

## Socio-Economic Determinants of Individual Muslim Zakat Payment Behavior in Indonesia

**Hapid Durohman\***

Padjadjaran University, Bandung, Indonesia  
hapidurohman010302@gmail.com

**Fajar Adrian Sutisna**

UIN Sunan Gunung Djati Bandung, Indonesia  
fajarandrian44@gmail.com

**Muhammad Yuka Anugrah**

Padjadjaran University, Bandung, Indonesia  
harguna241@gmail.com

*\*Corresponding author*

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### Abstract

Zakat is one of the pillars of Islam and holds significant potential in Indonesia. However, the amount of zakat collected remains far below its potential. This disparity arises because many Muslims neglect zakat payment and perceive it as less important. Therefore, it is crucial to understand the socio-economic behaviors and factors influencing individual decisions to pay zakat. This research aims to investigate the determinants of socio-economic factors on individual zakat behavior. The data utilized is sourced from the Indonesian Family Life Survey (IFLS) conducted in 2014, focusing on individuals aged 15 and above. The study employs probit regression methodology to examine individual decisions regarding zakat payments, utilizing STATA 17 for analysis. The research findings statistically indicate that individuals with higher socio-economic status have a greater likelihood of paying zakat. This is evident from socio-economic variables, including gender, household size, age, home ownership, loans, years of schooling, income, religiosity, and occupation, all significantly influencing individual decisions to contribute to zakat. However, variables such as place of residence and marital status do not significantly affect individuals' decisions to pay zakat. Therefore, socio-economic factors play a crucial role in formulating strategies to enhance zakat fund collection. Zakat institutions can refer to socio-economic research to determine their strategies for maximizing the significant zakat potential in Indonesia. For instance, by targeting income levels, zakat institutions can develop awareness programs for individuals with higher incomes, accelerating zakat fund collection in alignment with its substantial potential.

**Keywords:** Determinants; IFLS; Socio-Economic Status; Zakat

### Abstrak

Zakat adalah salah satu pilar Islam dan memiliki potensi besar di Indonesia. Namun, jumlah zakat yang terkumpul masih jauh di bawah potensinya. Ketidaksetaraan ini muncul karena banyak Muslim yang mengabaikan pembayaran zakat dan menganggapnya kurang penting. Oleh karena itu, sangat penting untuk memahami perilaku sosial-ekonomi dan faktor-faktor yang memengaruhi keputusan individu untuk membayar zakat. Penelitian ini bertujuan untuk menyelidiki faktor-faktor sosial-ekonomi yang memengaruhi perilaku zakat individu. Data yang digunakan berasal dari Indonesian Family Life Survey (IFLS) yang dilakukan pada tahun 2014, dengan fokus pada individu yang berusia 15 tahun ke atas. Studi ini menggunakan metodologi regresi probit untuk menguji keputusan individu

*tentang pembayaran zakat, dengan menggunakan STATA 17 untuk analisis. Temuan penelitian secara statistik menunjukkan bahwa individu dengan status sosial-ekonomi yang lebih tinggi memiliki kemungkinan yang lebih besar untuk membayar zakat. Hal ini terlihat dari variabel sosial-ekonomi, termasuk jenis kelamin, ukuran rumah tangga, usia, kepemilikan rumah, pinjaman, tahun-tahun sekolah, pendapatan, religiusitas, dan pekerjaan, yang semuanya secara signifikan memengaruhi keputusan individu untuk berkontribusi pada zakat. Namun, variabel seperti tempat tinggal dan status pernikahan tidak secara signifikan memengaruhi keputusan individu untuk membayar zakat. Oleh karena itu, faktor-faktor sosial-ekonomi memainkan peran penting dalam merumuskan strategi untuk meningkatkan pengumpulan dana zakat. Institusi zakat dapat merujuk pada penelitian sosial-ekonomi untuk menentukan strategi mereka dalam memaksimalkan potensi zakat yang signifikan di Indonesia. Sebagai contoh, dengan melihat tingkat pendapatan, institusi zakat dapat mengembangkan program-program kesadaran untuk individu dengan pendapatan lebih tinggi, mempercepat pengumpulan dana zakat sesuai dengan potensi yang substansial.*

**Kata kunci:** *Determinan; IFLS; Status Sosial-Ekonomi; Zakat*

## INTRODUCTION

Certain social responsibilities must be upheld, including fulfilling the social instruments in Islam as mandated by Islamic law. One crucial element among these instruments is the zakat. As stipulated by Law No. 23 of 2011 on Zakat Management, zakat represents wealth that Muslims or business entities are obligated to contribute and distribute to deserving recipients in line with Islamic principles. Indonesia, boasting the world's largest Muslim population, has broadened the spectrum of zakat categories, encompassing professional zakat, corporate zakat, property zakat, and more. This diversification positions Indonesia to potentially amass a substantial zakat amount, estimated at approximately Rp327 trillion annually (Ditzawa, 2023). Despite this potential, the actual collection of zakat funds remains relatively low, currently standing at only Rp14.2 trillion (Puskas Baznas, 2023).

Zakat, an obligation for Muslims and a fundamental aspect of the third pillar of Islam, surprisingly reveals a significant disparity between its potential impact and the actual amount collected. According to data from Puskas Baznas, the number of individuals obligated to pay zakat (*muzakki*) is relatively low, standing at approximately four million people out of a Muslim population exceeding 241 million. This discrepancy arises from the fact that numerous Muslims tend to neglect their zakat duty, perceiving it as less crucial than taxes, mainly because Indonesian regulations lack penalties for non-payment of zakat (Mubarak et al., 2021). Like tax collection, optimizing zakat collection is imperative due to its pivotal role in economic development and its potential to address social issues. Therefore, understanding the factors influencing individual decisions on zakat payments is crucial for the government and zakat institutions to implement strategic measures that instill a sense of obligation among Muslims to fulfill their zakat duties.

This research employs various socio-economic variables to analyze the behavior of individual Muslims in Indonesia concerning zakat payments. Existing studies have consistently shown that factors such as gender, income level, years of

schooling, and religiosity play a significant role in shaping individual decisions regarding zakat payments (Abdullah & Sapiei, 2018; Ghazali & Ibrahim, 2022; Harmaini et al., 2023; Muthi'ah et al., 2021).

In the study by Liao et al. (2014), it is stated that men and women have different cultures and social backgrounds, which influence their actions and behaviors. Furthermore, research on tax compliance has found that women tend to be more compliant in paying taxes than men (D'Attoma et al., 2017). Income level also plays a role in an individual's ability to pay zakat. Religiosity is defined as an individual's commitment to their religion and its teachings. These teachings shape an individual's attitudes, behaviors, and character (Lehrer, 2004). Therefore, religiosity is also one of the determinants of an individual's willingness to pay zakat. Furthermore, years of schooling also have an impact on an individual's decision to pay zakat. A higher level of education increases the likelihood of zakat payment as individuals with higher education tend to have a heightened awareness of their surroundings. Consequently, individuals pay zakat to alleviate the burdens of the recipients (Maulana, 2020).

Furthermore, age, place of residence, marital status, and the number of family dependents are also determinants of an individual's zakat payment (Afifah et al., 2021; Dianingtyas, 2011; Aulia, 2019). Place of residence becomes a factor influencing individuals in giving zakat because the social and cultural environment in their area of residence affects their awareness and actions. Individuals living in proximity to zakat services are more likely to choose to give zakat by directly visiting the location (Afifah et al., 2021). Dependents can also influence an individual's zakat decision, including homeownership status and the amount of loans (Maulana, 2020). Individuals with personal homes tend to have more stable financial statuses as they do not bear rental expenses. Conversely, those with loans are more inclined to prioritize their income to repay their loans.

Based on the background information, this research aims to scrutinize the socioeconomic determinants of individual Muslim zakat payment behavior in Indonesia. These variables are selected based on previous research, addressing gaps and shortcomings. A notable distinction from previous studies lies in the use of a dataset. Unlike studies using primary data from questionnaires and interviews, this study relies on secondary microdata, offering a broader scope compared to primary data.

## LITERATURE REVIEW

### Zakat

In terms of language, "zakat" means "growth" or "purification". In terminology, zakat is an obligation from Allah for every Muslim who possesses the minimum *nisab* and *haul* to set aside a specific amount for those entitled to it. Zakat becomes a social obligation in Islamic law, where the recipient (*mustahik*)

experiences the blessings of Allah's greatness, and the giver (*muzakki*) feels an increase in love and mutual assistance among human beings (Abdullah et al., 2015).

Zakat enhances economic prosperity by transferring surplus wealth to the poor (Taheri, 2003). In addition to prayer, zakah is a mandatory command from Allah swt for Muslims to fulfill. Zakah is *ibadah maliyah ijtimaiyyah* (socio-material worship) that plays a crucial role in advancing the well-being of the community. It serves as not only a vertical act of worship directed towards Allah (*hablumminallah*) but also as a form of horizontal worship (*hablumminannas*). In the Quran, in chapter at-Taubah verse 103, Allah says:

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

Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them to increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing.

Several factors that can influence individuals to pay or not pay their zakat are religiosity or faith level and personal obligations. Religiosity or faith catalyzes Muslims to pay zakat as a form of fulfilling one of the pillars of Islam. Religiously committed Muslims typically fulfill their zakat obligation once they reach the *nisab* and the specified period of ownership that triggers mandatory zakat payment, irrespective of their income level (Maulana, 2020). Personal obligations such as debt and home ownership can also affect whether individuals pay their zakat. Some studies have shown that having debt can discourage someone from paying zakat (Arsyianti et al., 2018; Arsyianti & Kassim, 2016). Additionally, research examining the correlation between homeownership and zakat suggests that individuals tend to give more money to others when they are homeowners (Wiepking & Breeze, 2012).

The income variable, on the other hand, results the different correlations with zakat. Some research indicates that increasing income can increase the likelihood of someone paying zakat (Beik & Alhasanah, 2012; Arsyianti & Kassim, 2016). However, other studies suggest that income does not influence an individual's intention to give zakat (Huda & Gofur, 2012). This is because some individuals with low incomes are still obligated to pay fixed zakat amounts, such as *zakat al-fitr*. Education level also results in mixed correlations, with some studies suggesting a correlation and others not (Huda & Gofur, 2012).

Despite the variations in factors that can influence someone's zakat payment, there are benefits to zakat outlined in several points (Mahendra et al., 2021):

1. Reducing social inequality between the rich and the poor.
2. Purifying one's wealth and protecting the heart from greed. Protecting the heart from sinful acts automatically purifies it.

3. Balancing asset distribution and increasing individual responsibility in social life. This distribution of wealth promotes social solidarity and reminds Muslims that wealth is ultimately entrusted to them by Allah on Earth.
4. Supporting the realization of a Sharia system based on unity, equality, brotherhood, and shared responsibility.

### **Socio-Economic**

Socioeconomics encompasses everything related to meeting the needs or the well-being of society (Zunaidi, 2013). Socioeconomics also serves as a normative standard in society, discussing the ownership of valuable goods and cultural aspects, as well as individual participation in community activities (Sastrawati, 2020). Socioeconomics can also be interpreted as a position or status, where an individual's social and economic activities are related to their income level, education level, job position, and other factors that determine their status (Setyorini & Syahlani, 2019).

According to Melly G. Tan, socioeconomic status is discernible through indicators such as occupation, education, health, and household needs fulfillment (Zunaidi, 2013). In research about the measurement of socioeconomic status, common standards encompass education, job position, income, ownership of valuable goods, and community recognition (Sudarsono, 2016). Additional studies indicate that the possession of valuable goods and home ownership contribute to an individual's socioeconomic status (Setyorini & Syahlani, 2019). Notably, various studies on the relationship between socioeconomic variables and zakat assessment consider factors such as the number of family dependents, religiosity, marital status, homeownership status (whether owned or rented), and individual loan amounts (Aulia, 2019; Maulana, 2020).

The primary prerequisite for zakat payment, especially for zakat maal meeting the *nisab* and haul criteria, is the individual's income level. Zakat becomes obligatory for those with income derived from various sources such as farming, mining, and agriculture. The nature of employment directly impacts an individual's earnings, making the type of occupation and income level pivotal factors in fulfilling zakat obligations (Aligarh, 2021; Aulia, 2019; Beik & Alhasanah, 2012; Harmaini et al., 2023; Muthi'ah et al., 2021).

Religiosity, encompassing the ability to comprehend and practice religious values, serves as a reflection of an individual's commitment to zakat payment. Understanding Islamic law and values is crucial in determining an individual's willingness to fulfill their zakat obligations (Abdullah & Sapiei, 2018; Aligarh, 2021; Aulia, 2019; Handayani et al., 2022; Harmaini et al., 2023; Maulana, 2020), as those who grasp the essence of their faith are more likely to be conscientious in fulfilling their obligations. One of the mandatory conditions for paying zakat is reaching the age of maturity (*baligh*) and possessing sound judgment. If someone has not reached maturity and is not of sound mind, there is no obligation (Sahhatih, 2007). Education is a crucial factor enabling individuals to use their reasoning abilities and understand

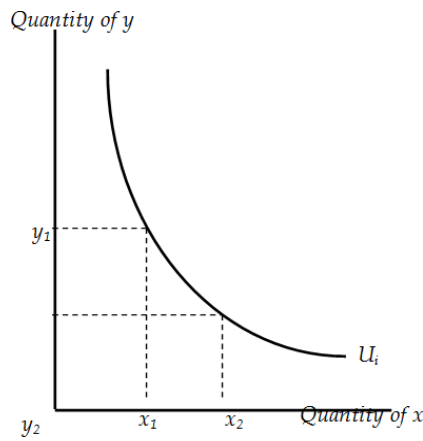
the laws prescribed by Allah through Prophet Muhammad. Therefore, the duration of education can be a determining factor for individuals in fulfilling their zakat obligations (Abdullah & Sapiei, 2018; Aulia, 2019; Beik & Alhasanah, 2012; Handayani et al., 2022; Huda & Gofur, 2012; Maulana, 2020; Muthi'ah et al., 2021). People in rural areas may face challenges in accessing proper education. However, rural communities often uphold strong religious traditions and cultural values, making place of residence a factor influencing community members in paying zakat (Afifah et al., 2021).

Marital status, homeownership status, household size, and the amount of loan are related to household needs. According to Qardhawi (1991), income zakat can be disbursed after deducting basic daily needs. Married individuals tend to have significant daily expenses, making it a determining factor for individuals in paying zakat (Dianingtyas, 2011). Similarly, individuals who do not own a house or are still renting tend to have substantial needs, as they must pay for housing (Maulana, 2020). Families with many members, such as having many children, tend to have significant needs due to education expenses and child-related expenditures. Therefore, the number of household size can be a determining factor for individuals in paying zakat (Aulia, 2019). Furthermore, the amount of the loan is also one of the determining factors for individuals in paying zakat. If the due date is far away, it is prioritized to pay zakat first. However, if it needs to be settled immediately, then settling the debt takes priority. Scholars suggest that if the debt's due date coincides with the time of paying zakat, settling the debt should take precedence. If there is still surplus wealth, then that surplus can be given as zakat (Maulana, 2020; Purwitasari, 2023).

### **Consumer Behavior Theory**

Consumer Behavior Theory is used as the foundation for analyzing individual decisions in paying zakat. This theory is applied using the indifference curve model. In this theory, zakat is assumed to be a commodity, and the *muzakki* (payer of zakat) makes a demand for zakat. Each *muzakki* makes a demand for zakat, and their utility or satisfaction increases.

Muzakki, positioned as a consumer, is also faced with various choices of goods to consume. In this context, zakat is considered a consumption good because it reduces the budget. Therefore, consumption goods are limited by a budget, referred to in the curve model as a budget line. With budget constraints, *muzakki* must choose a combination of several goods to maximize utility. In a curve, this combination is simplified into two types, as shown in Figure 1.



**Figure 1. Indifference Curve**

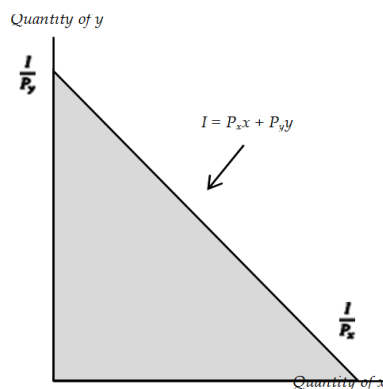
Source: Nicholson & Snyder, 2012

In the above image, an indifference curve connecting goods  $x$  and  $y$  is shown. Good  $x$  represents zakat, while good  $y$  represents other consumption goods. The indifference curve itself is denoted as  $U_1$  and has a negative slope. This negative slope indicates the presence of the Marginal Rate of Substitution (MRS). This means that if a *muzakki* increases the consumption of good  $x$  (zakat), they must sacrifice good  $y$  (other consumption goods). Therefore, the slope of the indifference curve has the formula:

$$\frac{dy}{dx} \quad (1)$$

The amount of zakat and other items that a *muzakki* (payer of zakat) can consume is determined by the income variable. The income variable is included in the budget line. *Muzakki* faces a limited budget, so the amount of zakat and other items they can consume is also limited. If a *muzakki* has an income, symbolized by  $I$ , and this income is allocated to goods  $x$ , which is zakat, and goods  $y$ , which are other consumer goods, and the price of zakat is  $P_x$ , and the price of other goods is  $P_y$ , then the budget line function is as follows:

$$P_x x + P_y y \leq I \quad (2)$$



**Figure 2. Budget Line**

Source: Nicholson & Snyder, 2012

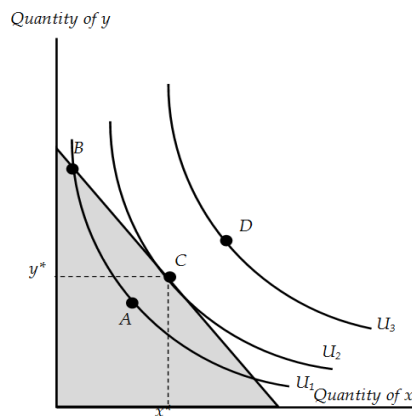
From this curve, the allocation of a muzakki's budget for giving zakat and buying other goods is influenced by the size of their income. The budget line has a negative slope, which is  $(P_y / P_x)$ . Therefore, when a *muzakki* allocates more of their budget to zakat, they will allocate less budget to other goods, and vice versa. The size of the combination of zakat and other consumer goods is depicted in the gray area below the budget line curve. The size of the combination cannot exceed the curve because of insufficient budget.

Giving zakat or consuming other goods is a trade-off faced by Muslim individuals. The first possibility that a Muslim may undertake to achieve maximum utility is to consume when the slope of the indifference curve is parallel to the slope of the budget line. This first possibility is indicated by the following equation:

$$MRS = \text{Slope of budget line} \tag{3}$$

$$\frac{dydy}{dxdx} = \frac{P_yP_y}{P_xP_x} \tag{4}$$

This first possibility is illustrated in the following curve in Figure 3.



**Figure 3. Consumer's Choice**  
Source: (Nicholson & Snyder, 2012)

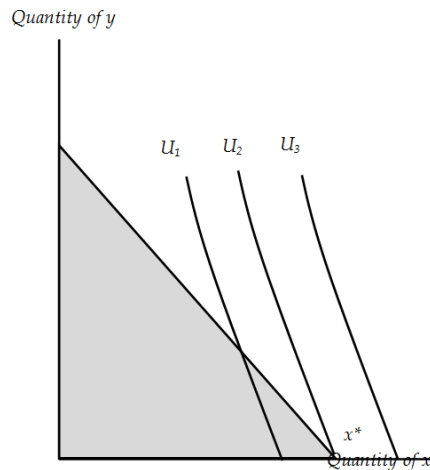
For a *muzakki* to maximize his utility, he must consume at point C, where the slope of the budget line and the indifference curve are parallel. The combination of consumption for zakat and other goods is represented by the quantities x and y meeting at point C. However, for Muslims who are obligated to pay zakat but do not pay it for certain reasons, this phenomenon is referred to as a "corner solution." A corner solution is the second possibility, occurring when a Muslim prefers one type of goods (x) over another (y) or vice versa. The corner solution is formulated by the following equation:

$$MRS \geq \text{Slope of budget line} \tag{5}$$

$$\frac{dydy}{dxdx} \geq \frac{P_yP_y}{P_xP_x} \tag{6}$$

This second possibility is depicted in the following curve in Figure 4.





**Figure 4. Corner Solution**

Source: (Nicholson & Snyder, 2012)

In this condition, a Muslim only consumes one type of goods, so their budget is not allocated for zakat. The condition can also be reversed, where a Muslim allocates their entire budget to pay zakat and does not buy other goods. The second possibility is very rare and is not discussed in this research. This study focuses only on the first possibility.

## RESEARCH METHOD

This study relies on secondary data obtained from the Indonesia Family Life Survey (IFLS), which is a longitudinal socio-economic household survey conducted based on a household sample representing 83% of Indonesia's population. The survey was carried out across 13 provinces in Indonesia with 15,900 households and 50,580 individuals (Strauss et al., 2016). The method employed in this study encompasses both descriptive and quantitative research approaches. The variables collected include socioeconomic determinants and factors that influence an individual's decision to pay zakat. Data was processed using the statistical software STATA 17. The data utilized follows a cross-sectional format, specifically the IFLS 5 wave from 2014, and it was analyzed using a probit regression model. This model was chosen appropriately for this research because it offers the advantage of assessing outcomes across multiple categories within the dependent variable, thereby allowing us to determine the probability levels of individuals paying zakat.

The variables utilized in this study encompass socio-economic determinants and other factors influencing individuals' decisions to make zakat payments. In total, there are fourteen variables employed in this research. These fourteen variables are categorized into different types: one dependent variable, which is a zakat dummy variable used to analyze individuals' zakat payment decisions, and the remaining thirteen serve as independent variables. These independent variables include

gender, age, age squared, household size, homeownership, place of residence, loans, years of schooling, marital status, income, religiosity, and occupation. In the following subsection, we will provide definitions for all these variables.

**Table 1. Variable Definition**

Variable	Definition
Zakat	Dummy variable for zakat. Takes the value 1 if zakat is paid, and 0 if not.
Age	Age of the respondent (in years)
Age Squared	The squared form of age, as age exhibits quadratic characteristics.
Gender	Dummy variable for gender. Takes the value 1 if male, and 0 if female.
Household Size	Number of household members
Home Ownership	Dummy variable for home ownership status. Takes the value 1 if owned personally and 0 if otherwise.
Place of Residence	Dummy variable for the location of the respondent's residence. Takes the value 1 if urban and 0 if rural.
Loans	Dummy variable for loans. Takes the value 1 if the respondent has a loan and 0 if not.
Years of Schooling	The duration of education completed by household members.
Marital Status	Dummy variable for marital status. Takes the value 1 if married and 0 if not married.
Income	Per capita expenditure
Religiosity	Dummy variable for religiosity. Takes the value 1 if religious and 0 if not religious.
Occupation	Employment status categorized into 4 categories: self-employed, laborer, unpaid family worker, and freelancer.

Source: Author's Processed

The model in this research is constructed based on theoretical foundations and previous studies. To examine individual decisions regarding zakat payments, we employ a probit regression model (Mastromatteo & Russo, 2017). This model is utilized when a study seeks to explore individual decisions using dependent variables that are categorical or referred to as latent variables (Gujarti & Porter, 2013). Probit models are estimated using Maximum Likelihood Estimation (MLE). The general form of the probit regression model is as follows:

$$y_i^* = \beta_0 + \beta_i x_i + u_i \text{ which } i = 1, 2, 3, \dots, n \quad (7)$$

The variable  $y_i^*$  represents a latent variable that serves as the dependent variable for both  $x$  and the error term ( $u_i$ ). Meanwhile,  $y_i^*$  is an ordinal variable with values ranging from 0 to 1. The equation is transformed into an equation with a dummy dependent variable.

$$\begin{aligned} P(y = 1) &= P(y^* > 0) = P(\beta_0 + \beta_1 x_1 + u_i > 0) = P(u_i > -\beta_0 - \beta_1 x_1) \quad (8) \\ &= P\left(\frac{u_i}{\sigma} > \frac{-\beta_0 - \beta_1 x_1}{\sigma}\right) \end{aligned}$$

Because of the symmetric normal distribution, we can write this model and use Maximum Likelihood:

$$P(y = 1) = P\left(\frac{u_i}{\sigma} > \frac{-\beta_0 - \beta_1 x_1}{\sigma}\right) = P\left(\frac{u_i}{\sigma} < \frac{\beta_0 + \beta_1 x_1}{\sigma}\right) = \Phi\left(\frac{\beta_0 + \beta_1 x_1}{\sigma}\right)$$

In the probit model, the coefficients cannot be directly interpreted; instead, interpretation is based on the marginal effects of each individual variable, as follows:

$$x_j = \frac{\partial Pr Pr (y_i = 1) \partial Pr Pr (y_i = 1)}{\partial x_{ij}} = \frac{\partial(x_i \beta) \partial(x_i \beta)}{\partial x_{ij}}$$

Where  $x_j$  consists of  $x_1, x_2, x_3$ , and so forth. Therefore, the empirical model for examining decisions regarding zakat can be expressed as follows:

$$Zakat_i^* = \beta_0 + \beta_1 Male_i + \beta_2 Hhsize_i + \beta_3 Age_i + \beta_4 Agesq_i + \beta_5 Hmown_i + \beta_6 Loan_i + \beta_7 Educ_i + \beta_8 urban_i + \beta_9 married_i + \beta_{10} Income_i + \beta_{11} Relig_i + \beta_{12} Occup_i + u_i$$

Where:

Zakat	: Dummy zakat	Educ	: Years of schooling
Male	: Dummy gender	Urban	: Dummy place of residence
Hhsize	: Household Size	Married	: Dummy marital status.
Age & Agesq	: Age and age squared	Income	: Per capita expenditure.
Hmown	: Dummy home ownership	Relig	: Dummy religiosity
Loan	: Dummy loan	Occup	: Employment status

## RESULTS AND DISCUSSION

### Statistical Test Results Descriptive

The sample used in this study consists of individuals aged 15 years and above who adhere to the Islamic faith. There was a total of 17,547 observations in this study. Table 2 below presents summary statistics such as the number of observations, mean or average, measurements, standard deviation, minimum, and maximum values for all the data used in this research.

**Table 2. Descriptive Statistics**

Variable	Obs	%	Mean	Std. Dev.	Min	Max
<b>Zakat Dummy</b>	<b>17,547</b>		0.979	0.143	0	1
1 (Zakat payer)	17,181	97,91%				
0 (Not a Zakat payer)	366	2,09%				
<b>Household Size</b>	<b>17,547</b>	100%	4.148	1.807	1	15
<b>Gender</b>	<b>17,547</b>	100%	0.544	0.498	0	1
1 (Male)	9,544	54,39%				
0 (Female)	8,003	45,61%				
<b>Age</b>	<b>17,547</b>	100%	39.065	13.468	15	93
<b>Age Squared</b>	<b>17,547</b>	100%	1707.474	1170.789	225	8649
<b>Home Ownership</b>	<b>17,547</b>		0.768	0.422	0	1
1 (Own home)	13,474	76,79%				
0 (Others)	4,073	23,21%				
<b>Place of Residence</b>	<b>17,547</b>		0.57	0.495	0	1
1 (Urban)	10,001	57%				
0 (Rural)	7,546	43%				
<b>Loans</b>	<b>17,547</b>		0.412	0.492	0	1
1 (Has loan)	7,223	41,16%				
0 (Does not have a loan)	10,324	58,84%				

Variable	Obs	%	Mean	Std. Dev.	Min	Max
<b>Years of Schooling</b>	<b>17,547</b>	100%	8.702	4.452	0	16
<b>Marital Status</b>	<b>17,547</b>		0.5	0.5	0	1
1 (Married)	8,777	49,98%				
0 (Not married)	8,770	50,02%				
<b>Income</b>	<b>17,547</b>	100%	3.165	0.708	1	5
<b>Religiosity</b>	<b>17,547</b>		0.79	0.407	0	1
1 (Religious)	13,858	78,98%				
0 (Not Religious)	3,689	21,02%				
<b>Occupation</b>	<b>17,544</b>		2.064	1.022	1	4
1 (Self-employed)	6,048	34,47%				
2 (Laborer)	6,915	39,42%				
3 (Unpaid family worker)	1,991	11,35%				
4 (Freelancer)	2,590	14,76%				

Source: Author's Processed

Table 2 reveals key demographic and socio-economic characteristics of the respondents. The data highlights a pronounced inclination toward zakat payment, with approximately 97.91% of respondents identified as zakat contributors, while only 2.09% do not participate in zakat contributions. This statistic underscores a prevalent practice of charitable giving within the surveyed population. In terms of household size, the average number of individuals per household is approximately 4.15, with a range from a minimum of 1 to a maximum of 15. These figures provide insights into the typical household composition within the studied population. Regarding gender distribution, the dataset indicates that around 54.39% of respondents are male, while 45.61% are female. This distribution reflects a relatively balanced representation of both genders in the sample, indicating gender diversity among the respondents. The average age of the respondents is approximately 39.07 years, with ages ranging from a minimum of 15 to a maximum of 93. This age distribution offers a glimpse into the demographic diversity and age range of the study participants. In terms of home ownership, the data reveals that 76.79% of respondents own their homes, while approximately 23.21% do not have home ownership. These statistics illustrate the prevalence of home ownership within the surveyed population.

The variable related to the place of residence indicates that 57.0% of respondents reside in urban areas, while 43.0% live in rural areas. This distribution reflects the urban-rural divide among the study participants. Further insights into the financial status of the respondents are provided through the variable related to loans, which indicates that 41.16% of respondents have loans, while 58.84% do not have any outstanding loans. The variable "years of schooling" demonstrates an average of approximately 8.70 years of education, with a minimum value of 0 (indicating no formal education) and a maximum of 16 years. These statistics shed light on the educational attainment levels within the sample. Marital status is characterized by a nearly equal split, with 49.98% of respondents being married and the remaining 50.02% categorized as unmarried. This balanced distribution reflects the diverse marital statuses of the study participants. The variable "income" indicates an average

per capita expenditure of approximately 3.17, ranging from a minimum of 1 to a maximum of 5. This data provides insights into the financial resources available to the respondents. Finally, in terms of religiosity, most respondents, approximately 78.98%, are identified as religious, while the remaining 21.02% are classified as non-religious. This variable shed light on the religious orientation of many individuals in the sample. In the context of occupational status, most respondents fall into the categories of self-employed (34.47%) and laborers (39.42%), while the remainder belong to categories such as unpaid family workers and freelancers.

### Probit Regression Result

Based on the probit regression results shown in Table 3 below, it can be concluded that, overall, the independent variables have an impact on individual decisions to give zakat. This statement is supported by the prob>chi-square value of 0.000, which is smaller than the alpha level of 5% or 0.05. The adjusted pseudo R<sup>2</sup> value is 0.086, indicating that the combination of all independent variables can explain the dependent variable by 8.6%, while the remaining 91.4% is explained by other variables not included in the model. Microdata research typically involves a larger number of observations or compared to research using standalone surveys or macro-level data. A larger number of observations mathematically means expanding the denominator in the R<sup>2</sup> equation above, resulting in a smaller R<sup>2</sup> value.

**Table 3. Probit Regression & Marginal Effect Result**

Variables	Coef.	dy/dx	P>z	p-value	Sig
Hhsize	0.124	0.004	0.000	0.000	***
Male	-0.124	0.004	0.013	0.014	**
Age	0.036	0.001	0.000	0.000	***
Agesq	0.000	0.000	0.000	0.000	***
Hmown	0.368	0.017	0.000	0.000	***
Urban	-0.052	0.002	0.281	0.283	
Loan	0.203	0.007	0.000	0.000	***
Educ	0.044	0.002	0.000	0.000	***
Married	0.08	0.003	0.126	0.127	
Income	0.205	0.007	0.000	0.000	***
Relig	0.127	0.005	0.031	0.02	**
Occup	0.046	0.002	0.044	0.043	**
Constant	-0.665	0.004	0.000	0.006	***
Number of obs	17,544				
McFadden's (R <sup>2</sup> )	0.086				
Prob > chi2	0.000				

\*\*\* p<.01, \*\* p<.05, \* p<.1

Source: Authors processed

Table 3 presents the results of probit regression analysis and its corresponding marginal effects. The regression result showed that the prob>chi-square is 0.000. A prob>chi-square value smaller than alpha 5% (0.05) indicates that

the overall independent variables have an impact on the behavior of Muslims in giving zakat. Then, after conducting probit regression and its marginal effects as shown in the table below, it is true that a Muslim place of residence and marital status do not affect their behavior in giving zakat. This statement is based on the significance values ( $P > |Z|$ ) of the variable place of residence and marital status, which are 0.281 and 0.126, those are greater than the alpha level ( $\alpha = 5\%/0.05$ ).

The number of household size variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, for every increase of the number of household size, the probability of them giving zakat increases by 0.44%. The gender variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.013, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, male Muslims have a 0.44% lower probability of giving zakat compared to female Muslims.

The age variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, for every one-year increase in a Muslim's age, their probability of giving zakat increases by 0.0012 units of money. Then, when looking at the variable age squared (agesq), an increase in a Muslim's age increases their probability of giving zakat up to a certain age. Once they reach age [specific age], there is a decrease in the probability of giving zakat. The variable of homeownership significantly influences the behavior of Muslims in giving zakat. The statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, Muslims who are owning their own home have a 1.66% higher probability of giving zakat compared to Muslims who are not owning their own home. The variable of loan amount significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, for every unit increase in a Muslim's loan amount, their probability of giving zakat increases by 0.007.

The years of schooling variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, for every increase of Muslim's year of school, the probability of them giving zakat increases by 0.15%. The variable of income in logarithmic form significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.000, which is smaller than the alpha level ( $\alpha = 5\%/0.05$ ). Looking at its marginal effect, for every unit increase in a Muslim's income, the probability of them giving zakat increases by 0.73%.

The religiosity level variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P > |Z|$ ) of 0.031,

which is smaller than the alpha level ( $\alpha=5\%/0.05$ ). Looking at its marginal effect, religious Muslims have a 0.49% higher probability of giving zakat compared to non-religious Muslims. The occupation variable significantly influences the behavior of Muslims in giving zakat. This statement is based on the significance value ( $P>|Z|$ ) of 0.044, which is smaller than the alpha level ( $\alpha=5\%/0.05$ ). Looking at its marginal effect, Muslims who had been employed have a 0.16% higher probability of giving zakat compared to those who had not been employed.

## Discussion

Based on the research results, it is evident that the variable of the number of household sizes has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This means that the household size has a significant positive influence on the behavior of Muslim individuals in paying zakat. The more household size there are, the more likely an individual is to pay zakat. This can be attributed to the influence of social and family factors that shape an individual's behavior, as noted by Febriyani (2021).

The gender variable has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This signifies that gender has a significant positive influence on the behavior of Muslim individuals in paying zakat. This result is consistent with research conducted by Abdullah & Sapiei (2018), Aligarh (2021), and Handayani et al. (2022) which states that gender has an impact on zakat compliance. The interpretation of the findings from this study indicates that if two individuals are identical in all other aspects but differ in gender, the probability of a male paying zakat will decrease by -0.004 compared to a female. Research by Watson & Mcnaughton (2007) explains that women tend to be more rule-abiding than men because women have a higher level of risk aversion.

The age variable has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This implies that age has a significant positive influence on the behavior of Muslim individuals in paying zakat. In the study conducted by Huda et al. (2013), it was stated that age has an impact on the affective dimension of understanding professional zakat. Therefore, as individuals grow older, their understanding of zakat tends to increase, which in turn fosters their willingness to pay zakat. Furthermore, older age typically comes with a more stable income, which makes individuals more likely to be able to pay zakat, especially zakat maal which is a requirement to reach the *nisab*.

The variable of homeownership has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This means that homeownership has a significant positive influence on the behavior of Muslim individuals in paying zakat. Homeownership represents a financial responsibility that requires individuals to allocate their funds. Furthermore, homeownership, which has become a primary need for everyone, makes owning a home a necessity. So, when an individual owns a home, they have no financial burden. Therefore, homeownership has a significant positive influence on Muslim individuals when it comes to paying zakat. This finding aligns with the research by Maulana (2020), which suggests that homeownership impacts the decision to pay zakat.

The place of residence variable has a significance value of  $P > |Z|$  equal to 0.281, which is greater than 0.05. This means that the place of residence does not have a significant influence on the behavior of Muslim individuals in paying zakat. There is no difference in behavior regarding zakat payment between individuals living in rural and urban areas. Because paying zakat is an obligation that must be fulfilled by every Muslim, whether they reside in the city or in a village. In the study conducted by Daulay and Lubis (2015) with a total of 100 respondents, it was found that only 24 individuals (24%) cited location as a factor causing reluctance to pay zakat.

The variable of loan amount has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This means that the loan amount has a significant positive influence on the behavior of Muslim individuals in paying zakat. Debt is not only used for consumptive activities, but many individuals also borrow for productive purposes. Perhaps in this study, those in debt are capable individuals who use the debt for productive activities to increase their income. Therefore, the increase in income will influence individual behavior in paying zakat.

The variable of years of schooling level has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This signifies that the level of years of schooling has a significant positive influence on the behavior of Muslim individuals in paying zakat. This is in line with research studies of Amanta et al. (2014) and Maulana (2020) which suggest that the duration of one's education can impact an individual's likelihood to pay zakat. Society members with higher levels of education tend to have a greater awareness and knowledge about the obligation to pay zakat. Therefore, individuals with longer educational backgrounds are more conscientious in fulfilling their zakat payment obligations. However, these findings contradict the research conducted by Handayani et al. (2022) which indicates that the level of education does not have an influence on zakat payment. This could be attributed to the fact that not all formal education deeply explores religious teachings, thus not necessarily enhancing knowledge and understanding of zakat obligations.

The marital status variable has a significance value of  $P > |Z|$  equal to 0.126, which is greater than 0.05. This means that marital status does not have a significant influence on the behavior of Muslim individuals in paying zakat. This aligns with the research conducted by Dianingtyas (2011) which explains that marital status does not have a significant impact on employees' willingness to pay zakat. This could be because married individuals tend to be more cautious in managing their finances and have more financial responsibilities (Saptia, 2013), making it possible for them to prioritize their living expenses.

Furthermore, the religiosity variable has a significance value of  $P > |Z|$  equal to 0.031, which is less than 0.05. This implies that religiosity has a significant positive influence on the behavior of Muslim individuals in paying zakat. These findings are consistent with research conducted by Aligarh (2021), Aulia (2019), and Dianingtyas (2011) which explained that religiosity has a significant positive impact on compliance and decision-making regarding zakat payment. The higher a person's religious



understanding, the greater their awareness and commitment to fulfilling their religious obligation of paying zakat. In their research, (Ghaouri et al. 2023) also explained that people with strong faith have a fundamental knowledge of zakat obligations. Occupations encompassing business governance, work environment, and other factors indeed influence the behavior of Muslim individuals in paying zakat. Therefore, individuals with high religiosity will influence the behavior of individuals in paying zakat.

The occupation variable has a significance value of  $P > |Z|$  equal to 0.044, which is smaller than the alpha value (0.05). This signifies that occupation has a significant positive influence on the behavior of Muslim individuals in paying zakat. This aligns with the study by Hamid & Zulkifli (2018), which posited that good corporate governance has a positive and significant impact on employee motivation to pay zakat. Furthermore, the type of occupation correlates with income and position, so if the occupation has a high income and an honorable position, it will influence the behavior of individuals in paying zakat.

The variable of income level has a significance value of  $P > |Z|$  equal to  $0.000 < 0.05$ . This implies that income level has a significant positive influence on the behavior of Muslim individuals in paying zakat. This aligns with research conducted by Aligarh (2021), Aulia (2019), Beik & Alhasanah (2012), which assert that income has a significant positive impact on the decision to pay zakat. Income plays a crucial role in zakat contributions, as the amount of zakat is determined by an individual's income. Especially zakat maal, which has the requirement of reaching the nishab. Additionally, a higher income level makes it easier for someone to give their zakat, as basic needs of individuals with higher incomes are typically already met, allowing them to have surplus funds. Therefore, the income variable has a significant influence on zakat payment.

Therefore, to address the decision-making of Muslim communities regarding the payment or non-payment of zakat, the theory of consumer preference, as previously elucidated, is employed. Subsequently, to elucidate the increase in the amount of zakat paid in response to an increase in income, the theory of elasticity is utilized, specifically the income elasticity of demand. Income elasticity is defined as the percentage change in demand, or in this context, zakat, when income increases by 1% (Pindyck, 2013). The relationship between income and demand is positive. Since, in this study, zakat is treated as a commodity, and the payer of zakat is making a demand, the relationship between income and zakat is also positive. This can be interpreted as indicating that every 1% increase in income will result in an increase in the amount of zakat. Accordingly, in accordance with the theory, the relationship between income and the amount of zakat is considered inelastic, as the change in the dependent variable is smaller than the change in the independent variable (Pindyck, 2013). These findings align with the research conducted by Mayo & Tinsley (2009) which asserts that an increase in income does not necessarily lead to an increase in the amount of charity given by an individual.

## CONCLUSION

Based on the analysis conducted in this study, it was found that statistically, individuals with higher socioeconomic status are more likely to contribute to zakat. It can be concluded that several factors have a significant positive influence on the behavior of Muslim individuals in paying zakat. These factors include the number of household size, gender, age, homeownership, loan amount, years of schooling level, income level, religiosity, and occupation. The findings suggest that social and family factors, such as the number of household size, play a role in shaping an individual's behavior toward paying zakat. Gender, age, and income level also have a significant impact on zakat compliance. Furthermore, religiosity and occupation are also important factors that influence an individual's behavior in paying zakat. However, the place of residence and marital status do not have a significant influence on zakat payment.

These findings have important implications for zakat institutions in Indonesia. Zakat institutions can use socio-economic research to develop strategies to maximize zakat fund collection. For example, zakat institutions can develop programs to raise awareness among individuals with higher incomes, as they are more likely to have surplus funds and can contribute more to zakat. Additionally, zakat institutions can collaborate with religious institutions to enhance religiosity and understanding of zakat obligations among society members. Finally, zakat institutions can work with businesses and corporations to promote good corporate governance and encourage employee motivation to pay zakat.

This study faces unclassified nature of zakat data. In the future, it is hoped that survey institutions such as RAND and BPS Indonesia can enhance modules like IFLS or other surveys like SUSENAS by adding specialized section on religious matters, including expenditures related to zakat, infak, sedekah, qurbani, umrah, hajj, and others. This would enable other researchers to address the phenomenon of religious behavior among the Indonesian Muslim population through a scientific approach supported by robust statistical data.

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