



## Factors Motivating Muslims to Pay Zakat: A Narrative Review Based on the Scopus Database

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### Abstract

**Purpose:** This study aims to provide a comprehensive narrative review of these factors to identify the key motivators and barriers to zakat compliance. By synthesizing insights from global research, this study seeks to inform strategies for enhancing zakat systems, optimizing collection mechanisms, and maximizing socio-economic impact. **Methodology:** A narrative review methodology was employed, systematically analyzing relevant studies from the Scopus database. The thematic analysis focused on drivers such as religiosity, social norms, technological integration, institutional trust, knowledge, demographic contexts, and economic factors influencing zakat compliance. **Findings:** Findings highlight that religiosity is a primary motivator, supported by trust in institutions, social dynamics, and technological advancements that facilitate zakat payments. However, barriers such as insufficient awareness, governance challenges, and economic instability hinder compliance. Demographic and contextual variations further influence behavior, requiring tailored approaches. This study underscores the dual role of zakat as a spiritual and socio-economic tool. By addressing identified drivers and barriers, policymakers and zakat institutions can enhance compliance, foster social equity, and contribute to sustainable development. This research integrates diverse perspectives into a structured framework, advancing the understanding of zakat payment behaviors. It provides actionable insights for improving zakat systems globally and identifies areas for further exploration, such as the role of emerging financial paradigms and digital innovations.

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## A. Introduction

### Importance of zakat as one of the Five Pillars of Islam

Zakat, one of the Five Pillars of Islam, holds profound significance in the socio-economic framework of Islamic teachings. As an obligatory act of worship, zakat is not merely a charitable contribution; it is a structured system of wealth redistribution intended to alleviate poverty and promote social justice. The Qur'an emphasizes the importance of zakat, with numerous verses linking it closely to prayer (salat), highlighting its dual role in both the spiritual and social dimensions of a Muslim's life. The obligation of zakat is fundamental, with around 82 verses in the Qur'an addressing its significance alongside the commands for prayer (Zainuddin et al., 2022). This connection underscores the belief that fulfilling one's religious duties includes addressing the needs of the less fortunate, thereby fostering a sense of community and mutual responsibility among Muslims (Ramli & Ghadas, 2019).

The socio-economic implications of zakat are extensive. It serves as a mechanism for wealth redistribution, ensuring that a portion of the wealth accumulated by the affluent is allocated to those in need. This redistribution is not only a moral obligation but also a means to achieve economic balance within society (Hastutik & Nurzaman, 2019). Zakat institutions play a crucial role in this process, as they are responsible for collecting and distributing zakat funds efficiently and transparently (Wahab & Rahman, 2011). The effective management of zakat can significantly contribute to poverty alleviation and social welfare, aligning with the broader goals of sustainable development (Sulistyowati, 2023).

From an economic perspective, zakat can be viewed as a tool for enhancing financial inclusion. By directing funds towards the poor and marginalized, zakat helps to empower these groups economically, enabling them to improve their living conditions and contribute to the economy (Nengsih, 2020). The potential of zakat to address income inequality is particularly relevant in Muslim-majority countries, where disparities in wealth can be pronounced. Studies indicate that zakat can reduce poverty levels and improve the overall economic well-being of communities when managed effectively (Afifah, 2021).

Moreover, the Qur'anic injunctions regarding zakat are clear about its beneficiaries, known as *mustahiq*, who include the poor, the needy, and other specified groups (Syaputri & Pramono, 2024). This structured approach ensures that zakat is not only a means of charity but also a systematic method of addressing socio-economic disparities. The eight categories of beneficiaries outlined in Surah At-Taubah verse 60 serve to legitimize the distribution process and ensure that zakat reaches those who are most in need (Syaputri & Pramono, 2024).

The governance of zakat institutions is critical to their effectiveness. Good governance practices can enhance the transparency and accountability of zakat distribution, thereby increasing public trust and encouraging more individuals to fulfill their zakat obligations (Wahyuni, 2017). The integration of technology, such as blockchain and mobile platforms, has been proposed as a means to improve the management of zakat funds, ensuring that they are used efficiently and reach the intended beneficiaries (Wahyudi et al., 2024).

In addition to its immediate socio-economic benefits, zakat aligns closely with the Sustainable Development Goals (SDGs) established by the United Nations. Research indicates that zakat can contribute significantly to achieving various SDGs, particularly those related to poverty alleviation, education, and economic justice (Sulistyowati, 2023). The principles underlying zakat resonate with the goals of promoting social equity and

sustainable development, making it a vital component of any comprehensive strategy aimed at improving the welfare of communities (Riyaldi et al., 2020).

The obligation of zakat extends beyond individual Muslims to include corporations and businesses, which are also encouraged to contribute a portion of their profits to zakat (Ramli & Ghadas, 2019). This collective approach to zakat not only amplifies its impact but also fosters a culture of social responsibility within the business community. The legal frameworks governing zakat in various countries further reinforce this obligation, ensuring that zakat is integrated into the broader economic system (Aristoni, 2021).

### **Role of zakat in poverty alleviation and social welfare enhancement**

Zakat plays a pivotal role in poverty alleviation and enhancing social welfare within Muslim communities. As a form of obligatory almsgiving, zakat serves as a mechanism for wealth redistribution, directly targeting the needs of the impoverished and marginalized. Research indicates that effective zakat distribution can significantly reduce poverty levels and income inequality, particularly when managed by competent institutions that optimize fund allocation (Ayuniyyah et al., 2018; Kholis & Mugiyati, 2021; Mawardi et al., 2023). For instance, the productive use of zakat funds has been shown to create sustainable economic opportunities for recipients, thereby fostering self-sufficiency and long-term welfare improvements (Muliati et al., 2020; Putri, 2022).

Moreover, the establishment of zakat management institutions enhances the efficiency of fund distribution, leading to better social outcomes. Studies highlight that as the number of zakat collection centers increases, so does the perceived social welfare within communities (Maisyarah & Hamzah, 2024; Ridwan et al., 2019). This correlation underscores the importance of structured zakat programs that not only provide immediate relief but also empower recipients through training and productive investments (Hamidi et al., 2021; Pertiwi et al., 2020). By addressing both the symptoms and root causes of poverty, zakat contributes to a more equitable society and promotes social justice, aligning with broader economic development goals (Al-Salih, 2020; Wahab & Rahman, 2011).

### **Global challenges in increasing zakat compliance among Muslims**

Increasing zakat compliance among Muslims presents several global challenges that hinder the effective utilization of this important religious obligation for poverty alleviation. One significant issue is the lack of awareness and understanding of zakat among many Muslims, which can lead to non-compliance or inadequate contributions (Sawmar & Mohammad, 2019; Sawmar & Mohammed, 2021). Furthermore, the absence of robust governance frameworks in zakat institutions often results in inefficiencies in collection and distribution processes, thereby reducing public trust and participation (Maisyarah & Hamzah, 2024; Sawmar & Mohammad, 2019; Sawmar & Mohammed, 2021). Additionally, socio-economic factors, such as poverty and financial instability, can deter individuals from fulfilling their zakat obligations, as they may prioritize immediate personal needs over charitable contributions (Febriandika, Hakimi, et al., 2023; Saad et al., 2020). Cultural perceptions and attitudes towards zakat also play a crucial role; in some communities, zakat may not be viewed as a mandatory obligation, leading to lower compliance rates (Febriandika, Hakimi, et al., 2023; Idris et al., 2012; Saad et al., 2020).

Moreover, the rapid growth of the Muslim population, coupled with increasing poverty levels, exacerbates the challenges faced by zakat institutions in meeting the needs of the poor (Alshater et al., 2021; Aziz et al., 2020). Addressing these challenges requires comprehensive strategies that include enhancing public education about zakat, improving governance in zakat institutions, and fostering a culture of compliance through

community engagement and support (Abdullah & Saad, 2014; Maisyarah & Hamzah, 2024; Rosalina & Bahri, 2022).

### **Research Gap and Objectives**

Despite the extensive body of literature on zakat as a critical Islamic institution for economic and social development, there is a noticeable lack of systematic reviews analyzing the global factors motivating Muslims to pay zakat. Existing studies often focus on specific regions, individual case studies, or isolated variables, leaving a fragmented understanding of the broader motivational patterns. Moreover, the intersection of traditional motivations, such as religious adherence, with contemporary dynamics, such as digital accessibility and institutional trust, has not been comprehensively explored. This gap underscores the need for a holistic narrative review to synthesize the findings from diverse contexts and provide a more nuanced understanding of zakat payment behaviors globally.

The primary objective of this narrative review is to identify the key factors that influence Muslims to fulfill their zakat obligations. By analyzing the available literature from the Scopus database, this study aims to uncover common motivators, whether rooted in religious beliefs, economic conditions, or institutional effectiveness. Understanding these factors is essential not only for academic discourse but also for practical applications in enhancing zakat collection mechanisms and fostering compliance among diverse Muslim communities.

In addition, this review seeks to categorize the motivating factors into distinct themes for clearer insights. These themes include faith-based motivations, regulatory and legal influences, the impact of technology on zakat payment accessibility, and the role of trust in zakat institutions. By systematically organizing these factors, the study aims to offer a structured framework that can guide future research and inform zakat management strategies to optimize participation and effectiveness in addressing social and economic challenges.

## **B. Methods**

### **Study Design**

This study employs a narrative review with a systematic approach to identify and synthesize relevant literature on the factors influencing Muslims' intentions and willingness to pay zakat. A narrative review allows for a comprehensive exploration of diverse findings within existing studies while maintaining flexibility in analyzing various thematic dimensions. By adopting a systematic approach, this review ensures that the process is transparent, replicable, and methodologically rigorous. The primary aim of this review is to integrate insights from multiple studies to create a cohesive understanding of the motivational factors for zakat payment, addressing a significant gap in the current body of knowledge.

### **Data Sources**

The Scopus database was chosen as the primary source for this review due to its extensive coverage of high-quality, peer-reviewed journal articles across diverse disciplines. Scopus provides access to global research, making it ideal for investigating a broad range of contexts and perspectives on zakat-related topics. Two sets of keywords were used to retrieve relevant studies: "intention to pay zakat" and "willingness to pay zakat." These terms were selected to ensure inclusivity of studies that address behavioral intentions and voluntary compliance with zakat obligations. Boolean operators and filters

were applied to refine the search, focusing on articles published in reputable journals and written in English to maintain consistency and relevance.

### **Steps of Analysis**

The review process consisted of three main steps: literature search, screening, and thematic analysis. First, the literature search was conducted by entering the specified keywords into the Scopus database. The search results were filtered by limiting the inclusion criteria to articles published in peer-reviewed journals, focusing on studies that examined zakat payment behaviors, motivations, or related factors. The initial search yielded a broad set of articles, which were subsequently narrowed down through further refinement.

Next, the abstracts and keywords of the identified articles were screened to determine their relevance to the review's objectives. Studies that primarily focused on zakat payment motivations, compliance intentions, or factors influencing willingness to pay were included. Articles that were unrelated to zakat or lacked empirical or theoretical contributions were excluded. This screening process ensured that only the most pertinent studies were retained for detailed analysis.

Finally, a thematic analysis was conducted on the selected articles to identify and categorize key motivational factors for zakat payment. This involved systematically coding the data from each study and grouping similar factors into broader themes. Thematic analysis allowed for the identification of recurring patterns and relationships, providing a structured framework for understanding the diverse motivations behind zakat compliance. The identified themes included faith-based motivations, trust in zakat institutions, economic and social factors, regulatory influences, and the role of technology in facilitating zakat payments.

Through these methodological steps, this narrative review offers a systematic synthesis of existing knowledge, contributing to a deeper understanding of the factors that drive Muslims to pay zakat. This approach not only ensures methodological rigor but also provides valuable insights for academics, policymakers, and zakat institutions seeking to enhance zakat compliance and optimize its socio-economic impact.

## **C. Results and Discussion**

### **1. Results**

The motivation for Muslims to pay Zakat, a fundamental pillar of Islam, is influenced by an intricate interplay of religious obligations, social influences, technological advancements, and personal beliefs. These motivations are not only rooted in faith but also shaped by external and internal factors that affect how individuals perceive and fulfill their Zakat obligations. Understanding these motivations is essential for enhancing compliance and ensuring that Zakat fulfills its intended purpose of redistributing wealth and supporting those in need.

Zakat serves as a bridge between spiritual fulfillment and socio-economic development, making it unique among Islamic practices. Its dual role as a religious obligation and a social welfare mechanism necessitates a deeper examination of what drives individuals to comply. Factors such as trust in Zakat institutions, awareness of its impact, and ease of payment through technological platforms have emerged as critical contributors. These elements provide insight into how modern Muslims navigate their spiritual and social responsibilities in a rapidly changing world.

This synthesis explores the multifaceted motivations driving Muslims to pay Zakat, drawing from a wide array of scholarly articles. Empirical evidence and theoretical frameworks provide a foundation for understanding these motivations, while also

highlighting opportunities to enhance Zakat systems globally. By identifying these factors, this review aims to inform strategies that can improve compliance rates and maximize the socio-economic benefits of Zakat payments.

### **Religiosity**

Religiosity plays a pivotal role in motivating Muslims to pay Zakat, as it directly links the practice to obedience to Islamic teachings. The act of paying Zakat is deeply embedded in the Islamic faith, symbolizing devotion to God and adherence to one of the Five Pillars of Islam. For many, this intrinsic motivation stems from the belief that Zakat purifies wealth, fosters social equity, and strengthens their spiritual connection. Thamrin et al. (2023) highlight that individual religiosity significantly influences Zakat payment behavior, suggesting that devout Muslims are more likely to fulfill this obligation.

In addition to individual faith, religious teachings about the benefits of Zakat further enhance motivation. The Quran and Hadith emphasize the spiritual rewards of paying Zakat, including the purification of wealth and the promise of blessings from God. This understanding often translates into a sense of personal accountability, where Muslims view Zakat as a means to align their financial practices with their faith. This religious conviction is not only an internal driver but also a reflection of their commitment to Islamic values.

Theoretical frameworks, such as the Theory of Planned Behavior (TPB), provide further insights into how religiosity influences Zakat compliance. TPB posits that attitudes toward Zakat, perceived social norms, and perceived behavioral control collectively shape the intention to pay. Martono et al. (2019) and Ghaouri et al. (2023) affirm that a strong religious commitment correlates with higher Zakat compliance. This alignment between religiosity and behavioral intention underscores the importance of faith as a primary motivator for paying Zakat.

### **Social Influences**

Social influences play a significant role in shaping Zakat payment behaviors, particularly in communal and peer-influenced settings. The presence of strong social norms often encourages individuals to comply with Zakat obligations as part of their participation in a collective religious identity. Kasri & Sosianti (2023) notes that social norms and peer behaviors can significantly impact Zakat payment intentions, especially in communities where the practice is widely observed and celebrated.

The role of trusted Zakat institutions further amplifies social influences by offering a structured and credible means of fulfilling Zakat obligations. These institutions serve as intermediaries that not only collect and distribute Zakat but also foster a sense of trust and legitimacy. Owoyemi (2020) highlights that the perceived transparency and accountability of Zakat institutions greatly affect compliance rates. When individuals trust that their contributions are managed effectively, they are more likely to participate willingly.

Social media and digital platforms have emerged as powerful tools for enhancing social influences on Zakat payment. By disseminating information about Zakat's impact and showcasing success stories, these platforms foster a sense of community and shared responsibility. Hamdani (2024) emphasizes that social media can motivate Muslims by creating a sense of belonging and solidarity, encouraging them to contribute to collective welfare efforts. This modern avenue of social influence highlights the evolving dynamics of Zakat in a digital age.

### **Technological Advancements**

The integration of technology into Zakat collection processes has transformed the way Muslims fulfill their obligations, making it more accessible and convenient. Digital platforms and financial technology (fintech) solutions provide Muslims with seamless methods to calculate, pay, and track their Zakat contributions. Mutmainah (2024) notes that the adoption of these technologies is particularly significant during periods of economic recovery, as they simplify the process and encourage compliance among diverse demographics.

Key factors driving the use of technology for Zakat payments include performance expectancy, effort expectancy, and facilitating conditions, as outlined in the Unified Theory of Acceptance and Use of Technology (UTAUT). Haryanto (2023) finds that users are more likely to adopt digital platforms when they perceive them as efficient and user-friendly. This shift not only reduces logistical barriers but also appeals to younger, tech-savvy Muslims who prefer digital transactions over traditional methods.

Moreover, technological advancements have expanded the reach of Zakat systems, enabling Muslims from various parts of the world to contribute easily. Mobile applications, online portals, and automated payment systems have democratized Zakat payment, making it accessible even in remote areas. This accessibility underscores the transformative potential of technology in enhancing compliance and ensuring that Zakat funds are distributed effectively to those in need.

### **Trust in Zakat Institutions**

Trust in Zakat institutions is a cornerstone of Zakat compliance, as it directly impacts Muslims' willingness to contribute. Perceived transparency, accountability, and efficiency of these institutions play a critical role in building confidence among potential payers. Owoyemi (2020) argues that when individuals trust that their Zakat funds are managed responsibly and utilized effectively, they are more likely to fulfill their obligations willingly.

Building trust requires institutions to maintain open lines of communication with the public. Regular reporting on fund utilization and showcasing the tangible impact of Zakat on community welfare are effective strategies to enhance credibility. This transparency not only fosters trust but also strengthens the perception of Zakat as a meaningful contribution to societal development.

The relationship between trust and intention to pay Zakat has been extensively documented in the literature. Sunarsih et al. (2023) find that higher levels of trust in Zakat institutions correlate with increased compliance rates. By addressing concerns about fund mismanagement and demonstrating accountability, Zakat organizations can create an environment where Muslims feel confident in their contributions, thereby boosting participation and ensuring the sustainability of Zakat systems.

### **Knowledge and Awareness**

Knowledge and awareness about Zakat are pivotal in shaping payment behavior, as they directly influence how individuals perceive and fulfill their obligations. A basic understanding of Zakat as a religious duty fosters a sense of responsibility among Muslims to comply with this essential pillar of Islam. Ghaouri et al. (2023) emphasize that individuals with higher Zakat literacy are more likely to recognize its significance, both as a spiritual act and a means of supporting societal welfare. This awareness acts as a foundational motivator, driving compliance and reinforcing the understanding of Zakat as an obligation rather than a voluntary act of charity.

Educational initiatives aimed at improving Zakat literacy further enhance this motivation. Programs that educate Muslims about the purpose, calculation, and impact of Zakat can empower them to make informed contributions. By highlighting the mechanisms through which Zakat alleviates poverty and supports community development, such initiatives bridge the gap between religious teachings and practical implementation. This is particularly crucial in contexts where misconceptions about Zakat obligations may deter compliance or lead to underpayment.

In the digital era, awareness about the benefits and processes of online Zakat payments has become increasingly relevant. Kasri & Yuniar (2021) note that digital literacy is essential for encouraging participation in online Zakat platforms. By understanding how these platforms operate and their potential for improving fund management and transparency, Muslims are more likely to adopt digital payment methods. This interplay between knowledge, awareness, and technological advancements highlights the importance of tailored educational efforts to enhance Zakat compliance in a modern context.

### **Demographic and Contextual Variations**

The motivations for paying Zakat vary significantly across different demographic groups and contexts, reflecting the diverse ways Muslims experience and perceive their obligations. For instance, urban and suburban populations exhibit distinct motivational patterns influenced by their social and economic environments. Sunarsih et al. (2023) identifies that urban *muzakki* (Zakat payers) are often driven by extrinsic factors such as social recognition and communal expectations, which can elevate the visibility and perceived importance of Zakat payments in urban settings.

Conversely, suburban or rural *muzakki* tend to exhibit stronger intrinsic motivations, rooted in personal religiosity and a sense of moral duty. These motivations often align closely with traditional Islamic teachings, emphasizing the spiritual benefits of Zakat and its role in fostering equity and compassion. This demographic distinction underscores the need for Zakat promotion strategies that are sensitive to the unique characteristics and priorities of each community.

Tailored approaches can maximize engagement by addressing specific needs and preferences. For urban settings, leveraging social campaigns and public recognition initiatives may resonate more effectively, while in suburban areas, educational efforts that reinforce spiritual and ethical motivations might yield better results. By acknowledging these demographic differences, Zakat institutions and policymakers can develop targeted strategies to enhance compliance and participation across diverse populations.

### **Economic Implications**

Zakat's role as a mechanism for economic redistribution and social welfare serves as a powerful motivator for compliance. Beyond its religious significance, Zakat is increasingly recognized for its potential to address economic disparities and promote social justice. Jedidia & Guerbouj (2020) argue that Zakat contributes to economic growth by increasing aggregate demand and providing financial assistance to marginalized groups. This dual function—spiritual fulfillment and economic impact—encourages Muslims to view Zakat as an investment in both their faith and their community's well-being.

The perception of Zakat as a tool for poverty alleviation further reinforces its appeal. Muslims who understand the tangible benefits of their contributions—such as supporting education, healthcare, and livelihood initiatives—are more likely to comply.

This awareness not only motivates individual participation but also builds collective trust in the efficacy of Zakat systems. By demonstrating how Zakat funds are utilized to address pressing social issues, institutions can inspire greater commitment among potential payers.

Economic motivations also extend to the broader implications of Zakat on societal stability. As a redistribution mechanism, Zakat plays a crucial role in narrowing income gaps and reducing economic inequalities. This understanding motivates Muslims to contribute as part of a larger effort to achieve social harmony and justice. Highlighting these economic benefits can enhance compliance rates, particularly among individuals seeking to align their financial practices with broader community goals.

### **Modern Financial Paradigms**

The integration of Zakat into modern financial paradigms presents new opportunities and challenges for compliance. As financial landscapes evolve, Muslims are increasingly confronted with questions about how traditional Zakat principles apply to contemporary assets, such as cryptocurrencies. Bin-Nashwan (2024) explores Muslim attitudes toward paying Zakat on cryptocurrency holdings, revealing that financial risk perceptions and concerns about Shariah compliance significantly influence payment intentions. These findings underscore the complexity of adapting Zakat obligations to modern financial instruments.

Guidance from religious scholars and community leaders is critical in navigating these complexities. By providing clear rulings and practical frameworks, Islamic authorities can help Muslims reconcile traditional Zakat principles with emerging financial realities. This guidance not only addresses uncertainties but also fosters confidence among payers that their contributions remain valid and impactful in the modern context.

The adoption of modern financial paradigms also creates opportunities to expand Zakat compliance through innovation. For instance, blockchain technology can enhance transparency and traceability in Zakat transactions, addressing concerns about fund management and accountability. These advancements have the potential to strengthen trust in Zakat systems, particularly among younger, tech-savvy Muslims who are more inclined to engage with digital financial tools. By embracing these opportunities, Zakat institutions can ensure that their systems remain relevant and accessible in a rapidly changing financial environment.

## **2. Discussion**

### **Religiosity as a Fundamental Driver**

The impact of religiosity on the intention to pay zakat is a critical area of study within Islamic finance and social responsibility. Numerous studies indicate a positive correlation between religiosity and zakat compliance behavior. For instance, research has shown that individuals with higher levels of religiosity are more likely to fulfill their zakat obligations, as they perceive it as a fundamental religious duty (Febriandika, Kusuma, et al., 2023; Idris et al., 2012; Yasin et al., 2022). This aligns with the notion that religiosity enhances moral and ethical considerations, motivating individuals to contribute to social welfare through zakat (Febriandika, Kusuma, et al., 2023; Idris et al., 2012).

However, the relationship is not universally consistent. Some studies suggest that while religiosity influences the intention to pay zakat, it may not be the sole determinant. For example, a study conducted in Morocco found that religiosity did not significantly affect the intention to pay zakat through formal institutions, indicating that other factors, such as trust in the institution and the perceived effectiveness of zakat distribution, may

play a more critical role (Yerrou et al., 2023). This highlights the complexity of zakat compliance behavior, where religiosity interacts with various socio-economic and institutional factors (Amilahaq & Ghoniyah, 2019; Yerrou et al., 2023).

Furthermore, the integration of technology in zakat payments has emerged as a significant factor influencing compliance. Research indicates that digital platforms can enhance the intention to pay zakat, especially among younger, more tech-savvy Muslims (Ahimsa et al., 2023; Ferdana et al., 2022; Kasri & Yuniar, 2021). This suggests that while religiosity remains a vital component, the methods of zakat collection and the ease of payment can significantly impact compliance rates (Ahimsa et al., 2023; Kasri & Yuniar, 2021). In conclusion, while religiosity positively influences the intention to pay zakat, it operates within a broader context that includes institutional trust, socio-economic conditions, and technological advancements. Understanding these dynamics is essential for enhancing zakat compliance and maximizing its potential for social welfare.

### **Social Influences: Norms and Community Dynamics**

Social influences significantly impact the intention to pay zakat, as evidenced by various studies highlighting the role of subjective norms and peer pressure. Research indicates that encouragement from family, friends, and community members can enhance an individual's intention to fulfill their zakat obligations (Fajriyah & Rahmayati, 2023). This aligns with the Theory of Planned Behavior, which posits that subjective norms – perceptions of social pressure to engage in a behavior – are crucial in shaping intentions (Asmalia et al., 2018; Heikal & Falahuddin, 2014).

Moreover, social networks and community dynamics can create a supportive environment that fosters zakat compliance. For instance, individuals are more likely to pay zakat when they observe peers engaging in similar behaviors, as this can reinforce the social norm of zakat payment (Bin-Nashwan et al., 2019). The influence of community leaders and religious figures also plays a vital role in motivating individuals to comply with zakat obligations, as their endorsements can enhance the perceived importance of zakat within the community (Bin-Nashwan et al., 2020).

Additionally, the integration of zakat with corporate social responsibility (CSR) initiatives has been shown to further encourage zakat compliance, as businesses that actively promote zakat payment can influence their employees and customers to participate (Abdullahi, 2019; Hoque et al., 2023). This highlights the potential for collaborative efforts between zakat institutions and social organizations to enhance compliance through community engagement and awareness campaigns (Hoque, 2023). In conclusion, social influences, including peer pressure, community support, and organizational initiatives, are critical factors that shape the intention to pay zakat, underscoring the importance of fostering a culture of zakat compliance within Muslim communities.

### **Technological Innovations: Enhancing Accessibility and Trust**

Technological advancements have significantly influenced the intention to pay zakat, enhancing both the efficiency and accessibility of zakat transactions. The integration of digital platforms and financial technology (fintech) has streamlined the zakat payment process, making it more convenient for users. Research indicates that the ease of use and perceived benefits of digital zakat management systems positively impact individuals' intentions to fulfill their zakat obligations (Judijanto et al., 2024; Mutmainah et al., 2024; Said et al., 2023). For instance, the availability of mobile applications and online payment systems allows for quick and secure transactions, which can motivate

more individuals to comply with their zakat duties (Alzaidan, 2024; Bin-Nashwan et al., 2020).

Moreover, the implementation of blockchain technology in zakat management has been shown to enhance transparency and trust, which are critical factors influencing zakat compliance (Millatina et al., 2022; Omar & Khairi, 2021). By providing a clear record of transactions, blockchain can alleviate concerns regarding the misuse of funds and ensure that zakat reaches its intended beneficiaries (Millatina et al., 2022; Omar & Khairi, 2021). This increased transparency can foster greater confidence among potential zakat payers, thereby encouraging higher compliance rates (Md Thani et al., 2024).

Additionally, studies suggest that social influences, such as community engagement and peer encouragement facilitated through digital platforms, can further enhance the intention to pay zakat (Abdeen et al., 2019; Bin-Nashwan et al., 2023). As more individuals adopt digital zakat payment methods, social norms around zakat compliance may shift, leading to increased participation in zakat programs (Bin-Nashwan et al., 2023). In conclusion, technological advancements play a crucial role in shaping the intention to pay zakat by improving accessibility, enhancing transparency, and fostering social influences that encourage compliance.

### **Building Trust in Zakat Institutions: A Pillar of Compliance**

Trust in zakat institutions plays a crucial role in shaping the intention to pay zakat among Muslims. Research indicates that a higher level of trust in these institutions correlates positively with the intention to fulfill zakat obligations. For instance, studies have shown that when zakat institutions are perceived as credible and accountable, they foster greater trust among the community, which in turn encourages compliance with zakat payments (Febriandika, Kusuma, et al., 2023; Utami et al., 2021). This relationship is supported by the Theory of Planned Behavior, which posits that trust influences behavioral intentions, including charitable giving (Annahl et al., 2021; Utami et al., 2021). Moreover, the composition and governance of zakat institutions significantly affect trust levels. Institutions that demonstrate transparency, effective management, and fair treatment of stakeholders are more likely to gain the trust of muzakki (zakat payers) (Ikhwandha & Hudayati, 2019; Mustafa et al., 2013). This trust is essential, as it not only motivates individuals to pay zakat but also enhances the overall effectiveness of zakat distribution, ensuring that funds reach those in need (Annahl et al., 2021; Samargandi et al., 2018).

Additionally, the rise of digital platforms for zakat payments has introduced new dynamics in trust-building. While these platforms can enhance convenience and accessibility, they also raise concerns about data security and the potential for misuse, which can undermine trust if not addressed adequately (Bakar, 2022; Yuskar, 2023). Therefore, zakat institutions must prioritize building and maintaining trust through transparent practices and robust governance to encourage higher compliance rates among muzakki (Ikhwandha & Hudayati, 2019; Samargandi et al., 2018). In conclusion, trust in zakat institutions is a vital determinant of the intention to pay zakat, influenced by factors such as institutional credibility, governance practices, and the security of digital payment systems. Strengthening trust can lead to increased zakat compliance, ultimately benefiting the broader community.

### **Knowledge and Awareness: Bridging Understanding and Action**

The impact of knowledge and awareness on the intention to pay zakat is a significant factor influencing zakat compliance among Muslims. Research indicates that a higher level of knowledge regarding zakat obligations correlates positively with the

intention to fulfill these obligations. For instance, studies have shown that individuals who are well-informed about the principles and benefits of zakat are more likely to engage in zakat payments (Fajriyah & Rahmayati, 2023; Kasri & Yuniar, 2021). This relationship underscores the importance of educational initiatives aimed at increasing awareness about zakat within communities.

However, the mere presence of knowledge does not always guarantee an increase in zakat compliance. Some studies suggest that while individuals may understand the importance of zakat, this understanding does not necessarily translate into action (Bin-Nashwan et al., 2020; Fajriyah & Rahmayati, 2023). For example, Fajriyah & Rahmayati (2023) found that although farmers recognized the significance of paying zakat, this awareness did not significantly enhance their intention to pay. This indicates that additional factors, such as social influence and perceived ease of payment, may also play critical roles in determining zakat compliance.

Moreover, the integration of technology in zakat payment systems has been shown to enhance awareness and facilitate easier access to zakat information, further influencing individuals' intentions to pay (Kasri & Yuniar, 2021; Muflih, 2023). As digital platforms become more prevalent, they can serve as effective tools for educating potential muzakki (zakat payers) about their obligations and the impact of their contributions. In conclusion, while knowledge and awareness are essential for fostering the intention to pay zakat, they must be complemented by supportive social structures and accessible payment mechanisms to effectively translate intention into action.

### **Demographics and Context: Tailoring Approaches to Zakat Compliance**

Demographic and contextual variations significantly impact the intention to pay zakat among Muslims. Research indicates that factors such as age, gender, education level, and socio-economic status can influence zakat compliance behavior. For instance, younger individuals often exhibit different motivations and levels of engagement in zakat practices compared to older generations, with studies showing that age can affect both the perception of zakat's importance and the willingness to pay (Bin-Nashwan et al., 2020; Fajriyah & Rahmayati, 2023). Gender differences also play a role; men may be more influenced by social norms and peer pressure, while women might prioritize familial obligations in their zakat decisions (Bidin & Md Idris, 2020).

Contextual factors, such as cultural background and community norms, further shape zakat intentions. For example, individuals in regions with strong communal ties may feel a greater obligation to contribute to zakat due to social expectations (Fajriyah & Rahmayati, 2023). Additionally, the level of awareness and knowledge about zakat can vary significantly across different demographics, affecting individuals' intentions to pay. Those with higher education levels tend to have a better understanding of zakat's significance and are more likely to comply (Kasri & Sosianti, 2023; Setianingsih et al., 2022).

Moreover, the advent of digital platforms for zakat payments has introduced new dynamics. The perceived ease of use and accessibility of online zakat systems can enhance the intention to pay, particularly among younger, tech-savvy demographics (Kasri & Sosianti, 2023; Kasri & Yuniar, 2021). However, the effectiveness of these platforms may vary based on the demographic characteristics of users, such as their familiarity with technology and trust in digital financial systems (Cao et al., 2018; Sleiman et al., 2021). In conclusion, demographic and contextual variations play a crucial role in shaping the intention to pay zakat, highlighting the need for tailored approaches that consider these factors to enhance zakat compliance across different segments of the Muslim population.

### **Economic Implications: Motivating Zakat Compliance Through Financial Stability**

The economic implications significantly influence the intention to pay zakat among Muslims. Economic conditions, such as income levels and financial stability, directly affect individuals' ability to fulfill their zakat obligations. Research indicates that higher income levels correlate with increased zakat compliance, as individuals with more disposable income are more likely to contribute (Hasbi et al., 2023). Additionally, economic growth in a region can enhance the overall awareness and understanding of zakat, leading to higher compliance rates (Bin-Nashwan et al., 2020).

Moreover, the management efficiency of zakat institutions plays a crucial role in shaping individuals' intentions to pay. Effective collection and distribution of zakat funds can instill confidence among potential muzakki (zakat payers), thereby encouraging compliance (Bin-Nashwan et al., 2020). When individuals perceive that their contributions are being utilized effectively for social welfare, they are more likely to fulfill their zakat obligations (Bin-Nashwan et al., 2020).

Furthermore, the advent of digital payment systems has transformed the landscape of zakat payments, making it easier for individuals to contribute. The convenience of online zakat platforms can positively influence the intention to pay, particularly among younger demographics who are more accustomed to digital transactions (Pratiwi, 2018). However, economic factors such as transaction costs and perceived risks associated with digital payments can also impact individuals' willingness to use these platforms for zakat (Primandari & Suprapti, 2022). In conclusion, economic implications, including income levels, the efficiency of zakat institutions, and the availability of digital payment options, play a significant role in shaping the intention to pay zakat. Addressing these factors can enhance zakat compliance and contribute to the socio-economic development of Muslim communities.

### **Modern Financial Paradigms: Innovating Zakat Payment Systems**

Modern financial paradigms significantly impact the intention to pay zakat, particularly through the integration of technology and innovative financial solutions. The rise of digital payment systems, such as mobile wallets and online zakat platforms, has made it easier for individuals to fulfill their zakat obligations. Research indicates that the convenience and accessibility of these platforms positively influence users' intentions to pay zakat (Kasri & Yuniar, 2021). For instance, studies have shown that the perceived ease of use and the availability of financial incentives, such as cashback offers, enhance the likelihood of adopting digital payment methods for zakat (Chang et al., 2023; Zhao et al., 2019).

Moreover, financial literacy plays a crucial role in shaping individuals' intentions to use these modern payment systems. Higher levels of financial literacy are associated with a greater understanding of zakat obligations and the benefits of timely payments, which can lead to increased compliance (Saputra et al., 2023; Zakiyyah et al., 2021). Conversely, a lack of financial knowledge can hinder individuals from utilizing digital platforms effectively, thereby reducing their intention to pay zakat (Ullah et al., 2022).

Additionally, the influence of social norms and peer behavior in modern financial contexts cannot be overlooked. As more individuals adopt digital payment methods for zakat, social pressure and community expectations can further motivate others to comply (Fajriyah & Rahmayati, 2023). This social dynamic, combined with the economic incentives provided by modern financial systems, creates a conducive environment for enhancing zakat compliance among various demographics. In conclusion, modern financial paradigms, characterized by digital payment solutions and financial literacy, significantly influence the intention to pay zakat. By leveraging these advancements,

zakat institutions can enhance compliance rates and promote social welfare more effectively.

#### **D. Conclusion**

This study provides a systematic narrative review of factors influencing Muslims' compliance with zakat obligations. Key findings highlight religiosity, trust in zakat institutions, social influences, technological advancements, and knowledge as central drivers. Religiosity underscores the spiritual and moral commitment to zakat, while institutional trust fosters confidence in its effective management. Social norms, amplified by digital platforms, encourage collective compliance, and technological innovations enhance accessibility and transparency. Furthermore, knowledge and awareness bridge the gap between religious principles and practical implementation. The study contributes to the existing body of knowledge by synthesizing diverse insights into a cohesive framework, offering a comprehensive understanding of the interplay among intrinsic and extrinsic motivators. These findings have significant implications for enhancing zakat collection mechanisms, particularly by leveraging technology and addressing demographic-specific needs. Policymakers and zakat institutions can apply these insights to optimize zakat systems for greater socio-economic impact. Despite its contributions, this study reveals areas requiring further exploration. Understanding the nuanced interaction between emerging financial paradigms, such as cryptocurrencies, and zakat compliance is essential. Additionally, longitudinal studies on the evolving role of digital tools in shaping compliance behaviors can inform future strategies. Ultimately, this research underscores zakat's dual role as a spiritual obligation and a socio-economic tool, emphasizing its potential to foster sustainable development and social equity.

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The author declares no conflicts of interest. During the preparation of this work the authors used ChatGPT, Scite, & Grammarly in order to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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