Exploring the predictors of zakat compliance in the community of farmers

Hesti Eka Setianingsih[a*], Mohamad Irsyad[a], Ajib Akbar Velayaty[b]

[a]Department of Sharia Accounting, Faculty of Isalmic Economics and Bussiness, UIN Raden Mas Said Surakarta, Indonesia
[b]Faculty of Administration Business and Accountancy, Philippine Cristian University, Philippines

Article Info	ABSTRACT
	Zakat plays an important role in reducing poverty. This study scrutinizes the influence of individual factors as proxied by attitude, subjective norm, and perceived behavioral control, demographic factors as proxied by Islamic educational background and gender, knowledge of zakat, and religiosity on farmers' compliance in paying agricultural zakat in Ngawi Regency. Primary data were collected through questionnaires. The population in this study is farmers in Ngawi Regency Indonesia. 100 respondents were selected with a sampling technique carried out through purposive sampling. The result of Partial Least Squares Structural Equation Modeling (PLS-SEM) shows that attitude has no significant influence on zakat compliance. On the other hand, subjective norms, perceived behavioral control, Islamic educational background, knowledge of zakat, and religiosity have a positive influence on zakat compliance. This study indicates that gender is proven to have a negative influence on zakat compliance. This research contributes to providing valuable insight for zakat institutions to establish zakat collection policies based on individual perspectives. *This is an open access article under the CC BY-SA license.*
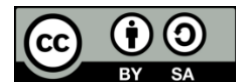
* Corresponding Author:

Hesti Eka Setianingsih
Department of Sharia Accounting
Faculty of Isalmic Economics and Business
UIN Raden Mas Said Surakarta, Indonesia
Email: hestiekasetianingsih@gmail.com

INTRODUCTION

Zakat is an alternate approach for lifting people out of poverty that involves distributing zakat from *muzaki* to people who are facing financial difficulties (Abdullah & Sapiei, 2018; Andam & Osman, 2019; Sadallah et al., 2022). Zakat becomes a sign of loyalty, accountability, and compassion, and it plays an important part in a country's social stability (Aligarh et al., 2021). In Islam, sharing with the poor is a must for every Muslim (Bin-Nashwan et al., 2021). The form of social responsibility towards the poor is imposed on the rich to share fortune with members of the community who are less

fortunate by paying zakat (Sadallah & Abdul-Jabbar, 2022). Thus, zakat is an alternative tool to improve the social welfare of the poor and assist the State in reducing poverty (Sadallah et al., 2022).

Indonesia, with the world's largest Muslim population, has tremendous potential for zakat payments (Hudaefi et al., 2021; Kasri & Yuniar, 2021). According to data from the National Zakat Agency (BAZNAS), the potential for zakat payments in Indonesia in 2020 is IDR 330 trillion per year. This can be an excellent instrument for developing the national economy. If the potential for paying zakat is realized, it will make a substantial contribution to the creation of long-term economic growth and have a direct impact on community welfare (Owoyemi, 2020). However, the reality is that the zakat payment amount specified above has not sustained the very large potential of zakat. According to BAZNAS data, the total zakat in 2019 was only IDR 8.1 trillion, or 3.51% of GDP. This is in line with the findings of Aligarh et al. (2021) that the average payment of zakat in the last five years in Indonesia is only 3.5%.

Several studies have been carried out on compliance with paying zakat, including in the context of workers (Abdullah, & Sapiei, 2018), entrepreneurs (Bin-Nashwan et al., 2021; Saad et al., 2020), civil servants (Farouk et al., 2018). Most of this research focuses on zakat mal and zakat profession. On the other hand, research on agricultural zakat is rarely explored. Furthermore, as an agricultural country, Indonesia should have a large potential for agricultural zakat. However, the reality shows that the amount of agricultural zakat that can be collected by amil zakat is still quite small.

To address this issue, the researcher identified several determinant factors of zakat payment. Previous research has been conducted to determine factors influencing individual behavior to pay zakat, such as religiosity, gender, and educational background (Abdullah & Sapiei, 2018; Andam & Osman, 2019; Idris et al., 2012). However, the studies showed mixed results and inconsistent research results.

Ivalaili (2019) states that gender and educational background have a positive influence on zakat compliance. However, Abdullah and Sapiei (2018) state that gender has a negative influence on zakat compliance whereas Islamic educational background has no influence on zakat compliance. Meanwhile, Aligarh et al. (2021) state that gender has a positive influence on the intention to pay zakat while Islamic educational background shows no positive influence on the intention to pay zakat.

There is a significant influence between intentions and zakat compliance behavior, demonstrating that Ajzen's Theory of Planned Behavior may be applied to the zakat compliance behavior of *muzaki* who pay zakat (Khalil et al., 2020). To pay zakat, *muzaki* must calculate how much zakat they have to spend (planned behavior) (Amilahaq & Ghoniyah, 2019). Several studies have been conducted to determine the behavior of *muzaki* in paying zakat using the Theory of Planned Behavior (TPB) (Farouk et al., 2018; Kasri & Yuniar, 2021). According to the notion, human intentions impact whether or not people undertake conduct. It also describes those human intentions that are influenced by attitudes, subjective norms, and perceived behavioral control.

Research conducted by Saad et al., (2020) concluded that attitudes and subjective norms affect a person's intention to pay zakat. Aligarh et al. (2021) also proved that attitudes, subjective norms, and perceived behavioral control affect the intention to pay zakat. In addition, perceived behavioral intentions and control also affect zakat compliance. Al & Haniffa (2014) state that the intention to pay zakat is influenced by attitudes and subjective norms. Syauqi et al. (2022) also state that subjective norms and Perceived Behavior Control (PBC) have a positive and significant influence on the intention to pay zakat. Aligarh et al. (2021) describe that attitudes, subjective norms, and behavioral control have a positive influence on the intention to pay zakat. This is different from the research conducted by Pratiwi (2018) which found that attitude had no influence on compliance in paying zakat. In a study conducted by Huda et al. (2012), subjective norms have no influence on the intention to pay zakat.

Likewise, the results of a study conducted by Andam and Osman (2019) state that behavioral control has no influence on the intention to pay zakat.

Furthermore, a Muslim's level of knowledge and religiosity is a factor that might determine the extent of its influence on compliance. Many studies have found that zakat knowledge is highly related to compliance. For instance, Pratama & Yuni (2020) whether factors such as age, religious knowledge, number of dependents, income, and knowledge of zakat have an impact on agricultural zakat payments. They conclude that zakat knowledge has a significant influence on agricultural zakat payments. From another perspective, previous research also found that zakat knowledge and income zakat compliance has a significant relationship (Sadallah & Abdul-Jabbar, 2022). Furthermore, Saad et al. (2010) explained that the level of knowledge and self-efficacy have a significant influence on the behavior of zakat compliance in business. Religiosity has a significant influence on compliance (Abdullah & Sapiei, 2018) and the decision to pay zakat (Bin-Nashwan et al., 2019).

The fundamental motivation for this research is the disparity in the results of previous studies. This study intends to re-examine the factors influencing the *muzaki* of farmers in Ngawi Regency in paying their agricultural zakat. Aspects of individual factors are represented by attitudes, subjective norms, and perceived behavioral control, while demographic factors are proxied by Islamic educational background and gender as well as zakat knowledge and religiosity. This study is expected to contribute to the literature by presenting the findings of the most recent research on the key factors influencing farmers' behavior in paying agricultural zakat.

Literature Review
Theory Planned Behavior (TPB)

This study uses the TPB, which was developed by Ajzen (1991). This theory stipulates that behavioral intentions are determined by attitudes, subjective norms and perceived behavioral control (Ajzen, 1991). In the context of zakat, TPB has been widely used by zakat researchers (Aligarh et al., 2021; Heikal et al., 2014) and found that TPB can explain the behavior of zakat compliance intentions. Heikal et al. (2014) found that subjective norms and perceived behavioral control have a strong and positive relationship with the intention to pay commercial zakat. Heikal et al. (2014) revealed that the relationship between attitude and intention is positive. Saad et al. (2020) also tested subjective attitudes and norms to understand business zakat compliance behavior. They conclude that these variables can predict the behavior of business compliance in paying zakat (agriculture).

Hypotheses Development
Attitude and Zakat Compliance

Attitude is an evaluation of an individual's positive or negative beliefs about an object, person, organization, or event (Fishbein & Ajzen, 2005). Attitude consists of beliefs about behavioral consequences and judgments (Alleyne et al., 2015). When individuals perceive that paying zakat is a good and beneficial deed, it becomes a positive evaluation. In other words, if individuals regard paying zakat as a positive action while also viewing it as an obligation that must be met by every Muslim who has fulfilled the mandatory zakat requirements, they will have a high level of awareness and intention to pay zakat, which will have an impact on zakat compliance. A previous study conducted by Heikal et al. (2014) concluded that attitude is positively correlated with paying zakat. This finding confirms Al & Haniffa (2014) that attitude is proven to be a determining factor of intention to pay zakat. Based on the explanation above, the researcher formulates the following hypothesis:

H_1: Attitude has a positive influence on zakat compliance.

Subjective Norm and Zakat Compliance

Subjective norm is one of the TPB variables that explain human perceptions of other people's beliefs that have consequences for engaging in particular behaviors (Fishbein & Ajzen, 2005).

Perception can be influenced by friends/coworkers, family members, or other people. In the context of zakat, if an individual believes that his social surroundings and the people around him have a good impact and encourage him to conduct zakat compliance activity, then this individual is more likely to perform zakat compliance behavior. This issue has been regularly noted in earlier investigations. Al and Haniffa (2014) proffer that subjective norms are predictors of intention to pay zakat. Heikal et al. (2014) conclude that individuals who know positive social influences have a positive perception of the intention to pay zakat. Based on the explanation above, the researcher formulates the following hypothesis:

H$_2$: Subjective norm has a positive influence on zakat compliance.

Perceived Behavioral Control and Zakat Compliance

Perceived Behavior Control (PBC) refers to individuals' perceptions of their ability to perform certain behaviors. Perceived behavioral control, coupled with intention, can be used to predict behavior to the extent that it accurately reflects actual behavioral control (Ajzen, 1991). In the context of this study, PBC is a variable used to explain that individuals who have strong control beliefs have a high sense of being able to control them to pay zakat. Several previous studies have shown inconsistent results. A study conducted by Heikal et al. (2014) found that PBC has a positive influence on zakat compliance. This study supports the results of Heikal et al. (2014) because the majority of the literature states that PBC has a positive influence on the intention to pay zakat (Ajzen, 1991; Cronan et al., 2015; Martono et al., 2019). Based on the given reasoning, the researcher develops the following hypothesis:

H$_3$: Perceived behavioral control has a positive influence on zakat compliance.

Islamic Educational Background and Zakat Compliance

Previous studies on zakat have shown that education level and zakat knowledge are positively and significantly related to zakat compliance (Idris et al., 2012). In contrast to previous studies that examined the influence of education level, this study examines the influence of formal Islamic educational background on zakat compliance. Muslims with religious educational backgrounds should have a greater awareness and knowledge of zakat, and hence a better understanding of Muslim duties, because Islamic education emphasizes a holistic way of life based on the Qur'an and Hadith. Religious education helps individuals to internalize religious norms and rules (Abdullah & Saipei, 2018).

As a result, Muslims with Islamic educational backgrounds are expected to have higher zakat compliance than those with secular educational backgrounds. In this study, persons with an Islamic educational background were classified by whether they had received formal Islamic religious education in Islamic secondary schools or Islamic studies at universities or colleges. Based on the explanation, the researcher formulates the following hypothesis:

H$_4$**:** Islamic educational background has a positive influence on zakat compliance.

Gender and Zakat Compliance

According to Liao et al. (2014), men and women are traditionally, culturally, and socially different. Therefore, they often act and behave differently (Palvia et al., 2014). Swami et al. (2016) argued that women are more ethical than men. Women tend to report illegal or questionable acts more frequently than men, they are more committed (Huse & Solberg, 2006), and are less self-interest oriented than men. Women are also more conservative and risk-averse than men (Watson & Mcnaughton, 2007). It is documented in the tax compliance literature that women have shown a more compliant than men (Hasseldine & Hite, 2003). Previous studies on zakat have also documented that working women are more likely to pay income zakat than men (e.g., Abdullah & Sapiei, 2018). Thus, a hypothesis is formulated:

H$_5$: Gender (Female) has a positive influence on zakat compliance.

Zakat Knowledge and Zakat Compliance

Knowledge is one of the factors that influence Muslims' (umma) willingness to pay zakat. Proper education is required to develop community awareness and comprehension so that people have a strong desire to give zakat. In the perspective of TPB, knowledge is an internal factor that will affect a person's intention to take an action. *Muzaki* who know more about zakat such as the terms and conditions, calculations, zakat recipients and zakat law will increase their intention to pay zakat (Wahid et al., 2022). To support this, several studies state that higher knowledge about zakat has a significant impact on the *muzaki*'s intention to pay zakat (Huda & Gofur, 2012; Martono et al., 2019). Al and Haniffa (2014) also recommend that knowledge is an internal factor that will influence the behavior of paying zakat. Mukhibad et al. (2019) also argue that knowledge is an important factor that influences someone in paying zakat. Huda and Gofur (2012) show that knowledge has a significant influence on the intention to pay professional zakat. Mukhlis and Beik (2013) and Cahyani et al. (2022) confirm that knowledge is a significant predictor of individuals in paying zakat. From previous studies, the following hypothesis is formulated:

H_6: Zakat knowledge has a positive influence on zakat compliance.

Religiosity and Zakat Compliance

In the literature regarding zakat, religiosity is a crucial factor because Muslims with high religious values are expected to be more aware of the obligation to pay zakat compared to Muslims with low religious values (Azman & Bidin, 2015). In addition, Farouk and Saad (2018) define religiosity as a person's commitment to adhere to religious teachings and principles. The higher the level of compliance, the higher the commitment. This strong commitment is followed by the claim that religious teachings contain both rewards and punishments. This rule is used as a guideline for individuals to comply with every principle commanded by religion. However, the literature on zakat compliance has produced conflicting results about the relationship between religiosity and zakat compliance. Several studies have shown that there is a positive and significant relationship between religiosity and zakat compliance (e.g., Azman & Bidin, 2015). Despite the varying findings, the role of religiosity in motivating individuals to obey the law or encouraging positive behavior is obvious in earlier work. Therefore, this study hypothesized that:

H_7: Religiosity has a positive influence on zakat compliance.

METHOD

This study aims to scrutinize the influence of individual factors as proxied by attitude, subjective norm, and perceived behavioral control, demographic factors as proxied by Islamic educational background and gender, knowledge of zakat, and religiosity on farmers' compliance in paying agricultural zakat. Table 1 presents the operational definitions of all variables in this study. This study uses a quantitative approach conducted in Ngawi Regency, a region in Indonesia. The survey method was adopted by distributing questionnaires both online and offline. The population of this research is farmers in Ngawi Regency. The sample was selected using purposive sampling by considering several criteria, such as (1) farmers who are Muslim, *baligh*, and intelligent, and (2) farmers whose agricultural products have met the *nisab* (653 kg of rice). 100 responses were collected and used as data in this study. Furthermore, the data were analyzed using SEM-PLS because this study aims to develop a new research model. Analysis of measurement model and structural model were administered to reach the hypotheses testing results proposed in the in-hand study.

Table 1. Operational Definition of Variables

Variable	Label	Definition	Indicator	Scale
Attitude	A	Attitude is a positive or negative feeling or belief felt by a person	1. Advantages (for Muslims) 2. Practicality	Likert

Variable	Label	Definition	Indicator	Scale
		towards a behavior (Fishbein & Ajzen, 2005).	3. Good feeling 4. Probability to do (because of its convenience) 5. Level of urgency (Aligarh et al., 2021)	
Subjective Norm	SN	Subjective norms are individual beliefs about the influence of the social environment (the people around them) on what behavior should be done that can be realized by doing or not doing that behavior (Fishbein & Ajzen, 2005).	1. Public opinion 2. Community's Habits 3. Suggestions from spiritual teachers 4. Community wishes (Aligarh et al., 2021)	Likert
Perceived Behavioral Control	PBC	Perceived behavioral control (PBC) is the ease or difficulty felt by a person to perform a behavior (Ajzen, 1991).	1. Independence 2. Belief in own capacity or ability to behave in a certain way 3. Ability to utilize facilities to act certain behavior 4. Ability to take advantage of information facilities (Aligarh et al., 2021)	Likert
Islamic Education Background	IEB	Islamic educational background is based on formal Islamic religious education either in Islamic schools or Islamic universities (Abdullah & Sapiei, 2018)	Different educational backgrounds (conventional education or Islamic education. (Aligarh et al., 2021)	Dummy
Gender	GDR	Gender is an analytical concept used to identify the differences between men and women from a non-biological point of view, such as socio-cultural and psychological aspects (Ivalaili, 2019).	Gender (Male/ Female) (Aligarh et al., 2021)	Dummy
Zakat Knowledge	ZK	Knowledge of agricultural zakat is information on agricultural zakat that is known and understood based on the results of one's learning or experience regarding the obligation of a Muslim to pay zakat (Qardhawi, 2007).	1. The meaning of zakat 2. Zakat obligation 3. The legal basis of zakat 4. Zakat procedure 5. Zakat calculation (Sawmar & Mohammed, 2021)	Likert
Religiousity	R	Religiosity is a manifestation of the application of Muslim guidelines (Al-Quran and Hadith) in daily life activities and their assessment of decisions to fulfill the obligation to pay zakat (Idris et al., 2012).	1. Religious practice 2. Religious feeling 3. Religious effect (Kashif et al., 2017)	Likert
Zakat Compliance	ZC	Zakat compliance is the obedience of a *muzaki* which is manifested by paying zakat mal to *amil* zakat institutions (Rosyadi, 2013).	1. Paying zakat through Zakat Management Institutions 2. Always pay zakat after meeting the eligibility 3. Contacting Zakat Management Institutions	Likert

Variable	Label	Definition	Indicator	Scale
			4. Not only paying Zakat Al-Fitr but also agricultural zakat (Amilahaq & Ghoniyah, 2019)	

RESULTS

Descriptive Statistical Analysis

Descriptive statistics intends to describe the central tendency of the data. The results of descriptive statistics in this study are presented in Table 2.

Table 2. Statistics of the Respondents' Data

Characteristics	Category	Total	Percentage
Gender	Male	67	67%
	Female	33	33%
Status	Single	12	12%
	Married	88	88%
Age	≤ 24 Years Old	20	20%
	25-34 Years Old	27	27%
	35-54 Years Old	45	45%
	≥ 55 Years Old	8	8%
Education Level	No Formal Education	1	1%
	Elementary School/ Islamic Elementary School	16	16%
	Junior High School/ Islamic Junior High School	37	37%
	Senior High School/ Islamic Senior High School	35	35%
	University	11	11%

Source: Data processed (2021)

Measurement Model

Convergent and discriminant validity test results show that all items are valid and meet the requirements. Previously, there was still one indicator (SN3) in the variable of the subjective norm which showed a loading factor value of 0.659, indicating a low level of validity or invalid. The indicator was eliminated from the model and retested. Thus, the output shown in Table 3 is obtained. The factor loading of all items is above 0.7. In addition, the reliability test resulted in composite reliability and Cronbach's Alpha values above 0.7. Therefore, it can be concluded that all constructs in this study are reliable (see Table 3).

Table 3. Convergent Validity Test Results

Variable	Indicator	Outer Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Gender	GDR	1.000	1.000	1.000	1.000	1.000
Islamic Educational Background	IEB	1.000	1.000	1.000	1.000	1.000
Attitude	A1	0.834				
	A2	0.882				
	A3	0.773	0.906	0.923	0.929	0.725
	A4	0.882				
	A5	0.881				
Subjective Norm	SN 1	0.885				
	SN2	0.838	0.834	0.842	0.900	0.750
	SN4	0.874				
	PBC1	0.880				
	PBC2	0.871	0.881	0.894	0.918	0.738

Exploring the predictors of zakat compliance in the community of farmers……. (Setianingsih et al.)

Variable	Indicator	Outer Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Perceived Behavioral Control (PBC)	PBC3	0.896				
	PBC4	0.786				
Zakat Knowledge	ZK1	0.804	0.921	0.931	0.938	0.718
	ZK2	0.881				
	ZK3	0.906				
	ZK4	0.892				
	ZK5	0.782				
	ZK6	0.811				
Religiosity	R1	0.825	0.896	0.901	0.925	0.712
	R2	0.896				
	R3	0.9009				
	R4	0.866				
	R5	0.708				
Zakat Compliance	Z1	0.946	0.937	0.938	0.955	0.842
	Z2	0.924				
	Z3	0.894				
	Z4	0.905				

Source: Data processed (2021)

Moreover, Table 4 presents the results of the discriminant validity test. All constructs have met the requirements where the AVE value of each construct is higher than the correlation value between constructs. Thus, it can be concluded that discriminant validity has been met.

Table 4. Discriminant Validity Test

Construct	A	IEB	GDR	PZ	PBC	R	SN	ZC
A	0.851							
IEB	0.103	1.000						
GDR	-0.265	0.026	1.000					
ZK	0.291	0.054	-0.117	0.847				
PBC	0.199	-0.013	0.061	0.409	0.859			
R	0.067	-0.048	-0.035	0.409	0.354	0.844		
SN	0.364	-0.122	-0.124	0.245	0.286	0.211	0.866	
ZC	0.302	0.152	-0.233	0.576	0.484	0.573	0.381	0.917

Source: Data processed (2021)

Structural Equation Model

Based on the results of hypotheses testing, six of the seven hypotheses are accepted. The only hypothesis that was rejected was H_1. Attitude has no influence on agricultural zakat compliance (t-count of 0.964). Other individual factors represented in H_2 and H_3 reveal that subjective norms and perceived behavioral control have a positive influence on compliance in paying zakat. Table 5 illustrating the demographic factors integrated into H_4 and H_5 indicate that Islamic educational background has a positive influence on zakat compliance, while gender has a negative impact on zakat compliance. From H_6 and H_7, it is proven that zakat knowledge and religiosity have a positive influence on zakat compliance.

Table 5. Structural Equation Model

Hyphotheses	Original Sample	T Statistics	P Values	Description
Attitude -> Zakat Compliance	0.079	0.964	0.335	Rejected
Subjective Norm -> Zakat Compliance	0.185	2.287	0.023	Accepted
Perceived Behavioral Control -> Zakat Compliance	0.158	2.312	0.021	Accepted
Islamic Edu Background -> Zakat Compliance	0.207	2.816	0.005	Accepted
Gender -> Zakat Compliance	-0.188	2.810	0.005	Accepted
Zakat Knowledge -> Zakat Compliance	0.231	2.493	0.013	Accepted

Hyphotheses	Original Sample	T Statistics	P Values	Description
Religiousity -> Zakat Compliance	0.376	3.724	0.000	Accepted

Source: Data processed (2021)

DISCUSSION

This study examines the compliance of farmers as *muzaki* in Ngawi Regency in paying their agricultural zakat by integrating individual factors, demographic factors, zakat knowledge, and religiosity. Regarding individual characteristics, the use of the theory of planned behavior as a theoretical basis supports H_1, H_2, and H_3, as generated in the statistical analysis. The analysis shows that attitude has no influence on zakat compliance. This can be seen based on the t-count of 0.964 (< 1.96) and the p-value of 0.335 (> 0.05). A person's positive attitude toward compliance with agricultural zakat payment does not influence one's intention to pay agricultural zakat. This is owing to other causes, notably economic factors, becoming more dominant and being a major consideration for someone to give agricultural zakat. Even if someone has met the mandatory zakat requirements and has a favorable attitude toward zakat compliance, due to the many necessities of life that must be met and the level of awareness remains low, one's attitude does not influence one's conduct in paying agricultural zakat. This finding is in line with the research conducted by Pratiwi (2018) which was examining zakat income resulting that attitude cannot significantly explain behavioral intentions.

Moreover, subjective norm has been proven to have a positive influence on zakat compliance. This can be seen based on the t-count of 2.287 (> 1.96) and the p-value of 0.023 (< 0.05). A high level of the subjective norm is one of the elements that determine a person's willingness to pay agricultural zakat. Therefore, the positive influence of the surrounding environment on zakat compliance is needed to motivate someone to pay agricultural zakat. This direct correlation between subjective norms and zakat compliance demonstrates that perceptions of the environment around *muzaki* influence *muzaki*'s final decision to pay zakat through zakat management institutions (Wahyuni, 2017; Zagrali, 2017).

Although the majority of respondents in this study stated that they paid zakat on their agricultural products due to the influence of their *ustadz/kyai/mubaligh* or teachers, the majority of respondents also agreed that their close relatives paid zakat and supported them in paying zakat on their agricultural products (Pratiwi, 2018). People's habits are indicators that dominate subjective norms, followed by people's opinions and people's desires. According to Fishbein and Ajzen (2005), Individuals are more likely to engage in conduct if social referrals recommend it. In this case, social referrals are the closest people such as family and friends. This analysis is in line with previous studies (Aligarh et al., 2021; Amilahaq & Ghoniyah, 2019; Heikal et al., 2014; Huda et al., 2012; Othman et al., 2018; Pratiwi, 2018; Syauqi et al., 2021; Yusfiarto et al., 2020). The surrounding environment has a favorable influence on individual perceptions, which has an impact on zakat compliance. Better subjective norms result in increased zakat payment behavior. As a result, the development of subjective norms is required to improve farmers' zakat compliance.

Furthermore, perceived behavioral control (PCB) has a positive influence on zakat compliance. This can be seen from the t-count of 2.312 (>1.96) and the p-value of 0.021 (< 0.05). This finding shows that individuals have control over their agricultural products, making it easier to pay zakat (Heikal et al., 2014; Huda et al., 2012; Othman et al., 2018). It is also revealed by previous research that PBC has an important role in intentions and attitudes (Ajzen & Madden, 1986; Gubriel, 2022). The result of this study confirms previous studies (e.g., Aligarh et al., 2021; Amilahaq & Ghoniyah, 2019; Huda & Gofur. 2012; Pratiwi, 2018; Syauqi et al, 2022) that the perception of behavioral control had a significant influence on the intention to pay income zakat. As a result, it is clear that there are no major challenges to paying zakat on agricultural items. According to the findings of this study, the majority of respondents believe that paying agricultural zakat is simple because local mosques visit

people's homes every harvest to collect agricultural zakat. Therefore, PBC has an important role to facilitate farmers in paying zakat.

Furthermore, in terms of demographic factors, the analysis results show that Islamic educational background has a positive influence on zakat compliance. The t-count is 2.816 (> 1.96) and the p-value is 0.005 (< 0.05). Someone with an Islamic educational background such as those who have received formal Islamic education from Madrasah Ibtidaiyah (MI), Madrasah Tsanawiyah (MTs), and Madrasah Aliyah (MA) as well as Islamic boarding schools and universities have a positive influence on zakat compliance. This is because the individual gains a deeper understanding of zakat and applies the knowledge in daily life, as demonstrated in this study, that an Islamic educational background might influence a person's zakat compliance, particularly in this agricultural zakat. This is in line with research conducted by Ivalaili (2019) and Sobana et al. (2016).

The next demographic factor is gender. Gender has a negative influence on zakat compliance. This can be seen based on the value of the original sample which is negative and the t-count is 2.810 (> 1.96) and the p-value is 0.005 (< 0.05). This contradicts the hypothesis of this study that there is a positive influence of gender (women) on zakat compliance. Thus, gender (male) has a positive influence on zakat compliance. Males are more compliant in paying agricultural zakat. The negative and significant relationship between gender and zakat compliance behavior can imply that female farmers are less compliant with zakat obligations compared to male farmers. The results of this analysis are in line with research conducted by (Abdullah & Sapiei, 2018) which states that women's low zakat compliance may be due to a lack of awareness and information about the zakat obligation. One family only pays one zakat payment in agricultural zakat payments because the process of cultivating the fields is usually managed jointly by family members, so the payment is only paid once with the majority in the name of the zakat with the name of the family's head. Therefore, this study proves that men are more compliant in paying agricultural zakat compared to women.

Another finding of this study revealed that zakat knowledge has a positive influence on zakat compliance. The t-count is 2.493 (> 1.96) and the p-value is 0.013 (< 0.05). This finding supports the research of previous studies (Pratama & Yuni, 2020; Gubriel, 2022; Mariyanti et al., 2022; Saad et al., 2010). Gubriel (2022) also found that zakat knowledge is one of the important factors influencing compliance in paying zakat. As a result, the more a person's knowledge of agricultural zakat, the greater his or her tendency to pay zakat.

Related to their knowledge of zakat, respondents know the timing of zakat payments, the obligations of zakat, zakat law, and the definition of agricultural zakat. However, they lack understanding in calculating agricultural zakat. The indicator of zakat calculation got the lowest score. As a result, zakat institutions should step up their efforts to improve the effectiveness of zakat education, particularly agricultural zakat calculation, through direct socialization or through the use of social media. BAZNAS Ngawi Regency and other zakat management institutions, for example, must actively provide zakat education in partnership with the Ministry of Higher Education. This recommendation is meant to help zakat payers receive knowledge about zakat from schools and universities, as it has been demonstrated in this study that an Islamic educational background influences a person's compliance in paying zakat.

Last but not least, the original sample of religiosity has a value of 0.376 which means shows a positive influence. The t-count is 3.724 (> 1.96) and the p-value is 0.000 (< 0.05), which means that religiosity has a positive influence on zakat compliance. This study is also in line with the findings of previous research conducted by Amilahaq and Ghoniyah (2019) that religiosity directly influences behavior and does not require intention as a mediator on compliance. This demonstrates the constancy of zakat as an expression of the Muslim religion. Paying zakat is the third of Islam's five pillars, making zakat a manifestation of one's religion. Thus, the more compulsory zakat is in comparison to other

sunnah worship, the more compliant a Muslim's performance or level of religiosity is. Zakat is obligatory for Muslims. It is one of the Pillars of Islam. Although the *muzaki* does not have a strong enough desire to pay zakat, this condition does not remove the *muzaki* of his obligation to do so if he has met the zakat requirements. Muslims with a high level of religiosity will fulfill the obligation to pay zakat because of Allah the Almighty.

CONCLUSION

This study developed a model of compliance in paying agricultural zakat by integrating individual factors, demographic factors, zakat knowledge, and religiosity. The results show that attitude has no influence on compliance in paying agricultural zakat. Other individual factors such as subjective norms and perceived behavioral control have a positive influence on zakat compliance. Demographic factors represented by Islamic educational background have a positive influence on zakat compliance, while gender has a negative influence on paying zakat. Zakat knowledge and religiosity have a positive influence on zakat compliance. This research has both theoretical and practical contributions. Theoretically, this study offers a new research model to explain the behavior of *muzaki* in paying zakat. Practically, this research contributes to providing valuable insight for zakat institutions to establish zakat collection policies based on individual perspectives.

Similar to other studies, this study has several limitations, including that it was only conducted in Ngawi Regency, involving farmers, and focused solely on farmers' compliance in paying agricultural zakat. In addition, this research is limited to the variables of attitude, subjective norm, perceived behavioral control (PBC), Islamic educational background, gender, knowledge of zakat, religiosity, and zakat compliance. As a result, it is advised that future research envisage a broader research object, such as all districts in East Java province. Further research is prescribed to include other variables to predict farmers' behavior in paying their agricultural zakat appropriately, as well as inquiry on other zakat mal objects.

REFERENCES

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

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

Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*, *22*(5), 453–474. https://doi.org/10.1016/0022-1031(86)90045-4

Al, R. S. J., & Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research, 5*(2), 182-193. https://doi.org/10.1108/JIABR-10-2012-0068

Aligarh, F., Nugroho, A., Raharja, B. S., & Pratama, B. C. (2021). Do Individual Factors, Religiosity Factors, and Demographic Factors Predict Intention to Pay Zakat?. *Al-Uqud: Journal of Isalmic Economics, 5*(28), 151–165. https://doi.org/10.26740/al-uqud.v5n1.p151-165

Alleyne, P., Soleyn, S., & Harris, T. (2015). Predicting Accounting Students' Intentions to Engage in Software and Music Piracy. *Journal of Academic Ethics*, *13*(4), 291–309. https://doi.org/10.1007/s10805-015-9241-7

Amilahaq, F., & Ghoniyah, N. (2019). Compliance Behavior Model of Paying Zakat on Income Through Zakat Management Organizations. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *8*(1), 114–141. https://doi.org/10.22373/share.v8i1.3655

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

Azman, F. M. N., & Bidin, Z. (2015). Factors influencing zakat complience behavior on saving. *International Journal of Business and Social Research*, *5*(1), 118–128. https://thejournalofbusiness.org/index.php/site/article/view/688

Bin-Nashwan, S. A., Abdul-Jabbar, H., & Aziz, S. A. (2019). Do enforcement, religiosity and peer influence Zakah compliance behavior? *International Journal of Financial Research*, *10*(6), 42–53. https://doi.org/10.5430/ijfr.v10n6p42

Cahyani, U. E., Sari, D. P., & Afandi, A. (2022). Determinant of Behavioral Intention to Use Digital Zakat Payment: The Moderating Role of Knowledge of Zakat. *ZISWAF: Jurnal Zakat Dan Wakaf*, *9*(1), 1-16. http://dx.doi.org/10.21043/ziswaf.v9i1.13330

Cronan, T. P., Mullins, J. K., & Douglas, D. E. (2015). Further Understanding Factors that Explain Freshman Business Students' Academic Integrity Intention and Behavior: Plagiarism and Sharing Homework. *Journal of Business Ethics*, *147*(1), 197–220. https://doi.org/10.1007/s10551-015-2988-3

Farouk, A. U., Idris, K. M., & Saad, R. A. J. B. (2018). Moderating role of religiosity on zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management, 11*(3), 357-373. https://doi.org/10.1108/IMEFM-05-2017-0122

Fishbein, M., & Ajzen, I. (2005). Theory-based behavior change interventions: Comments on Hobbis and Sutton. *Journal of Health Psychology*, *10*(1), 27–31. https://doi.org/10.1177/1359105305048552

Gubriel, A. M. Q. (2022). The Methods of Calculating Zakat in Islamic Economicy (Calculating the Zakat of agricultural wealth). *Zanco Journal of Humanity Sciences*, *26*(5), 281-296. https://zancojournal.su.edu.krd/index.php/JAHS/article/view/225

Hasseldine, J., & Hite, P. A. (2003). Framing, gender and tax compliance. *Journal of Economic Psychology*, *24*(4), 517–533. https://doi.org/10.1016/S0167-4870(02)00209-X

Heikal, M., Khaddafi, M., & Falahuddin. (2014). The Intention to Pay Zakat Commercial: An Application of Revised Theory of Planned Behavior. *Journal of Economics and Behavioral Studies*, *6*(9), 727–734. https://doi.org/10.22610/jebs.v6i9.532

Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The Analysis of Attitudes , Subjective Norms , and Behavioral Control on Muzakki ' s Intention to Pay Zakah. *International Journal of Business and Social Science, 3*(22), 271–279. https://ijbssnet.com/journals/Vol_3_No_22_Special_Issue_November_2012/24.pdf

Huda, N., & Gofur, A. (2012). Analisis Intensi Muzakk dalam Membayar Zakat Profesi. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, *4*(2), 217-240. https://journal.uinjkt.ac.id/index.php/iqtishad/article/view/2547

Hudaefi, F. A., Caraka, R. E., & Wahid, H. (2021). Zakat administration in times of COVID-19 pandemic in Indonesia: A knowledge discovery via text mining. *International Journal of Islamic and Middle Eastern Finance and Management, 18*(2), 271-286. https://doi.org/10.1108/IMEFM-05-2020-0250

Huse, M., & Solberg, A. G. (2006). Gender-related boardroom dynamics: How Scandinavian women make and can make contributions on corporate boards. *Women in Management Review*, *21*(2), 113–130. https://doi.org/10.1108/09649420610650693

Idris, K. M., Bidin, Z., & Saad, R. A. J. (2012). Islamic religiosity measurement and its relationship with business income zakat compliance behavior. *Jurnal Pengurusan:UKM Journal of Management*, *34*(1), 3-10. http://journalarticle.ukm.my/5443/

Ivalaili, I. (2019). Religiusitas dan Pengaruh Faktor Demografi Terhadap Kepatuhan Dalam Berzakat. *Al-Urban: Jurnal Ekonomi Syariah Dan Filantropi Islam*, *3*(1), 1–12. https://doi.org/10.22236/alurban_vol3/is2pp1-11

Kashif, M., Zarkada, A., & Thurasamy, R. (2017). The moderating effect of religiosity on ethical behavioural intentions: An application of the extended theory of planned behaviour to Pakistani bank employees. *Personnel Review*, *46*(2), 429–448. https://doi.org/10.1108/PR-10-2015-0256

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

Khalil, N. M., Amin, H., & Azman, N. S. (2020). Compliance Intention to Pay Zakat on Salary.

International Journal of Zakat, 5(2), 37–50. https://doi.org/10.37706/ijaz.v5i2.204

Liao, L., Luo, L., & Tang, Q. (2014). Gender diversity , board independence , environmental committee and greenhouse gas disclosure. *The British Accounting Review*, 47(4), 409-424. https://doi.org/10.1016/j.bar.2014.01.002

Mariyanti, T., Zaenul Basri, Y., & Jazuli, J. (2022). The Basic Factors Driving the Intention to Pay Zakat. *APTISI Transactions on Management (ATM)*, 6(1), 30–41. https://doi.org/10.33050/atm.v6i1.1692

Martono, S., Nurkhin, A., Lutfhiyah, F., & Rofiq, A. (2019). *The Relationship Between Knowledge, Trust, Intention to Pay Zakah, and Zakah-Paying Behavior*. 10(2), 75–81. https://doi.org/10.5430/ijfr.v10n2p75

Mukhlis, A., & Beik, I. S. (2013). Analisis Faktor-faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor. *Al-Muzara'ah*, 1(1), 83–106. https://journal.ipb.ac.id/index.php/jalmuzaraah/article/view/19743

Mukhibad, H., Fachrurrozie, F., & Nurkhin, A. (2019). Determinants of the intention of muzakki to pay professional zakat. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 8(1), 45-67. http://dx.doi.org/10.22373/share.v8i1.4573

Othman, Y. H.-, Fisol, W. N. M., & Yusuff, M. S. S. (2018). The Moderating Effect of Islamic Religiosity on Compliance Behavior of Income Zakat in Kedah, Malaysia. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 8(2), 281–286. https://doi.org/10.6007/ijarafms/v8-i2/4382

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

Palvia, A., Vähämaa, E., & Vähämaa, S. (2014). Are Female CEOs and Chairwomen More Conservative and Risk Averse? Evidence from the Banking Industry During the Financial Crisis. *Journal of Business Ethics*, 131(3), 577–594. https://doi.org/10.1007/s10551-014-2288-3

Pratama, S. D., & Yuni, R. N. (2020). Reducing Poverty through Optimization of Zakat on Agricultural and Profession. *International Journal of Islamic Economics and Finance (IJIEF)*, 3(SI), 145-174. https://doi.org/10.18196/ijief.3237

Pratiwi, I. E. (2018). Factors influencing muslims compliance behavior in paying Zakah of income: A case study in Jayapura (a non-muslim region in Indonesia). *Qudus International Journal of Islamic Studies*, 6(1), 69–88. https://doi.org/10.21043/qijis.v6i1.3718

Qardhawi.Y. (2007). *Hukum Zakat, Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan Al-Qur'an dan Hadits*. Pustaka Litera Antar Nusa.

Rosyadi, I. (2013). Model Prediksi Kepatuhan Menunaikan Zakat Maal. *Proceeding Seminar Nasional Dan Call For Paper Sancall*. Surakarta 23 Maret 2013. page 978–979. https://publikasiilmiah.ums.ac.id/bitstream/handle/11617/3839/04.%20Imron%20Rosyadi.pdf;sequence=1

Saad, R. A. J., Farouk, A. U., & Kadir, D. A. (2020). Business zakat compliance behavioral intention in a developing country. *Journal of Islamic Accounting and Business Research, 11*(2), 511-530. https://doi.org/10.1108/JIABR-03-2018-0036.

Sadallah, M., & Abdul-Jabbar, H. (2022). Business zakat compliance in Algeria: an ethical perspective. *International Journal of Ethics and Systems, 38*(2), 338-355. https://doi.org/10.1108/IJOES-04-2021-0085

Sadallah, M., Abdul-Jabbar, H., & Aziz, S. A. (2022). Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention. *Journal of Islamic Marketing*, *ahead-of-print*. https://doi.org/10.1108/JIMA-11-2021-0366

Sawmar, A. A. & mohammed, M. O. (2021). Enhancing zakat compliance through good governance: a conceptual framework. *ISRA International Journal of Islamic Finance, 13*(1), 136-154. https://doi.org/10.1108/IJIF-10-2018-0116

Sobana, H. D., Ahmad Husaeni, U., Jamil, I., & Saepudin, D. (2016). The Variables that Affect Compliance of Muslim Merchants for Zakat Maal in the District of Cianjur. *International Journal of Zakat*, 1(1), 78–87. https://doi.org/10.37706/ijaz.v1i1.8

Swami, V., Nordheim, L. V., & Barron, D. (2016). Self-esteem mediates the relationship between

connectedness to nature and body appreciation in women, but not men. *Body Image, 16*(2), 41-44. https://doi.org/10.1016/j.bodyim.2015.11.001

Syauqi, M., Anshori , M. ., & Mawardi , I. . (2022). Motivation to paying Zakat: The role of religiosity, Zakat literacy, and government regulations. *Al-Uqud : Journal of Islamic Economics*, *6*(2), 232–246. https://journal.unesa.ac.id/index.php/jie/article/view/18986

Wahid, H., Salim, A. N., Daud, M. S. M., & Ismail, M. A. (2022). Factors affecting behaviour of Income Zakat payment among FELDA settlers during COVID-19 Pandemic. *International Journal of Zakat*, *7*(1), 1-18. https://www.ijazbaznas.com/index.php/journal/article/view/319

Wahyuni, I. S. (2017). Determinants of the Adoption of Good Governance: Evidences From Zakat Institutions in Padang, Indonesia. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *6*(2), 118–139. https://doi.org/10.22373/share.v6i2.1530

Watson, J., & Mcnaughton, M. (2007). Gender Differences in Risk Aversion and Expected Retirement Benefits. *Financial Analysts Journal, 63*(4), 52–62. https://doi.org/10.2469/faj.v63.n4.4749

Yusfiarto, R., Setiawan, A., & Nugraha, S. S. (2020). Literacy and Intention to Pay Zakat : A Theory Planned Behavior View Evidence from Indonesian Muzakki. *International Journal of Zakat*, *5*(1), 15–27. https://doi.org/10.37706/ijaz.v5i1.221

Zagrali, F. N. (2017). An Analysis of the Institutional Structure of Zakat and the Case for Turkey. *Share: Jurnal Ekonomi Dan Keuangan Islam*, *6*(1), 85–100. https://doi.org/10.22373/share.v6i1.1521