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Muzakki Compliance with Zakat al-Mal Obligations: A Sociology of Islamic Law Perspective

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ARTICLE INFORMATION **ABSTRACT**

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ABSTRACT

This study examines muzakki compliance with zakat al-mal obligations by conceptualizing compliance behavior as the outcome of interactions among religiosity, legal knowledge, social environment, institutional trust, and perceived normative legitimacy. An empirical socio-legal approach was employed using a sequential explanatory mixed-methods design. Quantitative data were collected from 96 respondents and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), while qualitative data were obtained through semi-structured interviews to provide deeper explanations of the statistical findings. The results indicate that religiosity, knowledge of zakat law, and trust in zakat institutions have positive and significant effects on muzakki compliance, whereas social norms and perceived zakat legitimacy do not exert significant direct effects. Knowledge of zakat law emerged as the strongest predictor of compliance. The qualitative findings reveal the predominance of religious awareness, limited technical understanding of nisab, haul, zakatable assets, and zakat calculation, as well as a tendency among some muzakki to distribute zakat directly to mustahik. The integration of quantitative and qualitative findings demonstrates a gap between normative acceptance of the zakat obligation and its actual implementation in practice. From the perspective of the sociology of Islamic law, the gap between *law in norm* and *law in action* is primarily associated with technical understanding and implementation mechanisms rather than rejection of the zakat obligation itself. This study underscores that improving muzakki compliance requires strengthening zakat legal literacy, transparency, accountability, and public trust in zakat management institutions.

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1. INTRODUCTION

Zakat al-mal occupies a distinctive position in Muslim life because it embodies both a religious obligation and an instrument of economic and social redistribution. This obligation extends beyond an individual's willingness to allocate part of their wealth and also requires an understanding of zakatable assets, nisab, haul, the amount payable, and the categories of eligible recipients. In Indonesia, the social dimension of zakat has also been institutionalized through Law No. 23 of 2011 on Zakat Management, which regulates the collection, distribution, and utilization of zakat through an organized management system. These conditions place muzakki compliance at the intersection of religious norms, legal understanding, individual behavior, and trust in zakat management institutions (Hakimi et al., 2021; Hudaefi & Beik, 2021).

Indonesia's substantial zakat potential has not yet been fully reflected in organized zakat collection. BAZNAS estimates that the national zakat potential reaches approximately IDR 327 trillion annually and reported that the collection of zakat, infaq, and sadaqah amounted to approximately IDR 41 trillion in 2024. The 2025 National Zakat Management Report subsequently recorded national collections of IDR 44.698 trillion from zakat management organizations and off-balance-sheet collections, with total distribution and utilization amounting to IDR 44.288 trillion. These figures were compiled from the activities of 748 zakat management organizations across Indonesia. Although the estimated zakat potential and the reported collection of ZIS-DSKL do not represent completely identical statistical categories, the disparity in scale nevertheless indicates considerable room for expanding muzakki participation and compliance. BAZNAS itself identifies low zakat literacy and the need to strengthen trust, accountability, and institutional infrastructure as major challenges in national zakat management (Badan Amil Zakat Nasional (BAZNAS), 2025; Hakimi et al., 2021).

This issue indicates that muzakki compliance cannot be reduced to the question of whether a Muslim knows that zakat is obligatory. In practice, an individual may acknowledge the obligation to pay zakat but may not fully understand the applicable nisab, haul, zakatable assets, or the calculation of zakat al-mal. A muzakki may also fulfill the zakat obligation while choosing to distribute it directly to mustahik rather than through a zakat management institution. Conversely, the use of formal institutions requires confidence that zakat funds will be managed in a trustworthy, transparent, competent, and Sharia-compliant manner. Therefore, between recognition of the zakat norm and the fulfillment of the obligation lies a social process involving knowledge, religiosity, social environment, and institutional trust (Hudaefi & Beik, 2021; Saad et al., 2020).

The literature on zakat compliance has developed considerably, yet most studies remain focused on identifying behavioral determinants through quantitative approaches. A systematic review by Alimusa et al. (2025) of 34 articles indexed in Scopus and Web of Science between 2009 and 2025 found that quantitative methods and extensions of the Theory of Planned Behavior (TPB) were the dominant approaches in zakat compliance research. Religiosity, trust, zakat knowledge, perceived taqwa, peer influence, attitudes, subjective norms, and perceived behavioral control were among the factors most frequently employed to explain compliance behavior. These findings represent substantial progress in identifying predictors of compliance, but they also show that zakat research remains largely oriented toward statistical relationships among constructs (Alimusa et al., 2025; Hakimi et al., 2021).

A similar tendency can be observed in recent studies conducted in Indonesia. Rusanti and Anwar (2025), for example, extended the TPB by incorporating trust in zakat institutions among 486 respondents across 40 Indonesian cities. Their study found that attitudes and perceived behavioral control significantly affected the intention to pay zakat, whereas subjective norms did not show a significant effect; intention subsequently influenced compliance behavior. Other studies focusing on institutional trust have likewise demonstrated that trust plays an important role in encouraging zakat payments through formal institutions and is shaped by public perceptions of institutional transparency, capability, integrity, and effectiveness in distributing zakat (Hudaefi & Beik, 2021; Rusanti & Anwar, 2025). These findings reinforce the importance of both individual and institutional factors, yet they do not fully explain how muzakki translate Islamic legal obligations into everyday practice.

This limitation constitutes the research gap addressed by the present study. First, the zakat compliance literature is dominated by quantitative behavioral models that explain which factors influence compliance, while the processes through which zakat norms are accepted, interpreted, negotiated, and implemented in social life have received comparatively limited attention. Second, studies on religiosity, knowledge, social norms, and institutional trust generally examine these constructs as predictors of behavior but rarely distinguish between acceptance of the legitimacy of the zakat obligation and the actual implementation of that obligation in practice. Third, the choice of muzakki to distribute zakat through formal institutions or directly to mustahik suggests that compliance with a religious obligation is not necessarily identical to compliance with institutional mechanisms (Hakimi et al., 2021; Saad et al., 2020).

Against this background, the novelty of this study lies in integrating an analysis of compliance determinants with a sociology of Islamic law perspective through a sequential explanatory mixed-methods design. The study does not stop at examining the effects of religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy on muzakki compliance. The quantitative findings are subsequently explored through interviews to identify how zakat obligations are translated into social practice. This approach makes it possible to distinguish among normative-religious compliance, knowledge-based compliance, institutional compliance, personal-distributive compliance, and partial compliance. The distinction between *law in norm* and *law in action* is employed to explain why acceptance of the zakat obligation may be strong while its implementation remains varied (Hudaefi & Beik, 2021).

This approach is important because the effectiveness of Islamic law cannot be assessed solely by the existence of legal norms or by the extent to which those norms are accepted by society. A norm acquires social significance when it is translated into actual behavior. In the case of zakat, this process requires religious awareness, the ability to understand technical legal provisions, and a management system that earns public trust. Recent literature also emphasizes that improving zakat compliance requires simultaneous attention to religiosity, zakat literacy, trust, institutional governance, and other behavioral factors (Hakimi et al., 2021; Saad et al., 2020). Therefore, policies that merely emphasize that zakat is a religious obligation may be insufficient if muzakki continue to face limitations in technical knowledge or lack confidence in the institutional channels available to them.

Accordingly, this study aims to analyze the factors influencing muzakki compliance with zakat al-mal obligations and to explain how zakat legal norms are actualized in social practice from the perspective of the sociology of Islamic law. Specifically, the study examines the effects of religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy on muzakki compliance, and subsequently uses qualitative findings to explain the patterns identified through quantitative analysis. The analysis further seeks to identify typologies of compliance and the gap between normative acceptance of zakat and actual payment practices.

This study is expected to contribute at two levels. Theoretically, it extends the zakat compliance literature by linking behavioral approaches with the sociology of Islamic law, thereby conceptualizing compliance not merely as the outcome of relationships among psychological variables but also as a process through which law is actualized in social life. Empirically and practically, the findings may assist zakat management institutions and policymakers in distinguishing problems arising from weak religious awareness, limited knowledge of zakat law, low institutional trust, or public preferences for direct distribution. Such distinctions are important to ensure that strategies for improving compliance are not designed uniformly but are instead directed toward the specific factors that shape muzakki behavior.

1.2. Headings and Subheadings

The writing of headings and subheadings should follow a consistent, concise structure and should reflect the content of the discussion. The first paragraph of each section or subsection should not be indented. In addition, the introduction should not simply repeat or expand the abstract. The sentences used in the abstract and introduction should be different so that each section has a clear academic function. The use of heading levels should be limited to no more than three levels to ensure that the manuscript structure remains simple and easy to follow.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Muzakki Compliance with Zakat al-Mal Obligations

Muzakki compliance refers to the extent to which individuals consistently fulfill their zakat obligations once the relevant conditions have been met. In this study, compliance is understood not merely as the intention to pay zakat but as actual behavior in fulfilling the obligation in accordance with the appropriate timing, amount, and provisions understood by the muzakki. The literature on zakat compliance suggests that such behavior is multidimensional, as it is influenced by religious, cognitive, social, and institutional factors. Firdaus et al. (2024), for instance, found that religiosity, zakat knowledge, and zakat awareness contribute to muzakki compliance. Using data from 338 muzakki and PLS-SEM analysis, their study demonstrated that both religiosity and zakat knowledge positively influence compliance. A broader study involving 486 Muslims across 40 cities in Indonesia also showed that zakat compliance behavior can be explained through a combination of behavioral factors and trust in institutions, although not all determinants exert consistent effects (Firdaus et al., 2024).

From the perspective of the sociology of Islamic law, compliance with zakat is also associated with the effectiveness of religious norms in social life. Zakat constitutes a binding obligation for Muslims who meet the prescribed requirements; however, the existence of such a norm does not automatically produce uniform behavior. Individuals accept, understand, and implement religious norms through different religious and social experiences. Muzakki compliance can therefore be understood as the outcome of an interaction between normative awareness and the social conditions that enable the norm to be translated into behavior. This perspective is particularly relevant because zakat research must address not only whether muzakki are willing to pay but also how religious obligations are translated into concrete actions, including how muzakki determine the amount payable and select channels for zakat distribution. Nopiardo et al. (2025) showed that legal attitudes, normative pressures, legal perceptions, and behavioral intention play different roles in explaining zakat payment through formal institutions, indicating that legal and behavioral dimensions do not necessarily operate through a simple or uniform mechanism (Nopiardo et al., 2025).

2.2. Religiosity and Muzakki Compliance

Religiosity is one of the factors most frequently employed to explain zakat compliance behavior. It reflects the extent to which religious values are internalized in an individual's beliefs and behavior. In the context of zakat, individuals with higher levels of religiosity are more likely to regard zakat as an obligation that must be fulfilled rather than merely as a voluntary form of giving. This motivation arises from an awareness that the possession of wealth entails religious responsibilities.

Empirically, Firdaus et al. (2024) found that religiosity positively influences zakat awareness and directly enhances muzakki compliance. A study involving muzakki in Aceh likewise identified a direct effect of religiosity on compliance with zakat payments through formal institutions (Firdaus et al., 2024). These findings suggest that stronger internalization of religious values increases the likelihood that zakat obligations will be translated into consistent payment behavior. Accordingly, the following hypothesis is proposed:
H1: Religiosity has a positive effect on muzakki compliance with zakat al-mal obligations.

2.3. Knowledge of Zakat Law and Muzakki Compliance

Knowledge of zakat law refers to the extent to which muzakki understand the legal provisions governing zakat al-mal, including zakatable assets, nisab, haul, calculation procedures, and eligible categories of zakat recipients. Such knowledge is important because awareness of an obligation alone may not be sufficient to produce compliance when individuals lack an understanding of how the obligation should be fulfilled. A muzakki may recognize that zakat is obligatory but still experience difficulty determining whether their wealth has reached the applicable nisab or calculating the amount of zakat that must be paid.

Firdaus et al. (2024) found that zakat knowledge enhances both zakat awareness and muzakki compliance, suggesting that an adequate understanding of zakat provisions provides a stronger foundation for fulfilling the obligation (Firdaus et al., 2024). However, the effect of knowledge is not necessarily uniform across different settings. Amadea et al. (2025), based on an analysis of 400 muzakki, found that zakat knowledge influenced decisions to make payments through zakat management organizations among urban respondents but did not have the same effect among rural respondents. This difference suggests that the role of knowledge should be examined within specific social contexts (Amadea et al., 2024). Theoretically, a better understanding of zakat law reduces uncertainty in identifying and fulfilling zakat obligations. Therefore, the following hypothesis is proposed:
H2: Knowledge of zakat law has a positive effect on muzakki compliance with zakat al-mal obligations.

2.4. Social Norms and Muzakki Compliance

Social norms refer to an individual's perception of the expectations and influence of significant others regarding a particular behavior. In the context of zakat, family members, religious scholars, friends, communities, and the broader social environment may shape perceptions of how Muslims who meet the relevant requirements should fulfill their zakat obligations. Theoretically, stronger social support for zakat payment should increase an individual's motivation to align their behavior with prevailing social expectations.

Empirical findings concerning this relationship, however, remain inconsistent. Rusanti and Anwar (2025) found that subjective norms did not significantly influence the intention to pay zakat among 486 respondents in Indonesia (Rusanti & Anwar, 2025). In contrast, Nopiardo et al. (2025) reported that subjective norms affected individuals' intention to pay zakat through zakat management organizations (Nopiardo et al., 2025). These divergent findings suggest that the influence of social norms may depend on the social environment, the characteristics of muzakki, and whether the behavior under investigation concerns zakat payment in general or payment through a particular institutional channel. Given the theoretical relevance of social influence to religious behavior, the following hypothesis is proposed:
H3: Social norms have a positive effect on muzakki compliance with zakat al-mal obligations.

2.5. Trust in Zakat Institutions and Muzakki Compliance

Trust in zakat institutions refers to the belief that zakat management organizations possess integrity, competence, transparency, accountability, and a commitment to managing zakat in accordance with Sharia principles. Trust is particularly relevant because zakat payment through formal institutions involves a separation between those who provide the funds and those responsible for managing and distributing them. Muzakki must entrust their resources to institutions without necessarily being able to directly monitor the entire distribution process.

Amadea et al. (2025) found that trust positively and significantly influenced muzakki decisions to use formal zakat management organizations among both urban and rural groups. Research conducted in Aceh also demonstrated that institutional characteristics such as accountability and transparency are associated with muzakki compliance by strengthening their willingness to use zakat institutions (Amadea et al., 2024). Rusanti and Anwar (2025), however, found that the moderating effect of trust on the relationship between intention and compliance behavior was not significant (Rusanti & Anwar, 2025). These differences suggest that, under certain conditions, trust may function more appropriately as a direct determinant of compliance than merely as a moderating variable. Higher levels of trust in zakat management reduce the perceived risks faced by muzakki and may strengthen their willingness to fulfill zakat obligations through available institutional mechanisms. Accordingly, the following hypothesis is proposed:
H4: Trust in zakat institutions has a positive effect on muzakki compliance with zakat al-mal obligations.

2.6. Perceived Zakat Legitimacy and Muzakki Compliance

Perceived zakat legitimacy refers to the extent to which muzakki recognize zakat as a legitimate, binding, and normatively appropriate obligation. This construct differs from religiosity. Religiosity reflects the degree to which religious values are internalized, whereas legitimacy concerns an individual's recognition of the authority and validity of a norm. An individual may be aware of and acknowledge the obligation of zakat while holding different levels of acceptance toward the rules, mechanisms, or institutional arrangements through which zakat is implemented.

From a sociology of law perspective, legitimacy is an important element in explaining why individuals are willing to comply with rules without continuous external coercion. In the context of zakat, Nopiardo et al. (2025) found that legal perceptions influenced both intention and behavior related to zakat payment through zakat management organizations (Nopiardo et al., 2025). This finding provides a basis for expecting that recognition of the validity and authority of legal norms may be associated with their behavioral implementation. The stronger the acceptance of zakat as a legitimate and binding obligation, the greater the likelihood that muzakki will fulfill that obligation. Accordingly, the following hypothesis is proposed:
H5: Perceived zakat legitimacy has a positive effect on muzakki compliance with zakat al-mal obligations.

2.7. Conceptual Integration of the Hypotheses

The five hypothesized relationships conceptualize muzakki compliance as the outcome of interactions among normative-religious, cognitive, social, and institutional factors. Religiosity represents the internalization of religious values; knowledge of zakat law represents the capacity to understand the substantive requirements of the norm; social norms capture the influence of the surrounding social environment; trust in zakat institutions reflects confidence in institutional mechanisms; and perceived zakat legitimacy represents acceptance of the authority of the norm itself.

Integrating these constructs provides an analytical framework for examining zakat compliance beyond an exclusively individual behavioral perspective. It also introduces a sociology of Islamic law perspective concerned with how Islamic legal norms operate within social life. Recent literature indicates that the determinants of zakat compliance are multidimensional and that empirical findings vary across contexts and constructs. Testing these five hypotheses is therefore expected to clarify the factors that facilitate the actualization of zakat al-mal obligations while also providing a more comprehensive understanding of the relationship between normative acceptance and actual compliance behavior.

3. METHODOLOGY

This study employed an empirical socio-legal approach using a sequential explanatory mixed-methods design. This approach was selected to examine zakat al-mal not only as a norm within Islamic law but also as a social practice reflected in the everyday behavior of muzakki. The design enabled the study to quantitatively examine the determinants of compliance and subsequently use qualitative evidence to provide a deeper explanation of the statistical findings. The study was conducted in Palopo City from January to July 2026. The unit of analysis consisted of individual Muslims categorized as muzakki of zakat al-mal. The study population comprised Muslims whose income and/or assets had the potential to meet the requirements for zakat obligations.

Quantitative respondents were selected using purposive sampling. The inclusion criteria were as follows: respondents had to be Muslim, aged 18 years or older, domiciled in Palopo City, possess income and/or assets relevant to zakat al-mal, and have either paid or considered paying zakat. The minimum sample size was determined using the Lemeshow formula, resulting in a total sample of 96 respondents. The qualitative phase was conducted after the completion of the quantitative analysis. Informants were purposively selected to reflect variations in the quantitative findings. They included muzakki who regularly paid zakat through formal institutions, muzakki who distributed zakat directly to mustahik, individuals who did not consistently pay zakat, representatives of zakat management institutions, and religious leaders. The number of informants was determined based on information adequacy and data saturation.

The study utilized both primary and secondary data. Quantitative primary data were collected using a structured questionnaire, while qualitative data were obtained through semi-structured interviews. Secondary data included zakat-related regulations, literature on Islamic law, and reports issued by zakat management institutions. The dependent variable was muzakki compliance with zakat al-mal obligations. The independent variables consisted of religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy. Muzakki compliance refers to the consistency with which individuals fulfill zakat obligations in accordance with the Sharia provisions they understand. Religiosity reflects the internalization of religious values. Knowledge of zakat law includes an understanding of nisab, haul, zakatable assets, and zakat calculation. Social norms reflect the influence of family members, religious leaders, and the surrounding social environment. Trust in zakat institutions relates to perceptions of institutional transparency and accountability, while perceived zakat legitimacy refers to the acceptance of zakat as a binding normative obligation.

Each variable was measured using several indicators adapted from previous studies and adjusted to the context of zakat al-mal. All questionnaire items were assessed using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The research instrument was evaluated through expert judgment and preliminary testing to ensure item clarity and internal consistency. Quantitative data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Model evaluation was conducted in two stages: assessment of the measurement model and assessment of the structural model. The measurement model was evaluated through convergent validity using outer loadings and Average Variance Extracted (AVE), internal consistency reliability using Cronbach's alpha, rho_A, and composite reliability, and discriminant validity using the Heterotrait-Monotrait Ratio (HTMT). The structural model was evaluated using the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), and the model's predictive capability. Hypotheses were tested through bootstrapping by examining path coefficients, t-statistics, and p-values.

Qualitative data were analyzed using thematic analysis. The analytical process involved transcription, coding, categorization, and theme development. The analysis focused on the factors underlying muzakki compliance and non-compliance, including religious, social, economic, and institutional considerations. The study employed the sociology of Islamic law as an analytical perspective to compare *law in norm* and *law in action*. Muzakki compliance was analyzed across three dimensions: normative compliance, referring to religious awareness; social compliance, referring to the influence of the social environment; and institutional compliance, referring to trust in zakat institutions.

Integration of the quantitative and qualitative data was conducted through connecting, building, and merging procedures. Quantitative findings were used to guide the selection of qualitative informants, develop the interview protocol, and compare findings across the two methodological strands. This integration was intended to explain not only the factors associated with muzakki compliance but also the social mechanisms underlying the actual implementation of zakat al-mal obligations.

4. RESULT AND DISCUSSION

4.1. Respondent Profile

This study involved 96 respondents who met the criteria as muzakki or Muslim individuals whose income and/or assets were relevant to zakat al-mal obligations. The respondent profile provides an overview of the characteristics of the study sample prior to examining the relationships among the research variables.
Respondent characteristics were classified according to gender, age, educational attainment, occupation, income level, experience in paying zakat al-mal, and zakat payment channel. These characteristics are important for illustrating the diversity of respondents' socioeconomic backgrounds and providing context for the patterns of zakat compliance identified in this study.

Overall, the distribution of respondent characteristics indicates that the sample represented diverse social and economic backgrounds. Such diversity allowed the study to capture variations in how muzakki understand, calculate, and fulfill zakat al-mal obligations, either through zakat management institutions or by distributing zakat directly to mustahik. The detailed characteristics of the respondents are presented in Table 4.1.

Table 4.1. Respondent Characteristics (n = 96)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	52	54.2
	Female	44	45.8
Age	18–25 years	18	18.8
	26–35 years	34	35.4
	36–45 years	28	29.2
	>45 years	16	16.6
Education	Senior high school/equivalent	20	20.8
	Diploma	14	14.6
	Bachelor's degree	48	50.0
	Master's/Doctoral degree	14	14.6
Occupation	Civil servant	22	22.9
	Private-sector employee	38	39.6
	Entrepreneur	26	27.1
	Other	10	10.4
Monthly Income	< IDR 3 million	18	18.8
	IDR 3–5 million	32	33.3
	IDR 5–10 million	30	31.3
	> IDR 10 million	16	16.6
Zakat al-Mal Experience	Previously paid	72	75.0
	Never paid	24	25.0
Payment Channel	Zakat institution	58	60.4
	Directly to mustahik	28	29.2
	Both	10	10.4

Source: *Research findings, 2026*

4.2. Descriptive Analysis of Research Variables

Descriptive analysis was conducted to provide an overview of respondents' responses to the six constructs examined in this study: religiosity, knowledge of zakat law, social norms, trust in zakat institutions, perceived zakat legitimacy, and muzakki compliance. The analysis was based on the mean, standard deviation, minimum, and maximum scores obtained from the 96 respondents.

Table 4.2. Descriptive Statistics of Research Variables

Variable	Mean	Standard Deviation	Minimum	Maximum	Category
Religiosity	3.57	1.23	1.00	5.00	High
Knowledge of Zakat Law	3.40	1.17	1.00	5.00	Moderate
Social Norms	3.39	1.16	1.00	5.00	Moderate
Trust in Zakat Institutions	3.40	1.17	1.00	5.00	Moderate
Perceived Zakat Legitimacy	3.54	1.26	1.00	5.00	High
Muzakki Compliance	3.52	1.15	1.00	5.00	High

Source: *Research findings, 2026*
Note: 1.00–1.80 = very low; 1.81–2.60 = low; 2.61–3.40 = moderate; 3.41–4.20 = high; and 4.21–5.00 = very high.

As shown in Table 4.2, religiosity had the highest mean score at 3.57 and was classified as high. This finding indicates that respondents showed a strong tendency to incorporate religious values and obligations into their attitudes toward zakat al-mal. Perceived zakat legitimacy was also classified as high, with a mean score of 3.54, indicating relatively strong acceptance of zakat as an obligation grounded in religious and social norms.

Muzakki compliance obtained a mean score of 3.52 and was also categorized as high. This result reflects respondents' tendency to fulfill zakat al-mal obligations consistently in relation to the obligation itself, timing, calculation, and Sharia provisions as they understand them. Meanwhile, knowledge of zakat law and trust in zakat institutions each recorded a mean score of 3.40, while social norms recorded a mean of 3.39. These three variables were classified as moderate.

Overall, the descriptive results indicate relatively high levels of religiosity, perceived zakat legitimacy, and muzakki compliance, whereas knowledge of zakat law, social norms, and trust in zakat institutions remained at moderate levels. These descriptive findings were subsequently examined through measurement and structural model assessments to evaluate construct quality and relationships among variables.

4.3. Measurement Model Assessment

The measurement model was evaluated to ensure that the indicators measured their respective constructs validly and reliably. The assessment included convergent validity, internal consistency reliability, and discriminant validity. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), while construct reliability was assessed using Cronbach's alpha and composite reliability. Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT).

4.3.1 Convergent Validity

Convergent validity indicates the extent to which indicators within a construct are strongly associated with the construct they are intended to measure. Indicators were considered to satisfy convergent validity when their outer loading values exceeded 0.70 and the construct AVE exceeded 0.50.

Table 4.3. Outer Loading Results

Construct	Indicator	Outer Loading	Assessment
Religiosity	REL1	0.923	Valid
	REL2	0.927	Valid
	REL3	0.917	Valid
	REL4	0.931	Valid
Knowledge of Zakat Law	PHZ1	0.882	Valid
	PHZ2	0.884	Valid
	PHZ3	0.893	Valid
	PHZ4	0.931	Valid
	PHZ5	0.902	Valid
Social Norms	NS1	0.875	Valid
	NS2	0.880	Valid
	NS3	0.874	Valid
	NS4	0.876	Valid
Trust in Zakat Institutions	KLZ1	0.925	Valid
	KLZ2	0.883	Valid
	KLZ3	0.882	Valid

Construct	Indicator	Outer Loading	Assessment
	KLZ4	0.890	Valid
	KLZ5	0.892	Valid
Perceived Zakat Legitimacy	PLZ1	0.933	Valid
	PLZ2	0.921	Valid
	PLZ3	0.946	Valid
	PLZ4	0.933	Valid
	PLZ5	0.913	Valid
Muzakki Compliance	KMZ1	0.902	Valid
	KMZ2	0.914	Valid
	KMZ3	0.921	Valid
	KMZ4	0.918	Valid
	KMZ5	0.907	Valid

Source: *Research findings, 2026*

As shown in Table 4.3, all indicators had outer loading values ranging from 0.874 to 0.946. Thus, all values exceeded the threshold of 0.70 and could be retained in the model. PLZ3 had the highest outer loading at 0.946, while NS3 had the lowest at 0.874. These results indicate that all indicators adequately represented their respective constructs.

4.3.2. Reliability and Average Variance Extracted

Construct reliability was assessed using Cronbach's alpha and composite reliability. A construct was considered to have adequate internal consistency when both values exceeded 0.70. An AVE value above 0.50 indicates that a construct explains more than half of the variance of its indicators.

Table 4.4. Reliability and Convergent Validity Results

Construct	Cronbach's Alpha	Composite Reliability	AVE	Assessment
Religiosity	0.943	0.959	0.855	Reliable and Valid
Knowledge of Zakat Law	0.940	0.954	0.808	Reliable and Valid
Social Norms	0.899	0.930	0.768	Reliable and Valid
Trust in Zakat Institutions	0.937	0.952	0.800	Reliable and Valid
Perceived Zakat Legitimacy	0.960	0.969	0.863	Reliable and Valid
Muzakki Compliance	0.949	0.961	0.833	Reliable and Valid

Source: *Research findings, 2026*

As shown in Table 4.4, Cronbach's alpha values ranged from 0.899 to 0.960, while composite reliability values ranged from 0.930 to 0.969. These values demonstrate high internal consistency across all constructs. AVE values ranged from 0.768 to 0.863, indicating that all constructs satisfied the criteria for convergent validity. Accordingly, the indicators adequately explained the latent constructs they were intended to measure.

4.3.3 Discriminant Validity

Discriminant validity was assessed to ensure that each construct was empirically distinct from the other constructs in the research model. The assessment employed the Heterotrait-Monotrait Ratio (HTMT), with values below 0.85 indicating adequate discriminant validity.

Table 4.5. HTMT Results

Construct	REL	PHZ	NS	KLZ	PLZ	KMZ
REL	—					
PHZ	0.243	—				

Construct	REL	PHZ	NS	KLZ	PLZ	KMZ
NS	0.196	0.134	—			
KLZ	0.203	0.244	0.094	—		
PLZ	0.581	0.410	0.087	0.139	—	
KMZ	0.432	0.482	0.196	0.425	0.356	—

Source: *Research findings, 2026*
Note: REL = Religiosity; PHZ = Knowledge of Zakat Law; NS = Social Norms; KLZ = Trust in Zakat Institutions; PLZ = Perceived Zakat Legitimacy; KMZ = Muzakki Compliance.

The HTMT results show that all inter-construct values were below 0.85. The highest value was observed between religiosity and perceived zakat legitimacy at 0.581, whereas the lowest value was found between social norms and perceived zakat legitimacy at 0.087. Thus, each construct demonstrated adequate empirical distinctiveness and satisfied the discriminant validity criterion.

Overall, the measurement model assessment confirmed that all indicators and constructs satisfied the requirements for convergent validity, internal consistency reliability, and discriminant validity. No indicators needed to be removed. The measurement model was therefore considered appropriate for subsequent structural model evaluation and hypothesis testing.

4.4. Structural Model Assessment

The structural model was evaluated to assess the model's ability to explain relationships between exogenous and endogenous variables. The assessment included the Variance Inflation Factor (VIF), coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). The endogenous variable was muzakki compliance with zakat al-mal obligations (KMZ), while the exogenous variables consisted of religiosity (REL), knowledge of zakat law (PHZ), social norms (NS), trust in zakat institutions (KLZ), and perceived zakat legitimacy (PLZ).

4.4.1 Multicollinearity Assessment

Multicollinearity was evaluated using the Variance Inflation Factor (VIF) to determine whether excessive correlations existed among predictor variables in the structural model. VIF values below 5 indicate the absence of serious multicollinearity problems.

Table 4.6. Collinearity Statistics (VIF)

Exogenous Variable	Endogenous Variable	VIF	Assessment
Religiosity (REL)	Muzakki Compliance	1.533	No multicollinearity
Knowledge of Zakat Law (PHZ)	Muzakki Compliance	1.243	No multicollinearity
Social Norms (NS)	Muzakki Compliance	1.066	No multicollinearity
Trust in Zakat Institutions (KLZ)	Muzakki Compliance	1.100	No multicollinearity
Perceived Zakat Legitimacy (PLZ)	Muzakki Compliance	1.629	No multicollinearity

Source: *Research findings, 2026*

All VIF values ranged from 1.066 to 1.629 and were well below the threshold of 5. These results indicate that there was no multicollinearity problem among the exogenous variables. Accordingly, all constructs could be simultaneously included as predictors of muzakki compliance.

4.4.2 Coefficient of Determination (R^2)

The R^2 value was used to indicate the extent to which the exogenous variables explained variance in the endogenous variable.

Table 4.7. Coefficient of Determination

Endogenous Variable	R^2	Adjusted R^2
Muzakki Compliance (KMZ)	0.392	0.358

Source: *Research findings, 2026*

The R^2 value for muzakki compliance was 0.392. This indicates that religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy jointly explained 39.2% of the variance in muzakki compliance with zakat al-mal obligations. The remaining 60.8% of the variance was attributable to factors not included in the research model.

The adjusted R^2 value of 0.358 indicates that, after accounting for the number of predictors included in the model, the explanatory power of the model was 35.8%. This finding suggests that zakat compliance behavior is not determined exclusively by religious and knowledge-related factors but may also be influenced by other factors beyond the constructs examined in this study.

4.4.3 Effect Size (f^2)

The f^2 value was used to assess the contribution of each exogenous variable to the R^2 value of the endogenous construct. In general, f^2 values of approximately 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively.

Table 4.8. Effect Size (f^2)

Relationship	f^2	Effect Category
Religiosity → Muzakki Compliance	0.059	Small
Knowledge of Zakat Law → Muzakki Compliance	0.122	Small
Social Norms → Muzakki Compliance	0.026	Small
Trust in Zakat Institutions → Muzakki Compliance	0.126	Small
Perceived Zakat Legitimacy → Muzakki Compliance	0.002	Negligible

Source: *Research findings, 2026*

Trust in zakat institutions had the largest f^2 value at 0.126, followed by knowledge of zakat law at 0.122. Although both remained within the small-effect category, their relative contributions to the explanation of muzakki compliance were greater than those of the other variables.

Religiosity had an f^2 value of 0.059 and social norms an f^2 value of 0.026, indicating relatively small contributions to changes in the R^2 of muzakki compliance. Perceived zakat legitimacy had an f^2 value of only 0.002, indicating a negligible direct contribution to the model's explanatory power.

The f^2 values were not used directly to determine whether the hypotheses were supported. Hypothesis testing was subsequently based on the bootstrapping results, including path coefficients, t-statistics, p-values, and confidence intervals.

4.4.4 Predictive Relevance (Q^2)

The predictive capability of the model was assessed using Q^2. A Q^2 value greater than zero indicates that the model has predictive relevance for the endogenous construct.

Table 4.9. Predictive Relevance

Endogenous Variable	Q^2	Assessment
Muzakki Compliance (KMZ)	0.300	Predictive relevance established

Source: *Research findings, 2026*

The Q^2 value of 0.300 indicates that the model possesses predictive relevance for muzakki compliance. Thus, the exogenous constructs not only explained part of the variance in muzakki compliance, as reflected by the R^2 value, but also demonstrated predictive capability for the endogenous construct.

Overall, the structural model assessment showed no multicollinearity problems, an R^2 value of 0.392, and a positive Q^2 value of 0.300. Trust in zakat institutions and knowledge of zakat law made relatively greater contributions to the explanatory power of the model than the other constructs. Following the structural model assessment, hypothesis testing was conducted using bootstrapping to determine the direction and statistical significance of each relationship with muzakki compliance.

4.5. Hypothesis Testing

Hypothesis testing was conducted to determine the direction and significance of the effects of religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy on muzakki compliance with zakat al-mal obligations. Bootstrapping was performed using 5,000 resamples. A relationship was considered statistically significant when the t-statistic exceeded 1.96 and the p-value was below 0.05 at the 5% significance level. Ninety-five percent confidence intervals were also examined to determine whether the estimated interval included zero.

Table 4.10. Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient (β)	t-statistic	p-value	95% Confidence Interval	Decision
H1	Religiosity → Muzakki Compliance	0.235	2.459	0.014	0.047–0.420	Supported
H2	Knowledge of Zakat Law → Muzakki Compliance	0.303	3.410	<0.001	0.142–0.485	Supported
H3	Social Norms → Muzakki Compliance	0.130	1.582	0.114	−0.032–0.291	Not supported
H4	Trust in Zakat Institutions → Muzakki Compliance	0.291	3.529	<0.001	0.125–0.449	Supported
H5	Perceived Zakat Legitimacy → Muzakki Compliance	0.049	0.449	0.653	−0.170–0.257	Not supported

Source: *Research findings, 2026*

As shown in Table 4.10, religiosity had a positive and significant effect on muzakki compliance, with a path coefficient of $\beta = 0.235$, $t = 2.459$, and $p = 0.014$. The 95% confidence interval ranged from 0.047 to 0.420 and did not include zero. Therefore, H1 was supported. This result indicates that higher religiosity is associated with a greater tendency among muzakki to fulfill zakat al-mal obligations.

Knowledge of zakat law had a positive and significant effect on muzakki compliance, with $\beta = 0.303$, $t = 3.410$, and $p < 0.001$. The confidence interval ranged from 0.142 to 0.485. Therefore, H2 was supported. The path coefficient was also the largest among all relationships examined, indicating that knowledge of zakat law was the strongest direct predictor of muzakki compliance in the research model.

In contrast, social norms did not significantly affect muzakki compliance. The path coefficient was $\beta = 0.130$, with $t = 1.582$ and $p = 0.114$. The confidence interval ranged from −0.032 to 0.291 and included zero. Consequently, H3 was not supported. This finding indicates that the influence of family members, religious leaders, communities, and the broader social environment did not make a statistically significant direct contribution to muzakki compliance in the tested model.

Trust in zakat institutions had a positive and significant effect on muzakki compliance, with $\beta = 0.291$, $t = 3.529$, and $p < 0.001$. The 95% confidence interval ranged from 0.125 to 0.449 and did not include zero.

Therefore, H4 was supported. Trust in zakat institutions was the second strongest direct predictor of muzakki compliance after knowledge of zakat law.

Perceived zakat legitimacy did not significantly affect muzakki compliance. The path coefficient was $\beta = 0.049$, with $t = 0.449$ and $p = 0.653$. The confidence interval ranged from -0.170 to 0.257. Accordingly, H5 was not supported. This result indicates that acceptance of the legitimacy of the zakat obligation was not directly associated with higher levels of compliance after accounting for the effects of the other variables included in the model.

Overall, three of the five hypotheses were supported, while two were not supported. Religiosity, knowledge of zakat law, and trust in zakat institutions had positive and significant effects on muzakki compliance. In contrast, social norms and perceived zakat legitimacy did not have significant direct effects. Based on the magnitude of the path coefficients, knowledge of zakat law ($\beta = 0.303$) was the strongest predictor, followed by trust in zakat institutions ($\beta = 0.291$) and religiosity ($\beta = 0.235$).

4.6. Qualitative Findings from the Interviews

The qualitative analysis was conducted to provide a deeper explanation of the quantitative findings concerning muzakki compliance with zakat al-mal obligations. Three major themes emerged from the interviews: the predominance of religious awareness as a motivation for paying zakat, limited technical knowledge of zakat al-mal, and the tendency among some muzakki to distribute zakat directly to recipients.

4.6.1 Religious Awareness as a Basis for Compliance

The interview findings indicate that awareness of religious obligations constituted an important motivation for muzakki to fulfill zakat al-mal obligations. Zakat was understood not merely as a social activity or voluntary form of giving but as an obligation attached to wealth once the relevant conditions had been fulfilled. This awareness encouraged muzakki to continue fulfilling their zakat obligations, although payment practices differed across individuals.

This finding reinforces the quantitative result showing that religiosity had a positive and significant effect on muzakki compliance. Compliance with zakat al-mal is therefore closely associated with the internalization of religious obligations. Normative awareness of zakat provides an important foundation motivating muzakki to allocate part of their wealth for zakat payment.

4.6.2 Limited Technical Knowledge of Zakat

Although awareness of zakat obligations was relatively strong, the interviews indicated that respondents' understanding of the technical aspects of zakat al-mal remained limited. These limitations primarily concerned the determination of nisab, haul, the types of zakatable assets, and the calculation of the amount of zakat payable.

The findings demonstrate a distinction between knowing that zakat is obligatory and understanding precisely how the obligation should be fulfilled. A muzakki may possess strong religious awareness but still lack sufficient knowledge of the technical provisions and calculation of zakat al-mal.

These qualitative findings reinforce the quantitative result showing that knowledge of zakat law positively and significantly affected muzakki compliance. Better knowledge provides muzakki with a clearer basis for determining when zakat becomes obligatory, how much must be paid, and to whom zakat may be distributed.

4.6.3 Preference for Direct Zakat Distribution

Another finding was the tendency among some muzakki to distribute zakat directly to individuals whom they considered to be in need. Direct payment was perceived as allowing muzakki to immediately identify the recipients of their zakat and observe the benefits of the funds distributed.

The preference for direct distribution indicates that compliance with zakat obligations is not necessarily identical to the use of formal zakat management institutions. Muzakki may demonstrate a high level of compliance with religious obligations while preferring personal distribution mechanisms rather than channeling funds through formal institutions.

This finding provides additional insight into the role of trust in zakat institutions identified in the quantitative results. Although institutional trust had a positive and significant effect on compliance, the preference for direct payment indicates that the decision to fulfill zakat obligations and the decision to select a particular payment channel represent two related but distinct dimensions. Compliance may remain present among muzakki who choose direct distribution, whereas institutional trust is more closely associated with willingness to use an institution as an intermediary in zakat management.

4.6.4 Initial Integration of Quantitative and Qualitative Findings

Overall, the interview findings reinforced several patterns identified in the quantitative analysis. The prominence of religious awareness was consistent with the significant influence of religiosity on compliance. Limited technical understanding highlighted the importance of knowledge of zakat law, which was the strongest direct predictor of muzakki compliance in the quantitative model. Meanwhile, the preference for direct payment demonstrated that compliance with zakat obligations may occur outside formal institutional mechanisms.

Table 4.11. Initial Integration of Quantitative and Qualitative Findings

Quantitative Finding	Interview Finding	Relationship between Findings
Religiosity positively and significantly affects compliance	Religious awareness is a major reason for paying zakat	Mutually reinforcing
Knowledge of zakat law positively and significantly affects compliance	Technical understanding of nisab, haul, and zakat calculation remains limited	Complementary and mutually reinforcing
Trust in zakat institutions positively and significantly affects compliance	Some muzakki prefer direct distribution	Explains variation in payment channels
Social norms do not significantly affect compliance	Motivation to pay zakat is more strongly associated with personal awareness of religious obligation	Supports the tendency for decisions to be more personal
Perceived zakat legitimacy has no significant direct effect	Muzakki acknowledge the obligation of zakat, but its implementation is influenced by knowledge and payment-channel preferences	Indicates a gap between normative acceptance and practice

Source: *Research findings, 2026*

These findings indicate that muzakki compliance cannot be explained solely by normative acceptance of zakat obligations. The fulfillment of zakat also depends on the extent to which muzakki understand zakat provisions and determine the distribution mechanism they consider most appropriate. These findings provide the basis for further analysis of muzakki compliance patterns from the perspective of the sociology of Islamic law.

4.7. Typology of Muzakki Compliance from the Perspective of the Sociology of Islamic Law

Based on the integration of quantitative results and interview findings, muzakki compliance with zakat al-mal obligations can be classified into several typologies. These typologies indicate that zakat compliance does not occur through a single uniform pattern but is shaped by religious awareness, knowledge of zakat law, choice of payment channel, and muzakki relationships with zakat management institutions.

4.7.1 Normative-Religious Compliance

The first typology is normative-religious compliance, in which compliance is primarily driven by awareness that zakat constitutes a religious obligation. Muzakki in this category fulfill zakat because they regard it as part of obedience to Allah and as a responsibility attached to their wealth.

This typology is consistent with the quantitative findings showing that religiosity positively and significantly affects muzakki compliance. The interview findings similarly indicate that religious awareness constitutes one of the dominant motivations for paying zakat. Thus, the effectiveness of the zakat norm depends not only on the existence of the norm itself but also on the extent to which it is internalized within individual consciousness.

4.7.2 Knowledge-Based Compliance

The second typology is knowledge-based compliance, in which compliance becomes stronger when muzakki possess a better understanding of zakat al-mal provisions. Knowledge of nisab, haul, zakatable assets, calculation procedures, and eligible recipients provides muzakki with greater certainty regarding when an obligation arises and how it should be fulfilled.

The quantitative findings indicate that knowledge of zakat law had the strongest direct effect on muzakki compliance. The interview findings, however, revealed that some muzakki continued to experience limitations in understanding the technical aspects of zakat. This condition demonstrates that awareness of religious obligations is not always accompanied by the capacity to implement those obligations accurately.

From the perspective of the sociology of Islamic law, this finding suggests that the effectiveness of a norm depends not only on societal acceptance of the obligation but also on the ability of individuals to understand its substance and implementation mechanisms.

4.7.3 Personal-Distributive Compliance

The third typology is personal-distributive compliance, in which muzakki fulfill their zakat obligations but prefer to distribute zakat directly to individuals they consider eligible recipients. Under this pattern, compliance with the zakat obligation remains relatively strong, while engagement with formal zakat management institutions is more limited.

The preference for direct payment illustrates that compliance with zakat law and compliance with institutional mechanisms represent distinct dimensions. Muzakki may recognize and consistently fulfill the zakat obligation without using formal institutions as their principal distribution channel.

This finding highlights the importance of distinguishing substantive compliance with zakat obligations from institutional compliance with zakat governance mechanisms. In social practice, muzakki may prioritize proximity to recipients, direct knowledge of the recipients’ circumstances, or confidence that personal distribution provides greater certainty regarding the benefits delivered.

4.7.4 Institutional Compliance

The fourth typology is institutional compliance, in which compliance is supported by trust in zakat management institutions. Muzakki in this category not only recognize zakat as a religious obligation but also regard zakat institutions as trustworthy entities for collecting and distributing zakat funds.

The quantitative findings indicate that trust in zakat institutions positively and significantly affected muzakki compliance. This suggests that institutional integrity, transparency, accountability, competence, and Sharia compliance contribute to shaping muzakki behavior.

From the perspective of the sociology of Islamic law, zakat institutions function as intermediaries between religious norms and social practice. Stronger institutional legitimacy and trust increase the likelihood that zakat obligations will be fulfilled through an organized management system.

4.7.5 Partial Compliance

The next typology is partial compliance, referring to a situation in which muzakki accept zakat as an obligation and make zakat payments, but their implementation does not fully correspond to the technical requirements of zakat al-mal. This may involve inaccuracies in determining nisab, haul, zakat amounts, or payment timing.

This typology is particularly associated with the findings concerning limited technical knowledge of zakat. Accordingly, deviations in practice should not always be interpreted as a rejection of zakat obligations. Some may arise from limited information and insufficient understanding of how the obligation should be implemented.

This distinction is important because the sociology of law does not merely classify individuals as compliant or non-compliant but also considers the forms and degrees of compliance that emerge in social practice.

4.7.6 Normative Acceptance without Practical Compliance

The final typology is normative acceptance without practical compliance. This pattern describes individuals who accept and acknowledge zakat as a religious obligation but do not consistently translate this acceptance into actual payment behavior.

This typology may explain why perceived zakat legitimacy did not have a significant direct effect on compliance in the quantitative analysis. Recognition that a norm is legitimate and obligatory may not, by itself, be sufficient to produce compliant behavior. Implementation may still be influenced by knowledge, economic capacity, habits, payment mechanisms, and institutional trust.

This finding highlights the distinction between normative awareness and the actualization of law in behavior. From the perspective of the sociology of Islamic law, the effectiveness of zakat law becomes more evident when the norm is not merely conceptually accepted but is also translated into consistent action.

Table 4.12. Typology of Muzakki Compliance

Typology	Main Characteristics	Empirical Basis
Normative-religious compliance	Paying zakat due to awareness of religious obligation	Significant religiosity; dominant religious awareness
Knowledge-based compliance	Compliance supported by knowledge of nisab, haul, zakatable assets, and calculation	Strong effect of knowledge of zakat law
Personal-distributive compliance	Paying zakat but preferring direct distribution to mustahik	Interview findings regarding preference for direct payment
Institutional compliance	Paying zakat supported by trust in zakat institutions	Institutional trust has a significant effect
Partial compliance	Paying zakat without fully following technical provisions	Technical knowledge remains limited
Normative acceptance without practical compliance	Recognizing zakat as obligatory without consistent implementation	Zakat legitimacy has no significant direct effect

Source: *Research findings, 2026*

These typologies demonstrate that muzakki compliance is a multilayered process. Acceptance of religious norms provides an important foundation, but practical compliance also requires adequate knowledge and trusted implementation mechanisms. The effectiveness of zakat law in society is therefore determined not only by the strength of its normative legitimacy but also by the ability to translate the norm into concrete social practice.

4.8. The Gap between Norm and Practice: Law in Norm and Law in Action

The findings reveal a gap between zakat as a norm accepted by muzakki and zakat as implemented in practice. Within the sociology of Islamic law framework, this condition can be examined through the distinction between *law in norm*, referring to zakat as an obligation governed by provisions concerning zakatable assets, nisab, haul, payment amounts, and eligible recipients, and *law in action*, referring to how muzakki understand and implement the obligation in everyday life.

The findings indicate that acceptance of the zakat obligation was relatively strong. This is reflected in the high levels of religiosity and perceived zakat legitimacy, as well as in the interview findings showing the dominant role of religious awareness in decisions to pay zakat. However, normative acceptance was not always followed by implementation that fully complied with the technical requirements of zakat al-mal. Limited knowledge of nisab, haul, zakatable assets, and calculation procedures indicates a gap between awareness of the obligation and the ability to implement it accurately.

The gap is further illustrated by the structural model results. Perceived zakat legitimacy did not exert a significant direct effect on muzakki compliance. This finding indicates that recognizing zakat as legitimate and obligatory does not automatically produce compliant behavior. In contrast, knowledge of zakat law exerted a stronger effect on compliance. Normative acceptance therefore requires adequate knowledge before it can be translated into behavior consistent with zakat provisions.

The distinction between norm and practice was also evident in the choice of zakat distribution channels. The interviews revealed a tendency among some muzakki to distribute zakat directly to individuals whom they considered to be in need. Such a choice does not necessarily indicate non-compliance with the zakat obligation. Nevertheless, it demonstrates that the social practices of muzakki do not always follow formal institutional mechanisms of zakat management.

On the one hand, trust in zakat institutions had a positive and significant effect on compliance. On the other hand, the tendency toward direct payment indicates that some muzakki construct their own mechanisms of compliance based on proximity to recipients and confidence in the effectiveness of direct distribution. This demonstrates that compliance with zakat norms and acceptance of formal zakat management institutions do not necessarily follow identical patterns.

Table 4.13. Gap between Law in Norm and Law in Action

Dimension	Law in Norm	Law in Action	Form of Gap
Zakat obligation	Zakat al-mal must be paid when its requirements are fulfilled	Muzakki generally acknowledge zakat as a religious obligation	Relatively small gap at the level of normative awareness
Zakat knowledge	Implementation follows provisions on zakatable assets, nisab, haul, and calculation	Technical understanding among some muzakki remains limited	Awareness of obligation is not always accompanied by technical knowledge
Zakat calculation	The zakat amount is determined according to provisions applicable to each type of asset	Understanding of zakat calculation is uneven	Potential for partial compliance
Zakat distribution	Zakat is distributed to individuals who meet the criteria as eligible recipients	Some muzakki independently select and directly provide zakat to recipients	Norms are implemented through personalized social mechanisms
Zakat institutions	Zakat institutions perform organized collection and distribution functions	Use of institutions depends on muzakki trust	Zakat compliance is not necessarily identical to institutional compliance
Legitimacy and behavior	A recognized norm is expected to translate into compliance	Recognition of zakat legitimacy does not have a significant direct effect	Gap between normative acceptance and behavioral actualization

Source: *Research findings, 2026*

These findings indicate that zakat compliance cannot be adequately explained by asking merely whether muzakki accept or reject the zakat obligation. A more decisive issue concerns the process through which the norm is translated into action. Muzakki may recognize zakat as a religious obligation yet face limitations in understanding its technical requirements or choose implementation mechanisms different from formal institutional arrangements.

From the perspective of the sociology of Islamic law, the effectiveness of zakat therefore operates at two levels. The first is normative effectiveness, reflected in muzakki acceptance of zakat as a religious obligation. The second is empirical effectiveness, reflected in payment consistency, accurate understanding of zakat provisions, and the mechanisms through which zakat is distributed. These two levels do not necessarily exhibit the same degree of strength.

Overall, the gap between *law in norm* and *law in action* identified in this study primarily concerns technical knowledge and implementation mechanisms rather than rejection of the zakat obligation. Muzakki generally possess a foundation of religious awareness, but the actualization of this obligation is shaped by knowledge of zakat law and trust in institutional mechanisms. The effectiveness of zakat law in social life therefore requires not only stronger normative awareness but also improved zakat literacy and stronger trust in the governance of zakat institutions.

4.9. Integration of Quantitative and Qualitative Findings

The quantitative and qualitative findings were integrated to provide a more comprehensive understanding of the factors shaping muzakki compliance with zakat al-mal obligations. In the sequential explanatory mixed-methods design, the quantitative findings identified patterns of relationships among variables, while the interviews provided explanations of the meanings and social conditions underlying those relationships.

The quantitative results showed that religiosity, knowledge of zakat law, and trust in zakat institutions had positive and significant effects on muzakki compliance. In contrast, social norms and perceived zakat legitimacy did not have significant direct effects. The qualitative findings further revealed that religious awareness constituted an important basis for zakat payment, technical understanding of zakat remained limited, and some muzakki tended to distribute zakat directly to individuals they considered to be in need.

The integration of both forms of evidence demonstrates that muzakki compliance is shaped not only by acceptance of the zakat obligation but also by the ability to understand zakat provisions and confidence in the mechanisms through which zakat is managed. Religious awareness provides normative motivation, while knowledge of zakat law enables muzakki to translate the obligation into more concrete action. Trust in zakat institutions also becomes important when muzakki choose to fulfill zakat obligations through formal institutions.

Table 4.14. Integration of Quantitative and Qualitative Findings

Variable/Finding	Quantitative Result	Qualitative Finding	Integrated Interpretation
Religiosity	Positive and significant effect on muzakki compliance	Religious awareness is a dominant reason for fulfilling zakat	Findings mutually reinforce one another; compliance has a strong normative-religious foundation
Knowledge of Zakat Law	Positive and significant effect and the largest path coefficient	Understanding of nisab, haul, zakatable assets, and calculation remains limited	Findings are complementary; knowledge is essential for translating awareness into practical compliance
Social Norms	No significant effect on muzakki compliance	Decisions to pay zakat are based more strongly on personal awareness of religious obligation	Findings are generally consistent; compliance does not primarily depend on social pressure
Trust in Zakat Institutions	Positive and significant effect on muzakki compliance	Some muzakki nevertheless prefer direct zakat distribution	Findings are complementary; trust is important for institutional compliance but is not the only route through which zakat is fulfilled
Perceived Zakat Legitimacy	No significant direct effect on compliance	Muzakki recognize zakat as an obligation, but implementation is influenced by knowledge and payment-channel preferences	Indicates a gap between normative acceptance and practical actualization

Variable/Finding	Quantitative Result	Qualitative Finding	Integrated Interpretation
Distribution Pattern	Not examined as a separate structural relationship	A tendency toward direct distribution to recipients was identified	Indicates the existence of personal-distributive compliance outside formal institutional mechanisms

Source: *Research findings, 2026*

The integrated findings reveal three major patterns. First, normative awareness does not necessarily correspond directly to practical compliance. Strong acceptance of the zakat obligation does not automatically produce consistent implementation. This pattern is reflected in the insignificant direct effect of perceived zakat legitimacy, whereas knowledge of zakat law had a substantially stronger effect on compliance.

Second, knowledge serves as an important link between awareness and action. Muzakki may exhibit high religiosity and recognize zakat as an obligation, but limited understanding of nisab, haul, zakatable assets, and calculation procedures may affect the accuracy of its implementation. Compliance therefore cannot be strengthened solely through religious awareness but also requires adequate zakat legal literacy.

Third, compliance does not necessarily operate exclusively through formal institutional channels. The quantitative results demonstrate the importance of trust in zakat institutions, whereas the interviews reveal that some muzakki prefer direct distribution. These findings indicate that compliance with zakat obligations and the use of formal zakat institutions are related but not fully identical dimensions.

From the perspective of the sociology of Islamic law, the integration of the findings indicates that muzakki compliance emerges through interactions among normative awareness, legal knowledge, and choices regarding implementation mechanisms. Zakat norms receive relatively strong acceptance at the religious level, but their effectiveness in practice depends on the extent to which muzakki understand the relevant provisions and trust the available mechanisms for their implementation.

Accordingly, the quantitative and qualitative findings do not merely confirm one another but together provide a more comprehensive explanation of muzakki compliance. Compliance with zakat al-mal obligations is not simply a matter of accepting or rejecting a religious norm; rather, it constitutes a social process that connects beliefs, knowledge, institutional trust, and zakat distribution practices. These integrated findings provide the foundation for the theoretical and empirical discussion presented in the following section.

4.10. Discussion

The findings demonstrate that muzakki compliance with zakat al-mal obligations is shaped by an interplay of religious, cognitive, and institutional factors. Religiosity, knowledge of zakat law, and trust in zakat institutions exerted positive and significant effects on compliance, whereas social norms and perceived zakat legitimacy did not have significant direct effects. This pattern suggests that zakat compliance cannot be adequately explained by normative acceptance of a religious obligation alone. Compliance becomes more likely when such normative awareness is accompanied by the capacity to understand the applicable rules and confidence in the mechanisms through which the obligation is implemented. This interpretation is consistent with the increasingly multidimensional orientation of contemporary zakat research, which incorporates psychological, institutional, governance, technological, and behavioral dimensions rather than relying exclusively on religiosity as an explanatory factor (Mustaffa et al., 2026). Recent evidence further indicates that compliance may be shaped by broader institutional and social-environmental factors, including service quality and governance conditions (Sadallah et al., 2026).

The positive effect of religiosity confirms that the internalization of religious values remains an important foundation of muzakki behavior. Muzakki who perceive zakat as an integral part of obedience to Allah have a stronger internal motivation to fulfill the obligation. Religiosity, therefore, operates not merely as knowledge that zakat is obligatory but as a value orientation that links wealth ownership to religious responsibility. The qualitative findings reinforce this interpretation, as religious awareness emerged as a dominant motivation for zakat payment. This finding is consistent with Firdaus et al. (2024), who identified religiosity as an important determinant of zakat compliance (Firdaus et al., 2024). More recent evidence from Indonesia similarly demonstrates that religiosity positively influences the intention to pay zakat through amil zakat institutions, alongside institutional trust (Rofiqo, 2026). These converging findings suggest that religious commitment provides the normative motivation for compliance, although it does not by itself determine how accurately or through which channel the obligation is fulfilled.

Religiosity should therefore not be treated as a sufficient explanation of zakat compliance. An individual may strongly believe that zakat is obligatory while still experiencing uncertainty about whether wealth has reached the nisab, whether the haul requirement has been fulfilled, which assets are zakatable, and how much zakat must be paid. This helps explain why knowledge of zakat law emerged as the strongest predictor in the present model. Knowledge provides an operational dimension to religious conviction: religiosity addresses why zakat should be fulfilled, whereas legal knowledge enables muzakki to determine when, how much, and how the obligation should be performed. Firdaus et al. (2024) similarly showed that zakat knowledge strengthens both awareness and compliance (Firdaus et al., 2024). Recent work on zakat accounting further illustrates the technical complexity involved in identifying zakatable assets, determining the appropriate zakat base, and ensuring accurate calculations in accordance with Sharia principles (Moussa & Yilmaz, 2025). These findings reinforce the argument that zakat literacy is not merely educational support but an important condition for translating normative obligations into accurate practice.

The interview findings regarding limited understanding of nisab, haul, zakatable assets, and calculation procedures further clarify the role of knowledge. Non-compliance or partial compliance does not necessarily arise from rejection of the religious norm; it may instead reflect uncertainty about how the norm should be implemented. This distinction is theoretically important because it separates normative commitment from technical capacity. A muzakki may accept the authority of zakat law while lacking sufficient legal and practical knowledge to implement it correctly. Accordingly, strengthening zakat compliance requires more than religious exhortation. It requires accessible legal literacy, standardized explanations of zakat calculation, and practical mechanisms that enable muzakki to convert general awareness into legally appropriate action.

Trust in zakat institutions also emerged as a significant predictor of compliance. This finding demonstrates that zakat payment is not exclusively a private relationship between the individual and a religious obligation. When zakat is fulfilled through a formal organization, muzakki must evaluate whether the institution can be trusted to collect, manage, and distribute funds appropriately. Integrity, transparency, accountability, competence, reputation, and Sharia compliance therefore become central to institutional trust. Rofiqo (2026) found that institutional integrity and reputation strengthen muzakki trust, while trust itself positively influences the intention to pay zakat through amil institutions (Rofiqo, 2026). Evidence from the broader charitable-giving literature also indicates that financial, non-financial, governance, and organizational disclosures strengthen donor trust, which subsequently influences giving behavior (Allah Pitchay et al., 2025). These findings support the present study's conclusion that institutional trust is not peripheral to zakat compliance but constitutes an important mechanism through which religious obligations become institutionally mediated behavior.

Institutional trust is also connected to service quality and governance performance. Ma'ruf et al. (2026), in their study of Indonesian professional-income zakat payers, showed that muzakki satisfaction is closely related to the quality of services provided by zakat management organizations (Ma’ruf et al., 2026). At a broader governance level, Widiastuti et al. (2026) identified professional competence, institutional governance, human-resource management, and regulatory arrangements as central issues for strengthening the Indonesian zakat ecosystem (Widiastuti et al., 2026). Together, these studies indicate that trust cannot be generated through religious legitimacy alone. It must be supported by visible institutional performance, professional management, transparent information, and service systems that demonstrate that zakat funds are being administered responsibly.

The tendency of some muzakki to distribute zakat directly to mustahik adds an important qualification to the institutional findings. Substantive compliance with the zakat obligation is not necessarily identical to institutional compliance. Muzakki may perceive that they have fulfilled their religious obligation once zakat reaches recipients whom they consider eligible, even when the transaction occurs outside BAZNAS or LAZ. The present qualitative findings therefore suggest that the decision to pay zakat and the decision to use a formal institution should be analytically distinguished. Recent literature on zakat institutions similarly identifies governance, technology, collection, and distribution as distinct but interrelated dimensions of institutional development (Mustaffa et al., 2026). Moreover, Alrasyid et al. (2026) demonstrate that trust plays a central role in shaping attitudes toward digital zakat adoption and that behavioral intention strongly predicts actual payment behavior (Alrasyid et al., 2026). These findings imply that formal institutions compete not only on religious legitimacy but also on credibility, accessibility, convenience, and perceived effectiveness.

The insignificant direct effect of social norms indicates that zakat payment among respondents was more strongly associated with internalized religious responsibility than with external expectations from family members, religious leaders, friends, or communities. This result is consistent with Rusanti and Anwar (2025), who found no significant effect of subjective norms on zakat payment intention among respondents across Indonesian cities (Rusanti & Anwar, 2025). The finding does not invalidate the Theory of Planned Behavior; rather, it indicates that the relative explanatory power of its components may differ according to the behavior and social context being examined. When a religious obligation has already been strongly internalized, perceived social pressure may provide little additional explanatory power. In such circumstances, internal religious commitment, legal knowledge, perceived control, and institutional considerations may become more important than approval from significant others.

The non-significant effect of perceived zakat legitimacy is particularly important from a socio-legal perspective. Descriptive results indicated relatively high acceptance of zakat legitimacy, yet this construct did not significantly explain differences in actual compliance after the other predictors were considered. Thus, recognizing a rule as legitimate and binding is not equivalent to consistently implementing that rule. Muzakki may fully acknowledge the religious authority of zakat while their actual behavior remains contingent on technical knowledge, calculation ability, institutional trust, payment convenience, and distribution preferences. A comparable distinction between intention and actual behavior has recently been highlighted in digital zakat research. Alrasyid et al. (2026) explicitly examined the intention–behavior gap and showed that behavioral implementation requires more than favorable cognitive evaluations (Alrasyid et al., 2026). In the present study, the legitimacy–compliance gap similarly demonstrates that normative approval alone does not guarantee behavioral actualization.

From the perspective of the sociology of Islamic law, this distinction between normative legitimacy and actual compliance represents the gap between *law in norm* and *law in action*. Zakat possesses strong religious legitimacy at the normative level, but its social effectiveness becomes visible only when the norm is translated into concrete behavior. The present findings indicate that this translation is particularly influenced by religiosity, legal knowledge, and institutional trust. Partial or inconsistent compliance should therefore not automatically be interpreted as rejection of Islamic law. In some cases, the gap results from limited understanding of the substantive and technical requirements of the law or from the social and institutional mechanisms through which the obligation is implemented. This interpretation is particularly relevant in light of Mustaffa et al. (2026), whose systematic review identifies a continuing shortage of zakat institutional research explicitly integrating Islamic law and maqasid al-Shariah perspectives (Mustaffa et al., 2026). The present study contributes to this gap by connecting behavioral determinants with the question of how Islamic legal norms are actualized in social life.

The compliance typologies identified in this study further demonstrate that muzakki are not passive recipients of religious rules. They interpret and implement the zakat obligation through their religious experiences, knowledge, social relationships, and assessments of institutions. This process produces different forms of compliance, including normative-religious compliance, knowledge-based compliance, institutional compliance, personal-distributive compliance, and partial compliance. The same normative obligation may therefore generate different behavioral practices. Recent research reinforces the importance of recognizing such variation. Ma'ruf et al. (2026) demonstrate that muzakki evaluations of institutional services vary across service attributes, while Alrasyid et al. (2026) show that pathways toward actual zakat behavior vary according to cognitive, affective, technological, and generational factors (Alrasyid et al., 2026; Ma'ruf et al., 2026). The implication is that zakat compliance should not be conceptualized as a simple binary distinction between compliance and non-compliance but as a layered social process.

The model's coefficient of determination further supports this multidimensional interpretation. The five predictors explained 39.2% of the variance in muzakki compliance, indicating that a substantial proportion of behavioral variation remains associated with factors outside the present model. Potential determinants include attitudes, economic capacity, perceived behavioral control, payment convenience, service quality, accessibility, transparency, accountability, institutional reputation, and technological factors. Sadallah et al. (2026), for example, demonstrate that service quality and wider socio-environmental conditions significantly influence zakat compliance intention (Sadallah et al., 2026). Allah Pitchay et al. (2025) emphasize disclosure and trust in charitable giving, while Alrasyid et al. (2026) identify digital literacy, ease of use, trust, attitude, and satisfaction as relevant to digital zakat adoption (Allah Pitchay et al., 2025; Alrasyid et al., 2026). These findings support further development of zakat compliance models that integrate behavioral, socio-legal, institutional, and technological dimensions.

At the theoretical level, the present study extends the zakat compliance literature in three respects. First, it demonstrates that normative acceptance and behavioral compliance are empirically distinguishable. The insignificant effect of perceived legitimacy, despite relatively strong normative acceptance, indicates that legal legitimacy is not automatically converted into behavior. Second, the study demonstrates that knowledge of zakat law has an operational role in transforming religious awareness into practical compliance. This provides an important bridge between behavioral research and the sociology of law, because understanding the content of a rule becomes part of explaining its social effectiveness. Third, the distinction between institutional and personal-distributive compliance demonstrates that compliance with the substantive religious obligation does not necessarily entail compliance with a particular institutional mechanism. These findings broaden zakat research beyond the question of whether Muslims intend to pay zakat toward the more complex question of how Islamic legal obligations are understood, negotiated, and implemented.

The findings also have important institutional implications. Improving zakat collection cannot rely solely on reiterating that zakat is religiously obligatory. Zakat institutions need to reduce technical uncertainty by providing accessible information on nisab, haul, zakatable assets, calculation procedures, and payment options. At the same time, institutional trust must be strengthened through transparent reporting, accountability, professional competence, service quality, and demonstrable distribution outcomes. This recommendation is consistent with recent governance research emphasizing the professionalization and standardization of amil governance in Indonesia (Widiastuti et al., 2026), as well as evidence that information disclosure can strengthen trust and charitable-giving behavior (Allah Pitchay et al., 2025). Institutional strategies should therefore combine religious education with legal literacy and organizational credibility.

Overall, the principal contribution of this study lies in demonstrating that acceptance of the zakat obligation is necessary but insufficient to ensure practical compliance. Compliance becomes stronger when religious awareness is supported by adequate legal knowledge and confidence in the mechanisms through which zakat is administered. Social norms were not a dominant direct determinant, while normative legitimacy did not automatically translate into action. From the perspective of the sociology of Islamic law, the effectiveness of zakat obligations is therefore determined not only by the strength of the norm itself but also by the capacity of muzakki to understand that norm and by the quality of the institutional environment that enables its consistent implementation. The findings consequently shift the analysis of zakat compliance from a narrow focus on religious motivation toward a broader understanding of the interaction among normative commitment, legal knowledge, institutional trust, and actual social practice.

5. CONCLUSION

This study demonstrates that muzakki compliance with zakat al-mal obligations is determined not only by acceptance of the religious obligation itself but also by the ability of muzakki to translate that obligation into concrete behavior. Religiosity, knowledge of zakat law, and trust in zakat institutions were found to positively influence compliance, whereas social norms and perceived zakat legitimacy did not exert significant direct effects. One of the most important findings is that relatively strong acceptance of zakat legitimacy does not automatically result in compliant behavior. This indicates a clear distinction between recognizing a norm as legitimate and consistently implementing that norm in everyday practice.

Knowledge of zakat law emerged as the strongest predictor of muzakki compliance. This finding indicates that awareness of zakat as a religious obligation is insufficient when muzakki continue to experience difficulties in understanding nisab, haul, zakatable assets, and zakat calculation procedures. The effectiveness of zakat obligations therefore depends substantially on the capacity of muzakki to understand how the norm should be implemented. Religiosity provides the normative foundation for compliance, while knowledge of zakat law enables religious awareness to be translated into more concrete and accurate action.

Trust in zakat institutions also plays an important role in shaping compliance. However, the qualitative findings show that some muzakki continue to prefer distributing zakat directly to mustahik. This demonstrates that compliance with zakat obligations is not necessarily identical to compliance with formal institutional mechanisms. Muzakki may possess a strong commitment to fulfilling zakat while selecting distribution channels that they perceive as more direct, visible, and personally accountable.

From the perspective of the sociology of Islamic law, this study identifies multiple forms of compliance, including normative-religious compliance, knowledge-based compliance, institutional compliance, personal-distributive compliance, and partial compliance. These variations indicate that zakat law operates through heterogeneous social processes. The same religious norm may produce different forms of practice depending on the level of legal knowledge, religious experience, institutional trust, and preferred mechanisms of zakat distribution.

Overall, the gap between *law in norm* and *law in action* identified in this study is primarily associated with technical understanding and implementation mechanisms rather than rejection of the zakat obligation itself. The findings therefore indicate that efforts to improve muzakki compliance should not rely solely on strengthening religious awareness. Such efforts should also include improved zakat legal literacy, clearer and more accessible information on zakat calculation and technical requirements, and stronger transparency and accountability among zakat management institutions. Accordingly, zakat compliance should be understood not merely as a matter of individual religious belief but as the outcome of interactions among religious norms, legal knowledge, and the institutional environment that supports their implementation.

6. RECOMMENDATIONS AND POLICY IMPLICATIONS

Based on the findings, one of the most important policy implications is the need to strengthen zakat literacy in a more technical and operational manner. Zakat education should not focus solely on emphasizing zakat as a religious obligation but should also provide practical guidance concerning nisab, haul, zakatable assets, calculation procedures, and available payment channels. Zakat management institutions should therefore develop educational materials that are simple, standardized, and easily accessible through digital platforms as well as direct consultation services. Strengthening this practical knowledge is particularly important given the significant role of knowledge of zakat law in shaping muzakki compliance.

BAZNAS and LAZ should also strengthen transparency, accountability, and public communication to enhance muzakki trust in zakat institutions. Information concerning zakat collection, distribution, beneficiaries, empowerment programs, and management outcomes should be disclosed regularly in formats that are easily understood by the public. Since some muzakki continue to prefer direct distribution to mustahik, zakat institutions should also develop mechanisms that provide muzakki with a greater sense of proximity, visibility, and control over the distribution process. Such mechanisms may include more transparent distribution reports, program-tracking systems, or options that allow muzakki to select particular categories of beneficiaries or social needs. Institutional strengthening should therefore not simply classify direct zakat distribution as non-compliance but should instead recognize the social considerations underlying such preferences and use them as a basis for improving institutional services.

For government agencies and other stakeholders involved in zakat governance, strategies to improve compliance should integrate religious education, zakat legal literacy, and stronger institutional governance. The finding that perceived zakat legitimacy did not directly translate into higher compliance indicates that strengthening normative acceptance alone is insufficient. More effective policies should assist muzakki in converting normative obligations into actions that are clear, accessible, and trustworthy. Collaboration among government agencies, BAZNAS, LAZ, religious scholars, universities, and local communities could therefore be directed toward educational programs that move beyond normative religious instruction and incorporate practical case studies, zakat calculation simulations, consultation services, and direct assistance for muzakki.

7. LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that should be considered when interpreting its findings. First, the research was conducted in Palopo City with 96 respondents selected through purposive sampling. Although the sample was sufficient for the analytical procedures employed in this study, its geographical concentration and non-probability sampling approach limit the extent to which the findings can be generalized to muzakki in other regions of Indonesia. Zakat behavior may vary across areas because of differences in socioeconomic conditions, religious environments, accessibility of zakat institutions, and local patterns of zakat distribution. Future research should therefore involve larger samples and broader geographical coverage, including comparative studies across cities, provinces, or urban and rural settings.

Second, the quantitative component employed a cross-sectional design and consequently captured muzakki perceptions and compliance behavior within a specific period. This design does not allow the study to determine how compliance changes over time or how changes in zakat knowledge, institutional trust, or religious awareness may subsequently influence payment behavior. Future studies could employ longitudinal designs to examine changes in muzakki compliance, particularly before and after zakat education programs, institutional transparency initiatives, digital service improvements, or other interventions aimed at strengthening compliance.

Third, the five constructs included in the structural model explained 39.2% of the variance in muzakki compliance. This indicates that a substantial proportion of compliance behavior is associated with factors not included in the present model. Future research could extend the framework by incorporating variables such as economic capacity, attitudes toward zakat, perceived behavioral control, ease of payment, service quality, institutional transparency, accountability, digital literacy, accessibility of zakat services, and preferences regarding distribution channels. Expanding the model may provide a more comprehensive explanation of the mechanisms underlying zakat compliance.

Fourth, the present study examined the direct effects of religiosity, knowledge of zakat law, social norms, trust in zakat institutions, and perceived zakat legitimacy. Potential indirect and conditional relationships among these variables were not specifically modeled. The findings nevertheless suggest several theoretically relevant pathways that deserve further examination. For example, knowledge of zakat law could be tested as a mediator between religiosity and compliance, as religious commitment may encourage compliance more effectively when accompanied by sufficient technical knowledge. Institutional trust could also be examined as a mediator or moderator in the relationship between perceived legitimacy and actual zakat behavior. Future studies using more complex structural models could clarify these mechanisms.

Fifth, the study found that some muzakki preferred to distribute zakat directly to mustahik rather than through formal zakat institutions. However, payment-channel preference was not modeled as a separate structural construct in the quantitative analysis. This distinction is important because the findings indicate that substantive compliance with zakat obligations and institutional compliance are related but not identical. Future research should explicitly compare muzakki who use formal zakat institutions, those who distribute zakat directly, and those who combine both mechanisms. Such comparisons could provide a clearer understanding of personal-distributive and institutional forms of compliance.

Sixth, the quantitative data relied on respondents' self-reported perceptions and compliance behavior. Self-reported measures may be influenced by social desirability, recall limitations, or differences between stated compliance and actual payment practices. Future studies could strengthen behavioral measurement by combining questionnaire data with other forms of evidence where ethically and practically feasible, such as documented payment histories, institutional records, or longitudinal self-reports. Such triangulation could help distinguish perceived compliance from actual behavioral consistency.

Seventh, although the qualitative phase provided important explanations for the quantitative findings, particularly regarding religious awareness, limited technical knowledge, and preferences for direct zakat distribution, the qualitative component was primarily designed to explain patterns identified in the quantitative analysis. Future research could employ a more extensive qualitative design to explore in greater depth how muzakki interpret zakat obligations, negotiate different understandings of nisab and haul, assess the credibility of zakat institutions, and construct their own meanings of compliance. Ethnographic, phenomenological, or comparative case-study approaches may be particularly useful for examining these socio-legal processes.

Finally, the sociology of Islamic law perspective employed in this study focused primarily on the distinction between *law in norm* and *law in action*. Future research could develop this perspective further by examining how Islamic legal norms interact with formal regulation, institutional governance, local religious authority, digital zakat platforms, and everyday social practices. Such studies could provide a more comprehensive understanding of how zakat law acquires social effectiveness and why the same normative obligation may generate different forms of compliance across individuals and communities.

Overall, future research should move beyond examining whether muzakki comply with zakat obligations and focus more closely on the mechanisms through which compliance is formed, maintained, and translated into different payment practices. Combining behavioral models, institutional analysis, and the sociology of Islamic law may provide a stronger framework for explaining the relationship between normative acceptance, legal knowledge, institutional trust, and actual zakat behavior.

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