JCAIP: Journal of Contemporary Applied Islamic Philanthropy
Vol. 4, No. 2, 2026, Page: 329-346
E-ISSN 3025-5082, DOI: 10.62265/jcaip.v4i2.679

Interpretations of the Obligation and Practices of Zakat al-Mal Distribution: A Phenomenological Study of the Community in Suban Village, South Lampung

Dimas Prabowo[1], Madnasir[2], & Ghina Ulfah Saefurrohman[3]
[1-3]Universitas Islam Negeri Raden Intan Lampung, Indoensia.

Article Info

Article history:
Received Aug 13, 2026
Revised Oct 24, 2026
Accepted Oct 27, 2026
Published Nov 4, 2026

Keywords:
Distribution Practices;
Obligation;
Phenomenology;
Public Perception;
Zakat Mal.

Abstract

Purpose: This study aims to uncover the understanding of the obligation of zakat mal and the practices surrounding its distribution amongst the community of Suban Village, Merbau Mataram Sub-district, South Lampung. This study stems from the disparity between the understanding of zakat mal as a religious obligation and its practical implementation. **Methodology:** The study employs a qualitative approach using the phenomenological method. There were 16 informants, comprising 13 zakat payers and 3 religious leaders. Data were collected through in-depth interviews, observation and documentation, then analyzed leading to the drawing of conclusions. **Findings:** The research findings indicate that zakat mal is perceived by the community as both a religious obligation and an expression of social concern. However, understanding of the nisab, haul, calculation and distribution mechanisms remain varied. The practice of distributing zakat directly to mustahik is favoured due to social proximity, trust and knowledge of the recipients' circumstances. These findings indicate that the practice of zakat mal is influenced not only by normative religious understanding but also by life experiences, social relationships and the community's subjective considerations. The Theory of Planned Behaviour was utilised as a supporting framework to understand the role of attitudes, subjective norms and perceptions of behavioural control in the practice of zakat payment. This study contributes to the field of Islamic philanthropy by demonstrating that the interpretation of the obligation to pay zakat and the choice of distribution channels constitute a social process linked to subjective experiences and community beliefs.

This is an open-access article under the CC BY-SA license.

Corresponding Author:
Dimas Prabowo
Universitas Islam Negeri Raden Intan Lampung, Indoensia
E-mail: dimasprabowo829@gmail.com

A. Introduction

Zakat is an essential institution in Islamic economics that represents not only an individual's religious devotion to Allah SWT but also embodies the principles of wealth redistribution, social solidarity, and the protection of vulnerable groups. In this context, zakat mal (wealth zakat) has distinctive characteristics closely associated with asset ownership, economic conditions, the understanding of Islamic legal provisions, and individual decisions regarding its distribution. Therefore, the implementation of zakat mal should not be understood merely in terms of awareness of religious obligations and financial capacity. Rather, it should also be examined as a process through which individuals interpret religious prescriptions and translate them into everyday practices. Several studies have demonstrated that zakat literacy, religious awareness, and religiosity are associated with people's compliance with and willingness to pay zakat (Malik et al., 2024; Nikmah & Fahrullah, 2024; Firdaus et al., 2024). Nevertheless, these associations do not fully explain how individuals understand their zakat obligations, determine which assets are subject to zakat, and choose distribution mechanisms that they consider consistent with their religious beliefs and life circumstances.

The issue of zakat compliance becomes increasingly complex when there is a gap between the normative acknowledgment of religious obligations and their translation into concrete practices. Individuals may recognize zakat as a religious obligation without necessarily possessing an adequate understanding of nisab (minimum threshold of wealth), haul (the prescribed holding period), the types of assets subject to zakat, and the procedures for calculating zakat liabilities. Conversely, individuals may distribute part of their wealth to those in need with the conviction that they have fulfilled their zakat obligations, even though the underlying calculations and classification of such contributions may require further examination. Research on zakat compliance in Indonesia indicates that zakat knowledge, religious awareness, educational attainment, and income conditions are associated with zakat payment behavior (Ghozali, 2023). Other studies have also highlighted the role of religiosity and zakat literacy in shaping people's motivation to fulfill their zakat obligations (Syauqi et al., 2022; Nikmah & Fahrullah, 2024). These findings suggest that zakat compliance is not determined solely by religious awareness but is also related to how normative obligations are understood, interpreted, and practiced in people's everyday lives.

In addition to understanding and compliance, decisions concerning zakat distribution constitute another important dimension that deserves scholarly attention. In practice, individuals may choose to distribute their zakat through formal zakat management institutions or directly to mustahik (eligible zakat recipients). These choices do not necessarily reflect differences in religiosity or social concern; rather, they may be associated with individuals' understandings of trustworthiness, social proximity, trust, and the effectiveness of zakat distribution. Direct distribution, for instance, may be preferred because zakat payers (muzakki) personally know the recipients and can directly observe their needs. Meanwhile, institutional distribution may be perceived as a mechanism for extending the reach of zakat distribution and strengthening its organized management. Nurfauziah and Jajuli (2025) found that zakat literacy, trust, transparency, and religiosity are associated with muzakki's decisions to distribute zakat through formal institutions. However, distribution preferences need to be explored further as matters of religious and social interpretation rather than merely individual decisions determined by a set of variables. It is therefore important to investigate how people identify and trust those who receive or manage zakat, how social interactions shape such trust, and how their distribution choices are interpreted in relation to the fulfillment of religious obligations.

Previous studies on zakat behavior and compliance have provided an important foundation for explaining the relationships among religiosity, literacy, awareness, income, and trust. However, many of these studies have predominantly employed quantitative approaches to examine relationships among variables. Although such approaches are valuable in identifying factors associated with people's tendency to pay zakat, they do not necessarily provide an in-depth understanding of the subjective processes underlying people's actions in their everyday contexts. The research gap addressed in this study does not stem from an inherent limitation of quantitative approaches. Rather, it concerns the need for a perspective capable of explaining how people experience, understand, and construct meanings around their zakat obligations within their lived realities. Accordingly, zakat payment behavior should be understood not merely as an outcome of several influencing factors but also as a socio-religious experience shaped by the interaction of religious understanding, economic experiences, family life, and social environments.

A phenomenological approach is particularly relevant to examining this issue because it places lived experience and subjective meaning at the center of the analysis. Moustakas (1994) emphasizes the importance of exploring individuals' experiences of a particular phenomenon, while Creswell and Poth (2018) describe phenomenology as a qualitative approach aimed at understanding the shared meanings of individuals' experiences of a specific phenomenon. In the context of zakat mal, this approach enables researchers to examine how zakat obligations are understood through family experiences, occupational activities, social interactions, and religious life. These experiences are not treated as predetermined causal factors that operate uniformly across individuals; instead, they are examined as contextual elements through which meanings and zakat practices are constructed. Consequently, this study does not merely identify whether people pay zakat or which distribution channels they choose. It also explores the reasons, experiences, beliefs, and considerations that informants articulate when explaining their actions.

As a supporting theoretical perspective, the Theory of Planned Behavior (TPB), developed by Ajzen (1991), is employed to interpret three dimensions of zakat mal payment behavior: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude refers to individuals' evaluations of zakat obligations and their perceived benefits. Subjective norms concern individuals' perceptions of expectations and social pressures from family members, religious leaders, and the surrounding community. Perceived behavioral control relates to individuals' assessments of their ability to fulfill zakat obligations considering their prevailing circumstances. In this study, TPB is not employed as a framework for testing causal relationships among variables but rather as a supporting conceptual lens for interpreting informants' experiences. This positioning is essential to ensure that the use of theory does not shift the phenomenological orientation toward an approach that merely classifies behavior according to predetermined theoretical categories. Informants' experiences and interpretations remain the primary basis of the analysis, while TPB provides a theoretical perspective for connecting empirical findings with broader discussions on behavioral formation.

Suban Village, Merbau Mataram District, South Lampung Regency, was selected as the research setting because its community comprises people with diverse occupational backgrounds, particularly in agriculture and trade. This occupational diversity provides different economic experiences in acquiring, managing, and understanding wealth ownership. Individuals engaged in agriculture experience economic conditions associated with harvest yields, seasonal patterns, weather conditions, and fluctuations in agricultural commodity prices. Meanwhile, those involved in trading activities encounter different experiences related to capital circulation, sales, business profits, and business continuity.

These contextual differences do not automatically determine zakat compliance or non-compliance. Rather, they provide an empirical setting for examining how economic experiences relate to people's understanding of assets subject to zakat.

Based on preliminary observations and interviews, the residents of Suban Village generally recognize zakat as a religious obligation. Nevertheless, their understanding of zakat mal remains diverse, particularly regarding nisab, haul, the types of zakatable assets, calculation procedures, and distribution mechanisms. Furthermore, some residents tend to distribute zakat directly to individuals whom they consider to be in need because of social proximity and their trust in the recipients. These preliminary findings reveal an empirical issue that requires further investigation: how normative understandings of zakat interact with people's economic and social experiences in shaping their payment and distribution practices. This situation indicates that zakat mal behavior cannot be adequately understood solely through knowledge of zakat regulations. It also needs to be examined through the lived experiences that shape people's perceptions, beliefs, and behavioral choices.

The distinctiveness of this study lies in its attempt to understand zakat mal as a socio-religious practice shaped by the intersection of religious norms, lived experiences, and social relationships. This study does not assume that direct distribution is inherently more appropriate than institutional distribution, or vice versa. Instead, it seeks to uncover the considerations underlying people's choices and how these choices are interpreted in the fulfillment of their zakat obligations. Empirically, the study provides a contextual account of rural communities' experiences in understanding zakat mal obligations and determining their preferred distribution channels. Conceptually, it brings together a phenomenological perspective and TPB as a supporting theoretical framework to understand zakat behavior without reducing subjective experiences to predetermined behavioral categories. In doing so, this study is expected to enrich the literature on Islamic philanthropy, particularly regarding the relationship between the understanding of zakat obligations, social trust, and zakat mal distribution practices.

Based on the foregoing discussion, this study aims to understand how the residents of Suban Village, Merbau Mataram District, South Lampung Regency, interpret their zakat mal obligations and engage in zakat payment and distribution practices. It also explores how lived experiences, occupational conditions, social environments, and religious experiences contribute to the formation of these interpretations. This study employs a qualitative research design using a phenomenological approach, while TPB serves as a supporting theoretical perspective for interpreting the dimensions of attitude, subjective norms, and perceived behavioral control emerging from informants' experiences. Through this approach, the study seeks not only to describe zakat mal payment practices but also to explain the underlying meanings of these practices within the lived realities of the Suban Village community.

B. Method

This study employed a qualitative approach with a phenomenological method to understand the lived experiences of community members in interpreting their zakat mal obligations and engaging in zakat distribution practices. The phenomenological approach was selected because this study sought not only to describe zakat payment behavior but also to explore how individuals understand their obligations, what experiences shape their interpretations, and how these meanings are reflected in their decisions regarding zakat distribution. Phenomenology enables researchers to explore informants' subjective experiences and uncover the essence of their shared experiences of a particular phenomenon (Moustakas, 1994; Creswell & Poth, 2018). Accordingly, zakat mal payment and distribution are understood in this study as socio-religious experiences shaped by the

interaction of religious beliefs, economic experiences, social environments, and understandings of zakat regulations.

The study involved 16 informants, comprising 13 individuals identified as muzakki (zakat payers) who served as primary informants and three religious leaders who served as supporting informants. The primary informants consisted of seven farmers, namely Hi. Suhardi, Arif, Ali, Hj. Maryati, Puji Astuti, Sentot, and Jumingin, and six traders, namely Doni, Izul Rahman, Mansur, Ersan, Juhri, and Mun. The supporting informants were three religious leaders: Ustadz Salimudin, Ustadz Jaya, and Ustadz Qodim. Informants were selected through purposive sampling based on their direct experiences, knowledge, and involvement in the phenomenon under investigation. Individuals identified as muzakki were selected because they had direct experience in fulfilling zakat mal obligations, while religious leaders were included because of their knowledge of and involvement in the community's religious life. The occupational diversity of the informants was also considered to explore differences in their experiences of acquiring, managing, and interpreting wealth.

Data were collected through in-depth interviews, observation, and documentation. Semi-structured interviews were conducted using open-ended questions to allow informants to describe their experiences, understandings, perceptions, and practices concerning zakat mal. The interview questions focused on their initial understanding of zakat mal, the process of determining zakat obligations, experiences of calculating zakat, considerations in selecting recipients or distribution channels, and the roles of family, occupation, social environment, and religious leaders in shaping their understanding. The questions emphasized concrete experiences and the meanings informants attributed to those experiences rather than merely eliciting general opinions about zakat. Observation was used to obtain insights into the community's social conditions and religious life relevant to the research phenomenon. Meanwhile, documentation served as supplementary data to complement and contextualize information obtained through interviews and observation.

Data analysis followed Moustakas's (1994) transcendental phenomenological approach, focusing on the identification of significant statements, the clustering of meanings, and the development of experiential descriptions and the essence of the phenomenon. First, interview transcripts were read and examined repeatedly to develop a comprehensive understanding of each informant's experiences. Second, the researcher conducted epoché or bracketing, an effort to recognize and suspend prior assumptions and personal judgments, as far as possible, so that informants' experiences would not be immediately interpreted through the researcher's preconceived notions. Third, significant statements that directly described informants' experiences of understanding zakat mal obligations and determining their distribution practices were identified. Relevant statements were subsequently organized into meaning units and experiential themes while preserving their original context and connection to the informants' accounts.

Fourth, the researcher developed textural descriptions to explain what the informants experienced, including their understanding of zakat obligations, economic experiences, family influences, social relationships, and considerations in selecting distribution channels. Subsequently, structural descriptions were developed to explain how these experiences were shaped by the informants' life contexts, including their occupational conditions, social environments, and religious experiences. These two descriptions were then synthesized to formulate the essence of the shared experiences concerning the interpretation of zakat mal obligations and distribution practices among the residents of Suban Village. This synthesis considered similarities, differences, and distinctive characteristics across informants' experiences. Consequently, the findings were not merely presented as a list of factors influencing behavior but as an account of the structures of meaning emerging from their lived experiences.

In organizing and managing the data, the principles of data reduction, data display, and conclusion drawing and verification proposed by Miles et al. (2014) were employed as supporting procedures. During data reduction, information obtained from interviews, observations, and documentation was selected and categorized according to its relevance to the research focus. The data were subsequently displayed in narrative form to identify patterns, relationships, and connections across the findings. The final stage involved drawing conclusions and verifying the consistency of the findings against the empirical data. These principles served to facilitate data organization and analytical traceability rather than replace the phenomenological stages of analysis that constituted the primary methodological approach (Miles et al., 2014).

To broaden the interpretation of the findings, the Theory of Planned Behavior (TPB) was employed as a supporting theoretical perspective after the experiential patterns and major themes had been identified from the data. Its three dimensions—attitude toward the behavior, subjective norms, and perceived behavioral control—were used to facilitate the discussion of relevant findings without forcing all informants' experiences into predetermined theoretical categories. In this way, the analysis remained grounded in informants' experiences and interpretations, while TPB served as a conceptual framework for extending the interpretation of zakat mal payment and distribution practices.

Data trustworthiness was established through source and methodological triangulation. Source triangulation was conducted by comparing information obtained from muzakki with accounts provided by religious leaders, particularly concerning understandings of zakat obligations and distribution practices. Methodological triangulation involved comparing interview findings with relevant observational records and documentation. The researcher also maintained analytical traceability by documenting the connections between interview quotations, meaning units, themes, and resulting interpretations. Where feasible and appropriate to the research context, clarification was sought from informants to ensure the accuracy of the researcher's understanding of the experiences they had shared. These procedures were intended to enhance the credibility of the data and ensure that the interpretations and conclusions were grounded in the informants' empirical experiences (Miles et al., 2014).

C. Results and Discussion

1. Results

Community Perceptions of the Obligation to Pay Zakat Mal

The interview findings indicate that the people of Suban Village perceive zakat mal as a religious obligation that must be fulfilled when one's wealth meets the requirements prescribed by Islamic law. This perception is not merely associated with obedience to Allah's commands but also reflects gratitude for one's blessings and social responsibility toward those in need. This shared understanding was found among both farmers and traders, although their economic experiences differ. Among farming communities, the obligation to pay zakat is understood in the context of their experience of fluctuating agricultural yields. Hi. Suhardi explained: "*In my opinion, when agricultural yields or the wealth we own have met the requirements for zakat, we must pay it because it is an obligation for Muslims. I do not regard zakat merely as a reduction in the wealth we possess, but as an expression of obedience to Allah and concern for others, because within the sustenance we receive there are rights belonging to those in need.*"

This statement reveals that zakat is understood through two interconnected orientations: obedience to Allah and concern for fellow human beings. The informant does not perceive zakat merely as a reduction in personal wealth but as the fulfilment of a religious responsibility attached to the sustenance one receives. Accordingly, wealth ownership is understood not solely in terms of individual interests but also in relation to

the rights of others. A similar understanding was identified among traders. Izul Rahman stated: *"In my opinion, zakat mal is an obligation that must not be neglected once our wealth has met the prescribed requirements. As a business owner, we need to understand not only how to generate profits but also the obligations attached to the wealth we possess."*

This statement indicates that the experience of running a business involves not only efforts to generate profits but also an awareness of religious responsibilities concerning one's wealth. From the informant's perspective, economic activities and the obligation to pay zakat are two aspects that must be considered simultaneously. Although the informants shared an understanding of zakat as a religious obligation, an interview with Ustadz Salimudin revealed that their technical knowledge remained varied. He explained: *"Some members of the community understand that agricultural yields or personal wealth must be subject to zakat when they meet the requirements prescribed by Islamic law. However, others do not yet have a detailed understanding of nisab, haul, and the procedures for calculating zakat."*

This account highlights a distinction between normative recognition of the obligation to pay zakat and the technical knowledge required to fulfil it. Individuals may believe that zakat is obligatory without necessarily possessing adequate knowledge of its conditions and calculation procedures. This finding suggests that religious awareness and zakat literacy are two distinct dimensions that need to be considered when examining zakat mal practices. From a phenomenological perspective, zakat mal is perceived as part of a Muslim's responsibility for the sustenance received. Nevertheless, this normative understanding is not always accompanied by a consistent level of technical knowledge. The finding indicates the need to strengthen zakat literacy so that religious conviction is supported by an adequate understanding of how the obligation should be fulfilled. Previous research on zakat compliance has also indicated that zakat literacy and awareness are associated with individuals' compliance in fulfilling their zakat obligations (Malik et al., 2024).

Community Behaviour in Paying Zakat Mal

The interview findings indicate that the behaviour of paying zakat mal is associated with personal awareness, religious understanding, experiences of wealth management, family needs, and advice from social networks and religious leaders. The informants did not describe zakat payment as an activity separate from their everyday economic lives. Rather, the obligation was considered alongside their income conditions and the economic responsibilities they faced. Among farmers, decisions concerning zakat payments were associated with fluctuations in harvest yields and agricultural production needs. Hi. Suhardi explained: *"As a farmer, I pay zakat according to my understanding and financial capacity. I usually consider the agricultural yields first because harvests are not always the same in every season."*

This statement demonstrates that the informant relates the fulfilment of zakat obligations to an economic experience characterised by uncertainty. Harvest yields form part of the context through which the informant assesses his financial circumstances. However, this statement does not, in itself, indicate that fluctuations in harvest yields cause the informant to refrain from paying zakat. What can be established from the data is that economic experiences constitute part of the considerations through which the informant understands and fulfils his obligation. Similar considerations were identified among traders. Ibu Puji Astuti stated: *"As a trader, my daily income is not always the same because it depends on the number of customers and prevailing sales conditions. Therefore, I need to manage my finances to meet family needs and maintain my business capital. Nevertheless, I understand that when my wealth has met the requirements for zakat, the obligation must be fulfilled."*

This account indicates that zakat payment is understood in relation to business financial management and family needs. The informant does not regard economic needs

and religious obligations as entirely separate matters. Both are present simultaneously in her experience of managing wealth. Nevertheless, the data are more useful for explaining the considerations expressed by the informant than for establishing the consistency of her actual zakat payment practices. Beyond economic conditions, personal awareness and religious understanding were repeatedly mentioned by the informants. Ali explained: *"In my opinion, zakat payment should be based on personal awareness because zakat is an obligation for Muslims whose wealth has met the prescribed requirements."*

This statement shows that the informant regards personal awareness as an essential foundation for fulfilling zakat obligations. In his understanding, zakat payment is not merely an action undertaken in response to external encouragement but a responsibility that must be consciously recognised by the individual. This finding is supported by Ustadz Jaya's account, which indicates that some members of the community have developed an awareness of the obligation to pay zakat, while others still require guidance concerning nisab, haul, and zakat calculations. He also identified religious understanding, family support, religious study sessions, advice from religious leaders, and economic conditions as aspects associated with zakat payment behaviour.

Overall, the informants' experiences of paying zakat mal reveal an interaction between religious awareness and practical considerations in managing wealth. Within the framework of the Theory of Planned Behavior (Ajzen, 1991), awareness of the benefits and obligations of zakat can be discussed in relation to the attitude dimension; support from family members and religious leaders can be understood through subjective norms; and considerations regarding the capacity to manage income can be examined through perceived behavioural control. Nevertheless, the interview findings primarily describe the experiences and considerations expressed by the informants rather than test causal relationships among the theory's components.

Community Lived Experiences in Understanding Zakat Mal

The informants' lived experiences indicate that their understanding of zakat mal is shaped through processes occurring within families, religious activities, occupational settings, and social environments. Knowledge of zakat had generally been acquired before the informants entered employment and began managing their own wealth. Their subsequent economic experiences as adults provided additional contexts through which they interpreted this religious obligation. Hi. Suhardi explained the relationship between his experience as a farmer and his understanding of zakat as follows: *"I have known about zakat since childhood through religious teachings and people around me. As a farmer, I have experienced firsthand that harvests are never always the same; sometimes they are good, and sometimes they are poor. Through these experiences, I have learned to remain grateful for the sustenance I receive."*

This statement demonstrates that the meaning of zakat is derived not only from previously acquired religious knowledge but also from direct experiences of earning a livelihood. Fluctuations in agricultural yields form part of the informant's experiences through which he understands the importance of gratitude. In this context, economic experiences provide personal meaning to religious values that were already familiar to him. A similar experience was described by Arif: *"In my experience, I learned about zakat from my family and religious study sessions. After working as a farmer, I increasingly understood that the sustenance we receive should be appreciated with gratitude. Harvests are sometimes abundant and sometimes limited, so we must be able to manage our family needs."*

This account indicates continuity between religious learning and occupational experience. Family and religious study sessions served as the initial sources of knowledge, while farming experiences provided a concrete context for understanding the relationship between livelihood, family needs, and zakat obligations. Among traders, the

process of meaning-making also developed through family experiences and religious activities before becoming connected to business management. Ibu Puji Astuti explained: *"As for me, I learned about zakat from my family from an early age. I also frequently heard explanations about zakat during religious study sessions and other religious activities. After becoming a trader, I began to understand that the income I receive must be managed properly."*

This statement indicates that the experience of trading does not replace previously acquired religious knowledge but provides a new context for applying it in economic life. Income management and experiences of dealing with fluctuations in sales form part of the circumstances that inform the way the informant understands her obligations concerning wealth. The accounts of these three informants reveal a similar pattern of experience: initial knowledge of zakat was acquired through family or religious environments and was subsequently reinterpreted through experiences of earning and managing wealth. Nevertheless, these experiences were not entirely identical. Farmers associated their understanding of zakat with fluctuations in agricultural yields, whereas traders related it to income management and business activities.

From a phenomenological perspective, these experiences constitute part of the informants' lifeworld, namely the everyday context in which values and meanings are formed (Moustakas, 1994; Creswell & Poth, 2018). Zakat mal is not merely present as a normative provision learned through religious instruction but also as an obligation interpreted through family experiences, occupational activities, and social interactions. The essence of the experiences reflected in these interviews is the understanding of zakat as a religious obligation that acquires personal significance through gratitude and concern for others.

The Role of Family, Social Environment, and Religious Leaders in Shaping Zakat Understanding

The interview findings indicate that family, the social environment, and religious leaders serve as sources of knowledge and reminders in shaping community understanding of zakat mal. These three elements are present in the informants' experiences in different ways. Family serves as the initial source of religious knowledge, religious study sessions provide opportunities to acquire further religious understanding, while religious leaders explain the obligations and provisions governing zakat. Ali explained: *"Since childhood, I was taught that zakat is an obligation for Muslims. As I grew older, I also received explanations through religious study sessions and from religious leaders in the village."*

This statement illustrates the continuity of religious learning from the family environment to the broader social environment. Understanding of zakat is not formed at a single stage of life but can be reinforced through participation in religious activities and interactions with religious leaders. The role of family and the social environment also emerged in Sentot's account: *"I also learned about the importance of zakat from my family and the surrounding community. In my opinion, zakat is a religious obligation and an expression of gratitude for the wealth and sustenance we receive."*

This account indicates that knowledge of zakat is acquired through everyday interactions rather than exclusively through formal learning. Religious values received from family and the surrounding community subsequently become part of how the informant interprets the wealth he earns and his obligation to help others. From the perspective of religious leaders, Ustadz Salimudin emphasised the importance of strengthening public understanding of zakat regulations: *"In my opinion, this understanding needs to be continuously improved through religious study sessions and the delivery of religious materials so that people do not merely know that zakat is obligatory but also understand how to fulfil the obligation correctly."*

This statement clarifies that the role of religious leaders extends beyond strengthening religious awareness to include the provision of technical knowledge. This finding is relevant because the interviews indicate that recognition of the obligation to pay zakat is not always accompanied by an adequate understanding of nisab, haul, and calculation procedures. When interpreted through the Theory of Planned Behavior, experiences of receiving advice from family members, the surrounding community, and religious leaders can be discussed in relation to the subjective norm dimension (Ajzen, 1991). However, the presence of these individuals in the informants' lives does not automatically demonstrate that zakat payment behaviour is entirely determined by social pressure. Rather, the informants' accounts indicate that family members and religious leaders serve as sources of knowledge, reminders, and reinforcement of religious values.

Accordingly, the formation of community understanding of zakat mal takes place through interactions among family-based learning, religious activities, and social experiences. This finding also suggests that efforts to strengthen zakat literacy should take into account communication channels that are already familiar to the community, particularly families, religious study sessions, and religious leaders.

Social Trust and the Practice of Direct Zakat Distribution

Based on the available interview materials, there are no direct quotations from muzakki specifically explaining their reasons for choosing to distribute zakat directly to mustahik or their reasons for selecting formal zakat management institutions. Therefore, the tendency toward direct distribution mentioned in the initial draft cannot yet be adequately analysed in terms of the subjective experiences of the actors based solely on the available data.

The interview account provided by Ustadz Qodim explains that community understanding of zakat mal is shaped through family, religious study sessions, occupational experiences, and the social environment. He also noted that public understanding of nisab, haul, and zakat calculations remains varied. However, this account alone is insufficient to establish social proximity as the primary reason why people choose direct zakat distribution.

To retain this theme as a major research finding, additional interview quotations are required that specifically explain the informants' experiences in determining zakat recipients, the reasons for trusting individual recipients or formal institutions, and the considerations underlying their choice of distribution mechanisms. Such data should be obtained from the direct experiences of muzakki and, where available, complemented by accounts from religious leaders. Accordingly, the analysis of social trust and the choice of zakat distribution channels should be finalised once relevant interview data are available. This step is essential to ensure that the phenomenological interpretation is genuinely grounded in the informants' lived experiences rather than in the researcher's assumptions.

2. Discussion

Phenomenological Analysis of Community Perceptions and Zakat Payment Behavior

From a phenomenological perspective, the perceptions and behavior of the people of Suban Village regarding the payment of zakat mal (wealth zakat) need to be understood through the lived experiences that shape how they recognize, interpret, and fulfill this religious obligation. According to Moustakas (1994), phenomenology goes beyond identifying individual experiences; it seeks to uncover the essential meaning of those experiences as perceived and understood by the individuals who undergo them. Similarly, Creswell and Poth (2018) emphasize that phenomenology aims to understand the shared experiences of individuals concerning a particular phenomenon. In this context, zakat mal is not merely understood as a normative obligation prescribed by

Islamic teachings, but also as a religious experience intertwined with family life, occupation, economic circumstances, social environments, and religious activities.

The interview findings reveal that community members perceive zakat as an obligation to Allah, an expression of gratitude for the sustenance they receive, and a manifestation of social concern for others. For instance, Hi. Suhardi's statement, which positions zakat as both an act of religious obedience and a form of social responsibility, illustrates how the meaning of zakat emerges from the intersection of spiritual orientation and social awareness. Meanwhile, Izul Rahman's account as a trader indicates that zakat awareness is also associated with an understanding of one's responsibility for wealth acquired through economic activities. These two experiences reveal a shared understanding of zakat as a religious obligation, although the underlying meanings are shaped by each informant's distinct life experiences.

These findings affirm that the normative obligation of zakat acquires concrete meaning through everyday experiences. For farmers, fluctuating agricultural yields provide a context for understanding sustenance and the obligation to share with others. For traders, income management, family needs, and business capital constitute important considerations in interpreting zakat obligations. Thus, economic experiences cannot automatically be regarded as determinants of compliance; rather, they serve as life contexts that shape how individuals understand and consider the fulfillment of their zakat obligations. This perspective is consistent with phenomenological approaches that position lived experience as an essential context for understanding the meaning of human actions (van Manen, 2016).

Although community members share the understanding that zakat constitutes a religious obligation, the interview findings also reveal differences in their mastery of its technical requirements. Ustadz Salimudin explained that while some community members understand the obligation to pay zakat, not all of them have sufficient knowledge of nisab (minimum wealth threshold), haul (the required holding period), and the calculation of zakat. This finding indicates a gap between normative knowledge and the ability to translate such knowledge into practice. In other words, knowing that zakat is obligatory does not necessarily mean understanding when the obligation becomes applicable, which types of assets are subject to zakat, or how to calculate the amount correctly.

This gap is theoretically significant because it demonstrates that religious awareness and zakat literacy are interrelated dimensions that should nevertheless be analytically distinguished. Religious awareness provides the normative foundation for zakat fulfillment, whereas technical knowledge enables individuals to determine how to discharge this obligation in accordance with Islamic provisions. Previous studies by Malik et al. (2024), Firdaus et al. (2024), and Nikmah and Fahrullah (2024) highlight the relevance of zakat literacy, awareness, knowledge, and religiosity in understanding zakat payment compliance. Nevertheless, limited knowledge does not necessarily indicate non-compliance or a deliberate disregard for religious obligations. Such interpretations require more detailed information concerning each informant's experiences, decisions, and actual zakat payment practices.

From a phenomenological perspective, these differences demonstrate that zakat payment behavior is not merely a matter of compliance with religious regulations but also an action imbued with subjective meaning within the community's lifeworld. The family serves as the primary setting for transmitting religious knowledge and practices, while religious study gatherings and religious leaders provide sources of understanding that may reinforce or clarify existing knowledge. Experiences related to employment and income management subsequently provide practical contexts through which community members interpret their zakat obligations. This relationship illustrates that the meaning of zakat is constructed through the interaction between personal beliefs and everyday social

environments, consistent with the phenomenological emphasis on the relationship between experience, consciousness, and meaning in everyday life (Moustakas, 1994; van Manen, 2016).

These findings also demonstrate the limitations of the phenomenological approach. Although phenomenology helps explain how individuals experience and interpret zakat, it does not, by itself, establish that factors cause individuals to pay zakat. Therefore, explanations concerning subjective experiences and meanings must be distinguished from explanations concerning factors associated with behavioral tendencies. This distinction provides the basis for employing the Theory of Planned Behavior (TPB) as a complementary analytical perspective without shifting the primary focus of the study away from the community's lived experiences.

Analysis Using the Theory of Planned Behavior

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), explains that behavioral intention is associated with three principal constructs: attitude toward the behavior, subjective norm, and perceived behavioral control. In this study, TPB is employed as an interpretive framework to deepen the analysis of the phenomenological findings rather than as a causal model tested through variable measurement. Accordingly, these three constructs are used to interpret relevant dimensions of the informants' experiences while maintaining due consideration of the limitations of the available qualitative data.

First, attitude toward the behavior is reflected in how community members perceive zakat as a religious obligation, an expression of gratitude, and a manifestation of social concern. The statements of Hi. Suhardi and Izul Rahman indicate that zakat is regarded as an action with religious value and moral implications. Such positive evaluations may be understood as a foundation that supports the tendency to fulfill zakat obligations. This interpretation is consistent with TPB, which positions an individual's positive or negative evaluation of an action as one of the primary determinants of behavioral intention (Ajzen, 1991). Nevertheless, acknowledging the positive value of zakat does not automatically demonstrate consistency in its actual implementation. In this context, the findings highlight the importance of distinguishing normative acceptance of zakat obligations from concrete actions involving zakat calculation and payment.

Second, subjective norm refers to an individual's perception of social expectations and support from significant others. Interviews with the informants indicate that knowledge of zakat is acquired through family, religious study gatherings, and religious leaders. Ali, for example, explained that his initial understanding of zakat was acquired during childhood and subsequently reinforced through religious study gatherings and explanations provided by religious leaders. Similarly, the experiences of Arif and Mrs. Puji Astuti illustrate the role of family and religious activities in shaping their knowledge of zakat.

These findings are consistent with the social dimension of TPB, although they require critical interpretation. Ajzen (1991) defines subjective norm as an individual's perceived social pressure to perform or refrain from performing a particular behavior. The presence of family members and religious leaders as sources of knowledge does not necessarily demonstrate the existence of social pressure or the perception that significant others expect individuals to pay zakat. The available data more strongly indicate processes of religious socialization and the formation of religious understanding. To conclude that subjective norms specifically encourage zakat payment behavior, more direct evidence is needed regarding the social expectations perceived by informants, their responses to those expectations, and the influence of such expectations on their payment decisions. Therefore, the role of the social environment in this study is better understood

as a context for the formation of meaning, while the specific mechanisms of normative influence require further investigation.

Third, perceived behavioral control concerns individuals' perceptions of the ease or difficulty of performing a particular action, including their beliefs about their capabilities and available resources. In this study, this construct is relevant to community members' understanding of nisab, haul, zakat calculation, and wealth management. Ajzen (1991) positions perceived behavioral control as an individual's belief regarding the degree of ease or difficulty involved in performing a particular behavior. Ustadz Salimudin's explanation concerning the limited technical understanding of zakat among some community members indicates that knowledge is an important aspect to consider in zakat fulfillment. Farmers' experiences of fluctuating agricultural yields and traders' management of income and business capital also illustrate the practical contexts surrounding the community's economic considerations.

Nevertheless, limited zakat literacy cannot automatically be equated with low perceived behavioral control. Technical knowledge represents one of the resources that may facilitate zakat fulfillment, whereas perceived behavioral control also encompasses individuals' beliefs about their ability to overcome potential obstacles. Therefore, interpretation through this construct needs to consider whether informants experience difficulties in determining their zakat obligations, calculating the amount due, or making payments. If the interview data do not explicitly reveal such beliefs and obstacles, the more appropriate conclusion is that limited technical knowledge may constitute a potential barrier rather than evidence that perceived behavioral control is demonstrably low.

The analysis through TPB thus demonstrates its complementary relationship with the phenomenological approach. Phenomenology reveals how zakat is interpreted through lived experiences, whereas TPB helps organize selected findings in terms of attitudes, social influences, and perceived capabilities. Nevertheless, the two approaches have different analytical emphases. Phenomenology focuses on understanding the meaning of experience, while TPB explains behavioral tendencies through specific theoretical constructs. The application of TPB should not reduce the diversity of informants' experiences to mere illustrations of three constructs, particularly because this study was not designed to test causal relationships among variables.

In relation to previous studies, these findings can be discussed alongside research on zakat payment behavior that examines religiosity, literacy, social influence, and trust as relevant dimensions. Malik et al. (2024) identify zakat literacy and awareness as relevant aspects associated with zakat payment compliance. Firdaus et al. (2024) also examine the relationship between religiosity, awareness, knowledge, and zakat compliance. Meanwhile, Nikmah and Fahrullah (2024) investigate the relevance of religiosity and zakat literacy to compliance with professional zakat payments. These thematic similarities indicate that zakat behavior is associated not only with religious beliefs but also with knowledge and the social context in which individuals live. However, this study offers a different emphasis: these factors are interpreted through the experiences and meanings constructed by informants within the specific context of everyday life in Suban Village. Thus, the contribution of this study does not lie in demonstrating that TPB constructs cause zakat compliance, but rather in illustrating how dimensions associated with these constructs emerge within community experiences. To strengthen this academic dialogue, comparisons with previous studies should be developed through specific empirical findings and references rather than merely identifying general similarities among relevant factors.

Synthesis of Research Findings

Based on the overall findings, the perceptions and behavior of the people of Suban Village regarding zakat mal payments can be understood as a socio-religious phenomenon shaped by the interaction of religious meaning, socialization processes, technical knowledge, and economic experiences. Awareness of zakat as a religious obligation constitutes a prominent normative foundation in the informants' accounts. However, this normative foundation interacts with diverse life experiences, meaning that recognition of zakat obligations is not necessarily accompanied by an equivalent level of technical understanding. These findings demonstrate that religious awareness and the ability to fulfill religious obligations are interconnected dimensions that must nevertheless be analytically distinguished. This interpretation is consistent with Malik et al. (2024), Firdaus et al. (2024), and Nikmah and Fahrullah (2024), who highlight the relevance of literacy, awareness, knowledge, and religiosity in understanding zakat payment compliance.

Family, the social environment, and religious leaders serve as important contexts in shaping knowledge and interpretations of zakat. The informants' experiences indicate that knowledge of zakat is acquired through early family education, religious study gatherings, and explanations provided by religious leaders. Nevertheless, these socialization processes cannot automatically be assumed to produce comprehensive technical understanding. Accounts concerning limited knowledge of nisab, haul, and zakat calculation reveal a gap between recognizing religious obligations and mastering the technical requirements for fulfilling them. Therefore, the central issue is not merely whether community members know that zakat is obligatory, but also the extent to which this knowledge can be translated into an understanding and practice consistent with Islamic provisions. This finding reinforces the relevance of zakat literacy as an important dimension in efforts to improve community compliance (Malik et al., 2024; Nikmah & Fahrullah, 2024).

Economic experiences also constitute an important context in the interpretation of zakat. Farmers face agricultural yields that may fluctuate across harvest periods, whereas traders manage variable incomes while simultaneously considering family needs and business capital. These experiences help explain the circumstances surrounding community members' considerations of wealth and zakat obligations. However, this study does not provide sufficient evidence to conclude that economic conditions directly increase or decrease compliance. Such relationships need to be understood through the specific experiences of individual informants, including how they determine their obligations, encounter potential barriers, and make payment decisions.

Theoretically, the synthesis demonstrates that phenomenology and TPB make different yet complementary contributions. Phenomenology explains the meaning of zakat as experienced by community members, particularly as a religious obligation, an expression of gratitude, and a manifestation of social concern. Meanwhile, TPB provides a conceptual framework for examining community members' evaluations of zakat, the role of the social environment, and potential barriers to its fulfillment (Ajzen, 1991). The distinction between these approaches must be maintained: the religious meanings expressed by informants are not identical to behavioral intentions, just as the role of family in transmitting knowledge does not automatically demonstrate the existence of subjective norms that encourage zakat payments. Theoretical interpretations must therefore remain consistent with the strength of the available empirical evidence.

The distribution of zakat and trust in zakat management institutions may also broaden the understanding of zakat behavior. Conceptually, trust in recipients or zakat management institutions may be associated with individuals' choices of distribution mechanisms. However, this aspect must be supported by interview accounts that directly

reveal why informants choose to distribute zakat directly to recipients or through formal institutions, including considerations of social proximity, transparency, accountability, and institutional credibility. Nurfauziah and Jajuli (2025) highlight the relevance of zakat literacy, trust, transparency, and religiosity in muzakkis' decisions to distribute zakat through formal institutions. If the empirical evidence in this study is insufficient, trust and distribution preferences are more appropriately positioned as issues requiring further investigation rather than as primary research conclusions. This distinction is important to ensure that the synthesis does not extend beyond the actual research findings.

In terms of academic contribution, this study emphasizes that understanding zakat mal payment behavior requires moving beyond the dichotomy of compliance and non-compliance. Zakat behavior encompasses interconnected meaningful, social, and practical dimensions that do not necessarily develop uniformly. Community members may acknowledge zakat obligations and perceive them positively, while their technical understanding of how to fulfill these obligations remains limited. These findings provide a basis for understanding that improving zakat compliance cannot rely solely on reiterating normative religious messages. Rather, it also requires support that enables community members to understand zakat regulations and apply them within their actual economic circumstances. This argument is consistent with the studies of Malik et al. (2024) and Firdaus et al. (2024), which identify literacy, awareness, knowledge, and religiosity as important dimensions in discussions of zakat compliance.

Accordingly, the practical implications of this study lie in the importance of zakat education that integrates the reinforcement of religious values with technical literacy. Families and religious leaders can serve as important channels for strengthening public understanding, while education concerning eligible assets, nisab, haul, and zakat calculation can help bridge the gap between normative awareness and actual implementation. Improving the transparency and accountability of zakat management institutions is also relevant as a development agenda, particularly if further research demonstrates that trust influences community members' distribution preferences. This is connected to the findings of Nurfauziah and Jajuli (2025) concerning the relevance of trust, transparency, and literacy in decisions to pay zakat through formal institutions. Therefore, the recommendations remain grounded in the research findings while opening opportunities for further investigations into the relationship between religious meaning, zakat literacy, social environments, and zakat mal payment practices.

D. Conclusion

This study concludes that the perceptions and zakat mal payment behavior of the people of Suban Village cannot be adequately explained solely in terms of their knowledge of religious obligations. Rather, they need to be understood through meaning-making processes shaped by lived experiences. Religious awareness provides the normative foundation, while family, the social environment, religious leaders, and economic experiences constitute the broader context influencing how individuals understand and fulfil their zakat obligations. A key finding is the gap between acknowledging the obligation to pay zakat and possessing the technical knowledge required to fulfil it, particularly regarding nisab (minimum wealth threshold), haul (the prescribed holding period), and zakat calculation. This finding indicates that normative awareness does not necessarily correspond to practical readiness to discharge zakat obligations correctly.

The scientific contribution of this study lies in conceptualizing zakat mal payment behavior as a socio-religious phenomenon rooted in people's lived experiences and subjective meaning-making. The phenomenological approach reveals how the obligation to pay zakat acquires meaning in everyday life, while the Theory of Planned Behavior (TPB) provides a complementary perspective for interpreting attitudes toward zakat, the

role of the social environment, and perceived capabilities to fulfil this obligation. Integrating these two perspectives demonstrates that religious meaning-making, socialization, and practical capability are interrelated dimensions. However, they are neither interchangeable nor necessarily translated into compliance. Accordingly, this study broadens the understanding of zakat payment behavior beyond issues of knowledge and normative compliance by incorporating lived experiences and the social contexts in which individuals interpret and practise their religious obligations.

From a practical perspective, efforts to improve compliance with zakat mal obligations should focus on strengthening zakat literacy by integrating normative understanding with technical competencies, alongside enhancing the roles of families and religious leaders in zakat education. Strengthening the governance of zakat institutions through greater transparency and accountability is also relevant to fostering public trust. Nevertheless, the effectiveness of these strategies, including the influence of trust on individuals' decisions to distribute zakat directly to beneficiaries or through formal institutions, requires further empirical investigation. Given that this study focuses on the community of Suban Village, its findings are context-specific and are not intended for statistical generalization. Future research could compare community experiences across different geographical settings and further investigate the relationships among zakat literacy, religious meaning-making, institutional trust, and zakat mal payment practices.

E. Acknowledgements

We would like to express our sincere appreciation and gratitude to the JCAIP Journal team for their guidance and support throughout the preparation of this research and the publication of this article.

F. Author Contributions Statement

Dimas Prabowo contributed to the conceptualization of the research, data collection, field observation, interviews, data analysis, manuscript drafting, and manuscript revision. Madnasir contributed to methodological guidance, validation of research findings, and critical review of the manuscript. Ghina Ulfah Saefurrohman contributed to theoretical development, interpretation of findings, and final manuscript review.

G. Conflict of Interest

The authors declare that there are no conflicts of interest that could have influenced the conduct of the research, the data analysis process, or the presentation of the research findings in this article.

H. AI Usage Statement

The authors acknowledge the use of artificial intelligence (AI)-assisted tools solely for language refinement, grammar checking, and improving the clarity of the manuscript. AI tools were not used to generate research data, conduct data analysis, interpret research findings, or formulate the study's conclusions. The authors take full responsibility for the accuracy, originality, integrity, and final content of this manuscript.

I. References

Abdullah, M., & Sapiei, N. S. (2018). Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia. International Journal of Social Economics, 45(8), 1250–1264. https://doi.org/10.1108/IJSE-03-2017-0091.

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T.

Aligarh, F., Nugroho, A., Raharja, B. S., Pratama, B. C., & Wirayuda, A. W. (2021). Do individual factors, religiosity factors, and demographic factors predict intention to pay zakat? Al-Uqud: Journal of Islamic Economics, 5(1), 151–165. https://doi.org/10.26740/al-uqud.v5n1.p151-165.

Amilahaq, F., & Ghoniyah, N. (2019). Compliance behavior model of paying zakat on income through zakat management organizations. Share: Jurnal Ekonomi dan Keuangan Islam, 8(1), 114–141. https://doi.org/10.22373/share.v8i1.3655.

Andam, A. C., & Osman, A. Z. (2019). Determinants of intention to give zakat on employment income: Experience from Marawi City, Philippines. Journal of Islamic Accounting and Business Research, 10(4), 528–545. https://doi.org/10.1108/JIABR-08-2016-0097.

Badan Amil Zakat Nasional. (2024). Outlook zakat Indonesia 2024. Badan Amil Zakat Nasional.

Badan Pusat Statistik Kabupaten Lampung Selatan. (2024). Kecamatan Merbau Mataram dalam angka 2024. BPS Kabupaten Lampung Selatan.

Creswell, J. W., & Poth, C. N. (2018). Qualitative inquiry and research design: Choosing among five approaches (4th ed.). SAGE Publications.

Firdaus, M., Suseno, B. D., Sari, G. I., & Fauzi, M. (2024). Zakat compliance: The interplay of religiosity, awareness, and knowledge. Shirkah: Journal of Economics and Business, 9(3), 326–336. https://doi.org/10.22515/shirkah.v9i3.628.

Haji-Othman, Y., Alwi, I., Sheh Yusuff, M. S., & Mohd Saufi, M. S. A. (2017). The influence of attitude, subjective norm, and Islamic religiosity on compliance behavior of income zakat among educators. International Journal of Academic Research in Business and Social Sciences, 7(11), 1016–1021. https://doi.org/10.6007/IJARBSS/v7-i11/3549.

Irsyad, M., Wediawati, B., & Solikhin, A. (2023). Pengaruh literasi zakat dan kepercayaan pada lembaga pengelola zakat terhadap perilaku membayar zakat muzaki di Kota Jambi tahun 2021–2022. Indonesian Journal of Islamic Economics and Business, 8(1), 148–157. https://e-journal.lp2m.uinjambi.ac.id/ojp/index.php/ijoieb/article/view/1693.

Kasri, R. A., & Sosianti, M. W. (2023). Determinants of the intention to pay zakat online: The case of Indonesia. Journal of Islamic Monetary Economics and Finance, 9(2), 275–294. https://doi.org/10.21098/jimf.v9i2.1664.

Kasri, R. A., & Yuniar, A. M. (2021). Determinants of digital zakat payments: Lessons from Indonesian experience. Journal of Islamic Accounting and Business Research, 12(3), 362–379. https://doi.org/10.1108/JIABR-08-2020-0258.

Malik, A., Alrasyid, H., & Kamaruddin, M. M. (2024). Student compliance in paying zakat: Do zakat literacy and awareness matter? Asian Journal of Islamic Management, 6(1), 63–73. https://doi.org/10.20885/AJIM.vol6.iss1.art6.

Moleong, L. J. (2018). Metodologi penelitian kualitatif. Remaja Rosdakarya.

Moustakas, C. (1994). Phenomenological research methods. SAGE Publications.

Muhammad, M., Nurasiyah, A., Mahri, A. J. W., & Saad, R. A. J. (2022). Factors predicting zakāh compliance behaviour in Indonesia. International Journal of Zakat, 7(1), 47–62. https://doi.org/10.37706/ijaz.v7i1.349.

Mukhlis, A., & Beik, I. S. (2013). Analisis faktor-faktor yang memengaruhi tingkat kepatuhan membayar zakat: Studi kasus Kabupaten Bogor. Al-Muzara'ah, 1(1), 83–106. https://doi.org/10.29244/jam.1.1.83-106.

Nikmah, N. Z., & Fahrullah. (2024). Pengaruh religiusitas dan literasi zakat terhadap kepatuhan membayar zakat profesi ASN Kanwil Kementerian Agama Provinsi Jawa Timur. Jurnal Ekonomika dan Bisnis Islam, 7(2), 147–157. https://journal.unesa.ac.id/index.php/jei/article/view/31493.

Nurfauziah, & Jajuli, S. (2025). Pengaruh literasi zakat, kepercayaan, transparansi dan religiusitas terhadap keputusan muzaki dalam membayar zakat melalui lembaga. Arus Jurnal Psikologi dan Pendidikan, 4(3), 310–319. https://doi.org/10.57250/ajpp.v4i3.1712.

Owoyemi, M. Y. (2020). Zakat management: The crisis of confidence in zakat agencies and the legality of giving zakat directly to the poor. Journal of Islamic Accounting and Business Research, 11(2), 498–510. https://doi.org/10.1108/JIABR-07-2017-0097.

Pemerintah Desa Suban. (2024). Profile book Desa Suban 2024. Pemerintah Desa Suban.

Saad, R. A. J., & 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.

Setianingsih, H. E., Irsyad, M., & Velayati, A. A. (2022). Exploring the predictors of zakat compliance in the community of farmers. JIFA (Journal of Islamic Finance and Accounting), 5(1), 15–28. https://doi.org/10.22515/jifa.v5i1.5295.

van Manen, M. (2016). Researching lived experience: Human science for an action sensitive pedagogy (2nd ed.). Routledge.