



## The Zakat Payment Behavior of Muslim Merchants in Sungai Penuh City

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**Abstract:** This study aims to understand the zakat payment behavior of Muslim traders in Sungai Penuh City. Using a qualitative phenomenological approach, this research explores the lived experiences and underlying meanings that shape traders' decisions in fulfilling their zakat obligations. Data were collected from 15 Muslim traders through in-depth interviews, participatory observation, and documentation. The analysis followed the Miles and Huberman model, including data reduction, data display, and conclusion drawing. The results indicate that zakat payment behavior is shaped by several key factors, namely religious understanding, economic capacity, and trust in zakat management institutions. Among these, religious understanding emerged as the most dominant factor influencing traders' awareness and willingness to pay zakat, especially within the socio-cultural context of traditional market environments in Sungai Penuh City. This study is expected to contribute to enhancing awareness, trust, and compliance among Muslim traders in fulfilling their zakat obligations.

**Keywords:** Behavior; Muslim Merchants; Theory of Planned Behavior; Zakat

### Introduction

Zakat is one of the fundamental pillars of Islam that holds a crucial role in the Islamic economic system. It functions not only as a form of worship but also as an instrument for wealth redistribution aimed at reducing social inequality and enhancing societal welfare. Within the realm of trade, business zakat is obligatory for Muslim traders who have reached the nisab (minimum threshold) and haul (one-year holding period). Despite its significance, compliance with zakat obligations among Muslim traders remains inconsistent and varies across different regions and economic contexts.

Sungai Penuh City, located in Indonesia, represents a growing center of trade and commerce where the majority of the population adheres to Islam. Ideally, zakat should serve as a reflection of the community's collective religious and social consciousness, particularly among Muslim traders. However, various challenges persist in the implementation of business zakat, including limited understanding of zakat obligations, insufficient literacy on zakat calculation, and economic constraints that affect traders' ability to fulfill their duties.

Previous studies suggest that zakat payment behavior is influenced by a combination of internal and external factors. Internal factors include the level of religious knowledge, social awareness, income stability, and personal conviction regarding the obligation of zakat. External factors, on the other hand, involve government regulations, the effectiveness of zakat institutions, and the extent of public outreach and education efforts. Trust in zakat institutions plays a particularly crucial role

in determining whether traders prefer to channel their zakat through official institutions or distribute it independently.

Moreover, religious leaders and scholars (ulama) hold a strategic position in shaping traders' awareness and compliance. Through religious education, sermons, and community engagement, they can strengthen understanding about the significance of zakat and its impact on societal welfare. Nevertheless, without consistent efforts in education, transparency, and institutional trust-building, the potential of zakat as a tool for social justice and poverty alleviation may remain underutilized.

Economic conditions also serve as a major determinant of zakat compliance. Traders with stable or growing businesses are generally more likely to fulfill their zakat obligations compared to those facing financial instability. Market competition, fluctuating income, and operational pressures often contribute to delays or neglect in zakat payments. Furthermore, the absence of practical and accessible zakat payment facilities, such as digital zakat platforms or mobile collection services, can further discourage compliance among traders.

Given these challenges, numerous studies have attempted to explore zakat compliance, yet the scope and methodologies vary considerably. Quantitative studies employing the Theory of Planned Behavior (TPB), such as those by Saad & Haniffa (2014) and Azman & Bidin (2015), confirm that attitudes, subjective norms, and perceived behavioral control significantly influence zakat intentions. However, these studies mainly rely on survey-based designs and thus do not capture the deeper meanings, lived experiences, and personal motivations of traders in fulfilling their zakat obligations. On the other hand, qualitative studies (e.g., Nurhayati, 2018; Rofiq, 2019) have provided rich insights into muzakki experiences, but they were conducted in large urban settings and did not employ the TPB framework explicitly, thereby limiting their theoretical integration.

Research on business zakat among traders has also predominantly focused on technical, legal, or institutional aspects (Hassan & Noor, 2015), while studies on trust in zakat institutions tend to analyze the general Muslim population rather than traders specifically (Widiastuti et al., 2020). Consequently, the unique behavioral dynamics of traders who operate within fluctuating economic conditions and localized social-religious environments remain underexplored.

Thus, despite the availability of research on zakat compliance, there remains a significant research gap: no prior study has conducted an in-depth investigation of zakat payment behavior among traders in Sungai Penuh City using a phenomenological approach combined with the Theory of Planned Behavior (TPB). Such an approach is essential for uncovering how traders interpret, negotiate, and practice their zakat obligations within their everyday economic realities and sociocultural contexts.

Therefore, this study aims to analyze the factors influencing zakat payment behavior among Muslim traders in Sungai Penuh City. By identifying both the internal and external determinants of zakat compliance, this research seeks to contribute to the development of more effective zakat management strategies that enhance awareness, trust, and participation in zakat practices. Ultimately, the findings are expected to support more equitable and sustainable zakat implementation, thereby strengthening the role of zakat in promoting social welfare and economic justice.

To address these issues, this study aims to analyze the factors influencing the zakat payment behavior of Muslim traders in Sungai Penuh City using the Theory of Planned Behavior (TPB) framework. Specifically, this research seeks to explore how religious understanding, social influence, financial capability, trust in zakat institutions, and access to zakat-related information shape both the intention and actual behavior of traders in fulfilling their zakat obligations. In line with this objective, the study raises several key research questions: how religious knowledge influences the intention and behavior of paying zakat; to what extent social norms and community environments encourage or hinder zakat compliance; how perceived financial capability affects traders' decisions regarding zakat; how trust in zakat management institutions impacts compliance; and how adequate access to information contributes to the formation of proper zakat payment behavior. Furthermore, this study seeks to explain how the three core components of TPB attitude toward behavior, subjective norms, and perceived behavioral control interact to shape the zakat payment practices of Muslim traders in Sungai Penuh City.

## Literature Review

Zakat is a fundamental pillar in the Islamic economic system that functions not only as an act of individual worship but also as a means of social empowerment and poverty alleviation. According to Antonio (2019), zakat is a financial obligation imposed on specific types of wealth owned by Muslims who have met the nisab (minimum threshold) and haul (one-year period), and it must be distributed to the rightful recipients (mustahik) in accordance with Sharia principles. This definition emphasizes that zakat contains both an obligatory dimension and a clearly regulated system of distribution.

In a similar vein, Ascarya and Yumanita (2018) explain that zakat serves as a fiscal instrument within the Islamic economy, aiming to reduce income inequality and strengthen social solidarity. In other words, zakat fulfills not only a spiritual purpose but also plays a strategic role in achieving equitable economic development. Likewise, Beik and Arsyianti (2016) define zakat as a tool for fair and equitable wealth distribution that contributes to improving the quality of life of the poor. They emphasize that zakat can have a significant economic impact when managed productively and integrated into empowerment programs.

From a contemporary perspective, Huda et al. (2017) assert that zakat represents a wealth redistribution system that is not merely charitable but also transformative in nature. Professionally managed zakat institutions can enhance the economic capacity of mustahik in a sustainable manner. Furthermore, Nugroho and Ubaidillah (2020) argue that zakat functions as a socio-economic instrument capable of fostering justice and reducing poverty when integrated into national development policies.

Zakat is therefore not only an individual obligation but also a highly strategic economic and social instrument. In the Qur'an, zakat is frequently mentioned alongside

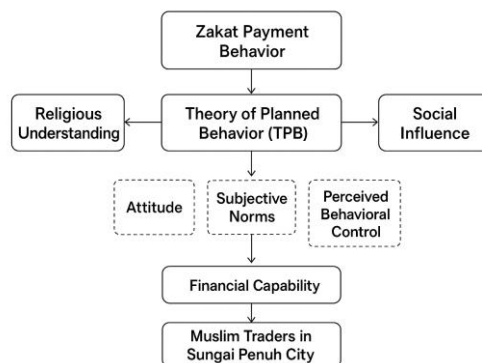
the command to perform prayer (shalat), as in Surah Al-Baqarah [2]:43, which states: “Establish prayer, give zakat, and bow with those who bow.” This indicates the essential role of zakat in the life of Muslims, both spiritually and socially. In Islamic teachings, zakat is generally classified into two main types: zakat al-fitr and zakat al-mal. Zakat al-fitr is obligatory for every Muslim before the Eid al-Fitr celebration as a form of self-purification and social solidarity. Meanwhile, zakat al-mal applies to various types of wealth such as gold, silver, agricultural produce, livestock, and income that meet the required criteria.

According to Yusuf al-Qaradawi (1999), zakat serves not only to purify wealth and cleanse the soul from greed but also as a mechanism of wealth redistribution aimed at eradicating poverty and social inequality. Therefore, zakat occupies a vital position in the Islamic economic system. Ideally, zakat management should be conducted by the state or authorized amil institutions responsible for collecting and distributing zakat to the eight categories of mustahik as mentioned in Surah At-Taubah [9]:60. Trustworthy and professional management of zakat can transform it into a key pillar of socio-economic development for the Muslim community.

Based on the above perspectives, zakat is understood not merely as a spiritual obligation but as an effective socio-economic mechanism for addressing inequality and poverty. Scholars consistently highlight the importance of professional zakat management to ensure that its impact goes beyond short-term consumption, achieving instead a transformative and sustainable role in the long term.

To guide the analysis of zakat payment behavior among Muslim traders in Sungai Penuh City, this study develops a conceptual framework constructed from the relevant literature and the Theory of Planned Behavior (TPB). The framework integrates key determinants identified in previous studies such as religious understanding, social influence, financial capability, institutional trust, and access to information into the three core components of TPB: attitude, subjective norms, and perceived behavioral control. Through this integration, the framework illustrates how these factors interact in shaping traders’ intentions and actual zakat payment behavior. The conceptual model below serves as the foundation for data interpretation and thematic analysis in this research.

Figure 1. Conceptual Framework



## Research Method

This study employs a qualitative approach using a phenomenological research method. The research was conducted in Sungai Penuh City, with the study subjects consisting of Muslim traders engaged in various types of businesses. Sampling was carried out through purposive sampling and snowball sampling techniques to identify participants who possess relevant experience and insights regarding zakat payment practices.

Data were collected through three main techniques:

1. In-depth interviews with traders, religious leaders, and zakat administrators to explore perceptions, motivations, and challenges related to zakat payment behavior.
2. Participant observation to understand traders' daily practices and habits concerning zakat compliance.
3. Documentation analysis to obtain supporting data from related institutions and zakat management organizations.

Data analysis followed the Miles and Huberman model, which includes three stages: data reduction, data display, and conclusion drawing/verification. To ensure the validity and reliability of the findings, data triangulation and member checking were employed. These validation strategies were used to cross-verify information from multiple sources and confirm interpretations with research participants.

## Results And Discussion

### Religious Understanding (Religiosity)

Religious understanding emerges as a central determinant of zakat compliance among traders. Those with a strong grasp of Islamic teachings tend to be more disciplined and consistent in fulfilling their zakat obligations. They perceive zakat not only as a spiritual duty but also as a moral responsibility to support the welfare of others.

One trader expressed this conviction clearly:

*"For me, zakat is part of my duty as a Muslim. If I earn enough, I must give it back to those who need it."*

However, traders with limited understanding particularly regarding zakat calculation and specific requirements tend to pay zakat irregularly or arbitrarily.

As one respondent stated:

“I don’t really know how much zakat I should pay. I only give what I think is enough.”

These variations suggest that improving religious literacy, especially in zakat calculation, is essential for enhancing compliance.

### **Economic Level (Income)**

Income stability strongly affects zakat payment behavior. Traders with stable and predictable daily earnings are more capable of allocating funds for zakat consistently. In contrast, small traders whose income fluctuates from day to day often struggle to fulfill zakat obligations.

A small-scale trader explained this challenge:

“Some days I profit, some days I don’t. When my income is uncertain, it’s hard to set aside money specifically for zakat.”

On the other hand, a trader with a well-established business noted:

“My income is stable, so I plan my zakat every month. It’s part of my financial routine.”

These findings reinforce the notion that economic capacity is a significant enabler of regular zakat payment, consistent with previous research in Islamic economic behavior.

### **Trust in Zakat Institutions**

Institutional trust plays a prominent role in determining whether traders pay zakat through official zakat organizations or choose to distribute it independently. Several respondents expressed concerns about transparency and accountability in existing zakat institutions.

One respondent shared:

“I prefer to give zakat directly to people I know. I’m not sure if the institution will distribute it properly.”

Another respondent emphasized the need for clearer information:

“If the zakat office showed clearly how funds are used, maybe more people would pay through them.”

These concerns indicate that strengthening institutional credibility through transparent reporting, clear communication, and community engagement is necessary to improve traders’ willingness to pay zakat formally.

### **Social Environment**

The social environment including family, community norms, and religious leaders—significantly influences zakat behavior. Traders embedded in communities with strong religious values and active religious leadership show higher compliance.

One trader highlighted this influence:

“In our community, zakat is always reminded during sermons. That motivates me to pay regularly.”

Conversely, respondents from environments where zakat is not actively discussed reported lower awareness:

“If no one around talks about zakat, sometimes we forget or don’t take it seriously.”

These insights indicate that strengthening community-based religious education can amplify positive norms surrounding zakat.

### **Ease of Access to Information**

Access to reliable and understandable information regarding zakat obligations also shapes behavior. Respondents emphasized the importance of educational initiatives such as religious lectures, public campaigns, and social media content.

One respondent noted:

“I learned about business zakat from a religious lecture. Before that, I had no idea how to calculate it.”

Another added:

“If zakat institutions provided more guidance or social media materials, I think more traders would understand their obligations.”

These responses underscore the need for improved dissemination of zakat information, particularly through modern communication channels.

### **Discussion**

The results indicate that religious understanding and economic conditions play central roles in determining zakat compliance among traders. Those who comprehend zakat as a religious duty are generally more disciplined, though economic capability remains a crucial factor influencing payment ability. Furthermore, low trust in zakat institutions poses a challenge that must be addressed by improving transparency and the efficiency of zakat distribution. Continuous education and socialization are also needed to ensure traders have adequate knowledge about zakat obligations and its social benefits.

This study reveals that zakat payment behavior among Muslim traders in Sungai Penuh City is influenced by interrelated factors—religious understanding, economic level, trust in zakat institutions, social environment, and access to information. Traders with higher religiosity tend to perceive zakat not only as an obligation but also as a significant social responsibility in Islam. Conversely, those with limited religious understanding are often less disciplined or even unaware of zakat requirements. According to Yusfiarto et al. (2020), low zakat literacy reduces individuals’ intention to pay zakat, highlighting the crucial role of religious understanding in shaping positive attitudes toward zakat.

Economic stability also significantly affects zakat behavior. Traders with consistent and well-planned income streams find it easier to allocate zakat funds, while those with fluctuating income may struggle to fulfill their obligations. As stated by Yusfiarto et al. (2020), limited financial literacy and weak financial control can reduce zakat-paying intentions, underscoring the strong link between financial awareness and zakat behavior.

Trust in zakat institutions is another major factor. Many traders prefer direct giving to ensure the funds reach the rightful recipients, reflecting concerns about institutional transparency. Thus, zakat organizations must strengthen their governance, reporting, and accountability mechanisms to rebuild trust among Muslim traders.

Social influence also shapes zakat behavior. Traders embedded in communities with strong religious and social values tend to follow the collective norm of zakat compliance. Religious leaders, scholars, and community figures who advocate for zakat payment play an essential role in reinforcing this behavior. As Pertiwi (2020) found, income level, zakat literacy, and institutional trust significantly affect public interest in paying zakat.

Access to information further reinforces zakat compliance. Traders exposed to accurate and accessible information—through religious talks, media, or institutional outreach—tend to understand and fulfill their zakat obligations properly. Therefore, zakat institutions should enhance public communication and provide educational programs through modern media platforms.

Overall, this study demonstrates that zakat payment behavior among Muslim traders in Sungai Penuh City is shaped by both internal and external factors, including religiosity, economic stability, institutional trust, social influence, and information access. Enhancing religious education, promoting transparent zakat management, strengthening community-based awareness, and improving informational outreach are essential to fostering regular zakat compliance.

### **Theoretical Interpretation: The Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) provides a comprehensive framework for understanding how attitudes, subjective norms, and perceived behavioral control influence traders' intentions and actions in paying zakat. According to Ajzen (1991), human behavior is determined by three main components: attitude, subjective norm, and perceived behavioral control, which collectively shape behavioral intention and actual behavior.

Traders' attitudes toward zakat are largely shaped by their religious understanding. Those with higher religiosity tend to view zakat as both a spiritual and social duty. Yusfiarto et al. (2020) found that traders with higher zakat literacy and stable income are more likely to pay zakat regularly. In contrast, those with limited religious or financial knowledge may underestimate zakat's importance, leading to neglect or indifference (Murniati, 2021).

Subjective norms, or social influences, also affect zakat payment behavior. Traders from communities with strong religious awareness and the influence of religious figures are more inclined to comply due to social expectations and moral reinforcement. As noted by Pertiwi (2020), income and trust in zakat institutions significantly affect individuals' willingness to pay zakat, demonstrating the importance of social norms in encouraging regular zakat practice.

The third component, perceived behavioral control, reflects the degree to which traders feel capable of paying zakat. Those with stable income and sound financial planning perceive greater control and are more consistent in their zakat obligations.



Conversely, traders with irregular income or low zakat literacy feel less able to manage this duty (Yusfiarto et al., 2020).

Behavioral intention arises when a trader's positive attitude, supportive social norms, and perceived control converge. Basu (2017) found that social norms and community expectations significantly influence zakat payment behavior, as individuals tend to align their actions with their peers.

Ultimately, actual zakat behavior manifests when strong intentions are translated into consistent actions. Traders with positive attitudes, social support, and financial control are more likely to pay zakat regularly. Ali (2019) similarly observed that income and religious commitment are key predictors of zakat payment consistency among Muslims.

In conclusion, the TPB framework effectively explains the multifaceted factors shaping zakat payment behavior among Muslim traders in Sungai Penuh City. Attitude, social norms, and financial control all play vital roles in forming the intention and actual practice of zakat. Therefore, strengthening religious literacy, enhancing supportive social environments, and improving access to zakat information can significantly increase traders' intention and commitment to fulfilling their zakat obligations.

## Conclusion

This study finds that zakat payment behavior among Muslim traders in Sungai Penuh City is shaped by an interplay of religious understanding, social influence, and financial capability. Traders with stronger comprehension of Islamic teachings demonstrate higher zakat compliance, while limited religious literacy remains a barrier for others. Economic stability further determines the consistency of zakat payment, particularly among traders with fluctuating income. Institutional trust also emerges as a critical factor. Many traders prefer direct giving, indicating the need for zakat institutions to strengthen transparency, governance, and public communication. Social environments especially the role of religious leaders and access to credible information additionally contribute to shaping compliance behavior. Viewed through the Theory of Planned Behavior (TPB), zakat behavior is primarily driven by attitude toward zakat, subjective norms within religious communities, and perceived behavioral control derived from financial conditions. Strengthening these three determinants will enhance intention and actual compliance. Overall, improving zakat literacy, enhancing institutional credibility, and supporting traders' economic resilience constitute key strategies for increasing zakat participation and maximizing its role in promoting social welfare and economic justice.

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