

Understanding Compliance With Paying Zakat: Insights From Recent Literature

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Abstrak,

Penelitian ini bertujuan untuk memahami kepatuhan membayar zakat melalui kajian literatur terbaru dari tahun 2020-2024. Metode yang digunakan adalah studi pustaka dengan mengumpulkan dan menganalisis data dari artikel-artikel ilmiah yang relevan. Analisis data menggunakan analisis konten untuk mengidentifikasi dan mengkategorikan tema-tema utama yang muncul dari literatur yang dianalisis, serta analisis tematik untuk mengidentifikasi pola atau tema yang berulang dalam data. Adapun alat bantu analisis menggunakan aplikasi Vosviewer, Microsoft Excel dan Mendeley. Hasil kajian menunjukkan bahwa insight literatur terbaru dari tahun 2020-2024 terdapat 15 variabel dengan kemunculan terbanyak pada publikasi kepatuhan zakat diantaranya, attitude 78 kemunculan, knowkedge 63 kemunculan, zakat institution 62 kemunculan, income 55 kemunculan, compliance behavior 52 kemunculan, influence 52 kemunculan, religiosity 52 kemunculan, income zakat 43 kemunculan, subjektive norm 43 kemunculan, trust 41 kemunculan, awarednes 34 kemunculan, profesional zakat 18 kemunculan, self efficacy 18 kemunculan, BAZNAS 14 kemunculan, dan accountability 13 kemunculan. Dengan memahami variabel-variabel yang mempengaruhi kepatuhan dalam membayar zakat, diharapkan tingkat kepatuhan tersebut dapat semakin meningkat, sehingga penghimpunan zakat pun akan bertambah. Hal ini akan mendukung redistribusi kekayaan dan mempermudah upaya pengentasan kemiskinan.

Kata Kunci: Kepatuhan Zakat, Insight Literature, Analisis Tematik

Abstract,

This study aims to understand zakat compliance through the latest literature review from 2020-2024. The method used is a literature study that collects and analyses data from relevant scientific articles. Data analysis uses content analysis to identify and categorise the main themes from the analysed literature and thematic analysis to identify recurring patterns or themes in the data. At the same time, the analysis tools used are the Vosviewer application, Microsoft Excel, and Mendeley. The results of the study show that the latest literature insights from 2020-2024 have 15 variables with the most appearances in publications on zakat, including attitudes 78 occurrences, knowledge 63 occurrences, zakat institutions 62 occurrences, income 55 occurrences, compliance behaviour 52 occurrences, influence 52 occurrences, religiosity 52 occurrences, income zakat 43 occurrences, subjective norms 43 occurrences, trust 41 occurrences, awareness 34 occurrences, professional zakat 18 occurrences, self-efficacy 18 occurrences, BAZNAS 14 occurrences, and accountability 13 occurrences. By understanding the variables that influence the fulfilment of zakat, it is hoped that the level of satisfaction can increase so that zakat collection will also increase. This will support the redistribution of wealth and facilitate poverty alleviation efforts.

Keywords: Zakat Compliance, Literature Insight, Thematic Analysis

INTRODUCTION

Zakat, as one of the five pillars of Islam, is an obligation for every Muslim who can pay it and is intended for those entitled to receive it (Iqbal, 2019). In addition to being a form of worship that brings us closer to Allah, zakat also plays a vital role in overcoming various social and economic problems, including poverty, which is often a societal challenge. Through zakat, Muslims can contribute to the redistribution of wealth fairly and effectively, where resources collected from those who are able are distributed to less fortunate groups. This allows for increased access to education, health services, and other basic needs for those with limitations. In this way, zakat is a form of personal worship and a social instrument that can empower society. In many countries with a Muslim majority population, zakat is a potential solution to addressing more complex social problems, such as unemployment, economic inequality, and financial instability, because zakat can provide sustainable financial support for vulnerable groups. As an integrated mechanism in the Islamic economic system, zakat aims to reduce inequality and create social balance and economic justice in society (Haikal, 2023). Therefore, zakat is one of the right and fundamental solutions to various social challenges Muslims face worldwide.

Zakat is one of the main pillars of Islamic teachings that aims to help ease the economic burden of the underprivileged. In Indonesia, as a country with the largest Muslim population in the world, zakat has great potential in reducing poverty and improving social welfare. However, the realisation of ZIS collection is still far from its potential. The National Zakat Agency (BAZNAS) recorded that realising ZIS from official Zakat Management Organizations in 2020 was IDR 12.7 trillion or 3.9% of its potential. However, this figure could be much more significant if it accumulated informal ZIS traditionally managed in Indonesian society. The 2021 BAZNAS Strategic Studies Center Survey showed that acquiring traditionally managed ZIS funds reached IDR 61.26 trillion in 2019-2020 (Amrial, 2021). Even when added to the realisation of formal ZIS, there is still significant room for increasing ZIS collection. However, the reality shows that compliance in paying zakat, both zakat mal and zakat fitrah, is still not optimal. Many factors influence this level of compliance, including public awareness, knowledge about zakat, and trust in zakat management institutions (Baharuddin et al., 2023; Iqbal, 2019; Nurdiansyah et al., 2023).

Previous studies have shown that various factors influence compliance with paying zakat. According to the Theory of Planned Behavior proposed by Ajzen, attitudes, subjective norms, and perceived behavioural control are essential factors that influence a person's intention to take action, including paying zakat (Ajzen, 1991). In addition, research by Huda et al. indicates that knowledge about zakat and trust in zakat institutions significantly

influence the assurance of paying zakat (Huda et al., 2012). Zakat compliance is determined not only by religious obligations alone but also by how well a person's literacy understands the role of zakat in society and how much they trust the institutions that manage zakat. Good knowledge of the rules and benefits of zakat will encourage individuals to be more obedient in fulfilling their zakat obligations (Nurjannah, 2018).

Several other studies also highlight the importance of religiosity and awareness of muzakki in increasing zakat compliance. A person's level of religiosity, which reflects how deep their religious beliefs and practices are, is closely related to the level of compliance with zakat (Idris et al., 2012). Other studies show that religiosity significantly influences zakat compliance from the three dimensions of religiosity: obligation, virtue and vice, and ritual choice, which are significantly related to zakat compliance (Abdullah & Sapiei, 2018). This religiosity serves as a moral foundation that strengthens the individual's intention and commitment in carrying out these obligations, especially when they realise that zakat is not only an instrument of devotion to God but also a means to improve the socio-economic conditions of disadvantaged communities.

Although various studies have been conducted to understand the factors that influence zakat compliance, there is a significant gap in the literature related to the lack of integration and in-depth analysis of the various factors at play. Most previous studies separately examine factors such as religiosity, knowledge, trust in zakat institutions, social awareness, etc., thus limiting the overall understanding of the interactions between these factors. This study aims to fill this gap by conducting a comprehensive and systematic literature review of recent studies on zakat compliance to identify critical factors from the latest and most studied factors and the dynamic relationships between internal and external factors that influence such compliance. This approach allows for the disclosure of potential synergistic or antagonistic relationships between factors, which may have previously gone undetected in their entirety. Through a more in-depth analysis of these dynamics, this study aims to uncover factors that contribute to zakat compliance and influence the effectiveness of zakat distribution in improving social welfare. Thus, the results of this study are expected to provide more holistic and integrated insights and become the basis for developing more effective zakat management policies and strategies, as well as increasing public awareness and participation in fulfilling zakat obligations more consistently and with impact.

In addition, this study also allows us to identify and analyse factors that influence compliance in paying zakat through the latest literature review. The specific objectives of this study are: first, to identify the main factors that influence compliance in paying zakat based on the latest literature; second, to analyse how these factors interact with each other and influence the level of compliance in paying zakat; and third, to provide practical

recommendations for zakat institutions and policymakers in improving compliance in paying zakat in Indonesia. By understanding the factors that influence compliance in paying zakat, this study is expected to improve zakat management and compliance in paying zakat in Indonesia.

LITERATURE REVIEW

Zakat Compliance

According to Muhammad Murtadha Az-Zabidi, the word obey means *al-inqiyad*, submission. According to Ali Al-Jurjani, obedience or obedience is *muwafaqah al-amr thau'an*, conforming to orders in a submissive manner. According to Green, compliance is a behaviour change that does not comply with regulations to behaviour that obeys regulations. (Melis et al., 2023)

Faith is the primary motivation for religious people to carry out religious guidance. Pelikan believes that faith is the basis for trust, which is the basis for discipline in carrying out teachings or orders. Al-Maraghi emphasised that a true believer is someone who obeys all of Allah's commands, whether they are easy or difficult, liked or hated, even by killing themselves or leaving their hometown. Zakat compliance is always related to analysing factors that influence zakat payments, and factors are defined as elements or causes that contribute to an outcome (Nasution, 2017).

According to (Vitell et al., 2005) reports, there is no relationship between extrinsic religiosity and beliefs that influence people's actions. This statement is supported by (Angner & Loewenstein, 2007), who states that psychology provides a logical explanation for people's behaviour towards circumstances. Five methods or approaches can define people's behaviour, as put forward by Bray, 2008. The theory of economic man is one method that assumes people are entirely rational and interested and make little effort. The second approach is the psychodynamic tradition, which is led by biological needs rather than environmental stimuli. The third is cognitive, which observes actions as interpersonal cognitive. Fourth, causality in individuals is associated with external factors called classical behaviourism.

The last approach is to explore the introspective concept of (Angner & Loewenstein, 2007). This is contrary to research that states that zakat compliance behaviour is closely related to religious obligations. Muslims who do not pay zakat are considered as people who do not obey Islamic obligations. This statement is supported by Aziz (2015), who stated that obedience to Islam, which is mandatory, is closely related to the factor of piety. So, it can be concluded that compliance with paying zakat is an action or obligation for Islamic individuals

or bodies to fulfil their zakat obligations according to the teachings of the Islamic religion, which aims to increase devotion to Allah SWT.

Literature Insight

Insight is a deep understanding of new awareness about something previously unknown or poorly understood. This understanding or awareness can come from experience, reflection, or scientific discoveries (Estefina, 2023). Insight is often used in various fields, such as business, marketing, science, and technology, to uncover relevant patterns, trends, and relationships. Insight often involves understanding the reasons behind an event or phenomenon. This can help decision-makers understand why something happened and how to optimise outcomes or overcome existing challenges. Insight is often based on data and information collected and analysed using various methods such as statistics, data visualisation, and other analytical techniques (Estefina, 2023). Meanwhile, a literature review is a written summary of articles from journals, books, and other documents that describe theories and information, both past and present, organising the literature into the topics and documents needed (Habsy, 2017). So, it can be concluded that literature insight is a written summary study of journal articles, books, and other documents that describe theories and information and an in-depth understanding of something previously unknown or poorly understood.

Thematic Analysis

According to Braun & Clarke in Rozali's research, Thematic analysis is one of the methods used in analysing data that aims to find patterns or themes through data that researchers have collected (Rozali, 2022). This strategy is one of the most compelling research methods that requires in-depth and detailed data analysis to find important emerging themes. This thematic analysis is considered a core skill or basic knowledge for qualitative research analysis. The thematic analysis method is not much different from other analysis techniques, such as understanding the existing data as an initial step that can be taken. Researchers need to take the time to understand and get to know the existing data well before taking the following steps. The steps in using thematic analysis are first understanding the data, coding the data, and looking for themes and conclusions (Rozali, 2022).

METHODS

This research uses a library method that collects and analyses data from relevant literature. A literature study systematically identifies, evaluates, and interprets existing research relevant to a particular topic (Mahanum, 2021).

The data collection process begins by identifying data sources, including articles published in internationally indexed journals, books discussing compliance, zakat compliance, and publications related to zakat and compliance with paying zakat. The search strategy involved using academic databases such as Google Scholar, "zakat compliance", and Inclusion criteria included studies published within the last five years, studies focused on zakat compliance, and studies available in English or Indonesian. Meanwhile, exclusion criteria include studies not relevant to the topic studies published more than five years ago.

Data analysis was carried out through several stages. The analysis process begins with identifying relevant literature based on abstracts and titles. After that, the selected literature is evaluated carefully to assess its relevance and contribution to the topic. Important information from each study, such as research objectives, methods, results, and conclusions, was then extracted and organised into main themes related to factors influencing zakat compliance. Data analysis uses content analysis to identify and categorise the main themes that emerge from the literature analysed and thematic analysis to identify recurring patterns or themes in the data. The analysis tools used are Vosviewer, Microsoft Excel, and Mendeley applications.

To ensure validity, the research selected literature from reliable and indexed national and international sources and critically assessed each selected study. Reliability was maintained by using a consistent and systematic search strategy and conducting repeated data analysis to ensure consistency in coding and identifying themes. The search strategy uses the keyword "zakat compliance" from 2020-2024.

RESULTS AND DISCUSSION

Insights on Compliance with Paying Zakat in the Latest Literature

Compliance with paying zakat is a topic that has received widespread attention in research in the field of zakat. To understand more deeply the insights into compliance with paying zakat in the latest literature, it is necessary to review the existing literature comprehensively. This discussion will explore related literature through two main approaches: literature study and bibliometric analysis. A literature study approach will provide an overview of the main findings and theories developed, while bibliometric analysis will help identify research trends in this topic.

The data used in this research was taken from 2020-2024 via the publish or perish application with the keyword "Zakat Compliance". In search results with these keywords, 289 articles were obtained. After screening for eligibility, including the completeness of data and suitability of the topic, the included data was obtained for 264 articles ready to be processed.

The following shows the results of insights into compliance with paying zakat in the latest literature.

Table 1. Occurrence on the topic of zakat compliance in 2020-2024

Keywords	Occurrences	Relevance Score
Attitude	78	0.3397
Knowledge	63	0.0546
zakat institution	62	0.3699
Income	55	0.3757
compliance behavior	52	0.7573
Influence	52	0.2284
Religiosity	52	0.5234
zakat income	43	1.1611
subjective norms	43	0.4148
Trust	41	2.5845
Awareness	34	0.0859
zakat professional	18	0.7642
self-efficacy	15	1.2615
Baznas	14	0.483
Accountability	13	5.4821

Source: vosviewer data processing, 2024

The table above displays 15 keywords often appearing in scientific publications regarding compliance with paying zakat. The following is an explanation and insight from the table above.

1. Attitude

Individual attitudes towards zakat are the factors that appear most frequently in the literature, with 78 occurrences and a relevance of 0.3397. A positive attitude towards the obligation to pay zakat is usually associated with higher compliance. Research shows that perceptions about the benefits of zakat for oneself and society can increase the willingness to pay zakat (Haji-Othman et al., 2020). Attitudes are also influenced by individuals' understanding of the importance of zakat as a pillar of Islam and its socio-economic impact.

2. Knowledge

Knowledge about zakat appears 63 times in the literature with a relevance of 0.0546. This includes an understanding of the rules for zakat, how to calculate zakat and the purpose

of zakat itself (Haji-Othman et al., 2021). Even though it has a relatively high number of occurrences, the lower relevance shows that many individuals lack understanding about zakat. Increasing education and socialisation about zakat can help increase compliance with paying zakat.

3. Zakat Institution

Zakat institutions, such as the National Amil Zakat Agency (BAZNAS) and other Amil Zakat Institutions (LAZ), appear 62 times in the literature with a relevance of 0.3699. Paying zakat is a religious obligation. The concept of zakat compliance is about the behaviour of Muslims who meet the requirements to comply with the religious obligation to pay zakat through zakat institutions legally and by law. Regarding the behaviour of Muslims in making decisions (obedient or not) to pay zakat either through official or unofficial channels by the laws and laws implemented to realise success (al-Falah) in this world and more significantly in the world and the hereafter (Haji-Othman et al., 2022)

These institutions play an essential role in collecting and distributing zakat. Trust in zakat institutions greatly influences compliance with paying zakat. Transparent and accountable institutions tend to get more support from the public.

4. Income

Individual or household income is mentioned 55 times in the literature with a relevance score of 0.3757 as an economic factor influencing compliance with zakat payment. Research indicates that the higher a person's income is, the more likely they are to fulfil their zakat obligation (Wahyu et al. 2022). This is due to zakat being an obligation based on wealth or income that has reached the minimum threshold or mishap.

In this context, income exceeding the nishab will encourage individuals to pay zakat as a form of social and religious responsibility. Zakat serves as an act of worship and an economic redistribution instrument to reduce social inequality. Therefore, the higher a person's income, the more significant their potential contribution to helping needy people through zakat payments. However, a high income alone cannot guarantee compliance with zakat payment. Other factors can also influence compliance, such as religiosity, the transparency of zakat collection institutions, and zakat awareness. Thus, while income is an essential factor, spiritual and institutional factors also need to be considered in order to improve zakat compliance in society

5. Compliance Behavior

Compliance behaviour appears 52 times in the literature with a relevance of 0.7573. This includes concrete actions taken by individuals to fulfil zakat obligations. Compliance is behaviour that obeys rules, and the perpetrator is disciplined in his actions (Tsalas et al., 2019). Meanwhile, Bin Khamis's research explains that zakat compliance is a habit of Muslims who decide to comply or not comply with paying zakat through formal zakat institutions or individually (Khamis & Kamarudin, 2023). Zakat compliance behaviour usually arises from good habits and environmental literacy. It can be concluded that zakat compliance behaviour is submission, obedience, and carrying out the provisions of zakat worship.

6. Influence

The keyword "influence" appears 52 times in the literature with a relevance score of 0.2284. This keyword is often associated with quantitative research methods to examine the relationships or influences between direct or indirect variables. In the context of zakat compliance, using quantitative methods allows researchers to objectively measure the factors that influence individuals' behaviour in paying zakats, such as income, religiosity, zakat awareness, and the transparency of zakat management institutions, among others.

Quantitative methods provide a clear framework for analysing numerical data, making testing hypotheses and determining causal relationships between the involved variables easier. Quantitative research typically employs statistical analysis techniques such as regression, correlation, or path analysis to measure the extent of influence one variable has on another. These methods are essential for offering a more structured understanding of the factors influencing zakat compliance and generating data-driven policy recommendations. Thus, quantitative methods are frequently used in zakat compliance research as they effectively identify the influence of various proposed factors.

7. Religiosity

Religiosity, or a person's level of faith, appears 52 times in the literature with a relevance of 0.5234. This has a strong correlation with compliance with paying zakat. Religiosity includes a person's interest and obedience to the teachings of his religion, which is manifested through behaviour by these teachings. Religious people not only have knowledge of the teachings and prohibitions of their religion but also practice these teachings in their actions and stay away from their prohibitions. Religiosity can be seen as a deep understanding of religious values internalised within a person and reflected in their daily behaviour (Alwi, 2014). Individuals with a high level of religiosity are usually more obedient in carrying out

religious obligations, including paying zakat. Spiritual encouragement and awareness of religious commandments are important in zakat compliance.

8. Income Zakat

Income zakat appears 43 times in the literature with 1.1611 relevance. Individuals with income above a specific limit must pay this type of zakat. Compliance with paying zakat on income is the focus of much research because of its direct influence on the distribution of wealth and social welfare.

9. Subjective Norm

Subjective norms appear 43 times in the literature with a relevance of 0.4148. It refers to an individual's perception of others' behaviour expectations. According to Fishbein, subjective norms have an impact on individual intentions. Subjective norms refer to an individual's level of belief about the influential people in their life and the view that they should perform a specific behaviour. Subjective norms refer to an individual's perception of the extent to which people who matter to him think he should or should not carry out a specific behaviour. This refers to the normative expectations of other people, such as friends, family, co-workers, and so on, which can influence individual decisions in determining the behaviour to be undertaken (Purwanto et al., 2020).

In terms of paying zakat, if someone feels that their social environment expects them to pay zakat, they are more likely to do so. Social norms that support zakat payment can increase individual compliance.

10. Trust

Trust in zakat institutions and their management appears 41 times in the literature with a relevance of 2.5845. This trust is a critical factor in compliance with paying zakat. Trust in zakat authorities is an essential factor influencing zakat payers to fulfil their zakat obligations in formal government institutions. Lack of trust in zakat authorities can lead to increased independent zakat distribution practices and decreased zakat collection (Tajuddin, 2023).

When individuals believe that the zakat they pay is well-managed and distributed to those entitled, they are more likely to pay it regularly.

11. Awareness

Awareness about zakat obligations and their impact on society appears 34 times in the literature with a relevance of 0.0859. According to Widjaja, consciousness means feeling,

knowing, remembering the actual situation, or remembering one's condition. Awareness is defined as a state of knowing, understanding and feeling. From this definition, awareness is an attitude or behaviour of knowing and complying with existing rules and regulations (Widjaja, 1984). Knowledge and understanding are essential in encouraging human awareness to do something according to their conscience. Awareness, in this case, is awareness of doing good (Kartika, 2020). Although awareness has lower relevance, increasing people's understanding of the importance of zakat can help increase compliance.

12. Professional Zakat

Professional zakat appears 18 times in the literature with a relevance of 0.7642. This refers to the zakat paid by professionals based on their income. The behaviour of muzakki in paying professional zakat can be seen from the following conclusions. First, in the cognitive realm, muzakki behaviour in carrying out professional zakat is motivated by memory (experience), the ability to interpret, the ability to understand the principles of zakat, and the ability to understand Relationships and the ability to understand the role of zakat from its norms. Second, in the affective domain, muzakki's behaviour in paying professional zakat is motivated by their ability to receive, give positive value, call other people and dare to take risks. Third, in the psychomotor domain, guided practice, mechanisation practice, and adoption drive muzakki behaviour in paying zakat. (Kamal et al., 2023)

Compliance in paying professional zakat is essential to pay attention because this group often has sufficient income and considerable potential in zakat distribution.

13. Self Efficacy

Self-efficacy appears 15 times in the literature with a relevance of 1.2615. Self-efficacy refers to a person's belief about his or her ability to perform certain behaviours. According to Bandura (1994), a person's self-efficacy can be developed through mastery experiences, vicarious experiences provided by social models, social persuasion, and reduced stress reactions.

Research shows that individuals with high self-efficacy are more likely to comply with paying zakat because they feel capable of fulfilling this obligation.

14. BAZNAS

BAZNAS (National Amil Zakat Agency) appears 14 times in the literature with a relevance of 0.483. This is the official institution responsible for managing zakat in Indonesia. BAZNAS and its role in collecting and distributing zakat greatly influence individual compliance in paying zakat.

15. Accountability

Accountability of zakat institutions appears 13 times in the literature with a relevance of 5.4821. Accountability is essential to build public trust. Accountability is reflected in the credibility and competence of the zakat authority in managing zakat affairs (Tajuddin, 2023). Institutions that demonstrate the credibility and competence of zakat authorities in managing zakat affairs tend to get more support from muzakki. The high relevance of accountability shows that people pay attention to how their zakat is managed.

In conclusion, the factors influencing zakat compliance are diverse and complex, encompassing economic, spiritual, social, institutional, and individual behavioural aspects. Economic factors such as individual income, trust in zakat institutions, religiosity, subjective norms, and awareness of zakat obligations motivate someone to fulfil their zakat obligations. Quantitative research methods used in zakat literature have helped systematically identify the influence of these factors, providing more precise insights into zakat compliance behaviour.

Furthermore, the role of zakat institutions like BAZNAS and the importance of accountability and transparency in zakat management greatly influence public trust. This trust directly impacts zakat compliance through formal institutions. Therefore, raising awareness, strengthening institutions, and applying principles of transparency and accountability are essential to improving zakat compliance in society.

CONCLUSION

Compliance with paying zakat is an action or obligation for Islamic individuals or entities to fulfil zakat obligations according to the teachings of the Islamic religion. Zakat is one of the five pillars of Islam and refers to the payment of a particular portion of one's wealth or income to those in need. Based on the latest literature insights from 2020-2024, there are 15 variables with the most occurrences in each publication, including attitude 78 occurrences, knowledge 63 occurrences, zakat institutions 62 occurrences, income 55 occurrences, compliance behaviour 52 occurrences, influence 52 occurrences, religiosity 52 occurrences, zakat income 43 occurrences, subjective norm 43 occurrences, trust 41 occurrences, awareness 34 occurrences, professional zakat 18 occurrences, self-efficacy 18 occurrences, Baznas 14 occurrences, and accountability 13 occurrences. By understanding the variables that influence the fulfilment of zakat, it is hoped that the level of fulfilment can increase so that zakat collection will also increase. This will support the redistribution of wealth and facilitate poverty alleviation efforts.

The implications of this study are expected to provide significant contributions to understanding the factors that influence zakat compliance. By understanding key variables such as attitudes, knowledge, religiosity, and beliefs, zakat institutions can develop more effective strategies to improve community welfare in paying zakat. In addition, policymakers can use this study's results to formulate regulations that support the optimisation of zakat collection. The benefits of the results of this study are not only limited to increasing zakat collection but also to increasing more equitable redistribution of wealth, which can ultimately contribute to poverty alleviation efforts.

Future research will test how these variables influence compliance with paying zakat. Future research can also be conducted using a different approach from this research, either through a systematic literature review approach, meta-analysis, or a quantitative approach such as an influence test or factor analysis test.

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