

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

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Abstract

This study aims to assess determinants of small and medium enterprises (SMEs) owners' compliance behavior in paying zakat (alms). In addition, the sample population comprised 176 SMEs owners in Mataram City who served as participants. Data were collected through online survey instruments using the purposive sampling method. The testing technique and data analysis were carried out using Structural Equation Modeling (SEM). The results showed that zakat literacy, Islamic egalitarianism, and moral norms influenced intention of SMEs owners to pay zakat, while intention affected compliance behavior. This study was essential for zakat institutions to develop new strategies to facilitate compliance behavior, considering the great potential in Indonesia. In addition, the fair and equitable distribution of zakat funds to *asnaf* (noun group of people worthy of receiving Muslim tithe) was expected to encourage SMEs owners to fulfill their obligation through zakat institutions by increasing the level of trust.

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

A. Introduction

Islamic economics is rooted in principles derived from the Al-Qur'an and As-Sunnah, embodying a system that emphasizes resource ownership, motivation, and decision-making processes. In the context of resource ownership, Islam permits both private and public ownership, but ultimately, all possessions are believed to belong to Allah. Meanwhile, in terms of motivation, Islam also recognizes the significance of profit as a goal for Muslim entrepreneurs, which provides encouragement to work diligently and attain success. Muslim entrepreneurs have been reported to be driven by profit maximization, which is not only constrained by resource limitations but also by adherence to Islamic law and ethical values (Yusoff, 2006). Based on Islamic law, assets

owned by Muslim must be obtained from lawful sources and free from usury. In a case where assets reach the *nisab* (the minimum amount that Muslim must have before being obliged to give zakat) and *haul* (timeline to pay zakat), the owner must pay zakat.

In Arabic, zakat is an infinitive verb form, which means “to grow and increase.” Meanwhile, in sharia (Islamic law), it refers to a specified portion of wealth to be distributed among the categories of entitled recipients (Tlemsani & Matthews, 2020). Zakat is also widely known as one of the crucial pillars of Islam and is defined as 'purification' or 'growth'. According to Fiqh scholars, it is only obligatory for an adult Muslim who is sane, independent, and possesses a certain amount of wealth, subject to certain conditions (Yusuf Al Qardawi, 2009). Giving zakat is considered a means of purifying property and soul, thereby redistributing wealth to individuals in need.

In the business context, zakat empowerment program and business assistance have been reported to have a positive impact on the growth of *mustahik* enterprises, benefiting their welfare. However, several studies have shown that their welfare remains unaffected by macroeconomic proxies. Zakat has also been shown to play a positive role in the form of business growth for *mustahik*, presenting the potential for prosperity (Mawardi et al., 2022). A recent study showed that it was particularly effective in alleviating poverty, reducing income inequality, promoting socio-economic equality among beneficiaries, and building quality education and health facilities (Ascarya, 2022; Hariyanto et al., 2020; Saad et al., 2023). Moreover, it serves as a mechanism to prevent the accumulation of wealth on one side and encourages investment (Herianingrum et al., 2019). The Qur'an has also mentioned at least eight *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 time of Prophet Muhammad. In addition, its practice serves as a manifestation of worship with double dimensions, including monotheism and social dimensions. Several studies have shown that it has become an essential part of the Islamic economic system due to the considerable impact in achieving social harmony and maintaining a decent standard of living for disadvantaged segments within Muslim communities (Sawmar & Mohammed, 2021). Zakat plays a vital role in the development of countries and functions to bridge the gap between the rich and the poor (Saad et al., 2020).

As a country with one of the largest Muslim populations, accounting for approximately 86.7% of its total populace (world population review, 2021), Indonesia has huge potential for zakat. According to data released by the National Amil Zakat Agency (Baznas, 2022), Indonesia has a potential of IDR 327.6 trillion. Corporate zakat has been reported to have the highest potential value of IDR 144.5 trillion, followed by income and service zakat, zakat money, agricultural zakat, and livestock zakat at IDR 139.07 trillion, IDR 58.76 trillion, IDR 19.79 trillion, and IDR 9.51 trillion, respectively. However, the reality of its collection still requires enhancement (Yusfiarto et al., 2020), showing a significant gap between expectations and implementation within 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 compel Muslim to fulfill their obligations. Consequently, the perceptions of individuals regarding zakat payments are affected by comprehension (Cokrohadisumarto et al., 2020). A significant aspect of this understanding lies in recognizing the potential for zakat contribution from SMEs. Despite SMEs occupying an essential position within the real sector, fund managers often struggle to harness income optimally. Several studies have shown that the increasing number of SMEs has 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.

Exploring the factors influencing individuals' behavior intentions towards fulfilling obligatory zakat presents an intriguing avenue of study, with several reports exploring the main determinants (Ajzen & Fishbein, 1975; Al-Qaradawi, 1999; Icek, 1985). According to Ajzen & Fishbein, (1975) and Icek, (1985), actual compliance is determined by behavior intention, with stronger intention correlating to higher levels of expected compliance, and vice versa. Al-Qaradawi also reported its significance as a critical factor in zakat compliance (Al-Qaradawi, 1999), and this is consistent with several empirical studies (Alam et al., 2012; Bin-Nashwan & Al-Daihani, 2020; Saad et al., 2020; Sadallah et al., 2022).

In line with previous reports, Altruism pertains to selfless, compassionate behavior directed towards others, driven by a genuine desire to assist rather than a feeling of obligation. According to (Darlington, 1978), individuals' inclination towards altruistic actions is heightened by their perception of shared group preferences. The study reported that humans are more inclined to act altruistically towards individuals perceived as similar to themselves. This current study extends the altruism theory by examining how Islamic egalitarianism, zakat literacy, and moral norms influence behavior intention to promote compliance with zakat, a form of Islamic charitable giving. Despite previous reports, particularly within the Indonesian context, the relationship between zakat literacy, Islamic egalitarianism, moral norms, and intention and compliance with zakat remains largely unexplored. Therefore, this study aims to examine the factors significantly related to behavior intention of zakat compliance among SMEs owners in Indonesia. The results are expected to provide literature in the field of zakat and constructive suggestions to stakeholders, specifically the government, in formulating policies that can increase compliance. Apart from adding to the limited literature, the novelty of this study also has another dimension.

B. Methods

This study used a quantitative method with an explanatory design to gather data through questionnaires. Explanatory design was often used to acquire phenomena clarification that occurred empirically to obtain answers to causal relationships between variables through hypothesis testing (Sukmawati & Nurfitriani, 2019). Respondents selected one of the alternative answers available to measure variables using a Likert Scale, starting with 1 (strongly disagree) to 5 (strongly agree). The hypotheses developed in this study are presented below:

H1: Zakat literacy positively affects intention of SMEs owners to pay zakat.

H2: Islamic egalitarianism positively affects intention of SMEs owners to pay zakat.

H3: Moral norms have a positive impact on intention of SMEs owners to pay zakat.

H4: Intention significantly affects SMEs owners' compliance in paying zakat.

The sample population comprised 176 SMEs owners in Mataram City who served as participants. The instrument accumulated data through an online survey using a purposive sampling method. In addition, Structural Equation Modeling (SEM) technique was applied using AMOS software to test and analyze the data. The framework for thinking is presented in Figure 1 below:

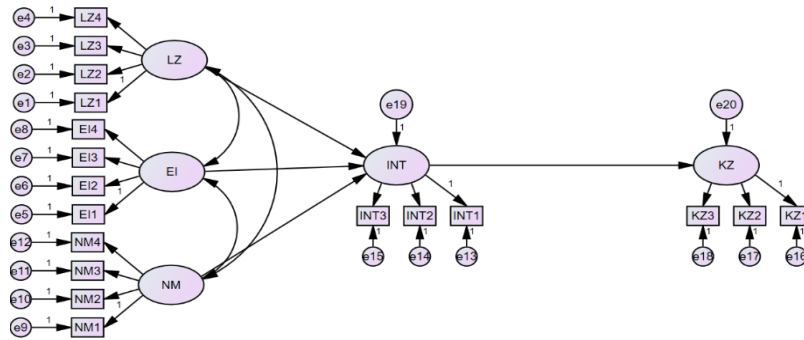


Figure 1. Conceptual Framework.

C. Results and Discussion

1. Results

Respondent Demographics

Demographic data showed that 78 of the 176 respondents were women (44.3), while 98 were men (55.7%). Based on age, the majority of the respondents were between 31-40 years (34.7%) and 41-50 years (33.5%). In addition, the majority graduated with a Diploma/Bachelor's Degree (43.8%) and High School (39.7%). Most of the respondents' business length was between 11-20 years (35.8%) and less than 5 years (33%) in the agriculture/plantation sector (23.9%).

Table 1. Respondent Demographics

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

Model Testing and Hypothesis Analysis

This study used SEM as the analytical tool. The benefit of SEM was that the writer could determine whether a particular model was valid rather than using it to discover a suitable one (Jonathan, 2010). This analysis tool was used to determine whether zakat Literacy influenced tithe, Islamic Egalitarianism to tithe, Moral Norms with the tithe, and intention to pay zakat with compliance.

Table 2. Measurement Items

<i>Zakat Literacy</i>	
[ZL1]	I had general knowledge of zakat
[ZL2]	I understood the country had regulations regarding zakat.
[ZL3]	I knew that zakat could only be distributed to 8 <i>asnaf</i> (the receivers)
[ZL4]	I understood that I am obliged to pay zakat when my income has reached the <i>nisab</i> and <i>haul</i> .
<i>Islamic Egalitarianism</i>	
[IE1]	Muslim should pay attention to the other's welfare
[IE2]	Muslim must be kind to everyone
[IE3]	Muslim must find a way to help others who are less fortunate
[IE4]	Everyone should have equal rights
<i>Moral Norms</i>	
[MN1]	I am the type of person who likes to give zakat
[MN2]	I would feel guilty when I don't give zakat
[MN3]	I had moral obligation to give zakat
[MN4]	Not giving zakat was against my principles
<i>Intention</i>	
[Int1]	I had the intention to give Zakat soon
[Int2]	Zakat was one of my ways of giving to charity
[Int3]	My intention to give zakat was getting higher
<i>Zakat Compliance</i>	
[ZC1]	I paid Zakat every year
[ZC2]	I never missed paying zakat
[ZC3]	I paid regularly Zakat through Zakat Institutions

Validity and reliability tests for each construct were conducted before analysis. Validity testing of the construct was carried out by examining the loading factor value for each variable. Subsequently, this analysis used construct reliability (CR) and average variance extracted (AVE) to test reliability. The results of construct testing are presented 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 (ZL)	ZL1	0.751	0,72	0,97
	ZL2	0.707		
	ZL3	0.734		
	ZL4	0.757		

Islamic Egalitarianism (IE)			1,38	0,98
	IE1	0.701		
	IE2	0.87		
	IE3	0.769		
	IE4	0.811		
Moral Norm (MN)			2,3	0,98
	MN1	0.586		
	MN2	0.86		
	MN3	0.94		
	MN4	0.505		
Intention (INT)			0,97	0,97
	INT1	0.591		
	INT2	0.804		
	INT3	0.801		
Zakat Compliance (ZC)			0,96	0,97
	ZC1	0.606		
	ZC2	0.791		
	ZC3	0.904		

The test results showed that the Loading Factor value for each indicator was more than 0.05, showing the validity of each indicator. Moreover, CR was tested by calculating the instrument's reliability index from the analyzed SEM model. The construct could be considered reliable when the CR value was ≥ 0.70 and the AVE value was ≥ 0.50 . Based on the calculation results, the CR value for zakat literacy variable was 0.72 (≥ 0.70), and the AVE value was 0.97 (≥ 0.50), showing that the statement of the zakat literacy variable was reliable. In the islamic egalitarianism variable, the results showed that the CR value was 1.38 (≥ 0.70) and the AVE value was 0.98 (≥ 0.50), suggesting the reliability of the questionnaire statement of the islamic egalitarianism variable. The statement on Moral Norms variable had a CR value of 2.3 (≥ 0.70) and an AVE of 0.98 (≥ 0.50). Similarly, the intention variable had a CR value of 0.97 (≥ 0.70) and an AVE value of 0.97 (≥ 0.50), showing that the intention variable statement was reliable. Zakat Compliance Variable had a CR value of 0.96 (≥ 0.70) and an AVE value of 0.97 (≥ 0.50), showing its reliability.

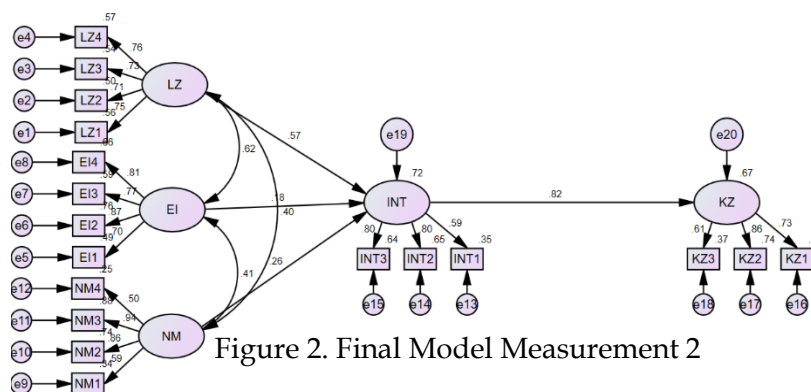


Figure 2. Final Model Measurement 2

The output results were in the form of a measurement model, which was explained

as follows:

Table 4. SEM Estimation Results

Hypothesis	Track	Estimation	C.R.	P	Result		
H1	INT	<-- -	ZL	0.454	5.016	***	Accepted
H2	INT	<-- -	IE	0.152	2.08	0.038	Accepted
H3	INT	<-- -	MN	0.397	3.377	***	Accepted
H4	ZC	<-- -	INT	0.957	6.562	***	Accepted

Hypothesis testing used a t-value with a significance level of 0.05. When the Critical Ratio (CR) value was ≥ 1.967 or the probability value (P) was ≤ 0.05 , then the HO was rejected (hypothesis accepted) (Junaidi, 2021). Based on the output results, the probability value between zakat literacy, Islamic egalitarianism, and moral norms influenced the intention of SME owners to pay zakat. The empirical results of this study offered knowledge development regarding the intention to pay zakat through the integrative role identification of zakat literacy, Islamic egalitarianism, and moral norms. This latest investigation clearly described the specific determinants of *Muzakki's* intention (the giver's intention), in this case, SME owners.

2. Discussion

Several studies had identified factors affecting the intention to tithe, including an investigation conducted by Sadallah et al., 2022, which used an ethical approach to identify compliance among business owners in Algeria. The results showed that political instability, zakat knowledge, and trust significantly affected compliance. Another study (Sadallah et al., 2022) showed a positive and significant relationship between attitudes, subjective norms, and perceptions of behavior control to pay zakat, which had a significant effect on adherence. Bin-Nashwan et al., (2020) also examined compliance behavior among entrepreneurs using an economic approach and uncovered that legal complexity and zakat law enforcement had no effect among entrepreneurs, with only religiosity exerting an effect. In addition, Saad et al., 2020 reported that knowledge and close friends positively affected the intention to pay zakat among business owners in Nigeria. Izlawanie, 2016 also examined determinants of compliance among entrepreneurs. The results of this study explained that business attitudes and profitability significantly had an impact. Meanwhile, the role of zakat managers and the length of the business establishment were relatively insignificant.

Based on the results, zakat literacy could increase the intention of SME owners to pay zakat because the relationship between the two factors was positive and significant. The concept of literacy had the same meaning as general literacy, which was the ability to write, read, speak, and count, which impacted behavior of individuals (Pulungan, 2017). Literacy variable was similar to the knowledge variable, which had been used in several behavior studies related to the payment of zakat (Hakimi et al., 2021; Sadallah et al., 2022; Yusfiarto et al., 2020). In the Indonesian context, zakat authorities used the term "literacy" to emphasize understanding knowledge and access to information (Kasri, 2020). The results showed that there was no absolute definition in textual books or studies on the variable, and an actual definition had not been found. Compared to the definition of literacy in general, zakat literacy could be interpreted as individuals' ability

to read, understand, calculate, and access information about zakat, raising awareness of its payment (Baznaz, 2019). Previous studies showed that knowledge had a positive relationship with the intention to pay. Annahl et al., 2021 suggested that knowledge also had a significant impact on attitude, which had implications for the intention to pay zakat. According to this study, sufficient knowledge, such as eligible recipients, minimum zakat rates, how institutions distribute zakat, and supporting regulations, could improve *muzakki* (The giver) attitudes. Knowledge of Islamic values and the impactful distribution of zakat could inspire individuals to give alms. In addition, *muzakki* was needed to understand the favorable zakat payment regulations, such as tax deductions. In line with a study by Syauqi et al., 2022, knowledge had an impact on the intention to pay through zakat institutions. Yusfiarto et al., 2020 also showed that the higher zakat literacy possessed by the *muzakki*, the more implications for increasing the *muzakki*'s intention to comply with payment.

Zakat literacy referred to the payer's understanding of what was needed. Islamic principles affected individuals' compliance in paying zakat, and several studies used literacy as a critical variable to predict compliance behavior. For example, a study conducted by Kasri & Yuniar, 2021, Othman et al., 2017, and Yusfiarto et al., 2020 stated that higher level of literacy and knowledge of *muzakki* could have implications for the intention to pay zakat. This showed that the lack of zakat understanding hindered the payment. According to Saad et al., 2020, individuals with zakat understanding tended to be more compliant compared to those without insights. Based on these results, zakat literacy played an essential role in convincing *Muzakki* to follow the rules and provisions of Shari'a.

This study showed that Islamic Egalitarianism could predict the intention of SME owners to pay zakat. A sense of equality was correlated with reflecting the quality of Muslim's religiosity. (Nathan, 1983) explained egalitarianism as a doctrine of intrinsic value in the equal distribution of good things. This concept personified human nature, prioritizing making the poor rich. The idea of egalitarianism was firmly embedded in Islamic teachings. For instance, Tafsir Al-Qur'an exemplified that Islam promoted equality of egalitarianism for the social benefit of the ummah (McAuliffe, 1999). Islamic egalitarianism was measured using the 7 modified items from (Katz et al., 1988). This scale included attitudes about freedom and independence, duties and roles, and perceptions of equality. In line with a study conducted by (Rizal & Amin, 2017) egalitarianism played a role in influencing a person's intention to make waqf.

This investigation also empirically found that moral norms significantly affected the intention of SME owners to pay zakat. The importance of moral norms in influencing individuals' intention had been validated by Ur Rehman et al., 2021. The results showed that the variable had a strong and positive relationship with compliance with paying zakat. Moral norms referred to beliefs about right and wrong as reported by Parker et al., 1995. According to Norm Activation theory, moral behavior stemmed from personal norms to act in a certain way (Schwartz, 1977). When individuals understood the consequences of the actions taken and were willing to take responsibility for the consequences, moral norms were activated. In addition, moral norms presupposed that paying zakat was a responsibility to assist others in need. Several studies showed that this variable depended on ethics, which were considered right or wrong (Andam & Osman, 2019). Moral norms could also explicitly influence intention, and van der Linden, 2011 stated that it had the most significant impact. Several studies on charity paying behavior also showed that it significantly impacted the intention to pay zakat, specifically 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

and Smith & Mcsweeney, 2007 also discovered that moral norms had a significant effect on the intention to donate money to charity. Therefore, this study extended previous reports investigating the relationship between moral norms and the intention to pay zakat. Burgoyne et al., 2005 suggested that donating was behavior that included moral component.

These empirical facts encouraged the significance of exploring factors other than moral norms that motivated the intention of SMEs owners to pay zakat. Ajzen & Fishbein, 1975 described intention as a form of willingness to perform certain behaviors in the future. Consequently, intention was expected to precede behavior and could be considered a direct antecedent of behavior. According to Icek Ajzen, 1991, it affected behavior significantly and must be considered an essential component. Ajzen, 2006, Conner et al., 2002, and Conner & Armitage, 1998 confirmed that intention was the most influential determinant of actual behavior. When applied in the context of zakat, SMEs owners were expected to develop intention before deciding whether to comply with zakat. However, several studies had investigated intention as determinant of zakat compliance (Muhammad & Saad, 2016; Othman et al., 2017). Further studies must be conducted on the relationship between zakat compliance intention and behavior. Accordingly, the intention was expected to influence zakat compliance behavior positively and was also one of the factors that influenced compliance in paying zakat, which was in line with the results (Bin-Nashwan & Al-Daihani, 2020; Muhammad & Saad, 2016; Saad et al., 2020; Sadallah & Abdul-Jabbar, 2022) which stated that intention acted as a tremendous impetus, specifically business owners who had 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 would attract more SME owners to pay their zakat through zakat institutions. Transparency and fairness in the distribution of zakat funds boosted SMEs' trust in zakat institutions.

D. Conclusion

In conclusion, this study aimed to explain determinants of zakat compliance behavior affecting SMEs owners' decisions in pay zakat. The results showed that all direct relationships between determinants of intention and compliance had a significant effect. This study had several profound implications for both theoretical and practical aspects. Theoretically, the results enriched the literature on zakat compliance behavior by introducing the variables of zakat literacy, Islamic egalitarianism, and moral norms. Practically, the results also contributed 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, specifically SMEs owners. In addition, the results emphasized the importance of zakat literacy and management and organizing strategies to raise public trust in all *amil* (the officer) zakat institutions.

E. Acknowledgments

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F. Author Contributions Statement

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

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