive sampling method. In addition, this study employs the Structural Equation Modeling (SEM) technique using AMOS software to test and analyze the data. The framework for thinking can be witnessed in Figure 1 below:
C. Findings and Discussion

1. Findings

Respondent Demographics

Demographic data demonstrates that 78 of the 176 respondents were women (44.3), while 98 were men (55.7%). Regarding age, most respondents were between 31-40 years (34.7%) and 41-50 years (33.5%). Based on education level, most respondents graduated with Diploma/Bachelor's Degree (43.8%) and High School (39.7%). Furthermore, most of the respondents' business length was between 11-20 years (35.8%) and less than five years (33%) in the agriculture/plantation sector of 23.9%.

<table>
<thead>
<tr>
<th>Demographic Aspects</th>
<th>Frequency</th>
<th>N (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>98</td>
<td>55.7</td>
</tr>
<tr>
<td>Female</td>
<td>78</td>
<td>44.3</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>≤30</td>
<td>41</td>
<td>23.3</td>
</tr>
<tr>
<td>31-40</td>
<td>61</td>
<td>34.7</td>
</tr>
<tr>
<td>41-50</td>
<td>59</td>
<td>33.5</td>
</tr>
<tr>
<td>≥51</td>
<td>15</td>
<td>8.5</td>
</tr>
<tr>
<td><strong>Highest Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior High School</td>
<td>70</td>
<td>39.7</td>
</tr>
<tr>
<td>Diploma/Under Graduate</td>
<td>77</td>
<td>43.8</td>
</tr>
<tr>
<td>Other</td>
<td>29</td>
<td>16.5</td>
</tr>
<tr>
<td><strong>Business Length</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;5 years</td>
<td>58</td>
<td>33.0</td>
</tr>
<tr>
<td>5-10 years</td>
<td>23</td>
<td>13.0</td>
</tr>
<tr>
<td>11-20 years</td>
<td>63</td>
<td>35.8</td>
</tr>
<tr>
<td>&gt;20 years</td>
<td>32</td>
<td>18.2</td>
</tr>
<tr>
<td><strong>Business Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service and Utilities</td>
<td>31</td>
<td>17.6</td>
</tr>
<tr>
<td>Agriculture</td>
<td>42</td>
<td>23.9</td>
</tr>
<tr>
<td>Property And Building</td>
<td>36</td>
<td>20.4</td>
</tr>
<tr>
<td>Retailing and Wholesaling</td>
<td>67</td>
<td>38.1</td>
</tr>
</tbody>
</table>
Model Testing and Hypothesis Analysis

This research employs the Structural Equation Model (SEM) as the analytical tool. The benefit of SEM is that the writer can determine whether a particular model is valid rather than using it to discover a suitable one (Jonathan, 2010). This analysis tool is utilized to determine whether Zakat Literacy influences tithe, Islamic Egalitarianism to tithe, Moral Norms with the tithe, and intention to pay zakat with compliance.

| Table 2. Measurement Items |
|-----------------|-----------------|
| **Zakat Literacy** | **Islamic Egalitarianism** |
| [ZL1] I have general knowledge of zakat | [IE1] A Muslim should pay attention to the others' welfare |
| [ZL2] I understand the country has regulations regarding zakat. | [IE2] A Muslim must be kind to everyone |
| [ZL3] I know that zakat can only be distributed to eight *asnaf* (the receivers) | [IE3] A Muslim must find a way to help others who are less fortunate |
| [ZL4] I understand that I am obliged to pay zakat if my income has reached the *nisab* and *haul*. | [IE4] Everyone should have equal rights |

<table>
<thead>
<tr>
<th><strong>Moral Norms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>[MN1] I am the type of person who likes to give zakat</td>
</tr>
<tr>
<td>[MN2] I will feel guilty if I don't give zakat</td>
</tr>
<tr>
<td>[MN3] I have a moral obligation to give zakat</td>
</tr>
<tr>
<td>[MN4] Not giving zakat is against my principles</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Intention</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>[Int1] I have the intention to give Zakat in the near future</td>
</tr>
<tr>
<td>[Int2] Zakat is one of my ways of giving to charity</td>
</tr>
<tr>
<td>[Int3] My intention to give zakat is getting higher</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Zakat Compliance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>[ZC1] I pay Zakat every year</td>
</tr>
<tr>
<td>[ZC2] I never miss paying zakat</td>
</tr>
<tr>
<td>[ZC3] I regularly pay Zakat through Zakat Institutions</td>
</tr>
</tbody>
</table>

Validity and reliability tests for each construct were conducted prior to analysis. Validity testing of the construct is accomplished by looking at the loading factor value for each variable. Subsequently, this analysis uses construct reliability (CR) and average variance extracted (AVE) to test reliability. The results of construct testing can be seen in the table below:

| Table 3. Item loadings on related factors |
|-------------------------------|-----------------|-----------------|-----------------|
| **Construct** | **Items** | **Factor Loading** | **CR (Above 0.7)** | **AVE (above 0.5)** |
| Zakat Literacy | ZL1 | 0.751 | 0.72 | 0.97 |
| | ZL2 | 0.707 | |
| | ZL3 | 0.734 | |
| | ZL4 | 0.757 | |
Islamic Egalitarianism (IE)  
IE1  0.701  
IE2  0.87  
IE3  0.769  
IE4  0.811  

Moral Norm (MN)  
MN1  0.586  
MN2  0.86  
MN3  0.94  
MN4  0.505  

Intention (INT)  
INT1  0.591  
INT2  0.804  
INT3  0.801  

Zakat Compliance (ZC)  
ZC1  0.606  
ZC2  0.791  
ZC3  0.904  

The test results indicated that the Loading Factor value for each indicator is more than 0.05. Thus, each indicator owned by the variables in this study is valid. Moreover, construct reliability was tested employing the construct reliability approach by calculating the instrument's reliability index from the analyzed SEM model. The construct can be reliable if the CR value is ≥0.70 and the AVE value is ≥0.50. Based on the calculation results, the CR value for the zakat literacy variable (ZL) is 0.72 (≥0.70), and the AVE value is 0.97 (≥0.50), meaning that the statement of the ZL variable is reliable. In the Islamic Egalitarianism (IE) variable, it was uncovered that the CR value was 1.38 (≥0.70)) and the AVE value was 0.98 (≥0.50), suggesting that the questionnaire statement of the IE variable was reliable. Likewise, the statement on the Moral Norms variable has a CR value of 2.3 (≥0.70) and an AVE of 0.98 (≥0.50). Similarly, the Intention variable has a CR value of 0.97 (≥0.70) and an AVE value of 0.97 (≥0.50), indicating that the intention variable statement is reliable. The Zakat Compliance Variable (ZC) has a CR value of 0.96 (≥0.70) and an AVE value of 0.97 (≥0.50), showing that the ZC variable statement is reliable.

Figure 2. Final Model Measurement 2
The output results are in the form of a measurement model, which is explained as follows:

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Track</th>
<th>Estimation</th>
<th>C.R.</th>
<th>P</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>INT</td>
<td>&lt;--- ZL</td>
<td>0.454</td>
<td>5.016</td>
<td>***</td>
</tr>
<tr>
<td>H2</td>
<td>INT</td>
<td>&lt;--- IE</td>
<td>0.152</td>
<td>2.08</td>
<td>0.038</td>
</tr>
<tr>
<td>H3</td>
<td>INT</td>
<td>&lt;--- MN</td>
<td>0.397</td>
<td>3.377</td>
<td>***</td>
</tr>
<tr>
<td>H4</td>
<td>ZC</td>
<td>&lt;--- INT</td>
<td>0.957</td>
<td>6.562</td>
<td>***</td>
</tr>
</tbody>
</table>

Hypothesis testing uses a t-value with a significance level of 0.05. If the Critical Ratio (CR) value is ≥1.967 or the probability value (P) is ≤0.05, then the HO is rejected (hypothesis accepted) (Junaidi, 2021). Based on the output results, it is discovered that the probability value between zakat literacy, Islamic egalitarianism, and moral norms influences the intention of SMEs owners to pay zakat. The empirical findings of this study offer knowledge development regarding the intention to pay zakat through the integrative role identification of zakat literacy, Islamic egalitarianism, and moral norms with the intention and obedience of zakat. This latest investigation clearly describes the specific determinants of muzakki's intentions (the giver's intentions), in this case, SMEs owners towards zakat compliance.

2. Discussion

Numerous studies have identified factors affecting the intention to tithe, including an investigation conducted by (Sadallah et al., 2022), which utilizes an ethical approach to identifying zakat compliance among business owners in Algeria. The findings revealed that political instability, zakat knowledge, and trust significantly affect zakat compliance. Another probe (Sadallah et al., 2022) uncovered a positive and significant relationship between attitudes, subjective norms, and perceptions of behavioral control to pay zakat and subsequently had a significant effect on zakat compliance behavior. (Bin-Nashwan et al., 2020) also showed a study of zakat compliance behavior among entrepreneurs using an economic approach and uncovered that legal complexity and zakat law enforcement did not affect zakat compliance among entrepreneurs; only religiosity had an effect. Then (Saad et al., 2020) discovered that knowledge and close friends positively affected the intention to pay zakat among business people in Nigeria. (Izlawanie, 2016) also examined the determinants of zakat compliance among entrepreneurs. The results of his study explain that business attitudes and profitability significantly impacted compliance. In contrast, the role of zakat managers and the length of the business establishment are relatively insignificant in their relationship with compliance.

Based on the findings of this research, zakat literacy can increase the intention of SMEs owners to pay zakat because the relationship between the two factors is positive and significant. The concept of literacy has the same meaning as general literacy, which is the ability to write, read, speak, and count. The concept of literacy in general has the same meaning where literacy is the ability to write, read, speak and count which will impact one's behavior in the future as explained by (Pulungan, 2017). The literacy variable is similar to the knowledge variable which has been used in several behavioral studies related to the payment of zakat (Hakimi et al., 2021; Sadallah et al., 2022; Yusfiarto et al., 2020). Nevertheless, in the Indonesian context, zakat authorities have utilized the term "literacy" to emphasize understanding knowledge and access to
information about zakat (Kasri, 2020). There is no absolute definition in textual books or research studies on zakat literacy, and an actual definition of zakat literacy has yet to be found. Nonetheless, compared with the definition of literacy in general, zakat literacy can be interpreted as a person's ability to read, understand, calculate, and access information about zakat, raising awareness of paying zakat (Baznaz, 2019). Previous studies generally state that knowledge of zakat positively relates to the intention to pay zakat. (Annahl et al., 2021) Suggests that knowledge of zakat significantly impacts a person's attitude, which has implications for the intention to pay zakat. According to him, sufficient knowledge of zakat, such as eligible recipients, minimum zakat rates, how institutions distribute zakat, and supporting regulations, can improve muzakki (The giver) attitudes. Knowledge of Islamic values and the impactful distribution of zakat can inspire someone to give alms. In addition, muzakki needs to understand the favorable zakat payment regulations, such as tax deductions. In line with the study (Syauqi et al., 2022) also shows that one's knowledge has an impact on the intention to pay zakat through zakat institutions. Additionally, (Yusfiarto et al., 2020) found that the higher the zakat literacy possessed by the muzakki, the more implications for increasing the muzakki's intention to comply with paying zakat.

Zakat literacy refers to the zakat payer's understanding of what is needed. Islamic principles that will affect individual compliance in paying zakat. Many researchers use literacy as a critical variable to predict individual compliance behavior in paying zakat. For example, a study conducted by (Kasri & Yuniar, 2021; Othman et al., 2017; Yusfiarto et al., 2020) states that the higher level of literacy and knowledge of muzakki can have implications for muzakki's intention to pay zakat. In other words, the lack of zakat understanding hinders the payment of zakat. According to (Saad et al., 2020), individuals with a zakat understanding tend to be more involved in paying zakat compliance than those who do not have the insights. Accordingly, zakat literacy plays an essential role in convincing muzakki to follow the rules and provisions of Shari'a.

Furthermore, this study displays that Islamic Egalitarianism can predict the intention of SMEs owners to pay zakat. A sense of equality is correlated with reflecting the quality of a Muslim's religiosity. (Nathan, 1983) explains egalitarianism as a doctrine of intrinsic value in the equal distribution of good things. This concept personifies human nature, prioritizing making the poor rich. The idea of egalitarianism is firmly embedded in Islamic teachings. For instance, Tafsir Al-Qur'an exemplifies that Islam promotes equality of egalitarianism for the social benefit of the ummah (McAuliffe, 1999). Islamic egalitarianism is measured using the seven modified items from (Katz et al., 1988). This scale includes attitudes about freedom and independence, duties and roles, and perceptions of equality. In line with a study conducted by (Rizal & Amin, 2017) that egalitarianism plays a role in influencing a person's intention to make waqf.

This investigation also empirically found that moral norms significantly affect the intention of SMEs owners to pay zakat. The importance of moral norms in influencing people's intentions has been validated by (Ur Rehman et al., 2021), who uncovered that moral norms have a strong and positive relationship with compliance with paying zakat. The higher a person's moral value, the more likely they pay zakat. Moral norms refer to individual beliefs about right and wrong (Parker et al., 1995). According to Norm Activation theory, moral behavior results from personal norms to act in a certain way (Schwartz, 1977). When a person understands the consequences of the actions taken and is willing to take responsibility for the consequences, moral norms are
activated. Moral norms presuppose that paying zakat is one’s responsibility to assist others in need. Moral norms depend on ethics, which are considered right or wrong (Andam & Osman, 2019). In addition, moral norms can explicitly influence intentions (van der Linden, 2011) states that moral norms have the most significant influence on intentions. Several studies on charity paying behavior also confirm that moral norms significantly impact the intention to pay zakat, especially in the context of Pakistan (Kashif & Run, 2015) and developed countries such as the United Kingdom (van der Linden, 2011) and Australia (Knowles et al., 2012; Smith & Mesweeney, 2007) also discovered that moral norms seriously effect on the intention to donate money to charities. Thus, this investigation extends previous research investigating the relationship between moral norms and the intention to pay zakat. (Burgoyne et al., 2005) also suggested that donating is a behavior that includes a moral component.

This empirical fact encourages the significance of exploring factors other than moral norms that encourage the intention of SMEs to pay zakat. (Ajzen & Fishbein, 1975) describes intention as a form of willingness to perform certain behaviors in the future. As a result, the intention is expected to precede behavior and thus can be considered a direct antecedent of behavior. According to (Icek Ajzen, 1991), intention affects behavior immensely and should be considered an essential component in investigating how people ultimately behave. Likewise, (Ajzen, 2006; Conner et al., 2002) and (Conner & Armitage, 1998) confirmed that intention is the most influential determinant of actual behavior. When applied in the context of zakat, business owners are expected to develop intentions before deciding whether to comply with zakat. However, several studies have investigated intention as a determinant of zakat compliance (Muhammad & Saad, 2016; Othman et al., 2017). Further studies should be conducted on the relationship between zakat compliance intentions and behavior. Accordingly, the intention is expected to influence zakat compliance behavior positively. The intention is also one of the factors that also influence compliance in paying zakat, which is in line with the findings (Bin-Nashwan & Al-Daithani, 2020; Muhammad & Saad, 2016; Saad et al., 2020; Sadallah & Abdul-Jabbar, 2022) which state that intention acts as a tremendous impetus, especially business owners who have reached the nishab, to pay zakat obediently. Zakat institutions must have a new strategy to encourage SMEs owners to pay zakat, given the great potential in Indonesia. Distribution of zakat funds to asnaf fairly and equitably will attract more SMEs owners to pay their zakat through zakat institutions. Transparency and fairness in the distribution of zakat funds boost SMEs' trust in zakat institutions.

D. Conclusion

This study aimed to explain the determinants of zakat compliance behavior that affect the SMEs owners’ decisions in paying zakat. Hence, the findings indicated that all direct relationships between determinants of intention and tithe compliance have a significant effect. This research has several profound implications for both theoretical and practical aspects. Theoretically, the findings enrich the literature on zakat compliance behavior by introducing the variables of zakat literacy, Islamic egalitarianism, and moral norms. Practically, the results also contribute to conveying necessary information for the government and zakat institutions in developing effective policies and strategies to enhance compliance with zakat obligations for every Muslim, especially SMEs owners. The results emphasize the importance of zakat literacy and management and organizing strategies to raise public trust in all amil (the officer) zakat institutions.
E. Acknowledgements

The authors sincerely thank all individuals who contributed to the research on zakat compliance among SMEs in Mataram. We acknowledge the valuable participation of SME owners and managers in sharing their experiences and perspectives, which provided crucial real-world insights into the challenges and motivations related to zakat compliance. Additionally, we express heartfelt appreciation to the editorial board and anonymous reviewers for their meticulous evaluation and constructive feedback that significantly enhanced the quality of our research.

F. Author Contributions Statement

The authors collaborated in developing the ideas and addressing the issues related to the research topic. One of the authors was responsible for data selection and research discussion analysis, while another author verified the analytical methods used. There were also contributions from other authors in building the theoretical framework and developing the analytical methods employed in the study.

G. References


Determinants of Zakat Compliance Behavior


