
Muzakki's Decision to Pay Zakat Reviewed from Maqashid Syariah, Social Environment and Zakat Knowledge

Yusuf Faisal^{1*}, Egi Gumala Sari²

¹Departement of Accounting, Sekolah Tinggi Ilmu Ekonomi Tri Bhakti, Indonesia

²Departement of Digital Business, School of Economics and Business, Telkom University, Indonesia

Abstract: *This study aims to test, analyze, and provide empirical evidence regarding the impact of zakat knowledge, maqashid sharia, and the social environment on the decision to pay zakat in Bekasi City. A quantitative research method was employed, utilizing primary data from a sample of 1,329 individuals. Data analysis was performed using Partial Least Squares (PLS) software. The results indicate that zakat knowledge has a positive, but statistically insignificant, effect on the decision to pay zakat. In contrast, both the maqashid sharia and social environment variables show a positive and statistically significant impact on the decision to pay zakat. This study is valuable for understanding the factors that influence zakat payment decisions, as there is limited research that integrates zakat knowledge and maqashid sharia based on Islamic law. Therefore, this research not only enriches academic practices but also contributes to a more ethical understanding of Islamic law.*

Keywords: *Zakat Knowledge, Maqashid Sharia, Social Environment, Decision to Pay Zakat*

*Corresponding author: yusuf.faisal@stietribhakti.ac.id

Received: March 27, 2024; Accepted: October 08, 2024; Published: May 26, 2025

INTRODUCTION

Zakat is one of the five main pillars of Islam and is a form of compulsory worship for those who can perform it, carrying great reward in the sight of Allah SWT. In the Qur'an, Allah often mentions zakat alongside prayer, indicating that those who fulfill their zakat obligations will be rewarded, while those who neglect it will be held accountable. Zakat serves as a means in Islamic law to purify one's wealth from negative traits such as stinginess, greed, and egoism. Additionally, zakat is a way to draw closer to Allah SWT and earn His rewards and blessings (Badan Amil Zakat Nasional (BAZNAS), 2024). The obligation of zakat refers to the general argument of zakat as said by Allah *Subhanallahu Wata'ala* in QS. At-Taubah (9) Verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣

“Take zakat from their wealth (to) purify and cleanse them and pray for them for surely your prayers are a peace for them. Allah is All-Hearing, All-Knowing. Zakat purifies them from stinginess and excessive love of wealth.”(Quran.com, 2024)

Zakat is an obligation for Muslims, allowing them to give a portion of their wealth to those entitled to receive it, such as the poor or people in debt. Effective zakat management is essential to ensure that zakat funds are distributed appropriately, efficiently, and effectively to those in need. However, zakat management in Indonesia still faces numerous challenges and issues. One major problem is that many people have not yet realized the importance of paying zakat and setting aside a portion of their wealth. As a result, public participation in paying zakat remains low, and opportunities for zakat collection are limited. Additionally, a lack of public trust in Zakat Management Institutions presents an obstacle to both the collection and distribution processes. There are concerns regarding the transparency and accountability of zakat fund management, which creates problems for both donors and recipients. The lack of transparency in the collection and distribution of zakat is a significant issue that needs to be addressed (Risnawati et al., 2023).

Bekasi City is widely known as a bustling metropolitan area. The history of Bekasi dates to the Tarumanegara Kingdom, and it has played an important role in the history of this kingdom. Administratively, Bekasi City is divided into 12 sub-districts: Bantar Gebang, West Bekasi, South Bekasi, East Bekasi, North Bekasi, Jatiasih, Jatisampurna, Medan Satria, Mustika Jaya, Pondok Gede, Pondok Melati, and Rawalumbu. In 2023, the population of Bekasi City, based on the SP2020 projection, is estimated to be 2.63 million people, with 1.32 million men and 1.31 million women. The largest population is in the North Bekasi District, which is home to 347.84 thousand people, while the district with the smallest population is Bantar Gebang, with 111.44 thousand people. The total area of Bekasi City is 213.12 km² (BPS Kota Bekasi, 2024). Based on data from the Bekasi City Population and Civil Registration Office in 2023, the number of residents in Bekasi City who adhere to Islam amount to 2.2 million people, which is equivalent to 0.8% of the population in Indonesia (BPS Kota Bekasi, 2024). These figures indicate that Bekasi City should have a substantial collection of Zakat funds but is still far from reaching its full potential. Zakat plays a crucial role in societal development, as it can help reduce economic inequality. This highlights the significant potential of Zakat, as its implementation can contribute to improved health outcomes for individuals and may also lead to a reduction in poverty rates. These positive outcomes can be achieved if the community actively participates in the practice of giving Zakat (Haffizha & Laksamana, 2023).

The inability to maximize Zakat revenue is influenced by several factors, particularly the low level of awareness among muzakki (Zakat payers) regarding the importance of Zakat contributions. Although there is a significant population in the middle and upper-middle class, their understanding of Zakat obligations is largely limited to the payment of Zakat Fitrah, which is typically fulfilled during the month of Ramadan (Mash ‘Amah et al., 2023). From the perspective of Maqashid al-Shariah, Islamic teachings are derived from two primary sources: the Qur’an and Hadith. Through this Maqashid al-Shariah approach, studies focus on

understanding values that benefit humanity within the framework of taklif (religious obligation) as revealed by Allah SWT. Therefore, in the context of Zakat management, efforts should be made in a productive, active, and creative manner based on the Maqashid al-Shariah perspective. This approach serves as a crucial policy aimed at enhancing the welfare of the community, particularly the poor and underprivileged (Aibak, 2015). Social environmental factors can be the reason for the low distribution and management of zakat, mainly due to the lack of facilitating roles that motivate individuals to donate zakat. A comprehensive understanding of zakat is essential for individuals to recognize their obligation to give zakat. Zakat-giving behavior is influenced by understanding and knowledge of the provisions of Islam and zakat. A good understanding of society is also closely related to the decision to pay zakat (Quthbi & Rafsanjani, 2022).

The decision to pay zakat means the process of choosing the best options for a muzakki to pay zakat (Darmawan et al., 2024). There are several factors to encourage a muzakki to pay zakat. As research conducted by (Audina, 2020; Harahap et al., 2022) suggests that zakat knowledge has an insignificant effect on the decision to pay zakat, while in research (Afandi et al., 2022; Juliana et al., 2023) suggests that zakat knowledge has a positive and significant influence on the decision to pay zakat. As for the research (Darmawan et al., 2024) suggests that zakat knowledge has a negative and insignificant influence on the decision to pay zakat. Another factor that can influence the decision of muzakki in paying zakat is maqashid sharia. According to research (Busnetty & Faisal, 2024; Isnaeni et al., 2018) states that maqashid sharia has a positive and significant effect on the decision to pay zakat. Meanwhile, in research (Isnaeni & Qoqdri, 2019) argues that maqashid sharia has an insignificant effect on the decision to pay zakat. Another factor that influences a muzakki's decision to pay zakat is the social environment. In research (Ardiansyah & Idayanti, 2022) argues that the social environment has an insignificant effect on the decision to pay zakat. As in research (Amelia & Jamilah, 2022; Faruq & Putra, 2024; Tabhina & Ekawaty, 2022) found that the social environment has a positive and significant influence on the decision to pay zakat. The purpose of this study was to determine and analyze The Effect of Zakat Knowledge, Maqashid Sharia, and Social Environment on Decision to Pay Zakat. This research is expected to provide information about the decision to pay zakat and provide benefits and can be used as a reference for the further research and be useful in decision making.

Hypotheses development

In this study, the higher the knowledge of zakat, the higher the level of decision of a muzakki to pay zakat (Juliana et al., 2023). As his research shows, knowledge has a positive influence on the decision to pay zakat. Furthermore, the results of research (Afandi et al., 2022) found that knowledge has a positive influence on the decision to pay zakat. Zakat knowledge affects an individual's attitude towards paying zakat, when a person understands the essence of zakat, the Islamic law that makes it mandatory, and its impact in maintaining social justice, they will have a more positive attitude towards this obligation (Hakimi et al., 2021). This is in line with the Islamic principle that encourages people to seek knowledge as a basis for action. Based on this explanation, the researchers took the hypothesis,

namely:

H₁ : Knowledge of zakat has a positive effect on the decision to pay zakat

In research (Isnaeni et al., 2018) muzakki who pay zakat understand and believe the values contained in maqashid sharia provide benefits for themselves, family and society. So, it could happen to motivate muzakki to improve the quality and quantity of zakat in terms of zakat payment. They suggested that in general maqashid sharia has a positive effect on the decision to pay zakat. In line with the results of research (Busnetty & Faisal, 2024) there is a positive influence of maqashid on the decision to pay zakat. Maqashid sharia is closely related to Theory of Planned Behavior (subjective norms), which are individuals perceptions of social support and religious teachings, in Islam maqashid sharia emphasizes lofty goals such as human life (hifz an-nafs) through the instrument of zakat, when people understand that zakat is not only performing a religious obligation but also achieving social benefits, the positive pressure form religious and social norms will increase individuals propensity to pay zakat (Sariah et al., 2022). Based on this explanation, the researchers took the hypothesis, namely:

H₂ : Maqashid sharia has a positive effect on the decision to pay zakat.

Social environment is a basic factor in influencing a person's self-behavior, how a person can behave and act in accordance with the environment where they lives (Darmawan et al., 2024). The results of research (Amelia & Jamilah, 2022; Faruq & Putra, 2024; Tabhina & Ekawaty, 2022) show that the environment has a positive influence on the decision to pay zakat. The social environment is closely related to the Theory of Planned Behavior of perceived behavior control, which is individuals' perception of their ability and opportunity to pay zakat . According to Islamic principles, a society that emphasizes the values of mutual cooperation and blessings will create an environment that encourages charitable deeds, such as the payment of zakat (Syawal Harianto et al., 2021). Based on this explanation, the researchers took the hypothesis, namely:

H₃: Social environment has a positive effect on the decision to pay zakat

RESEARCH METHODS

This research uses nonprobability sampling. For the duration of execution, a cross-section approach is used by combining data analysis techniques such as hypothesis testing. The unit of analysis identified in this study is an individual who is specifically the muzakki in Bekasi City as the main subject of research, because Bekasi City has the potential for large fund management but the awareness of muzakki to pay zakat is not maximized. In this study, the independent variables studied are zakat knowledge, maqashid sharia and social environment, with the dependent variable being the decision to pay zakat.

Table 1. Variable Measures

Variable	Dimension	Source
Zakat Knowledge	1. The Meaning of Zakat	(Audina, 2020)
	2. The Obligation to Give Zakat	
	3. Legal Basic of Zakat	
	4. Zakat Procedure	
	5. Zakat Calculation	
Maqashid	1. Hifdz Al-Aql	(Busnetty & Faisal,

Variable	Dimension	Source
Sharia	2. Hifz An-Nas	(2024)
	3. Hifz Al-Mal	
	4. Hift Ad-Din	
	5. Hift Nafs	
	6. Hifz Al-Bi'ah	
	7. Hifz Al-Irdi	
	1. Family Environment	
2. Community Environment		
3. Work Environment		
Decision to Pay Zakat	1. Need Recognition	(Isnaeni et al., 2018)
	2. Information Search	
	3. Alternative Evaluation	
	4. Decision to Pay Zakat	
	5. Behavior After Paying Zakat	

The data analysis used in this study was carried out using the Partial Least Square (PLS) method. PLS is a Structural Equation Modeling (SEM) solution method that shows high accuracy compared to other SEM methods. The main purpose of PLS-Sem is to evaluate the predictive of interactions or influences between these constructions. The logical consequence of using PLS-SEM is that testing can be done without a strong theoretical basis, ignoring some assumptions (non-parametric) and the prediction model accuracy parameter is seen from the coefficient of determination (R²) value. PLS-SEM is very appropriate for use in research that aims to develop theory (Haryono, 2016).

RESULTS

Respondent Demographics

This research was conducted in 12 sub-districts in Bekasi City, namely Bantar Gebang Sub-district, West Bandung Sub-district, South Bandung Sub-district, East Bandung Sub-district, North Bandung Sub-district, Jatiasih Sub-district, Jatisampurna Sub-district, Medan Satria Sub-district, Mustika Jaya Sub-district, Pondok Gede Sub-district, Pondok Melati Sub-district, and Rawalumbu Sub-district. With a total of 1,329 respondents consisting of 85% men and 15% women, most of the respondents were aged 30-35 years. Of that number, 250 people had a high school/vocational high school education, 827 people had a bachelor's degree (S1), 35 people had a diploma, 5 people had an elementary school education, 13 people had a junior high school education, and 150 people had a master's degree (S2) and 39 people had a doctorate (S3). The lowest income of respondents is 6 million per month with a working period of more than 3 years. All respondents' zakat is distributed through official zakat institutions, namely BAZNAS Bekasi City, LAZIS NU, LAZIS Muhammadiyah, Dompot Dhuafa, and Rumah Zakat.

Normality Testing, Convergent Validity and Reliability Testing

The fundamental assumption of multivariate analysis is normality. The data is considered normal if the slope value is in the range of ± 1.96 at a significance of 0.05 (Hair et al., 2017). The data are considered normal because, according to the table, the normality test shows that the slope value of each variable is less than 1.96.

Meanwhile, the data processing findings showed that all indicators and dimensions created latent variables, with a loading factor of > 0.7 and AVE > 0.5 satisfying the validity of convergence (Hair et al., 2017) In addition, the reliability test revealed that each variable had an alpha and Cronbach composite reliability value greater than 0.7, which indicates the reliability of the data. All things considered, the assessment of the measurement model (the outer model) verifies that all dimensions and indicators are derived from latent variables.

The Hypothesis Test

The hypothesis in this study can be seen through the calculation of the model using the PLS bootstrapping technique. The calculations derived from such bootstrapping will obtain a statistical t-value for each relationship or path. The testing of this hypothesis was carried out at a significant level of 0.05. The hypothesis is acceptable if the original value of the sample is consistent with the proposed hypothesis (Hair, 2011). The results of the calculation for hypothesis testing in this study, using the direct influence of independent variables on dependent variables and moderation variables obtained as follows:

Table 2. T test results

Variable	Prediction	Original Sample (O)	P- Values
ZK -> DPZ	+	0,025	0,779
MS -> DPZ	+	0,462	0,000
SE -> DPZ	+	0,252	0,001
R-squared			0,444
Adjusted R- squared			0,430

Explanatory

The R-squared (0,444) indicates that 44,4% of the variation in the decision to pay zakat can be explained by the variables of zakat knowledge, maqashid sharia, and social environment. Meanwhile, the adjusted R-squared (0,430) indicates that after accounting for the number of variables in the model, 43% of the variation remains explained, suggesting the model is quite stable. The small difference between R-squared and adjusted R-squared indicates that the model did not suffer from significant overfitting.

To increase the explanatory power (R-squared), researchers can add other relevant variables, such as trust in zakat institutions, perception of transparency of zakat management, or religiosity level. In addition, expanding the sample size by involving more regions or demographic groups can improve the generalizability and accuracy of the model, so that the relationship between variables can be explained more comprehensively.

DISCUSSIONS

The Effect of Zakat Knowledge on the Decision to Pay Zakat

This research shows that zakat knowledge has an important role in the decision to pay zakat. This result of this study in accordance with (Afandi et al., 2022; Juliana et al., 2023) research which gave results that zakat knowledge has a positive effect on the decision to pay zakat. Findings from previous studies indicate that a higher level of Zakat knowledge leads to an increased likelihood of muzaki

(Zakat payers) fulfilling their Zakat obligations. Muzaki who understands the meaning of Zakat, its obligatory nature, legal foundations, procedures, and calculation methods are more likely to make the decision to pay Zakat and develop a stronger sense of moral responsibility. If individuals possess a comprehensive understanding of Zakat and integrate this knowledge into their daily lives, it will positively influence their decision to contribute to Zakat. The Theory of Planned Behavior (TPB) explains that an individual's decision to act is influenced by three main factors: attitudes toward the behavior, subjective norms, and perceived behavioral control. Adequate knowledge of Zakat can contribute to poverty reduction and community welfare while fostering a more positive attitude toward fulfilling Zakat obligations. Furthermore, greater knowledge of Zakat can reinforce subjective norms, as individuals who are well-informed about Zakat are more likely to discuss and encourage its payment within their social circles. Consequently, increasing awareness and understanding of Zakat can help minimize potential barriers that may discourage individuals from fulfilling their Zakat obligations.

The lack of statistical significance in the Zakat knowledge variable can be attributed to several factors. One possible explanation is the diversity among respondents, including differences in educational background, experience, and access to information about Zakat. This variation may increase data dispersion, making it more challenging to identify consistent patterns. Additionally, the quality of Zakat knowledge plays a crucial role. If respondents possess only basic or superficial knowledge, their level of understanding may not significantly influence the results of the questionnaire. Another possible factor is the accuracy and validity of the metrics used to assess Zakat knowledge. If the measurement tools do not adequately capture respondents' actual skills and comprehension, the findings may not fully reflect their true level of knowledge. The combination of these factors may explain why the Zakat knowledge variable does not demonstrate statistical significance in the analysis.

The Effect of Maqashid Sharia on the Decision to Pay Zakat

The results of the study show that maqashid sharia has an important role in the decision to pay zakat. This is in line with (Busnetty & Faisal, 2024; Isnaeni et al., 2018) research, the results of previous research show that the higher the understanding of maqashid sharia, the higher the decision of a muzakki to pay zakat. This study emphasizes how the higher goals of Islamic law shape a person's attitude towards their responsibilities. The internalization of altruistic values related to maqashid sharia also encourages a person to fulfill the obligation to give zakat with a sense of affection and concern for others. In addition, the sense of moral responsibility is also getting stronger, especially in life with strong social norms that encourage the payment of zakat. And increased education will be in line with the decision to pay zakat, as it is important to integrate these principles to foster a culture of giving in society.

Hift an-nas in maqashid sharia is the highest position given by Islam because it explains how many Islamic laws require and promote good education to children and good treatment of them. Islam teaches to maintain and respect family system (descent), so that each person has a clear ratio and family line for the sake of interest in society to realize a peaceful and calm life. As in QS. Ar-Rum (30) verse 21:

وَمِنْ آيَاتِهِ أَنْ خَلَقَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا لِتَسْكُنُوا إِلَيْهَا وَجَعَلَ بَيْنَكُمْ مَوَدَّةً وَرَحْمَةً إِنَّ فِي ذَلِكَ لَآيَاتٍ لِقَوْمٍ يَعْتَكِرُونَ
٢١

”Among His signs is that He created mates for you from your own kind so that you may feel at ease with them. He makes love and affection between you. Surely in that there are signs for those who think.” (Quran.com, 2024)

The application of *hifz an-nas* (protecting offspring) in life will create a family that can be consistently applied to encourage people to pay zakat.

The Effect of Social Environment on the Decision to Pay Zakat

The results showed that the social environment has an important role in the decision to pay zakat. This is in line with research (Amelia & Jamilah, 2022; Faruq & Putra, 2024; Tabhina & Ekawaty, 2022), which provide the results that the social environment has a positive and significant effect on the decision to pay zakat. Findings from previous studies indicate that a more conducive social environment significantly influences muzakki (Zakat payers) in their decision to fulfill their Zakat obligations. The social environment is a fundamental factor in shaping an individual's behavioral patterns, as it determines how a person acts and responds to societal norms. Therefore, if Zakat payment is widely practiced within a community, it is likely to encourage a higher level of Zakat compliance among muzakki. This aligns with the Theory of Planned Behavior (TPB), which emphasizes that positive attitudes toward Zakat are shaped by social engagement and awareness of its benefits. When individuals observe their peers actively participating in Zakat payment, their belief in its value and significance is reinforced. Additionally, subjective norms established within a social environment that promotes Zakat payment can further encourage individuals to contribute. Similarly, Social Influence Theory suggests that social norms and the influence of one's community—whether in residential or professional settings—play a crucial role in motivating individuals to follow the example set by others in paying Zakat. Therefore, by fostering a strong understanding of the social environment's impact, society can create an atmosphere that supports and encourages individuals to fulfill their Zakat obligations, ultimately increasing overall Zakat compliance.

As explained in the hadith that shows the importance of zakat as an instrument of blessing and social protection and explains how the social environment influences a muzakki's decision to pay zakat. In (HR Abu Dawud), Rasulullah ﷺ said: "Guard your wealth with zakat, cure the sick among you with charity, and prepare prayers for calamities." (HR. Abu Daud no 1417, 2025)

The hadith emphasizes the importance of zakat and charity means of safeguarding wealth and helping others. A supportive social environment, such as a community that cares for others, tends to encourage individuals to follow these religious practices.

CONCLUSION

This study found that Knowledge of zakat has a positive and statistically insignificant effect on the decision to pay zakat. Maqashid sharia has a positive effect and significantly influences the decision to pay zakat. Dan Social environment has a positive effect and significantly influences the decision to pay zakat. The theoretical implication of this research is that by examining the factors

of zakat knowledge, maqashid sharia, and the social environment of muzaki who pay zakat in Bekasi City, which is expected to be a reference to overcome the low perception of the knowledge of zakat. This is so that muzakki can maximally utilize the potential of zakat. The results of this study indicate that there are patterns and trends among muzakki who still lack the motivation to apply Islamic law in their decision to pay zakat. The researcher hopes that by deepening the understanding of zakat, muzakki will be more aware of the importance of zakat in Islam and its positive impact on the environment.

The results of this study are expected to contribute managerial implications to muzaki and zakat management organizations in increasing muzaki's decision to pay zakat. Muzaki's decision to pay zakat is a key factor in realizing the potential of zakat in Indonesia, especially in Bekasi City. Of course, zakat institutions or zakat management organizations must play a role in managing zakat in Indonesia so that the potential of zakat can be realized. Zakat management organizations or institutions should have a good fund management system, including clear procedures in collecting, distributing, and monitoring zakat funds. With proper management of zakat-by-zakat organizations, zakat payers can be more confident of transparent fair distribution of their zakat funds. This will increase the optimal collection of zakat and achieve the expected zakat potential.

The results of this study are expected to contribute policy implications for the government regarding the decision of muzakki to pay zakat. This policy implication can overcome the realization of zakat that is not directly proportional to the targeted zakat potential. The implementation and management of zakat in Indonesia in accordance with the provisions in the Law of the Republic of Indonesia Number 23 of 2011, so the existence of regulations aims to improve the management of zakat in Indonesia. The government is also expected to provide education, socialization and instructional programs to increase public understanding of zakat, including its obligations and benefits in giving zakat. The government is also expected to develop social programs such as the distribution of zakat funds for educational empowerment programs, health and social assistance for people in need so that muzakki will see the positive impact of the issued zakat which is expected to increase the decision to pay zakat.

The limitation of this research is that researchers only examine muzakki who pay zakat to zakat management organizations and non-organization zakat management in Bekasi City. As well as data obtained only from questionnaire instruments based on the perception of respondents' answers, so that it can have the possibility of respondents' subjectivity to the questions to be asked and have obstacles in waiting for confirmation from respondents.

For future researchers, it is necessary to conduct further research because there is still limited research that integrates the concept of zakat knowledge and maqashid sharia based on Islamic law so that research not only enriches academic literature but also provides a foundation for developing more ethical practices in Islamic sharia. In addition, it can use different and more focused research objects and use more varied respondent criteria. It is also recommended for future researchers to explore and add other unique variables that are not used in this study to see other model variations in knowing the factors that influence muzakki's

decision to pay zakat.

REFERENCE

- Afandi, A., Fadhillah, A., Wahida Hidayat, N., Sunan Kalijaga Yogyakarta Jl Laksda Adisucipto, U., Depok, K., Sleman, K., & Istimewa Yogyakarta, D. (2022). Pengaruh Pengetahuan, Religiusitas, Transparansi Dan Reputasi Lembaga Terhadap Keputusan Muzaki Dalam Membayar Zakat Di Badan Amil Zakat Nasional Kota Yogyakarta. *Jisfim: Journal Of Islamic Social Finance Management*, 3, 38–52.
- Aibak, K. (2015). Maqashid Al-Syariah. *Ahkam: Jurnal Ilmu Syariah*, 3, 199–218.
- Amelia, S., & Jamilah, S. (2022). The Influence Of Income Level, Religiosity, And Social Environment On Muzakki's Decision To Pay Zakat. *Jurnal Ekonomi Trisakti*, 2(1), 15–28. <https://doi.org/10.25105/jet.v2i1.13552>
- Ardiansyah, A., & Idayanti, R. (2022). Pengaruh Pengetahuan Keagamaan, Lingkungan Sosial, & Sumber Pendapatan Terhadap Keputusan Pembayaran Zakat Mal Dengan Komitmen Keagamaan Sebagai Variabel Intervening. *Amal: Jurnal Ekonomi Syariah*, 3(02), 116–131. <https://doi.org/10.33477/eksy.v3i02.3095>
- Audina, M. J. (2020). Pengaruh Motivasi Dan Pengetahuan Tentang Zakat Terhadap Keputusan Muzakki Untuk Membayar Zakat Maal Di Lembaga Amil (Studi Terhadap Karyawan Pt. Pertamina Ru Iii Plaju Palembang). *International Seminar On Social, Humanities, And Malay Islamic Civilization*, 8(1), 111–124.
- Badan Amil Zakat Nasional (Baznas). (2024). 6 Keutamaan Berzakat. In *Baznas Tulungagung*.
- Bps Kota Bekasi. (2024). *Kota Bekasi Dalam Angka Bekasi Municipality In Figures 2024*. Bps Kota Bekasi.
- Busnetty, I., & Faisal, Y. (2024). Religious Role In Moderating Muzakki's Decision To Issue Zakat. *Jurnal Ekonomi Dan Perbankan Syariah*, 10, 216–238.
- Darmawan, M. W., Sutisna, E., Fikriah, H., & Bahrie, S. (2024). The Influence Of Knowledge , Information And Religiosity On The Zakat Decisions Of Pt Trans Retail Indonesia Employees. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(5), 1–11. <https://doi.org/10.61722/jiem.v2i5.1162>
- Faruq, M. Al, & Putra, Y. H. S. (2024). Determinan Keputusan Membayar Zakat Pada Baznas Dan Laz: Studi Bibliometric Vosviewer Dan Literature Review. *Jurnal Samudra Ekonomi Dan Bisnis*, 15(1), 144–161. <https://doi.org/10.33059/jseb.v15i1.8166>
- Haffizha, R. A., & Laksamana, R. (2023). Faktor Penyebab Kurangnya Minat Masyarakat Dalam Membayar Zakat Di Badan Amil Zakat Nasional (Baznas) Provinsi Kalimantan Barat (Pontianak). *Prosiding Seminar Nasional Program Studi Ekonomi Islam*, 1.
- Hair, J. F. (2011). *Hair 2011.Pdf*.
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2017). *A Primer On Partial Least Squares Structural Equation Modeling (Pls-Sem)*.
- Hakimi, F., Widiastuti, T., Al-Mustofa, M. U., & Al Husanaa', R. (2021). Positive Effect Of Attitude, Peer Influence, And Knowledge Zakat On Zakat

- Compliance Behavior: Update In Covid 19. *Journal Of Islamic Economic Laws*, 4(2), 1–16. <https://doi.org/10.23917/jisel.v4i2.13859>
- Harahap, E. Y., Zuhirsyan, M., & Marpaung, M. (2022). Pengaruh Pengetahuan Zakat, Tingkat Pendapatan, Religiusitas, Dan Kesadaran Terhadap Keputusan Membayar Zakat Pertanian (Studi Pada Petani Di Kecamatan Dolok Kabupaten Padang Lawas Utara). *Konferensi Nasional Sosial Dan Engineering Politeknik Negeri Medan*, 3(1), 341–349.
- Haryono, S. (2016). Metode Sem Untuk Penelitian Manajemen Dengan Amos Lisrel Smart Pls. *Journal Of Physics A: Mathematical And Theoretical*, 450. Hr. Abu Daud No 1417. (2025). *Hr. Abu Daud No 1417*.
- Isnaeni, N., & Qoqdri, M. (2019). The Role Of Islamic Social Marketing As A Mediation Variable On The Implementation Of Maqashid Syariah On Decisions To Pay Zis Through Zakat Managers. *Al-Masraf: Jurnal Lembaga Keuangan Dan Perbankan*, 4(2), 215–234. <https://doi.org/10.15548/Al-Masraf.v4i2.269>
- Isnaeni, N., Z. Basri, Y., & Mariyanti, T. (2018). The Effect Of Maqashid Sharia On The Decision Of Muzaki Paying Zakat In Organization Of Zakat Management (Opz) (Tawhidi Perspective Epistemology Approach). *American Research Journal Of Business And Management*, 4(1), 1–13. <https://doi.org/10.21694/2379-1047.18013>
- Juliana, J., Romdoni, J., Rosida, R., & ... (2023). Does Religiosity Mediate The Level Of Knowledge Of Zakat And The Level Of Income On Decision To Pay Zakat? *Iceis: International Collaboration Conference On Islamic Economics. International Conference And Call For Paper*.
- Mash 'Amah, F., Setyawan, S., & Nilasari, T. P. (2023). Pengaruh Pendapatan, Kesadaran Dan Pengetahuan Zakat Terhadap Kepercayaan Muzakki Membayar Zakat Profesi Melalui Baznas Dengan Faktor Umur Sebagai Variabel Moderasi. *Akuntansiku*, 2(4), 193–202. <https://doi.org/10.54957/Akuntansiku.v2i4.611>
- Quran.Com. (2024). *Al-Baqarah Verse 30*.
- Quthbi, Z. H., & Rafsanjani, P. (2022). Dampak Pendapatan, Pemahaman Dan Lingkungan Masyarakat Dalam Kepatuhan Membayar Zakat Masyarakat Kecamatan Selong. *Jurnal Maqosid*, 10(02), 1–11.
- Risnawati, A., Niken, A. N. F., Muin, R., & Lutfi, M. (2023). Permasalahan Dan Solusi Pengelolaan Zakat Di Indonesia. *Innovative: Journal Of Social Science Research*, 3, 2527–2541.
- Sariah, Nur'aini, & Jeni Oktaviani. (2022). Islamic Social Finance And Maqashid Shariah. *International Journal Of Waqf*, 2(2). <https://doi.org/10.58968/ijf.v2i2.172>
- Syawal Harianto, Erni Nonita Qia, & Teuku Fakhrial Dani. (2021). Determinasi Perilaku Muzzaki Dalam Membayar Zakat Profesi. *Jurnal Bilal: Bisnis Ekonomi Halal*, 1(2), 48–57. <https://doi.org/10.51510/Bilal.v1i2.192>
- Tabhina, R. K., & Ekawaty, M. (2022). Analisis Faktor-Faktor Yang Mempengaruhi Keputusan Menunaikan Zakat Profesi. *Islamic Economics And Finance In Focus*, 1(4), 287–298. <https://doi.org/10.21776/ieff>