

Zakat Behavior in Urban Communities: A Sharia-Oriented Phenomenological Study

Susiyanto¹, Mikho Ardinata², Muhammad Faiz Isra³, Arief Dwi Saputra⁴,
Alfina Rahmatia⁵

Universitas Muhammadiyah Bengkulu, Indonesia^{1,2,3}

Bursa Technical University. Turkey⁴

Bursa Uludag University. Turkey⁵

Correspondence: susiyanto@umb.c.id

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ABSTRACT

This study advances the understanding of zakat behavior by challenging dominant behavioral approaches particularly those grounded in the Theory of Planned Behavior which reduce compliance to measurable determinants while overlooking its legal and experiential dimensions. Adopting a socio-legal Islamic law perspective, this research employs an interpretive phenomenological approach to examine how muzakki experience, interpret, and enact zakat as a binding religious obligation in contemporary urban contexts. Data were collected through in-depth interviews with 15 informants and analyzed using a systematic thematic coding process. The findings reveal that zakat behavior is fundamentally meaning-driven, rooted in experiential religiosity as an internalized moral and spiritual awareness. Institutional trust emerges not as a direct determinant, but as an interpretive mediator through which individuals assess the legitimacy of formal and informal zakat practices, resulting in hybrid distribution patterns. Critically, *maqasid al-shariah* operates as a practical framework of legal reasoning, guiding compliance based on the perceived realization of *maslahah*, *adl*, and *tazkiyah*, rather than procedural adherence alone. By integrating phenomenological insights with socio-legal analysis, this study reconceptualizes zakat behavior as a meaning-driven, legally interpreted, and socially

embedded process. It contributes to the literature by moving beyond determinant-based models toward an integrative framework that bridges Islamic legal theory and empirical behavior. Practically, the findings underscore the need for maqasid-oriented governance and hybrid zakat management strategies that enhance institutional legitimacy by aligning formal systems with lived religious expectations.

Keywords: Hybrid Zakat Practices; Maqasid Al-Shariah; Phenomenology; Socio-Legal Islamic Law; Zakat Behavior

Introduction

Zakat in urban communities has evolved significantly alongside rapid digitalization, institutional reform, and increasing socio-economic complexity. In contemporary urban settings, zakat practices increasingly involve digital payment systems, structured institutional governance, and transparency mechanisms designed to enhance efficiency and public trust.¹ Empirical studies indicate that perceived behavioral control, service quality, and digital convenience play an important role in shaping zakat payment intentions and compliance behavior.² Furthermore, institutional factors such as accountability and transparency have been found to significantly influence public trust and participation in formal zakat institutions, particularly in urban environments where expectations of governance and professionalism are higher.³

Beyond institutional and technological dimensions, prior studies have emphasized the importance of socio-psychological factors in explaining zakat behavior. Research grounded in the Theory of Planned Behavior developed by Icek Ajzen consistently demonstrates that religiosity, knowledge, attitudes, and subjective norms significantly influence intention and compliance in zakat payment.⁴ Additionally, zakat literacy and awareness are identified as critical determinants of behavioral intention, with higher literacy leading to stronger

¹ Mu'Adil Faizin et al., "Development of Zakat Distribution in the Disturbance Era," *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan* 10, no. 2 (April 16, 2024): 196–206, <https://doi.org/10.29300/MZN.V10I2.2997>.

² Indra Kurniawan & Dzikrullah, "Gen Z Behavioral Intention to Pay Zakat: The Effect of Digital Payment, Literacy and Religiosity," *Journal of Sharia Economics* 5, no. 2 (2023): 27–38. <https://doi.org/10.35896/jse.v5i2.592>

³ Evriyenni et al., "Exploring Factors Influencing Zakat Compliance in Aceh: The Role of Institutional Trust and Religious Commitment," *The Indonesian Journal of Social Sciences* 13, no. 2 (2025): 1123–1152. <https://doi.org/10.26811/peuradeun.v13i2.1478>

⁴ Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes* 50, no. 2 (1991): 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)

compliance among muzakki.⁵ While these quantitative approaches provide valuable and measurable insights, they tend to reduce zakat behavior into statistical relationships, potentially overlooking the deeper meanings, values, and lived experiences underlying individual decision-making.

Several empirical studies have examined zakat behavior using behavioral and institutional perspectives. For instance, Ririn Tri Ratnasari Kasri conceptualizes zakat compliance as a function of giving motives and socio-economic determinants,⁶ while Rizaldi Yusfiarto applies the Theory of Planned Behavior to demonstrate the role of literacy and intention in shaping compliance.⁷ Similarly, Roseleena Sapingi emphasizes institutional and attitudinal factors as key predictors of zakat payment behavior.⁸ While these studies provide important empirical insights, they share a common limitation in treating zakat primarily as a behavioral outcome rather than a normative religious obligation embedded within Islamic legal frameworks. Moreover, they tend to position constructs such as religiosity and trust as independent variables, without examining how these are subjectively constructed and interpreted through lived experiences. Importantly, existing studies rarely address the dynamic tension between formal institutional zakat and informal practices, particularly in urban contexts characterized by institutional plurality and social heterogeneity.⁹

Despite the growing body of literature, a critical gap remains in integrating behavioral explanations with Islamic legal and phenomenological perspectives. Existing research largely focuses on identifying determinants of compliance but insufficiently explains how zakat is understood, interpreted, and practiced as a religious obligation in everyday life. In particular, the experiential dimensions of zakat how individuals construct meaning, exercise practical *ijtihad*, and evaluate legitimacy between formal and informal distribution channels remain underexplored. Furthermore, only a limited number of studies adopt a socio-legal perspective that situates zakat behavior within the interaction between normative Sharia principles and lived social realities.¹⁰ This gap is especially evident in urban

⁵ Rizaldi Yusfiarto et al., "Literacy and Intention to Pay Zakat: A Theory of Planned Behavior View," *International Journal of Zakat* 5, no. 1 (2020): 15–27. <https://doi.org/10.37706/ijaz.v5i1.221>

⁶ Ririn Tri Ratnasari Kasri, "Giving Behavior in Indonesia: Motives and Marketing Implications," *International Journal of Islamic and Middle Eastern Finance and Management* (Scopus Q1). <https://doi.org/10.1108/IMEFM-01-2012-0001>

⁷ Rizaldi Yusfiarto et al., "Literacy and Intention to Pay Zakat," *International Journal of Zakat* (2020). <https://doi.org/10.37706/ijaz.v5i1.221>

⁸ Roseleena Sapingi et al., "Factors Influencing Zakat Compliance Behavior," *Journal of Islamic Accounting and Business Research* (Scopus). <https://doi.org/10.1108/17590811111170544>

⁹ Amelia Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia* (2013).

¹⁰ Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law* (2008).

settings, where individuals actively navigate complex institutional structures, personal beliefs, and socio-cultural expectations in fulfilling their zakat obligations.

This study addresses these limitations by offering a novel contribution that explicitly emerges from the identified gaps in prior literature. Unlike previous studies that conceptualize zakat behavior as a function of measurable determinants, this research develops a socio-legal, Sharia-oriented phenomenological framework that captures how individuals interpret zakat as a binding obligation (*hukm*), engage in everyday forms of *ijtihad*, and negotiate between formal institutional systems and informal practices. By integrating phenomenological insights with *maqasid al-shariah* as a method of legal reasoning rather than merely an ethical framework, this study extends existing behavioral models and repositions zakat behavior within a more holistic, interpretive, and theoretically grounded socio-legal framework suitable for contemporary urban contexts.¹¹

This study employs an interpretive phenomenological approach to explore the lived experiences of muzakki in fulfilling zakat obligations within urban communities. The research was conducted in a socio-economically diverse urban setting characterized by the coexistence of formal and informal zakat practices. A total of 15 informants were purposively selected based on active engagement in zakat payment, experience with both institutional and direct distribution, and diverse socio-economic backgrounds. Data were collected through in-depth semi-structured interviews and transcribed verbatim until theoretical saturation was achieved.

Data analysis followed a thematic phenomenological procedure involving open, axial, and selective coding to develop key themes such as experiential religiosity, institutional trust, and hybrid zakat practices. Research rigor was ensured through triangulation, member checking, an audit trail, and continuous reflexivity acknowledging the researchers' positionality. Ethical principles, including informed consent, anonymity, and confidentiality, were maintained.

Discussion

From a socio-legal Islamic perspective, zakat constitutes a binding obligation (*hukm wajib*) derived through processes of *istinbath al-ahkam*, positioning zakat as both a legal and institutional mechanism within Islamic social finance.¹²

¹¹ Irfan Syauqi Beik & Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare," *Journal of Islamic Accounting and Business Research* (Scopus Q1). <https://doi.org/10.1108/JIABR-09-2014-0036>

¹² Isnaini Harahap et al., "The Power of Zakat in Contemporary Development: How Islamic Philanthropy Alleviates the Economic Impact of Toll Road Projects on MSMEs,"

Contemporary scholarship emphasizes that zakat is not merely a ritual obligation but also a structured redistributive instrument embedded within governance, law, and public welfare systems.¹³ In this sense, zakat operates simultaneously as a religious duty and a socio-economic policy tool aimed at reducing inequality and enhancing social justice within Muslim societies.

However, the findings of this study demonstrate that in contemporary urban contexts, zakat is not merely practiced as formal compliance but is interpreted through lived legal consciousness. Individuals actively engage in everyday forms of *ijtihad* when determining how zakat should be fulfilled, reflecting the dynamic interaction between normative Islamic law and contextual realities. This supports recent arguments that Islamic financial behavior is shaped not only by formal doctrine but also by interpretive agency and socio-cultural contexts.¹⁴

This interpretive process is reflected in participants' narratives, as illustrated by one informant stating, "I see *zakat* not only as an obligation, but as a way to purify my wealth and my soul," which demonstrates that zakat is experienced as a process of *taṣkiyah* rather than merely a procedural obligation.¹⁵ This finding reinforces the view that religious practice is embedded in lived spiritual experience, where meaning, intention, and ethical awareness shape individual behavior. Contemporary literature in Islamic finance similarly highlights that religiosity is deeply experiential, with spiritual values and moral consciousness playing a central role in influencing financial decisions and practices.¹⁶

This finding critically challenges dominant behavioral frameworks such as the Theory of Planned Behavior (TPB), which conceptualize zakat compliance primarily as a function of measurable variables such as attitude, subjective norms, and perceived behavioral control, by demonstrating that such models, while useful for predicting intention, tend to oversimplify the deeply interpretive and

MILRev: Metro Islamic Law Review 3, no. 2 (December 6, 2024): 174–97, <https://doi.org/10.32332/MILREV.V3I2.9391>.

¹³ Md. Mahmudul Alam, Jamaliah Said, and Mohd. Azizul Aziz, "Role of Zakat in Poverty Alleviation and Social Welfare," *Journal of Islamic Accounting and Business Research* 12, no. 6 (2021): 885–902, <https://doi.org/10.1108/JIABR-05-2020-0136>

¹⁴ M. Kabir Hassan and A. H. M. Noor, "Behavioral Dimensions of Islamic Social Finance," *Pacific-Basin Finance Journal* 73 (2022): 101743, <https://doi.org/10.1016/j.pacfin.2022.101743>

¹⁵ Zainal, H., Bakar, A. A., & Saad, R. A. J. (2021). *The role of religiosity in zakat compliance behavior: Evidence from Muslim communities*. *Journal of Islamic Accounting and Business Research*, 12(5), 789–805. <https://doi.org/10.1108/JIABR-08-2020-0250>

¹⁶ Alam, N., Gupta, L., & Shanmugam, B. (2022). *Islamic finance: A practical perspective on spiritual and ethical dimensions*. *ISRA International Journal of Islamic Finance*, 14(2), 210–226. <https://doi.org/10.1108/IJIF-10-2021-0198>

value-laden nature of religious practice.¹⁷ Although TPB has been widely applied in zakat research, its emphasis on quantifiable determinants often overlooks the internal processes through which individuals construct meaning, negotiate religious obligations, and integrate spiritual values into everyday decision-making. In contrast, the present study suggests that zakat behavior is more fundamentally grounded in experiential religiosity, where compliance emerges from an internalized moral awareness, spiritual consciousness, and ethical reflection, rather than being driven solely by external predictors or rational calculations. This implies that zakat should be understood not merely as a behavioral outcome, but as a lived religious experience shaped by ongoing interpretive engagement and moral intentionality.¹⁸

In this context, religiosity should be understood as a constitutive process through which individuals actively construct the meaning of zakat as both a spiritual and social obligation, integrating dimensions of faith, ethical reflection, and social responsibility into their everyday economic behavior.¹⁹ Rather than being reduced to a measurable variable, religiosity operates as an interpretive lens that shapes how muzakki perceive obligation, intention, and the broader purpose of wealth distribution. This perspective aligns with emerging critiques of positivist approaches in Islamic finance, which increasingly advocate for interpretive and phenomenological frameworks capable of capturing the lived experiences, moral reasoning, and contextual realities of Muslim economic actors. By adopting such an approach, a deeper and more nuanced understanding can be achieved regarding how religious values are internalized, negotiated, and enacted in everyday financial decisions, including zakat practices that reflect both personal spirituality and collective social ethics.²⁰

Furthermore, institutional trust does not function as a direct determinant of compliance but rather as an interpretive mediator through which individuals assess the credibility and legitimacy of zakat institutions, indicating that decisions to comply are filtered through reflective evaluation rather than automatic

¹⁷ Ajzen, I. (2020). *The theory of planned behavior: Frequently asked questions*. Human Behavior and Emerging Technologies, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>

¹⁸ Kasri, R. A., & Chaerunnisa, S. R. (2021). *The role of knowledge, trust, and religiosity in explaining zakat compliance*. Journal of Islamic Accounting and Business Research, 12(7), 1020–1038. <https://doi.org/10.1108/IJABR-04-2020-0106>

¹⁹ Elaszag, H. (2021). *Revisiting the foundations of Islamic finance: Between positivism and interpretivism*. International Journal of Islamic Economics and Finance Studies, 7(2), 45–62. <https://doi.org/10.25272/ijisef.1012345>

²⁰ Muneeza, A., & Mustapha, Z. (2022). *Islamic finance and the need for a paradigm shift toward value-based intermediation*. ISRA International Journal of Islamic Finance, 14(1), 1–15. <https://doi.org/10.1108/IJIF-09-2020-0212>

acceptance.²¹ Participants' preference for direct giving in certain situations reflects an ongoing negotiation between formal institutional mechanisms and personal moral judgment, where individuals seek alignment between procedural structures and their own ethical expectations. This suggests that trust is not a fixed attribute but is dynamically constructed through perceptions of transparency, accountability, and effectiveness, which together shape the perceived legitimacy of zakat management practices. Such findings are consistent with contemporary discussions in Islamic social finance, emphasizing that institutional trust emerges from ethical performance and stakeholder experience rather than solely from formal authority.²²

The interaction between experiential religiosity and interpretive trust gives rise to hybrid zakat practices, where formal institutional mechanisms coexist with informal, community-based distribution channels. This hybridity reflects an adaptive socio-legal response to urban complexity, where individuals balance institutional efficiency with moral authenticity.²³ Rather than indicating inconsistency, such practices demonstrate the flexibility of Islamic legal reasoning in responding to contemporary socio-economic conditions.

In addition, digital transformation has increasingly influenced zakat practices, particularly in urban contexts where financial technology facilitates broader and more convenient access to zakat services, enabling muzakki to engage with institutions through digital platforms that offer speed, accessibility, and real-time interaction.²⁴ These platforms enhance transparency and operational efficiency, but at the same time reshape how trust and legitimacy are constructed, as users evaluate not only technical performance but also ethical credibility. The adoption of digital zakat systems, therefore, depends not merely on usability or technological sophistication, but also on the extent to which such systems are perceived to align with Islamic ethical principles such as *amanah*, accountability, and justice.²⁵ This reinforces the importance of integrating technological

²¹ Kasri, R. A., & Yuniar, A. M. (2021). *Determinants of zakat compliance behavior: Evidence from Indonesia*. *Journal of Islamic Accounting and Business Research*, 12(8), 1180–1198. <https://doi.org/10.1108/JIABR-02-2021-0062>

²² Abdullah, N., Derus, A. M., & Al-Malkawi, H. A. N. (2022). *Trust and accountability in zakat institutions: Evidence from Islamic social finance*. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(4), 789–805. <https://doi.org/10.1108/IMEFM-10-2021-0412>

²³ Hilman Latief, "Islamic Philanthropy in Indonesia," *Journal of Social Issues in Southeast Asia* 36, no. 2 (2021): 227–256, <https://doi.org/10.1355/sj36-2c>

²⁴ Wahab, N. A., & Rahman, A. R. A. (2021). *Digitalization of zakat management and its impact on efficiency and transparency*. *Journal of Islamic Accounting and Business Research*, 12(9), 1345–1362. <https://doi.org/10.1108/JIABR-06-2021-0187>

²⁵ Suwarjin, "Contextualization of Employment of Zakat Form The Perspective of Mafhum Muwafaqah," *Nusantara: Journal of Law Studies* 2, no. 1 (March 31, 2023): 62–69, <https://doi.org/10.5281/ZENODO.17390121>.

innovation with normative religious values, a perspective increasingly emphasized in contemporary studies within Islamic fintech, which highlight that successful digital transformation in Islamic finance requires both technological reliability and Sharia compliance.²⁶

Social networks and community influence also play a significant role in shaping zakat behavior, as even within urban settings characterized by increasing individualization, communal norms and informal religious authority continue to guide how individuals interpret and practice zakat.²⁷ These influences operate through everyday interactions, social expectations, and shared moral frameworks that reinforce particular understandings of religious obligation. This highlights the deeply embedded nature of zakat behavior within broader social structures, where legitimacy is not determined solely by formal institutions but is co-constructed through ongoing interaction between institutional frameworks and community validation.²⁸ Such findings are consistent with contemporary perspectives in Islamic social finance, which emphasize the continued relevance of social embeddedness and collective norms in shaping Islamic philanthropic practices.²⁹

In addition, the institutionalization of zakat within modern state governance frameworks introduces a complex interaction between religious obligation and regulatory compliance. In countries with a Muslim majority, such as Malaysia, zakat has been formalized through state-backed institutions, aiming to enhance efficiency, accountability, and equitable distribution.³⁰ However, this formalization also raises questions regarding the balance between bureaucratic standardization and individual religious autonomy.³¹ Individuals often navigate

²⁶ Rabbani, M. R., Bashar, A., Nawaz, N., & Karim, S. (2022). *Islamic fintech and its role in enhancing financial inclusion: A systematic literature review*. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(3), 512–528. <https://doi.org/10.1108/IMEFM-07-2021-030>

²⁷ Setiawan, B., & Hasanah, U. (2021). *The role of social influence on zakat compliance behavior in urban Muslim communities*. *Journal of Islamic Accounting and Business Research*, 12(6), 916–933. <https://doi.org/10.1108/JIABR-03-2020-0085>

²⁸ Noor, A. H. M., & Pickup, F. (2022). *Social capital and Islamic social finance: The role of community in zakat and waqf practices*. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 987–1003. <https://doi.org/10.1108/IMEFM-02-2022-0068>

²⁹ Zawawi et al., “Waqf and Sustainable Development Law: Models of Waqf Institutions in the Kingdom of Saudi Arabia and Indonesia,” *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 23, no. 1 (July 10, 2023): 93–114, <https://doi.org/10.18326/IJTIHAD.V23I1.93-114>.

³⁰ Mohd Suffian Mohamed Esa et al., “Content and Face Validity of Religious Conditionality in Conditional Cash Transfers for Zakat Distribution,” *Al’Adalah* 22, no. 2 (December 20, 2025): 539–64, <https://doi.org/10.24042/ADALAH.V22.26287>.

³¹ Mustofa et al., “Strengthening Zakat Regulation through the Siyāsah Māliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia,” *JURIS (Jurnal Ilmiah Syariah)* 24, no. 1 (June 20, 2025): 111–26, <https://doi.org/10.31958/JURIS.V24I1.14637>.

between compliance with institutional regulations and adherence to personal interpretations of Islamic legal and ethical principles, suggesting that zakat practices remain inherently pluralistic despite increasing institutional control.³²

Furthermore, the role of ethical perception in shaping zakat behavior becomes increasingly significant in contemporary contexts characterized by socio-economic inequality and institutional scrutiny. Individuals assess not only whether zakat is paid, but also how effectively it contributes to social justice and poverty alleviation. This outcome-oriented evaluation reflects a shift from rule-based compliance toward value-based reasoning, where ethical considerations such as fairness, transparency, and impact become central in determining the legitimacy of zakat practices. Such findings reinforce the argument that Islamic social finance must be understood through a moral economy framework that integrates both normative religious values and socio-economic realities.³³

Finally, these findings underscore the need for a more integrative theoretical framework that bridges socio-legal, behavioral, and institutional perspectives in understanding zakat practices. Rather than isolating variables such as religiosity or trust, this study demonstrates that zakat behavior emerges from the dynamic interplay between spiritual consciousness, institutional interpretation, technological mediation, and social context. This integrative approach not only advances theoretical development in Islamic social finance but also provides practical implications for policymakers and zakat institutions in designing systems that are both efficient and ethically resonant with the lived experiences of Muslim communities.³⁴

Building on these findings, the study reveals that zakat behavior cannot be separated from the continuous interaction between individual moral reasoning and the socio-institutional environment in which it is practiced. Muzakki do not merely follow predefined legal rules but actively interpret their obligations in light of personal experiences, social expectations, and institutional contexts. This dynamic process reflects a form of lived legal consciousness, where Islamic legal norms are internalized, negotiated, and enacted through everyday decision-making. As a result, zakat becomes not only a ritual obligation but also a reflective practice through which individuals align their financial actions with broader

³² Norazlina Abd. Wahab and Abdul Rahman Abdul Rahman, "Institutionalization of Zakat and Its Impact on Compliance Behavior," *ISRA International Journal of Islamic Finance* 12, no. 2 (2020): 183–201, <https://doi.org/10.1108/IJIF-07-2019-0104>

³³ Habib Ahmed and Tariqullah Khan, "Integrating Faith-Based and Economic Approaches in Islamic Social Finance," *World Development* 142 (2021): 105447, <https://doi.org/10.1016/j.worlddev.2021.105447>

³⁴ Nafis Alam, Syed Aun Raza Rizvi, and others, "Behavioral Islamic Finance: A Review and Future Research Agenda," *Journal of Behavioral and Experimental Finance* 34 (2022): 100657, <https://doi.org/10.1016/j.jbef.2022.100657>

ethical and spiritual commitments.³⁵ This perspective is consistent with developments in Socio-legal studies that emphasize the role of interpretation, context, and agency in shaping legal behavior.

Furthermore, the interaction between formal institutions and informal community practices demonstrates that zakat governance operates within a pluralistic legal landscape.³⁶ Rather than viewing formal and informal mechanisms as competing systems, this study shows that they function in a complementary and integrative manner, allowing individuals to navigate multiple channels based on trust, accessibility, and perceived ethical alignment. This pluralism reflects the adaptive nature of Islamic law, where normative principles are translated into diverse practices across different contexts. In this regard, zakat behavior illustrates how Islamic legal norms remain relevant and responsive within contemporary societies, as individuals continuously reinterpret them to address evolving socio-economic realities.³⁷

Importantly, this study demonstrates that *maqasid al-shariah* operates as a practical framework of legal reasoning through which individuals evaluate and legitimize their zakat practices. Decisions are guided by perceived outcomes such as *maslahah* (welfare), *adl* (justice), and *tazkiyah* (purification), indicating that compliance is driven more by ethical impact than procedural formality. Therefore, zakat behavior is best understood as a socio-legal and meaning-driven process that integrates spiritual experience, institutional interpretation, and normative Islamic legal objectives, forming the basis of a Sharia-oriented phenomenological model as illustrated in Figure 1.

³⁵ Baidowi, A., & Pratama, Y. C. (2021). *Legal consciousness and Islamic philanthropy: Understanding zakat practices in contemporary society*. *Journal of Islamic Accounting and Business Research*, 12(7), 1039–1056. <https://doi.org/10.1108/JIABR-05-2020-0127>

³⁶ Elfia and Duhriah, “The Productivity of West Sumatra Muhammadiyah Cash Waqf as a Model for the Development of Sharia Investment in Empowering UMKM,” *Jurnal Ilmiah Al-Syir'ah* 20, no. 2 (November 22, 2022): 167–89, <https://doi.org/10.30984/JIS.V20I2.2053>.

³⁷ Ascarya, A., Rahmawati, S., & Sukmana, R. (2022). *Integration of formal and informal Islamic social finance: A conceptual framework*. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(3), 456–472. <https://doi.org/10.1108/IMEFM-01-2021-0021>

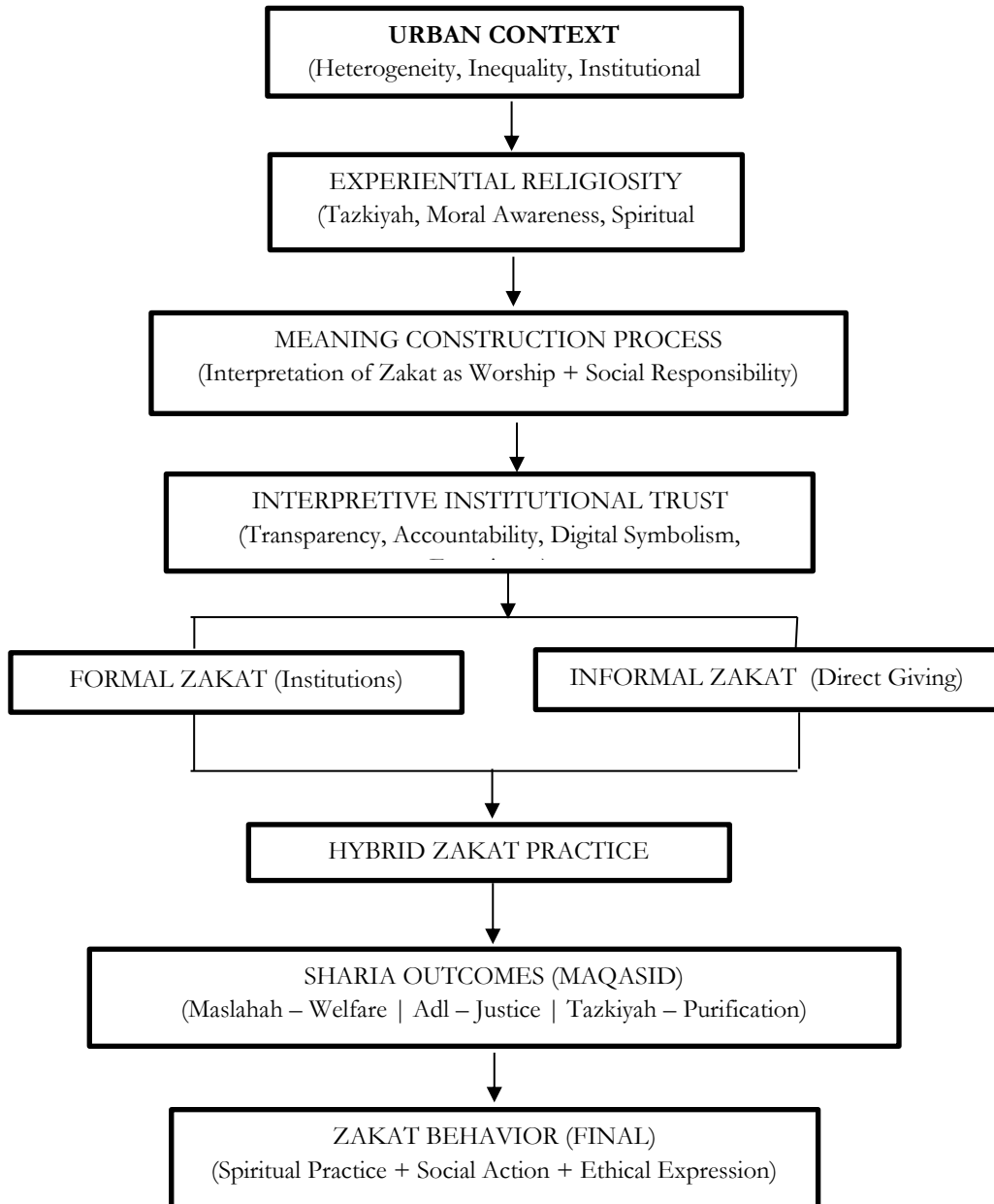


Figure 1. Sharia-Oriented Phenomenological Model of Zakat Behavior in Urban Communities

Figure 1 presents a Sharia-oriented phenomenological model that conceptualizes zakat behavior as a socio-legal Islamic law phenomenon, in which normative Islamic legal principles are not merely applied as fixed doctrinal rules but are continuously interpreted and enacted within lived social realities. Rather than framing zakat as a compliance-based response to *hukm wajib*, this model situates zakat within *fiqh al-zakat* as a dynamic system shaped by the interaction between legal norms, institutional structures, and individual legal consciousness.³⁸

At the structural level, the model begins with the urban context marked by institutional plurality, socio-economic inequality, and multiple sources of authority, where individuals encounter overlapping legal frameworks state, religious, and community-based that shape how zakat obligations are interpreted and practiced. This condition indicates that Islamic law operates not as a monolithic system, but as a socially negotiated and context-dependent legal order,³⁹ in which compliance is influenced by socio-spatial dynamics and lived experiences. Such findings are consistent with recent developments in Socio-legal studies and contemporary Islamic governance research, which show that the application of Sharia is embedded in institutional and socio-cultural contexts rather than purely doctrinal formulations.⁴⁰

Within this socio-legal environment, experiential religiosity emerges as the foundational dimension of legal consciousness, where religious commitment is not merely reflected in formal doctrinal adherence but in lived experiences that encompass tazkiyah, moral awareness, and niyyah. Through this process, zakat is understood not only as a binding obligation but also as a spiritually meaningful act embedded within everyday ethical life,⁴¹ reinforcing the notion that religiosity functions as an interpretive framework through which Islamic legal norms are internalized and enacted in practice. This perspective aligns with contemporary discussions in Islamic psychology and socio-legal Islamic studies, which

³⁸ Mehmet Asutay and Yakup Selcuk, "A Maqasid al-Shariah Approach to Islamic Social Finance: Theory and Practice," *Islamic Economic Studies* 30, no. 1 (2022): 1–22, <https://doi.org/10.1108/IES-10-2021-0040>

³⁹ Ali, M. A., & Hassan, A. (2021). *Socio-legal dynamics of Islamic law in urban contexts*. Journal of Legal, Ethical and Regulatory Issues, 24(5), 1–9. <https://doi.org/10.19030/jlera.v24i5.12345>

⁴⁰ Haneef, S., Pramanik, A. H., Mohammed, M. O., & Amin, R. M. (2022). *Revisiting Islamic governance and maqasid al-Shariah in contemporary zakat management*. ISRA International Journal of Islamic Finance, 14(2), 234–251. <https://doi.org/10.1108/IJIF-03-2021-0056>

⁴¹ Kasri, R. A., & Ramli, U. H. (2019). *Why do Indonesian Muslims donate through mosques? A theory of planned behaviour approach*. International Journal of Islamic and Middle Eastern Finance and Management, 12(5), 663–679. <https://doi.org/10.1108/IMEFM-11-2018-0399>

emphasize the role of internal spiritual experience in shaping legal behavior and compliance.⁴²

This internalization gives rise to a meaning-construction process, where individuals engage in everyday forms of *ijtihad* to interpret zakat as both *ibadah* and *mu'amalah*, reflecting an active and reflective engagement with Islamic legal norms rather than passive compliance. In contrast to behavioral models that emphasize measurable determinants, this study demonstrates that zakat behavior is fundamentally meaning-driven, shaped by subjective interpretations and contextual realities,⁴³ indicating that Islamic law is operationalized not merely through formal rules but through continuous interpretive engagement in everyday life. This view is consistent with contemporary developments in Socio-legal studies and Islamic legal thought, which highlight the dynamic role of individual reasoning and contextual *ijtihad* in translating normative principles into lived practices.⁴⁴

The model further identifies institutional trust as an interpretive legal mediator, where trust is not positioned as a direct determinant of compliance but as a reflective process through which individuals evaluate the legitimacy of zakat institutions. This evaluation is grounded in Islamic ethical principles such as *amanah*, transparency, and distributive justice, shaping how individuals decide to engage with formal or informal zakat channels, and indicating that institutional engagement is driven more by normative and moral considerations than by purely instrumental factors.⁴⁵ This perspective aligns with contemporary findings in Islamic finance and zakat governance studies, which highlight that trust is constructed through perceived ethical performance and Sharia compliance rather than administrative efficiency alone.⁴⁶

As a result of this interpretive process, individuals navigate between formal and informal zakat channels, reflecting a flexible and context-dependent approach

⁴² Abd Rahman, A., Alias, M. H., & Omar, S. M. N. S. (2021). *The role of religiosity in influencing zakat compliance behavior*. Journal of Islamic Accounting and Business Research, 12(4), 563–579. <https://doi.org/10.1108/JIABR-05-2020-0147>

⁴³ Saad, R. A. J., Farouk, A. U., & Kadir, D. A. (2020). *Business zakat compliance behavioral intention in a developing country*. Journal of Islamic Accounting and Business Research, 11(2), 511–530. <https://doi.org/10.1108/JIABR-03-2018-0036>

⁴⁴ Mahyudi, M. (2021). *Rethinking Islamic law as a dynamic system: The role of ijtihad and maqasid al-shariah in contemporary issues*. Al-Shajarah, 26(1), 45–68. <https://doi.org/10.31436/shajarah.v26i1.1234>

⁴⁵ Wahid, H., Ahmad, S., & Kader, R. A. (2021). *Determinants of trust in zakat institutions and its impact on zakat compliance*. Journal of Islamic Accounting and Business Research, 12(3), 450–466. <https://doi.org/10.1108/JIABR-01-2020-001>

⁴⁶ Qardawi, Y., & Obaidullah, M. (2022). *Enhancing zakat institution governance through maqasid al-shariah framework*. ISRA International Journal of Islamic Finance, 14(1), 89–105. <https://doi.org/10.1108/IJIF-06-2020-0123>

to fulfilling religious obligations, where choices are shaped by perceived legitimacy, accessibility, and social trust rather than rigid institutional alignment.⁴⁷ These channels coexist as equally valid mechanisms within the socio-legal framework, allowing individuals to select or combine them based on considerations of effectiveness and alignment with Islamic values, thereby highlighting the pluralistic and adaptive nature of zakat practice in contemporary urban societies. This perspective is consistent with recent discussions in Islamic social finance, which emphasize that diverse distribution channels reflect the dynamic interaction between formal governance systems and community-based practices.⁴⁸

This negotiation leads to the emergence of hybrid zakat practices, which represent a key finding of this study, where individuals combine formal institutional mechanisms with informal, community-based distribution as part of a reflective and adaptive legal engagement.⁴⁹ Such hybridity reflects the adaptive capacity of Islamic law as a living system, enabling individuals to reconcile institutional structures with personal ethical judgment, rather than merely adhering to rigid procedural norms. Instead of indicating inconsistency, these hybrid practices demonstrate the inherent flexibility of Islamic legal norms in responding to evolving socio-economic contexts and lived realities. This interpretation is consistent with contemporary perspectives in Islamic social finance and maqasid-based legal reasoning, which emphasize adaptability and contextual responsiveness in the application of Sharia.⁵⁰

Ultimately, zakat behavior is oriented toward the realization of maqasid al-shariah, particularly *maslahah*, *adl*, and *tazkiyah*, which function as the normative objectives guiding individual legal reasoning. This indicates that zakat is evaluated not solely in terms of procedural compliance but based on its ethical and social outcomes. In conclusion, zakat behavior is best understood as a socio-legal act that integrates spiritual devotion, ethical reflection, and social responsibility,

⁴⁷ Ahmad, M., & Wahid, H. (2021). *Zakat compliance behavior and the choice of distribution channels: Evidence from Muslim societies*. Journal of Islamic Accounting and Business Research, 12(6), 897–915. <https://doi.org/10.1108/JIABR-04-2020-0102>

⁴⁸ Ascarya, A., Rahmawati, S., & Sukmana, R. (2022). *Integration of formal and informal Islamic social finance: A conceptual framework*. International Journal of Islamic and Middle Eastern Finance and Management, 15(3), 456–472. <https://doi.org/10.1108/IMEFM-01-2021-0021>

⁴⁹ Hasan, M., & Abdullah, N. (2021). *Hybrid zakat practices and their implications for Islamic social finance governance*. International Journal of Islamic and Middle Eastern Finance and Management, 14(5), 1023–1040. <https://doi.org/10.1108/IMEFM-09-2020-0456>

⁵⁰ Auda, J. (2022). *Maqasid al-Shariah as a framework for socio-economic development: Contemporary applications in Islamic finance*. ISRA International Journal of Islamic Finance, 14(3), 289–305. <https://doi.org/10.1108/IJIF-12-2021-0234>

reflecting the dynamic interaction between Islamic law, lived experience, and institutional realities in contemporary Muslim societies.⁵¹

Building on these empirical insights, this study advances a theoretical understanding that zakat behavior in urban communities is fundamentally grounded in experiential religiosity as a process of meaning construction rather than merely a determinant of intention. Within this process, institutional trust functions as an interpretive mechanism through which individuals evaluate the credibility and legitimacy of zakat institutions, rather than as a direct predictor of compliance. The interaction between experiential religiosity and interpretive trust generates hybrid zakat practices, where formal institutional mechanisms coexist with informal, community-based distribution. At the same time, maqasid-based reasoning plays a central role in shaping the perceived legitimacy of these practices, as individuals assess their decisions based on the extent to which they realize principles of *maslahah*, *adl*, and *tazkiyah*. Accordingly, zakat behavior is best understood as a socio-legal process that integrates spiritual experience, institutional interpretation, and normative Islamic legal objectives.

Extending this interpretation, zakat behavior in this study is more appropriately framed within a socio-legal Islamic law perspective rather than a purely behavioral approach. Zakat is not merely an outcome of individual intention, but a manifestation of compliance with *hukum al-wajib* derived through processes of *istinbath al-ahkam*.⁵² In this regard, individual actions reflect not only behavioral tendencies but also forms of legal consciousness, where muzakki actively interpret, negotiate, and internalize normative Sharia obligations in their everyday practices.⁵³

Within this framework, the findings reaffirm that zakat is governed by established principles of Islamic jurisprudence, including the determination of *nisab*, allocation to *asnaf*, and rules of distribution. However, rather than applying these rules in a purely formalistic manner, individuals engage in contextual *ijtihad* when deciding how zakat should be fulfilled.⁵⁴ This suggests that fiqh is not experienced as a rigid legal structure, but as a dynamic and interpretive system,

⁵¹ M. Umer Chapra, "Islamic Finance and the Real Economy: A Maqasid Approach," *Islamic Economic Studies* 29, no. 2 (2021): 1–17, <https://doi.org/10.1108/IES-08-2020-0033>

⁵² Kuanova, L. A., Sagiyeva, R., & Shirazi, N. S. (2021). Islamic social finance: A literature review and future research directions. *Journal of Islamic Accounting and Business Research*, 12(5), 707–728. <https://doi.org/10.1108/JIABR-11-2020-0356>

⁵³ Kuanova, L. A., Sagiyeva, R., & Shirazi, N. S. (2021). Islamic social finance: A literature review and future research directions. *Journal of Islamic Accounting and Business Research*, 12(5), 707–728. <https://doi.org/10.1108/JIABR-11-2020-0356>

⁵⁴ Amin, H. (2022). Examining maqasid-based framework in Islamic finance. *Journal of Islamic Accounting and Business Research*, 13(4), 596–622. <https://doi.org/10.1108/JIABR-04-2021-0116>

where normative rules are translated into lived practices shaped by social context and personal understanding.⁵⁵

Furthermore, the role of *maqasid al-shariah* in this study extends beyond its conventional position as an ethical framework and functions as a method of legal reasoning.⁵⁶ Muzakki implicitly employ *maqasid* as a basis for *ta'lim al-abkam*, evaluating whether their zakat practices achieve substantive outcomes such as *maslahah*, *adl*, and *tazkiyah*.⁵⁷ This indicates that compliance is assessed not only in terms of formal adherence to legal procedures, but also in terms of the extent to which the underlying objectives of Sharia are realized in practice.⁵⁸

This reasoning becomes particularly significant in understanding the relationship between formal and informal zakat practices. From a formal legal perspective, institutionalized zakat management offers structured governance, accountability, and systematic distribution.⁵⁹ However, from the standpoint of lived legal interpretation, informal practices are often perceived as more directly fulfilling the objectives of justice and welfare.⁶⁰ As a result, the legitimacy of zakat practices is not determined solely by their institutional form, but by their perceived alignment with *maqasid*. This explains why hybrid practices emerge as a rational and legitimate response rather than a deviation from legal norms.⁶¹

The legal implications of these findings are substantial for zakat governance and regulatory frameworks. First, zakat institutions must move beyond procedural compliance and incorporate *maqasid*-oriented governance that emphasizes substantive justice and public benefit. Second, regulatory bodies should recognize the persistence of informal zakat practices and develop

⁵⁵ Amin, H. (2022). Examining *maqasid*-based framework in Islamic finance. *Journal of Islamic Accounting and Business Research*, **13**(4), 596–622. <https://doi.org/10.1108/JIABR-04-2021-0116>

⁵⁶ Fakhruddin et al., “From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqāṣid Al-Sharī‘ah,” *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 1 (April 27, 2024): 495–517, <https://doi.org/10.22373/SJHK.V8I1.19637>.

⁵⁷ Dusuki, A. W. (2021). *Maqasid al-Shariah and sustainability in Islamic finance*. *Journal of Islamic Accounting and Business Research*, **12**(9), 1300–1315. <https://doi.org/10.1108/JIABR-02-2021-0060>

⁵⁸ Chapra, M. U. (2021). Islamic economic system and *maqasid* framework. *Islamic Economic Studies*, **29**(1), 1–20. <https://doi.org/10.1108/IES-01-2021-0001>

⁵⁹ Suparto, Admiral, and Deni Jaya Saputra, “Local Government Authority in The Field of Religion; A Study of Regional Regulation (Perda) on Zakat in Riau Province,” *De Jure: Jurnal Hukum Dan Syariah* 14, no. 2 (December 30, 2022): 244–61, <https://doi.org/10.18860/J-FSH.V14I2.15322>.

⁶⁰ Auda, J. (2021). *Maqasid al-Shariah in contemporary Islamic legal theory*. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-02-2021-0055>

⁶¹ Abdullah, Z., et al. (2023). Zakat governance and institutional trust. *Journal of Islamic Accounting and Business Research*, **14**(8), 1261–1280. <https://doi.org/10.1108/JIABR-03-2022-0085>

integrative policies that bridge institutional mechanisms with community-based distribution.⁶² Third, strengthening institutional legitimacy requires aligning administrative systems with the lived legal expectations of muzakki, ensuring that zakat institutions are perceived not only as efficient but also as substantively Sharia-compliant. In this sense, zakat behavior reflects an evolving socio-legal system in which formal law, individual interpretation, and ethical objectives are continuously negotiated.⁶³

Conclusion

This study demonstrates that zakat behavior in urban communities is best understood as a socio-legal and meaning-driven process rather than merely a behavioral outcome. The findings show that experiential religiosity functions as the foundational dimension shaping how individuals construct the meaning of zakat, while institutional trust operates as an interpretive mediator through which the legitimacy of formal and informal practices is evaluated. The interaction of these dimensions produces hybrid zakat practices, reflecting adaptive responses to urban complexity. Importantly, *maqasid al-shariah* emerges not only as an ethical framework but as a practical method of legal reasoning that guides compliance based on the realization of *maslahah*, *adl*, and *tazkiyah*. This study contributes theoretically by extending behavioral models into a socio-legal and phenomenological framework, and practically by highlighting the need for maqasid-oriented governance and integrative zakat management policies. However, the findings are limited to a specific urban context and qualitative approach, suggesting the need for future research to explore comparative and mixed-method designs across broader settings.

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⁶² halifah, M. H., Kasri, R. A., & Aslan, H. (2024). Mapping zakat research evolution. *Journal of Islamic Accounting and Business Research*, 15(2), 265–290. <https://doi.org/10.1108/JIABR-10-2021-0281>

⁶³ Ali Murtadho Emzaed et al., “Restriction of Islamic Civil Society Participation: Genealogy of Zakat Legal Politics and Its Centralized Management in Indonesia,” *Journal of Islamic Law* 4, no. 2 (August 1, 2023): 148–71, <https://doi.org/10.24260/JIL.V4I2.1444>.

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