

Positive Effect of Attitude, Peer Influence, and Knowledge Zakat on Zakat Compliance Behavior: Update in Covid 19

Fifi Hakimi¹, Tika Widiastuti², Muhammad Ubaidillah Al-Mustofa², Rizqiyah Al Husanaa³

¹Universitas Muhammadiyah Lamongan

²Universitas Airlangga

³INCEIF

email: fifihakimi94@gmail.com, Tikawiidiastuti@gmail.com, ubaid9339902@gmail.com, rizqiyah.qq@outlook.com

ABSTRACT

This study aims to analyze the influence of the components of the Theory of Planned Behavior, which consists of positive attitude, peer influence, and zakat knowledge on the compliance behavior of paying zakat profession with the intention to pay zakat as an intervening variable update case in covid 19. This research is a quantitative study using the Partial Least Square-Structural Equation Modeling (PLS-SEM) technique. The sample used is 100 respondents based on the calculation of the Slovin formula with 129 respondents of zakat profession payers (*muzakki*) in Indonesia. Empirical findings indicate that a positive attitude and zakat knowledge positively and significantly affect the intention to pay zakat. The intention to pay zakat has a significant positive effect on the compliance behavior of paying zakat profession even during covid 19. Meanwhile, peer influence has no significant impact on the intention to pay zakat due to the Covid 19 era. Policymakers need to pay more attention to the factors that have been identified in this study as essential factors to become a reference in developing strategies to increase zakat collection. Zakat is one of potential Islamic social fund to eradicate poverty as impact of the Covid 19 pandemic.

Keywords: Theory Planned Behaviour component, Intention, Compliance Behaviour to Pay Zakat on Profession, Covid-19.

INTRODUCTION

Indonesia is a Muslim majority nation, with 87.2% of the total population or 209,120,000 of the population are Muslims (globalreligiousfutures, 2020; Febriandika,). This shows that Indonesia has a huge potential in its zakat collection. According to Sudibyoy (BAZNAS, 2018), the potential for zakat collection in 2019 was estimated at IDR 233.6 trillion, in which predicted to reach 3.4% of the total GDP if zakat is determined as a tax reduction (tax credit). According to Indrijatiningrum (2005), the potential collection for the zakat on profession or income was IDR 12.27 trillion. Meanwhile, the realization of Zakat collection in 2019 reached IDR 5.6 trillion, of which zakat on profession or income amounted to IDR 231 billion (BAZNAS, 2019). This shows that the realization of zakat collection is still far from its great potential, especially on zakat profession. In recent months, the big potential of zakat is extremely important because of the highly needed of social fund, especially Islamic social fund, on poverty to minimize the impact of Covid 19. Therefore, zakat as social finance plays an important role in dealing with the Covid 19 pandemic .

Al-Qardhawi (2017) states that one type of zakat that needs the attention of the Muslim community is the zakat profession or income earned through personal expertise, knowledge, and skill. The potential for zakat on profession or income has not been fully accumulated, even though the potential value is significant and tends to increase every year (Najiyah & Febriandika, 2019).

Despite the amount of zakat collection that has reached Rp. 2.7 trillion (BAZNAS, 2018); many Muslims individually pay zakat for their profession or income to obey their obligations in paying zakat. From this, Muslim communities aware of obedience to paying zakat updating in Covid 19 have impact in awariness of *muzakki*. This research will answer the question of whether the components of the Theory Planned of Behavior (positive attitude, peer influence, and zakat knowledge) will trigger the behavior of *muzakki* in paying zakat on the profession. The importance of the Theory Planned Behavior component is often used as a study in social psychology models. This model was first put forward

by Ajzen (1991). According to Ajzen (2005), Theory of planned behavior is a theory that predicts behavior that will be formed. A person's behavior can be shaped and designed.

The main determining factor of compliance behavior in this Theory is intention. The intention is the essential element in accepting or rejecting someone's behavior and as a predictor of one's behavior (Saad & Haniffa, 2014; Febriandika et al., 2020). Researchers recognize intention as the main determining factor in compliance behavior (Ajzen, 1985; Qardhawi, 2009). According to Ajzen (1985), the stronger a person's intention, the higher the level of expected compliance and vice versa. In Islam, especially in zakat, Qardhawi (2009) observed that intention is a critical factor in determining the obedience of paying zakat. Several studies showed that there is a significant effect of intention in the context of zakat compliance (Farouk et al., 2018; Saad et al., 2010; Ummulkhayr et al., 2017).

This study measures an intention to pay zakat using the composition of the theory of planned behavior (TPB), which consists of 3 things, namely attitude, subjective norm, and perceived behavioral control. Each of these compositions has its component; thus, this study uses its components to measure an intention to pay zakat. The element of attitude will be presented by the positive attitude. A positive attitude is a measure of intentional behavior that will create positive outcomes; consequently, the person will form a favorable attitude towards the intention to pay zakat (Saad & Haniffa, 2014; Farouk et al., 2018; Saad et al., 2020).

The subjective norm component is described as peer influence, which is used as a measure to find out how related the influence of friends and other essential people around us is to a person's decision to pay zakat or otherwise not to be obedient in paying zakat. This has been tested in previous research at Kano (Saad et al., 2020). Meanwhile, the component of perceived behavioral control is described by the variable of zakat knowledge. This component is used as a measure to observe how much understanding of zakat affects a person's intention to behave obediently in paying zakat on profession or income. This

component has also been widely tested by previous research to predict individual compliance behavior in paying zakat (Hasan & Mohd-Shahnaz, 2005; Khamis et al., 2011; Al Jaffri Saad & Haniffa, 2014; Saad et al., 2020).

Based on the description above, this study will examine the gap between research conducted by Saad et al. (2020) and Saad & Haniffa (2014). This study compares the research conducted in other countries with their replications to be applied in Indonesia using a population of zakat payers on the profession or income. Hence, this study examines the positive effects of attitude, peer influence, and zakat knowledge on obedience to pay zakat applying an extended version of the Theory of Planned Behavior especially in covid 19. The Covid 19 pandemic started in March 2020 in Indonesia, which has direct and non-direct impact to the obedience in paying zakat. The main objective of this study is to empirically test the factors that have a significant influence on obedience to pay zakat. This research is expected to increase the willingness to pay zakat at Muslim communities in developing countries especially during Covid 19 pandemic.

LITERATURE REVIEW

According to (Nasution, 2017), obedience is a condition in which an individual follows orders from something deemed to have authority voluntarily or by compulsion without showing denial. In discussing zakat compliance according to Islamic teachings, this is different from tax compliance because zakat is one of the mandatory Islamic obligations that meets the conditions needed to achieve purity and goodness of soul (Diabi, 1993). in research, Zulkifli and Sanep (2011) discuss the compliance of zakat more to pay zakat through official agencies or institutions. The concept of zakat obedience is about the behavior of humans (Muslim communities) to make decisions (obey or disobey) to pay zakat (in official or unofficial ins institutions) which is applied to achieve satisfaction in the current life and beyond, namely Al-falah. This is clarified by Barizah and Rahim (2007) that zakat payers are expected to get back not only in the hereafter but in the hereafter as well when they comply with Islamic obligations.

Submission of compliance in this study using the Theory Planned Behavior approach. TPB is so popular among researchers because of the ability and expertise of attitude factors, subjective norms, perceived behavior control, and intention to provide explanations for understanding someone's behavior (Ajzen, 2005). Therefore, it is not uncommon for previous studies to use theory as the basis for their research theory. Researches using this theory have been found in various types of fields. For example, this theory has been used to study tax compliance behavior (Alabede, 2012; Bobek & Hatfield, 2003), the behavior of bank employees' ethical intentions (Kashif et al., 2017). In the scope of zakat, research conducted by Saad (2020), which also uses the theory of planned behavior by using its decomposition variables to support the relevance of this theory in order to understand the compliance behavior of paying zakat. However, this research does not only focus on intention, this study also discusses its relationship with the compliance of paying zakat behavior, especially on zakat income which has been approved by *Majelis Ulama Indonesia* (MUI).

Compliance in worship can be carried out perfectly if it has an intention, following the assertion of Qardhawi (2009), a contemporary fiqh expert that in Islam every worship without intention will not be rewarded by its worship by Allah. In the field of zakat, several previous studies have used the intention to pay zakat (Saad & Haniffa, 2014; Farouk et al., 2018). For example, Saad and Haniffa (2014), in their study of 227 active entrepreneurs in one district in Malaysia, found that compliance behavior was significantly influenced by the intention to pay zakat. According to Saad and Haniffa (2014), the intention is the most important element for accepting or rejecting someone's behavior, from the results of their research that the predictor of behavior is the intention to behave. Individual behavioral intention is a cognitive representation of a person's willingness to implement a given behavior (Ajzen and Fishbein, 1975).

In TPB, an intention to do a certain behavior can be measured using three main predictors, namely attitude, subjective norm, and perceived behavioral control. In this study, attitude is defined

as an evaluation of the attitudes of employees who have paid zakat on income. Attitude constructs can be elaborated to offer greater understanding and predictive power of the constructs (Idris, 2001). In line with this argument, this study describes attitudes into one measure only, namely the positive attitude of the individual. According to Saad et al. (2010), positive attitudes can encourage strong intentions and vice versa, when their negative attitudes will discourage them from paying zakat. The positive attitude referred to in this study is based on the theory of planned behavior, which is closely related to the issue of faith in Islam, especially in terms of the payment of zakat. This problem is in line with the views of Hairunnizam, Sanep, and Ali (2005) which state that a positive attitude towards zakat is closely related to faith. A person's judgment or perception shows their level of belief. Positive perceptions about charity indicate high faith while negative perceptions indicate low faith (Saad et al., 2010).

Then the decomposition of subjective norms was carried out by Saad et al. (2020), which in previous studies measured subjective norms using peer influence indicators. Peer information, according to Saad (2019), peer can influence a person's decision to obey zakat payments or disobey in paying zakat. In Saad's research (2019), the peer context in his research in Kano plays an important role in shaping individual thinking to accept or reject a given task. In the case of zakat, likely, zakat payers who associate with colleagues who advise him to undertake religious acts will have a positive intention to pay zakat. However, the characteristics of the population in Kano Nigeria are different from the Indonesian population in their friendly behavior, therefore this study will look at the relationship between the peer influence and the intention to pay one's zakat.

Meanwhile, the decomposition of Perceived Behavioral Control (PBC) refers to the indicator measure of zakat knowledge. Where zakat knowledge is a person's ability to know and understand the mandatory law of tithing. According to Saad et al. (2020) knowledge of zakat refers to understanding the payment of zakat about the Islamic principles required, which will influence a person to obey to pay zakat. Many of the previous studies used the

level of knowledge as an important variable to predict individual compliance behavior in paying zakat (Khamis et al., 2011). All of this literature is structured to obtain the results of research on one's compliance in paying zakat profession, especially during the current Covid 19 pandemic.

METHODS

This research is a quantitative research that applies the Partial Least Square-Structural Equation Modeling (PLS-SEM) through the SMART-PLS software (Ghozali, 2008). Previous studies have used the PLS-SEM analysis method as a statistical tool for a relatively complex multivariate model (Hair et al., 2014). Many researchers also confirm that a PLS- SEM analysis method is an analytical tool that is flexible, credible, and has the advantage in testing the theory (Henseler et al., 2014). Before examining using the PLS-SEM approach, this study forms a conceptual framework used for the hypothesis. Figure 1 is a conceptual framework for this research:

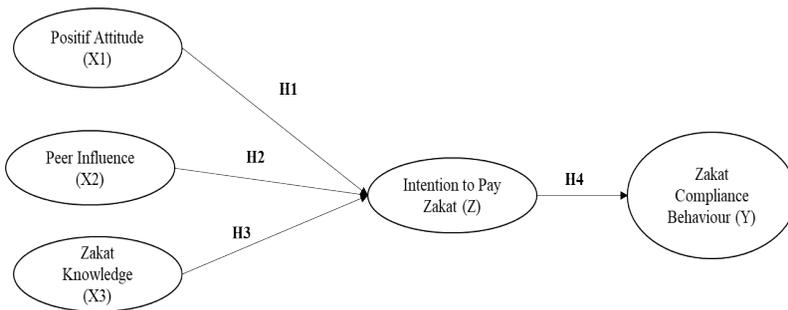


Figure 1. Conceptual Framework

This study uses primary data obtained from the field research in the form of a structured questionnaire. It used a self-administered questionnaire technique, which means that the respondents filled the questionnaires themselves (Malhotra, 2010). The number of respondents in the study was calculated based on the Slovin formula proposed by Sugiyono (2010). Based on the Slovin formula, the sample required for this study is a minimum of 100 respondents. The sample obtained for this research was 129

respondents. BAZNAS 2019 reported that the number of *muzakki* at a national level reach to 385,000.

RESULTS AND DISCUSSION

Figure 2 shows the outer model in this study. Each variable has an average variance extracted (AVE), composite reliability, and Cronbach reliability above 0.5, 0.7, and 0.6, respectively (Abdillah & Jogiyanto, 2016). Figure 2 also shows several indicators of each latent variable. The positive attitude has four indicators, while peer influence has three proxies. Zakat knowledge has three indicators since one indicator is unreliable and removed from the model. The intention to pay Zakat has three variables. The zakat compliance behavior variable has two indicators because one indicator is unreliable and must then be removed.

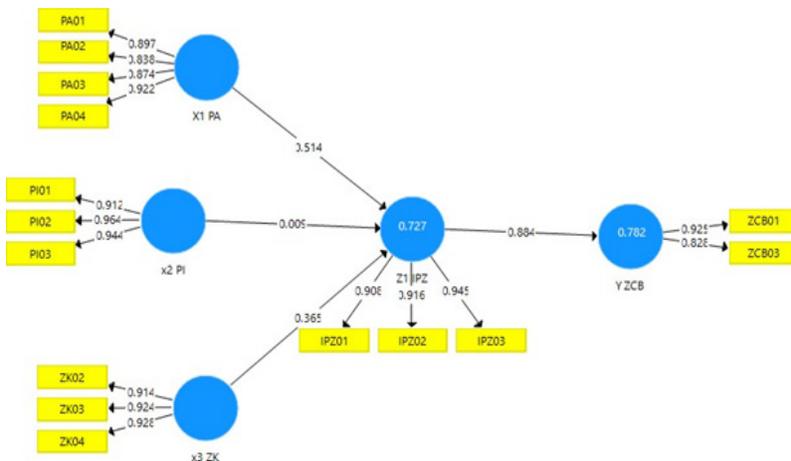


Figure 2. Outer Model

The results of data processing are shown in Figure 3. The Inner Model is used to predict the causal relationship between variables or hypothesis testing.

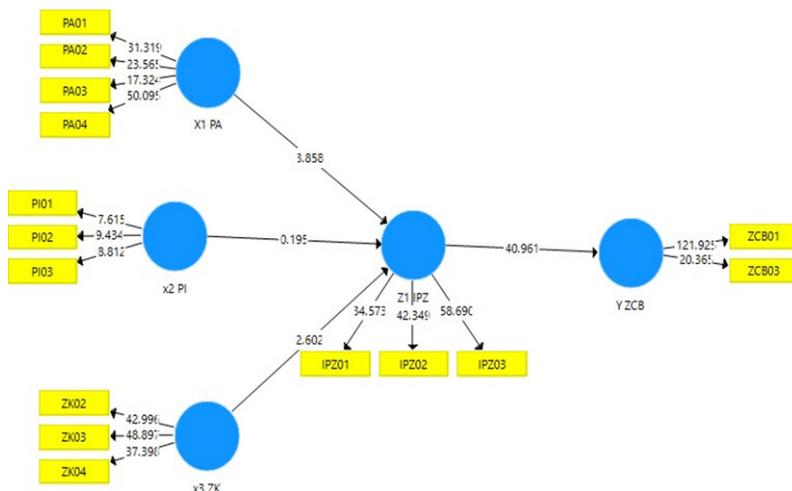


Figure 3. Inner Model

The next test is a hypothesis testing with an estimated path coefficient that can be evaluated by comparing the T-statistics's value. The measurement item used is said to be significant if the T-statistics value is higher than 1.96, and the p-value is less than 0.05 at the 5% significance level. The parameter coefficient shows the direction of influence by looking at the positive or negative effects of the original sample and the magnitude of the impact of the independent variable on the dependent variable (Ghozali, 2008). The following is the Path Coefficient table which shows the T-statistic value.

Table 1. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
H1 : PA → IPZ	0.514	0.519	0.133	3.858	0.000
H2 : PI → IPZ	0.009	0.013	0.047	0.195	0.846
H3 : ZK → IPZ	0.365	0.363	0.140	2.602	0.010
H4 : IPZ → ZCB	0.884	0.885	0.022	41.961	0.000

Source: Research result

Table 1: Path coefficient concludes that **H1** T-statistics value is $3.858 > 1.96$, the p-value is 0.000, the original sample value is 0.514. This result indicates that a positive attitude has a significant effect on the intention to pay zakat. Thus, this hypothesis is accepted.

H2 T-statistic value is $0.195 < 1.96$, the p-value is 0.846, the original sample value is 0.009. This result indicates that a peer influence does not affect the intention to pay zakat. Thus, this hypothesis is not accepted.

H3 T-statistic value is $2.602 > 1.96$, the p-value is 0.010, the original sample value is 0.365. This result indicates that a zakat knowledge has a significant effect on the intention to pay zakat. Thus, this hypothesis is accepted.

H4 T-statistic value is $41.961 > 1.96$, the p-value is 0.000, the original sample value is 0.884. This result indicates that the intention to pay zakat affects the compliance of paying zakat on profession. Thus, this hypothesis is accepted.

The positive attitude is based on the Theory of Planned Behavior (TPB). The positive perception of attitude is closely related to the faith, especially in the scope of zakat, as stated by Hairunnizam, Sanep, and Ali (2005). The positive effect of attitude on the intention to pay zakat means good behavior among muzakki, who follows the values and norms of the Islamic religion in adjusting the obligation to pay zakat. With this result, it can be perceived that they have a high level of confidence and faith. The muzakki who have a positive outlook tend to have a firm intention to carry out their obligations in paying zakat, rather than the muzakki who have a negative attitude. Muzakkis believe that not paying zakat is a great sin (Saad et al., 2020). This indicates that zakat on profession or income is among the priority obligation to be met by Muzakki. Even though muzakki in this study were affected by the Covid 19 pandemic, they did not ignore their obligation to pay zakat.

The result goes in line with previous studies that discuss the influence of attitude on intention (Al-Ajam & Md Nor, 2015; Saad & Haniffa, 2014; Farouk et al., 2018; Saad et al., 2020).

This significant effect indicates that the intention to pay zakat can be increased by stimulating the right attitude in supporting the payment of zakat. The better the attitude, the higher the intention to pay zakat.

Peer influence on intention is found in previous research (Saad & Haniffa, 2014; Taylor & Todd, 1995). When the zakat payer (*muzakki*) is influenced by a friend who educates and invites him to give zakat, it will cause the intention to pay zakat on the profession. Peer influence can be used as a measuring tool for *muzakki* behavior to arouse the intention of *muzakki* to pay zakat on the profession.

The result indicates that relatives and people around *muzakki* do not influence the intention of *muzakki* to fulfill the obligation of paying zakat on the profession. The awareness of *muzakki* to accomplish the obligation to spend 2.5% of the assets for eight asnaf may have caused the insignificant effect of peer influence.

The results of this study are in line with Saad (2020), which states that the opinion of friends or the closest person has little effect in arousing one's intention to pay zakat. This can be an opportunity for amil zakat institutions to play a role in influencing the intention of zakat payers. The influence of comments or opinions of friends or closest people regarding amil zakat institutions does not affect the intention of *muzakki* in paying zakat on their profession. With this, it is hoped that zakat institutions will provide better performance to prevent wrong opinions or comments from the public.

The influence of knowledge on the intention to pay zakat means that when *muzakki* has immense knowledge about zakat, they will have an increasing understanding of the zakat law. The increased understanding of zakat will lead to the intention to pay zakat, especially in zakat on profession. Covid 19 didn't impact to intention to pay zakat especially for *muzakki* that have highly understanding of zakat. Knowledge is an essential factor because it can influence the intention of *muzakki* to distribute 2.5% of their assets to 8 asnaf, through amil bodies or institutions. The result confirmed findings of Saad (2020); Khamis et al. (2011); Idris et al. (2012), which states that there is a significant positive

influence between zakat knowledge on the intention to pay zakat. The higher the knowledge of *muzakki* on zakat on profession, the greater the intention to pay zakat on profession through the Zakat institutions and bodies. Therefore, knowledge of zakat plays an essential role in convincing *muzakki* to adhere to the Islamic religion's rules and orders. The adherence for regulations and laws of Islam is a form of worship to Allah SWT, and obedience to the Messenger of Allah PBUH, as stated in the Al-Qur'an in surah An-Nur verse 54 which means: "Say, "Obey Allah and obey the Messenger; but if you turn away - then upon him is only that [duty] with which he has been charged, and upon you is that with which you have been charged. And if you obey him, you will be [rightly] guided. And there is not upon the Messenger except the [responsibility for] clear notification." (Ministry of Religion RI, 2016).

The result of the intention to pay zakat significantly affect the compliance of paying zakat on profession supported by findings of Bidin et al. (2009), Saad et al. (2010), and Saad & Haniffa (2014) which state that intention to act as the biggest motivator for *muzakki*, especially workers who have reached nishab, to comply in paying zakat on profession. Zakat institution must have new strategy to encourage *muzakki*. One of the strategies is that zakat institutions must distribute zakat funds fairly and evenly to all recipients (8 asnaf). By carrying out this strategy, the *muzakki* (employees/labour) have the desire and are motivated to obey in paying zakat on profession, because *muzakki* will realize that zakat funds paid to amil institutions have been distributed fairly to the asnaf. The amil zakat institution has been trying to be transparent with reports on the distribution of zakat funds so that they are distributed fairly. With the zakat distribution report, *muzakki* can assess the safety and justice of amil zakat institutions in their work.

CONCLUSION

Based on the results of the data analysis and related to covid 19 era, a positive attitude and peer influence do not significantly affect the intention to pay the zakat profession. This result rejects

the hypothesis in the study. It means that at covid 19, zakat institution must have new strategy in potitioning peer influence. Zakat knowledge has a significant positive effect on the intention to pay the zakat profession. This identifies that the increasing understanding of *muzakki* will further increase the intention to pay zakat on profession. Intention to pay zakat also has a significant positive effect on Zakat compliance behavior in paying zakat on profession. This identifies that the increasing intention to pay zakat will further increase zakat compliance behavior in paying zakat on profession.

The implication of this research, seen from a theoretical perspective, reveals the existence of factors from several TPB components that can be used as a reference in the zakat study. This research is an extension study of Saad & Haniffa (2014) and Saad et al., (2020). In this study, the TPB component is used to see a person's zakat compliance behavior, especially on the zakat on profession, with intention as an intervening variable. This study has limitations by only using a sample of the Muslim working population in Indonesia and specific case in Covid 19 pandemi. Further research can develop other components of attitude, subjective norm, and perceived behavioral control to test zakat compliance behavior.

REFERENCES

- Abdillah, W dan Jogiyanto. (2016). Partial Least Square (PLS) Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis. Yogyakarta: ANDI.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50 No.2. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2005). *Attitudes, personality and behavior*. Open University Press.
- Al Jaffri Saad, R., & Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research*, 5(2), 182-193. <https://doi.org/10.1108/JIABR-10-2012-0068>

- Alabede, J. O. (2012). An Investigation of Factors Influencing Taxpayers' Compliance Behaviour: Evidence From Nigeria Thesis Submitted to the Othman Yeop Abdullah Graduate School of Business , Universiti Utara Malaysia.
- Al-Ajam, A. S., & Md Nor, K. (2015). Challenges of adoption of internet banking service in yemen. *International Journal of Bank Marketing*, 33(2), 178–194. <https://doi.org/10.1108/IJBM-01-2013-0001>
- Bobek, D. D., & Hatfield, R. C. (2003). An Investigation of the Theory of Planned Behavior and the Role of Moral Obligation in Tax Compliance. *Behavioral Research in Accounting*, 15(1), 13–38. <https://doi.org/10.2308/bria.2003.15.1.13>
- Farouk, A. U., Md Idris, K., & Saad, R. A. J. Bin. (2018). Moderating role of religiosity on Zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357–373. <https://doi.org/10.1108/IMEFM-05-2017>
- Hair, J. F., Ringle, G. T. M., & Sarstedt, C. M. (2014). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM)*. SAGE.
- Hasan, B., & Mohd-Shahnaz, S. (2005). Kajian terhadap faktor yang mempengaruhi pembayaran zakat perniagaan di kalangan usahawan: Kes kajian Terengganu. Paper Presented at the Seminar Ekonomi Dan Kewangan Islam, ESSET, Bangi, Selangor.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2014). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Idris, K. M. (2001). Attitude Towards Zakah on Employment Income: Comparing Outcomes Between Single Score and Multidimensional Score. *Malaysian Management Journal* 5, 47.

- Indrijatiningrum, M. (2005). Zakat sebagai alternatif penggalangan dana masyarakat untuk Pembangunan. *Jurnal EKSIS, Program Pasca Sarjana Ekonomi Dan Keuangan Syariah (EKS) UI*, 1 No. 04.
- Jaffri Saad, R. A., Bidin, Z., Idris, K. M., & Md Hussain, M. H. (2010). Factors that influenced the Business Zakah Compliance Behaviour . *Jurnal Pengurusan*, 30(June 2016),49–61.
- Kashif, M., Zarkada, A., & Thurasamy, R. (2017). The moderating effect of religiosity on ethical behavioural intentions: An application of the extended theory of planned behaviour to Pakistani bank employees. *Personnel Review*, 46(2), 429–448. <https://doi.org/10.1108/PR-10-2015-0256>
- Malhotra, N. K. (2010). *Riset Pemasaran (Marketing Research) (Edisi 4 Jilid 1)*. Indonesia: PT. Indeks.
- Mohd Rahim, K., Ariffin, M. S., & Abd Samad, N. (2011). Compliance Behavior of Business Zakat Payment in Malaysia : A Theoretical Economic Exposition. 8th International Conference on Islamic Economics and Finance, 1–17.
- Najiyah, F., & Febriandika, N. R. (2019, October). The Role of Government in the Zakat Management: The Implementation of A Centralized and Decentralized Approach (Comparative Study in Indonesia and Malaysia). In 2018 International Conference on Islamic Economics and Business (ICONIES 2018) (pp. 290-292). Atlantis Press.
- Nasution, J. (2017). Analisis Pengaruh Kepatuhan Membayar Zakat Terhadap Keberkahan. *At-Tawassuth*, II(2), 282–303.
- Febriandika, N. R. (2020). The Effect of Distributive Justice, Procedural Justice of Compensation and Emotional Intelligence on Affective Commitments. *Jurnal Ilmiah Ekonomi Islam*, 6(1), 34-41.
- Febriandika, N. R., Millatina, A. N., & Herianingrum, S. (2020, January). Customer E-Loyalty of Muslim Millennials in

- Indonesia: Integrated Model of Trust, User Experience and Branding in E-Commerce Webstore. *In Proceedings of the 2020 11th International Conference on E-Education, E-Business, E-Management, and E-Learning* (pp. 369-376).
- Saad, R. A. J., Farouk, A. U., & Abdul Kadir, D. (2020). Business zakat compliance behavioral intention in a developing country. *Journal of Islamic Accounting and Business Research*, 11(2), 511–530. <https://doi.org/10.1108/JIABR-03-2018-0036>
- Sugiyono. (2010). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Taylor, S., & Todd, P. (1995). Decomposition and crossover effects in the theory of planned behavior: A study of consumer adoption intentions. *International Journal of Research in Marketing*, 12(2), 137–155. [https://doi.org/10.1016/0167-8116\(94\)00019-K](https://doi.org/10.1016/0167-8116(94)00019-K)
- Ummulkhayr, A., Yusuf Owoyemi, M., & Binti Mohammed Cusairi, R. (2017). Determinants of Zakat Compliance Behavior among Muslims Living Under Non-Islamic Governments. *International Journal of Zakat*, 2(1), 95 108.