JCAIP: Journal of Contemporary Applied Islamic Philanthropy
Vol. 4, No. 2, 2026, Page: 299-314
E-ISSN 3025-5082, DOI: 10.62265/jcaip.v4i2.654

Financial Statement Transparency, Zakat Literacy, and Religiosity as Predictors of Public Compliance In Paying Zakat: Evidence from Indonesia

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Article Info

Article history:
Received Jul 4, 2026
Revised Sep 9, 2026
Accepted Sep 14, 2026
Published Sep 22, 2026

Keywords:
Community Compliance;
Financial Statements;
Public Trust;
Religiosity;
Zakat Literacy.

Abstract

Purpose: Trust is essential for facilitating oversight and encouraging contributions to economic empowerment programs, thereby boosting revenue performance and economic growth. This study aims to analyze the influence of financial report transparency, zakat program outreach, zakat literacy, and religiosity on public compliance and trust in paying zakat. **Methodology:** A quantitative approach utilizing a survey method was employed. The study population consisted of residents of the South Banjarmasin District. Data collection involved purposive sampling of 50 respondents who met the following criteria: residing in the study area, having a steady income, and having previously paid zakat through LAZISMU Al-Ummah. A Likert-scale questionnaire served as the research instrument, and the data were analyzed using multiple linear regression via SPSS version 25. **Findings:** The results indicate that, individually, the variables of zakat program outreach, zakat literacy, and religiosity have a positive and significant effect on zakat payment compliance; however, financial report transparency does not have a significant effect. Collectively, the four variables significantly influence public compliance. These findings highlight the importance of educational and religious approaches in enhancing public awareness and compliance regarding zakat.

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A. Introduction

Zakat is an Islamic social finance instrument that plays a strategic role in alleviating poverty, improving income distribution, and enhancing public welfare (Purnomo et al., 2018). In Indonesia, the potential for zakat collection continues to grow alongside the expanding Muslim population and the development of zakat management institutions. However, actual zakat collection remains far below its potential (Siddiqi, 1980). This situation indicates that the challenges surrounding zakat lie not only in the magnitude of its economic potential but also in low public compliance regarding payment through official institutions and limited public trust in zakat fund management (BAZNAS & Root, n.d.).

This phenomenon is also evident in Banjarmasin City, particularly in the South Banjarmasin District. According to the National Zakat Agency (BAZNAS), the level of public compliance and trust regarding zakat in Indonesia captures only 30% of the national potential, which is estimated at IDR 327 trillion (BAZNAS & Root, n.d.). Field observations reveal that many people still do not fully understand the mechanisms of zakat collection and distribution; consequently, some muzakki (zakat payers) choose to distribute their zakat directly to mustahik (beneficiaries) rather than through formal zakat management institutions (Maulida & Purnomo, 2023).

This lack of understanding is compounded by the perception that information regarding the collection and distribution of zakat funds lacks full transparency, thereby affecting public trust in zakat management institutions. Literature regarding public behavior in paying zakat presents inconsistent findings. Some studies indicate that financial reporting transparency is a primary factor boosting muzakki (zakat payers') trust in zakat institutions, as transparency reduces information asymmetry and enhances the accountability of zakat fund management (Purnomo & Zahra, 2022). Conversely, other research finds that transparency alone is insufficient to increase compliance if the public does not understand the benefits of zakat programs or lacks strong religious conviction (Purnomo & Zahra, 2022b). A similar debate exists regarding the variable of zakat literacy. Some studies show that higher zakat literacy correlates with higher public compliance in paying zakat through official institutions. However, other studies find that even individuals with zakat literacy choose to distribute zakat directly to mustahik (beneficiaries) because trust in institutions has not been optimally established (Studies, n.d.).

Furthermore, research on religiosity has yielded diverse findings. Some studies conclude that religiosity directly influences zakat payment compliance, while others show that the impact of religiosity is strengthened when supported by transparent zakat institution governance and effective outreach programs. These differing results indicate that the relationships among transparency, zakat program outreach, zakat literacy, religiosity, compliance, and public trust remain subjects of debate in the literature. Although research on zakat has expanded significantly, several unresolved issues persist. First, most studies position zakat payment compliance solely as the dependent variable, while treating public trust as a mediating factor or failing to analyze it independently (Jensen & Meckling, 1976).

Second, previous research has tended to examine only one or two factors—such as transparency and literacy, or religiosity and compliance—thereby failing to provide a comprehensive picture of the factors that simultaneously shape compliance and public trust (Purnomo & Zahra, 2022b). Third, research on the effectiveness of zakat program outreach as a strategy to foster public compliance and trust remains relatively limited, even though zakat institutions actively implement various programs—spanning education, economic empowerment, healthcare, and religious outreach—as part of their zakat collection efforts (Purnomo & Zahra, 2022b). Previous studies generally employ religiosity theory, the Theory of Planned Behavior, or concepts of compliance to explain zakat payment behavior. Meanwhile, financial report transparency is often explained using Agency Theory, which emphasizes the importance of information disclosure to reduce information asymmetry between zakat institutions and muzakki (donors). However, the integration of Agency Theory with concepts such as zakat literacy, program outreach, and religiosity to explain both public compliance and trust remains underdeveloped.

Therefore, this study develops a conceptual framework integrating institutional governance aspects (financial report transparency), institutional communication aspects (zakat program outreach), public knowledge aspects (zakat literacy), and religious value aspects (religiosity) as determinants of public compliance and trust in paying zakat (Hasibuan et al., 2023). Empirically, most research on zakat compliance has been conducted at the national level or focused on large zakat institutions like BAZNAS. Studies specifically examining public behavior regarding local zakat institutions—such as LAZISMU Al Ummah South Banjarmasin—remain very limited. Furthermore, empirical conditions in South Banjarmasin reveal several distinct characteristics (Sakirah et al., 2022): public zakat literacy levels remain low; some members of the public prefer to distribute zakat directly; program outreach has not yet covered the entire region, and trust in zakat institutions remains below the national average, according to data used in the study.

These conditions highlight the importance of empirical testing within a local context to obtain more specific evidence regarding the factors influencing public compliance and trust. A review of prior research reveals several research gaps that serve as the basis for this study. While most previous studies examine only public compliance with zakat payment, the current study examines compliance and trust as two distinct dependent variables. Additionally, financial report transparency has typically been studied in isolation from outreach, literacy, or religiosity. This study examines the four variables simultaneously within a single research model. The research focuses primarily on BAZNAS, the national zakat institution. The study was conducted at LAZISMU Al Ummah South Banjarmasin, a local zakat institution. Typically, religiosity is measured only among muzakki (zakat payers); however, this study positions religiosity as an element of the governance and values supporting zakat management within the institution. The study was conducted at LAZISMU Al Ummah South Banjarmasin, a local zakat institution. The novelty of this study lies in its examination of public trust regarding the channeling of zakat funds—viewed through the lens of LAZISMU's financial reporting and fund distribution performance—to ensure transparency in management and foster public confidence; this contrasts with previous research by Usman and Sholikin, which demonstrated that high zakat literacy enhances muzakki (donor) compliance (Usman & Sholikin, 2021a).

Thus, this study does not merely replicate prior work but addresses a research gap through a unique combination of variables, research subjects, and conceptual models (Erziaty et al., 2021). The study makes contributions in two areas. Theoretically, it develops a model integrating financial report transparency, zakat program outreach, zakat literacy, and religiosity to explain compliance and public trust in paying zakat. This model expands the study of zakat payment behavior by simultaneously incorporating dimensions of institutional governance and public communication (Hasibuan et al., 2023).

Empirically, the study provides evidence regarding LAZISMU Al Ummah South Banjarmasin, an entity that has rarely been the subject of research. The findings are expected to serve as a foundation for zakat institutions to improve financial transparency strategies, expand program outreach, enhance public zakat literacy, and strengthen religious values as a means of boosting muzakki compliance and trust (Purnomo et al., n.d.). An amil (zakat administrator) who possesses religious qualities tends to adhere more strictly to Islamic Sharia provisions, including those concerning zakat. Data from South Banjarmasin indicates that resident participation in religious activities, such as religious study gatherings, reaches only 37% of the total capacity of local mosques. Incorporating religious values into “zakat” fund management requires the application of Sharia principles to mitigate risks associated with fund administration (Ministry of Religion Strategic Plan 2020-2024, n.d.).

LAZISMU Al Ummah plays a role in increasing religiosity in the community through various religious and social programs. By providing facilities for training and religious activities, such as training in Qur'an tilawatil, Islamic da'wah, entrepreneurship, and support for other Muhammadiyah activities. LAZISMU Al Ummah has a role and contributes to shaping religious character and awareness among the amil and the community to give zakat. In addition, the novelty in the research is the location of religious nature in zakat fund managers, while previous research shows that there is no religiosity value in zakat fund managers due to the lack of literacy and inclusion of zakat fund managers. Based on the observed phenomena, academic debates, and identified theoretical, empirical, and research gaps, this study aims to analyze the impact of financial report transparency, zakat program dissemination, zakat literacy, and religiosity on public compliance and trust regarding zakat payments at LAZISMU Al Ummah South Banjarmasin

B. Method

This study uses a quantitative research method conducted through a field survey. The purpose of this study is to measure the effect of zakat literacy, program socialization, and religiosity on the compliance and trust of the public in paying zakat, as seen from the transparency of the zakat fund financial statements. According to Cresswell, quantitative research is a type of social science research where researchers decide on research problems, compile questionnaires of problem questions, limit problem questions, collect data in a structured manner based on respondent participants, analyze the results of questionnaires and statistical data reports on the collection and distribution of zakat funds, and conduct an objective, impartial investigation (Sahakyan, 2024).

The location of the study is essential to provide an overview of the research environment and ensure that the information collected is appropriate for the purpose of the research (Sahakyan, 2024). The place of research is LAZISMU Al Ummah in South Banjarmasin District, South Kalimantan. This place was chosen because it is one of several muzakki who distribute their zakat funds at LAZISMU. The population in this study involves all people of South Banjarmasin District who become muzakki at LAZISMU, always receive zakat program performance reports, and are beneficiaries of zakat funds who have become muzakki (Ns Erna Febriyanti; Atik Badi'ah, et al., 2022). This population was chosen because it is considered to have relevant information regarding the impact of financial report transparency, socialization of zakat programs, zakat literacy, and religiosity on community compliance with zakat. The population in this study is all residents of South Banjarmasin District, which is 166,879 people in 2024 (Zakariah et al., 2020).

In sampling, this study uses the purposive sampling technique, which is a non-probability sampling technique where the researcher determines certain criteria that the respondents must meet. The researcher specifies that the sample criteria used in the study consist of three criteria. First, respondents must be domiciled in South Banjarmasin District. Second, respondents must have a fixed income of at least 10 to 15 million per month. The third is that the respondent has paid zakat through LAZISMU Al-Ummah. It's important because this study specifically assesses the factors that affect the compliance of zakat in the institution, so that only those who have been muzakki of LAZISMU are relevant as respondents. Based on public data and conservative estimates, the proportion of the fixed-income population that distributes zakat through LAZISMU is estimated to be around 5%. Thus, the number of people who meet the three purposive criteria is around 6,211 (Setiawati, 2024).

The sample size for this study was determined after establishing the research population based on predefined criteria. The study population consists of residents of South Banjarmasin District who earn a fixed monthly income of between IDR 10,000,000 and IDR 15,000,000 and have previously paid “zakat” through LAZISMU Al-Ummah. Based on the data and estimates used in the study, the population meeting these criteria is estimated at 6,211 individuals (Setiawati, 2024). Since the population size is known, the sample size was determined using Slovin's formula with a margin of error of 15% (Adirinekso et al., 2024) as follows:

$$n = \frac{N}{1 + Ne^2}$$

n = Sampel Size
n = {6.211}/ {1+6.211(0,15)^2}
n **= {**6.211}/ {1+139,7475}
n = {6.211}/ {140,7475}
n = 44,13

Based on the calculation results, a minimum sample size of 44.13 respondents was determined. Since the sample size must be a whole number, this figure was rounded up to 45 respondents. To account for the possibility of incomplete questionnaires or respondents failing to meet the criteria during verification, the study set the sample size at 50 respondents. Thus, the study utilized a sample of 50 individuals who met all the research criteria. Sampling was conducted using the purposive sampling technique—a non-probability sampling method that selects respondents based on specific characteristics aligned with the research objectives. This technique was chosen because the study did not target the public at large, but rather specifically focused on individuals possessing characteristics and experiences relevant to paying zakat through LAZISMU Al-Ummah. The sampling process involved several stages.

First, the researcher established respondent criteria based on the research objectives. Respondents were required to: (1) reside in the South Banjarmasin District; (2) earn a fixed monthly income of between IDR 10,000,000 and IDR 15,000,000; and (3) have previously paid “zakat” through LAZISMU Al-Ummah. Second, the researcher screened potential respondents to ensure they met all three criteria. This screening was carried out using preliminary questionnaire questions regarding domicile, income level, and experience paying “zakat” through LAZISMU Al-Ummah. Potential respondents who failed to meet any of the criteria were excluded from the study. Third, questionnaires were administered to potential respondents who met all the research criteria.

Data collection continued until the number of eligible respondents reached 50. Through this procedure, it was ensured that every respondent included in the analysis possessed characteristics aligning with the target population and relevant to the research objectives. Purposive sampling was employed because the required respondent characteristics were specific—particularly the experience of paying “zakat” through LAZISMU Al-Ummah. Therefore, the use of this technique enables researchers to recruit respondents who have direct experience with the subject of the study and can provide relevant information for analyzing factors related to public compliance in paying “zakat”. The data sources in this study consist of (A. Muri Yusuf, 2016): Primary Data: Data obtained directly from respondents through questionnaires; Secondary Data: Information obtained from LAZISMU's annual reports, institutional documentation, academic literature, and relevant scientific journals.

This study collected data using a structured questionnaire that was distributed to muzakki at LAZISMU Al Ummah, South Banjarmasin District. According to Creswell, data collection is a systematic process of obtaining information from research subjects or respondents by using specific techniques to answer research questions and test hypotheses. A good data collection process considers the validity, reliability, and accuracy of the data collected. The details of the data collection process in this study include (Agustianti et al., 2022): Observation: The researcher conducted direct observations in the LAZISMU Al Ummah environment to see the process of zakat socialization, community interaction with institutions, and available documentation related to zakat activities; Questionnaire Preparation: The questionnaire consists of questions about zakat literacy, transparency of financial statements, socialization of zakat programs, religiosity, and compliance in paying zakat. The *Likert* scale from 1 to 5 indicates strongly disagree; Questionnaire Distribution: Questionnaires are sent directly to respondents and online through Google Forms to make it easier to collect data and reach more respondents; Primary Data Collection: Through questionnaire answers, respondents directly provide initial data; Data Processing: Once the data is collected, the process of *cleaning*, *coding*, and processing is carried out to prepare for additional analysis; Documentation: The researcher collected and examined official documents from LAZISMU Al Ummah, such as financial statements, socialization brochures, and community participation data, as part of the secondary data.

This survey method was chosen because it can collect large amounts of data at a relatively low cost and time. In the initial stage, a descriptive analysis was performed to describe the characteristics of the respondents and the way the data was distributed for each research variable. Furthermore, validity and reliability tests are used to ensure that the measurement tool meets the criteria. Furthermore, the influence between variables was evaluated using inferential statistical analysis techniques, namely multiple linear regression. The purpose of this analysis is to find out how much zakat literacy, transparency of financial statements, socialization of zakat programs, and religiosity have a partial and simultaneous impact on people's compliance in paying zakat. The t-test studied the partial influence of each independent variable, while the simultaneous influence was studied by the F-test.

C. Results and Discussion

1. Results

The Effect of Financial Statement Transparency on Community Compliance in Paying Zakat at LAZISMU Al Ummah

Community compliance in paying zakat (distributing zakat funds) is seen from the transparency of the reports on the collection and distribution of zakat funds managed by LAZISMU (Jensen & Meckling, 1976). The existence of performance information on activity reports, as well as collection and zakat, gives confidence to muzakki in distributing zakat funds. The SPSS test table of transparency level is explained as follows:

Coefficient

Models		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6,035	,366		16,484	,000
	Transparency (X1)	,033	,036	,056	,916	,365
	Social (X2)	,396	,049	,559	8,063	,000

Literacy (X3)	,113	,040	,173	2,814	,007
Religiosity (X4)	,131	,025	,314	5,270	,000

a. Dependent Variable: Total. Y1

The test results indicate that financial report transparency does not significantly influence public compliance in paying "zakat" through LAZISMU Al-Ummah. Based on the partial test results, the financial report transparency variable (X1) yielded a regression coefficient of 0.033, a calculated t-value of 0.916, and a significance level of 0.365. Since the significance value exceeds 0.05, the hypothesis stating that financial report transparency affects public compliance in paying "zakat" is not supported by the research data. Although the regression coefficient is positive, its magnitude is insufficient to demonstrate a statistically significant effect (Nikmah & Fahrullah, 2024).

These findings indicate that the disclosure of information regarding the collection and distribution of "zakat" funds is not yet a direct determinant of respondent compliance in paying "zakat" through LAZISMU Al-Ummah. In other words, individuals who receive more transparent information regarding "zakat" fund management do not necessarily exhibit a greater tendency to increase their compliance with "zakat" payments. This demonstrates that the relationship between information transparency and "zakat" payment behavior is not automatic (Rahmawati et al., 2016). *"Indeed, Allah commands you to return trusts to their owners. And when you judge between people, judge with justice. Indeed, Allah gives you the best instruction. Indeed, Allah is All-Hearing and All-Seeing."* (An-Nisa'/4:58). This verse emphasizes the importance of trustworthiness and honesty in asset management. Financial transparency is a tangible form of fulfilling this trust, requiring zakat institutions to provide clear and accurate financial reports to the public. Based on agency theory, transparency can reduce information asymmetry between the public (principals) and zakat managers (agents), thereby enhancing public trust and compliance in paying zakat through these institutions.

These findings can be explained through the Agency Theory developed by Jensen and Meckling. From the perspective of agency theory, the relationship between the "muzakki" (zakat payer) and the zakat management institution is characterized as an agency relationship. The "muzakki" entrusts zakat funds to the institution, relying on it to manage and distribute the funds in accordance with applicable regulations. The zakat institution acts as an agent responsible for managing this trust. This situation creates a potential for information asymmetry, as the institution possesses more information regarding the processes of fund collection, management, and distribution than the "muzakki" does (Prasaja et al., 2022). Within this framework, transparency should serve as a control mechanism to mitigate information asymmetry between the "muzakki" and the zakat institution. The greater the openness regarding zakat fund management, the smaller the gap in information between the two parties. Theoretically, this condition can boost the "muzakki's" confidence in the institution and ultimately encourage compliance in paying zakat through it.

This explanation also demonstrates that Agency Theory does not necessarily predict that transparency will enhance compliance. While the theory highlights the importance of transparency as a mechanism to reduce information asymmetry, the effectiveness of this mechanism depends on the principal's ability to utilize the provided information. In the context of this study, "muzakki" (zakat payers) do not rely solely on financial information when deciding whether to pay zakat. Their decisions may also be influenced by knowledge of zakat obligations, understanding of the institution's programs, ease of payment, past experiences, and religious motivations. Consequently, the lack of a significant effect from transparency suggests that zakat compliance in this context is a behavior not driven exclusively by an evaluation of the institution's financial information. "Muzakki" may continue to pay zakat due to an awareness of religious obligations, habit, an understanding of zakat, or other factors unrelated to the level of financial disclosure. While transparency remains essential for maintaining institutional accountability, it is not necessarily the primary factor determining whether an individual complies by paying zakat through the institution. These findings also shed light on the relationship between transparency and trust. Conceptually, transparency can foster trust by allowing "muzakki" to see how their funds are managed. However, as this study did not examine trust as a dependent variable, it cannot be concluded that transparency fails to enhance trust. The study's results simply indicate that transparency has not been proven to have a direct impact on zakat compliance. Thus, the possibility that trust acts as a mediating mechanism between transparency and compliance remains a subject for future research.

From an Islamic perspective, the management of "zakat" funds is closely linked to the principle of "amanah" (trust/fiduciary duty). Surah An-Nisa' (4:58) emphasizes the obligation to return trusts to those entitled to them. In the context of "zakat" institutions, this principle is realized through responsible fund management, information transparency, and accurate reporting on fund collection and distribution. Therefore, the finding that transparency does not significantly influence compliance in this study does not imply that transparency can be disregarded. On the contrary, transparency remains an integral part of upholding the trust and accountability of the institution, even though, empirically, it has not emerged as a direct determinant of "muzakki" (zakat payer) compliance. These findings can be compared with previous research. The results align with the study by Mhd. Hafis Arsyad on LAZISMU Riau, which demonstrated that transparency does not always exert a direct influence on "zakat" payment behavior. This similarity reinforces the argument that information transparency must be supported by the public's ability to comprehend the information, as well as by other factors influencing the decision to pay "zakat".

Conversely, these results differ from the study by Hidayati and Nugroho, which found that financial report transparency contributes to "muzakki" trust and compliance. Such discrepancies can be attributed to differences in respondent characteristics, institutional contexts, literacy levels, and the methods used to communicate transparency-related information to the public. Thus, differing results across studies do not necessarily indicate a theoretical contradiction; rather, they suggest that the effectiveness of transparency is context dependent. The results also align with the findings of Rahmawati et al. in Palopo City, which showed that transparency does not have a significant partial effect on "zakat" receipts. This similarity reinforces the indication that transparency is best understood as a mechanism supporting institutional accountability, rather than as the sole factor determining public behavior regarding the distribution of "zakat".

Overall, the research findings indicate that while the transparency of LAZISMU Al-Ummah's financial reports shows a positive relationship, it does not significantly influence public compliance in paying "zakat". From the perspective of Agency Theory, this result suggests that although transparency serves to reduce information asymmetry, its effectiveness in influencing "muzakki" (zakat-paying) behavior depends on whether the information is understood and utilized in the decision-making process. Therefore, enhancing transparency should not be limited to merely providing financial reports; it must also involve presenting information in a manner that is simple, easily understood, relevant, and communicative. Transparency needs to be integrated with the promotion of "zakat" programs, the improvement of "zakat" literacy, and the strengthening of religious values so that information regarding "zakat" management can be more effectively translated into compliant public behavior (Rahmawati et al., 2016).

The Social Influence of the Zakat Program on Community Compliance in Paying Zakat at LAZISMU Al Ummah

Every community sees that social institutions, in carrying out activities in the form of economy, education, health, and welfare, will affect the community in distributing zakat funds (Nikmah & Fahrullah, 2024). The social programs implemented by LAZISMU are presented in the following statistical tests:

Coefficient						
		Unstandardized Coefficients		Standardized Coefficients		
Models		B	Std. Error	Beta	t	Sig.
1	(Constant)	6,035	,366		16,484	,000
	Transparency (X1)	,033	,036	,056	,916	,365
	Social (X2)	,396	,049	,559	8,063	,000
	Literacy (X3)	,113	,040	,173	2,814	,007
	Religiosity (X4)	,131	,025	,314	5,270	,000

a. Dependent Variable: Total. Y1

The test results indicate that the dissemination of the Zakat Program has a positive and significant effect on public compliance with zakat payments. Based on the regression analysis, the Zakat Program dissemination variable yielded a regression coefficient of 0.396, a t-value of 8.063, and a significance value of 0.000 ($p < 0.05$) (Ivana, 2023). Thus, the more effective the dissemination of the zakat program conducted by LAZISMU Al-Ummah, the greater the public's inclination to fulfill their zakat payment obligations. A standardized beta value of 0.559 further demonstrates that the dissemination of the Zakat Program makes the strongest relative contribution among the independent variables in this research model.

These findings can be explained through the Theory of Planned Behavior (TPB) developed by Ajzen. This theory posits that an individual's behavior is influenced by the intention to perform that behavior; intention, in turn, is shaped by attitudes toward the behavior, subjective norms, and perceived behavioral control—that is, the perception of one's ability and the ease of performing the behavior. In the context of zakat payments, the dissemination of the zakat program can be viewed as an external factor that provides information and shapes the social environment, thereby influencing these three determinants. This aligns with the word of Allah SWT (Ismawati et al., 2020). This is in accordance with the words of Allah SWT: *"Take "zakat" from their wealth to purify and cleanse them, and pray for them, for indeed your prayer brings them tranquility. Allah is All-Hearing, All-Knowing."* (At-Taubah: 103). This verse highlights the importance of the organized collection of "zakat" by "zakat" administrators—a role fulfilled in the modern context by institutions such as LAZISMU (Junjunan, 2020).

However, the success of this collection relies heavily on intensive communication and public outreach. Such outreach helps the community understand the benefits and urgency of "zakat". This aligns with your research findings, which indicate that public outreach significantly influences compliance with "zakat" payments (Nia & Gusrianti, 2026): Meaning: "*Tell me a single verse.*" (HR. Bukhari). This hadith emphasizes the importance of conveying the teachings of Islam, including the obligation of zakat. First, public outreach can foster a positive attitude toward "zakat" payment. Information regarding the obligation of "zakat", its benefits, empowerment programs for "mustahik" (recipients), and the socio-economic impact of "zakat" funds can enhance public understanding of the importance of paying "zakat". Second, socialization can strengthen subjective norms. The continuous dissemination of information regarding "zakat"—conducted through "zakat" institutions, religious leaders, religious activities, and within the community—can foster an awareness that paying “zakat” is an expected behavior in social and religious life. When individuals receive encouragement and information from their social environment, their perception of the importance of fulfilling the “zakat” obligation can intensify. Ultimately, this can increase the intention to pay “zakat” through trusted institutions.

Third, socialization can enhance the public's perceived behavioral control. One obstacle to paying “zakat” is not merely a lack of willingness, but also a lack of understanding regarding the types of “zakat” that must be paid, calculation methods, payment timing, procedures, and available channels. Socialization that clearly conveys information about payment procedures and facilities can reduce this uncertainty. Consequently, the public perceives paying “zakat” as an easier action to take because they know what needs to be done and how to do it (Ismawati et al., 2020). Based on these mechanisms, the influence of “zakat” program socialization on public compliance arises not only from the receipt of information but also because that information transforms understanding into attitudes, reinforces social norms, and lowers barriers to payment. These three mechanisms can subsequently strengthen intentions and foster the behavior of paying “zakat”. This provides a theoretical explanation for why the “zakat” program socialization variable demonstrates a significant influence in this study.

Research findings also indicate that “zakat” program socialization has a standardized beta of 0.559, the highest value among the independent variables. This suggests that, within this research model, socialization makes the strongest relative contribution to explaining the variation in public compliance. This may be because socialization is a form of direct and persuasive communication, making information about “zakat” easier to accept and link to tangible public action. Unlike information found only in reports or formal media, socialization allows “zakat” institutions to directly explain obligations, benefits, programs, procedures, and payment channels to the public (Ismawati et al., 2020).

2. Discussion

The Effect of Zakat Literacy on Community Compliance in Paying Zakat at LAZISMU Al Ummah

Public trust or muzakki in social institutions (LAZISMU) depends on the literacy of the procedures for managing and distributing zakat funds (Usman & Sholikin, 2021b). In the management of zakat funds, they must be managed and distributed properly and correctly, as explained in the following statistical data:

Coefficient

		Unstandardized Coefficients		Standardized Coefficients		
Models		B	Std. Error	Beta	t	Sig.
1	(Constant)	6,035	,366		16,484	,000
	Transparency (X1)	,033	,036	,056	,916	,365
	Social (X2)	,396	,049	,559	8,063	,000
	Literacy (X3)	,113	,040	,173	2,814	,007
	Religiosity (X4)	,131	,025	,314	5,270	,000

a. Dependent Variable: Total. Y1

Zakat literacy showed a positive and significant influence with a coefficient of 0.113 and a significance value of 0.007. It shows that the higher the level of public understanding of zakat (including the type of zakat, the method of calculation, and the mechanism of distribution), the higher their compliance in paying zakat. Zakat literacy provides a strong foundation of knowledge and awareness that zakat is not only an obligation but also a means of empowering people and promoting economic equity (Nikmah & Fahrullah, 2024). LAZISMU Al-Ummah needs to continue zakat education programs in various forms, such as seminars, informative brochures, social media, and the integration of zakat materials in routine recitations (Hasibuan et al., 2023). The researcher concluded that high zakat literacy has a positive correlation with increased muzakki compliance. In addition, Clarashinta Canggih and Rachma Indrarini showed that a deep understanding of zakat also forms rational awareness in paying zakat. In a psychological framework, zakat literacy functions as a cognitive foundation that strengthens confidence and perception of benefits in fulfilling zakat obligations (Nia & Gusrianti, 2026).

Public knowledge about zakat —starting from its definition, conditions, nisab, to distribution—significantly affects compliance in paying zakat. People who do not understand will certainly find it difficult to obey (Hafiz & Aditya, 2021). The Qur'an states: "*On their property there are rights for the poor who ask and those who do not ask.*" (Az-Zariyat/51:19). This verse hints that zakat is another person's right in the property of a Muslim. However, understanding this can only be achieved if the community has adequate zakat literacy. Therefore, zakat education is very important to increase awareness (Hasibuan et al., 2023). Zakat literacy is also closely related to efforts to achieve sharia maqashid in the aspects of hifzh al-mal (safeguarding property) and hifzh al-din (safeguarding religion), because zakat is worship as well as a means of economic distribution (Purnomo & Zahra, 2022b).

The results of the study show that zakat literacy has a positive and significant effect on muzakki compliance. It proves that the higher the public's understanding and knowledge of zakat, the higher their compliance in paying zakat. These findings are consistent with the framework of the Theory of Planned Behavior, where a positive attitude towards zakat is formed from a good level of literacy. Researchers support that good zakat education is able to increase people's knowledge and compliance in paying zakat (Ismawati et al., 2020).

The Influence of Religiosity on Community Compliance in Paying Zakat at LAZISMU Al Ummah

Coefficient

		Unstandardized Coefficients		Standardized Coefficients		
Models		B	Std. Error	Beta	t	Sig.
1	(Constant)	6,035	,366		16,484	,000
	Transparency (X1)	,033	,036	,056	,916	,365
	Social (X2)	,396	,049	,559	8,063	,000
	Literacy (X3)	,113	,040	,173	2,814	,007
	Religiosity (X4)	,131	,025	,314	5,270	,000

a. Dependent Variable: Total. Y1

Religiosity also has a significant influence on community compliance, with a coefficient of 0.131 and a significance of 0.000. It shows that spiritual values and high religious awareness are the moral foundation of the community in carrying out zakat obligations. Religious individuals tend to see zakat not only as a ritual obligation, but also as a form of obedience to Islamic teachings and a social contribution to others. Thus, religious activities that can foster spiritual understanding, such as lectures, religious training, and recitation, are essential to maintain and increase community compliance (Hafiz & Aditya, 2021).

El Hafiz & Aditya's research confirms that religiosity is a strong internal factor in encouraging obedient behavior to Islamic law, including zakat. Lannaccone also stated that highly religious individuals tend to be consistent in carrying out spiritual values in daily life, including the practice of zakat as a form of devotion (Hafiz & Aditya, 2021). The high level of faith and practice of Islamic teachings has been proven to significantly affect people's compliance in paying zakat. Allah SWT says: "*Establish prayer, pay zakat, and bow down with those who bow.*" (Al-Baqarah 43).

This verse shows that zakat is an inseparable part of worship, just like prayer. So, a person who is obedient in religion (high level of religiosity) tends to be more obedient in paying zakat. The hadith of the Prophet PBUH also states, It means: "*Faith is not by wishful thinking, but by what is embedded in the heart and justified by deeds.*" (HR. Al-Baihaqi). Paying zakat is part of proving faith in the form of actions. So it is not surprising that the religiosity variable has a real effect on compliance with paying zakat (Iannaccone, 1998). From the regression results, it is known that the three significant variables (socialization, literacy, religiosity) simultaneously affect the compliance with paying zakat, which is reflected in the value of the determination coefficient (R^2) of 0.908. It means that 90.8% of the variation in community compliance can be explained by these four variables together, while other factors outside the study model influence the rest.

Theoretically, these findings reinforce the concept that religious behavior, such as paying zakat, is influenced by a combination of knowledge, attitudes, social environment, and religious motivation. Practically, this research provides a strong basis for LAZISMU Al-Ummah to prioritize the socialization and education of zakat, as well as strengthen the spiritual aspect in its zakat service approach. It is also important to review the financial statement publication strategy so that it is not only accountable but also communicative and inclusive (Hikmah et al., 2023).

However, this research cannot be separated from its limitations. The research was only carried out in the South Banjarmasin District area, so generalizations to other areas need to be made with caution. In addition, the quantitative approach with a closed questionnaire has not been able to describe in depth the motivation and obstacles of the community in paying zakat. For this reason, further research is recommended to use a mixed-method approach or involve additional variables such as trust in zakat institutions, zakat experience, and perception of the benefits of productive zakat (Radinansya et al., 2026).

Overall, the results of this study answer the formulation of the problem proposed. Socialization, zakat literacy, and religiosity have been proven to have a positive influence on zakat compliance. Only the transparency of financial statements does not have a significant impact, although it is considered important in theory. A lesson that the delivery of information needs to be adjusted to the capacity of public understanding (Nurfadilah et al., 2025). By paying attention to these results, LAZISMU Al-Ummah is expected to be able to develop a more data-based policy in managing and developing zakat services in the future. In their research, religiosity, along with zakat literacy, was proven to be the main determinant of muzakki's compliance in paying zakat. It shows that spiritual awareness and religious values are stronger internal impulses than external factors, so that the more religious a muzakki is, the higher the level of obedience (Yusran et al., 2024).

D. Conclusion

Based on the results of research that has been conducted on the influence of zakat literacy, financial report transparency, socialization of zakat programs, and religiosity on community compliance in paying zakat at LAZISMU Al-Ummah, South Banjarmasin District, several conclusions were obtained, namely, first, the variable of financial report transparency does not have a significant influence on community compliance. It shows that even though LAZISMU has submitted financial reports openly, the clarity and accessibility of the information have not been a concern or main consideration for the public in paying zakat. People tend to be more affected by religious or social factors than by financial or technical aspects.

Second, the socialization variable of the zakat program has a positive and significant influence on community compliance. The socialization carried out by LAZISMU through various communication media, training, and social activities has been proven to be able to increase public awareness of the importance of zakat and encourage their involvement in the zakat program organized by the institution. Third, zakat literacy has also been proven to have a significant effect. People who have a good understanding of the concept, type, calculation, and distribution of zakat are more likely to be obedient in fulfilling zakat obligations. These findings reinforce the importance of zakat education as an instrument in increasing muzakki compliance.

Fourth, religiosity shows a significant influence on the compliance of the community in paying zakat. The higher the level of faith and concern for religious values, the higher the individual's compliance with the obligation of zakat. Religiosity is a strong internal motivational factor in encouraging community participation in religious obligations. Fifth, simultaneously, the four variables (transparency of financial statements, socialization of zakat programs, zakat literacy, and religiosity) have a positive and significant effect on people's compliance in paying zakat. The proves that efforts to increase zakat compliance cannot be done partially but must be carried out in an integrated manner through educational, religious, and institutional strengthening approaches.

E. Acknowledgements

The authors would like to express their sincere gratitude to the Islamic University of Kalimantan Muhammad Arsyad Al Banjari, Banjarmasin, and the State Islamic University of Antasari Banjarmasin for their support in completing this scientific work as part of academic literacy and scientific publication, which provided valuable motivation for the completion of this research. The authors also extend their gratitude to all respondents from various communities in South Banjarmasin who participated in providing valuable data and information, thereby contributing to the successful completion of this research.

F. Author Contributions Statement

Ahmad Muharam Rayhanadi gave some research ideas to develop transparency, compliance, and public trust in distributing zakat funds. In this study, an idea, a framework of thinking, a framework for theoretical studies, research methodologies, and analysis of results and discussions were initiated. Ahmad Muharam contributes to research design, theoretical development, analysis model validation, interpretation of findings, and critical revision of manuscripts related to important intellectual substance. Agus Purnomo contributes to literature review, data management, draft manuscript, language refinement, formatting, and reference management. All authors discuss the results of the research, critically review the manuscript, approve the final version for publication, and are willing to take responsibility for all aspects of the work to ensure the accuracy and integrity of the research.

G. Conflict of Interest

All authors of this study state that no financial, professional, institutional, or personal relationships can be considered to have influenced the research reported in this article. This research was conducted independently, and the authors affirm that the study design, data collection, data analysis, interpretation of findings, drafting, as well as the decision to submit this article for publication were carried out without any commercial or external influence that could give rise to a conflict of interest

H. AI Usage Statement

The authors utilized artificial intelligence (AI) tools to support language editing, manuscript proofreading, and reference formatting during the preparation of this publication. AI was not used to develop the research concept, analyze or interpret the research data, or draw research conclusions. The authors remain fully responsible for the accuracy, originality, and integrity of the entire content of the article. All intellectual contributions, data interpretations, and scientific analyses are the authors' own work. The use of AI was limited to supporting editorial tasks and was conducted in accordance with the ethical standards of scholarly publishing.

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