



Community Compliance Intention to Pay Zakat at BAZNAS Serang Regency; Testing the Impact of Subjective Norms and Attitudes

Najmudin^{1,*}, Moh. Ainun Najib¹, Abdurohim²

¹ Faculty of Economics and Business, Sharia Economics Study Program, Universitas Sultan Ageng Tirtayasa
Jalan Raya Palka KM 3, Pabuaran, Sindangsari, Postal Code 42124, Serang Regency-Banten, Indonesia

² Faculty of Engineering, Civil Engineering Study Program, Universitas Sultan Ageng Tirtayasa
Jalan Jendral Sudirman KM 3, City of Earth, Purwakarta, Postal Code 42435, City of Cilegon-Banten, Indonesia
E-mail: ^{1,*}najmudin@untirta.ac.id, ²ainun.najib@untirta.ac.id, ³abdurohim@untirta.ac.id

Correspondence Author Email: najmudin@untirta.ac.id

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Abstrak—Penelitian ini bertujuan untuk mengetahui (1). Pengaruh norma subjektif terhadap niat kepatuhan masyarakat membayar zakat pada BAZNAS Kabupaten Serang. (2). Pengaruh sikap terhadap niat kepatuhan membayar zakat pada BAZNAS Kabupaten Serang, dan (3) Pengaruh norma subjektif dan sikap terhadap niat kepatuhan membayar zakat pada BAZNAS Kabupaten Serang. Objek penelitian ini adalah masyarakat Kabupaten Serang yang konsisten dan secara kontinyu membayar zakat pada BAZNAS Kabupaten Serang. Metode penelitian yang digunakan adalah metode kuantitatif. Teknik pengumpulan data menggunakan angket. Data dianalisis dengan menggunakan metode regresi linear berganda melalui program SPSS versi 23. Hasil penelitian ini menunjukkan bahwa (1). Norma subjektif berpengaruh positif dan signifikan terhadap niat kepatuhan masyarakat membayar zakat pada BAZNAS Kabupaten Serang. (2). Sikap berpengaruh positif dan signifikan terhadap niat kepatuhan membayar zakat pada BAZNAS Kabupaten Serang, dan (3) Norma subjektif dan sikap berpengaruh positif dan signifikan terhadap niat kepatuhan membayar zakat pada BAZNAS Kabupaten Serang. Jumlah kontribusi pengaruh norma subjektif dan sikap terhadap niat kepatuhan membayar zakat pada BAZNAS Kabupaten Serang sebesar 52 persen, sedangkan sisanya dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

Kata Kunci: Niat Kepatuhan Membayar Zakat; Norma Subjektif; Sikap.

Abstract—This study aims to determine (1). The effect of subjective norms on people's compliance intentions to pay zakat at BAZNAS Serang Regency. (2). The effect of attitudes on compliance behavior in paying zakat at BAZNAS Serang Regency, and (3) The effect of subjective norms and attitudes on compliance intentions to pay zakat at BAZNAS Serang Regency. The object of this research is the people of Serang Regency who consistently and continuously pay zakat at BAZNAS Serang Regency. The research method used is quantitative. Data collection techniques using a questionnaire. The data were analyzed using the multiple linear regression method through the SPSS version 23 program. The results of this study indicate that (1). Subjective norms have a positive and significant effect on people's compliance intentions to pay zakat at BAZNAS Serang Regency. (2). Attitudes have a positive and significant effect on compliance intentions to pay zakat at BAZNAS Serang Regency, and (3) Subjective norms and attitudes have a positive and significant effect on compliance intentions to pay zakat at BAZNAS Serang Regency. The total contribution of the influence of subjective norms and attitudes towards compliance intentions to pay zakat at BAZNAS Serang Regency is 52 percent, while the rest is influenced by other variables not examined in this study.

Keywords: Compliance Intention to Pay Zakat; Subjective Norms;

1. INTRODUCTION

Zakat is part of the pillars of Islam, as one of the main pillars of Islamic building. According to Wahbah Az-Zuhaili, Muslims from all over the country agree that zakat is obligatory. During the time of Abu Bakr, the companions agreed to fight those who refused to pay tithe. According to Mahmud Shaltut, people should not differentiate between the treatment of the obligation to pay zakat and the obligation to pray. Ibn Mas'ud stated, "It is not a Muslim who refuses to pay zakat". (Nasution, 2017). Zakat is an instrument that can be used as an alternative to poverty alleviation that has hit Muslim-populated countries, including Indonesia. Poverty in Indonesia has been going on for a long time. The economic crisis that occurred at home and abroad also influenced the duration of the poverty disaster that hit Indonesia (Mukhlis & Beik, 2013)



Figure 1. Percentage of adherents of religion/belief in Indonesia 2021



Figure 1 above explains that the Muslim population as of June 2021 is 86.88 percent, meaning that of Indonesia's total population of 272.23 million in June 2021, as many as 236.53 million people (86.88%) are Muslims (Kusnandar, 2021). Due to a large Indonesian Muslim population, the potential for zakat in Indonesia is also large, which is 327 trillion per year (Hidayat, 2022). Meanwhile, the realization of zakat collection in 2021 has only reached 14 trillion rupiah (Bead, 2022) or about 4.28 percent of the total existing zakat potential. This is due to many factors, including the indifference of some people, in the research of Farouk et al. (2018) as quoted (Arrosyid & Priyoadmiko, 2022) explained that the problem of zakat in developing countries is the nature of Muslims who do not care about each other in paying zakat for the welfare of each other. Therefore, in this study, researchers are interested in examining the impact of two variables in the theory of planned attitudes, namely subjective norms, and attitudes towards compliance intentions to pay zakat.

This research has been carried out by several previous researchers, Nuryana, (2016) stated that each of the subjective norm variables and attitudes partially had a significant positive effect on the muzakki compliance intention of civil servants (PNS) in paying professional zakat at the Amil Zakat Agency (BAZ) of Sumenep Regency, Zaitul et al., (2020) found that each of the subjective norm and attitude variables partially had a significant positive effect on the intention to comply with paying zakat on assets, Alpriyama & Adityawarman, (2017) suggested that each of the subjective norm and attitude variables partially had a significant positive effect on obedient behavior in paying trade zakat, as well as Mahardika, (2020) in his research found that each of the subjective norm variables and attitudes partially had a positive and significant effect on the compliance intentions of IAIN Surakarta employees in paying zakat.

Subjective norms according to Bhattacherjee and Roca are personal perceptions that are influenced by people outside themselves, including family, friends, and colleagues who are known by service users. (Suk et al., 2020). Subjective norms can also be defined as a person's perception or view of the beliefs of others that will affect the intention to perform or not perform the behavior under consideration, Jogiyanto (2008) as quoted (Najmudin & Shihabudin, 2022). Subjective norms are constructs that combine (1) individual beliefs about certain referents (Ham et al., 2015) or belief in the normative expectations shown in compliance behavior in paying zakat (Nuryana, 2016) and (2) a person's motivation to obey his referents (Nurofik, 2013). The belief in normative expectations refers to how much expectations are perceived by individuals related to the behavior of paying zakat compliance, which comes from people who are considered influential and influence individuals (reference significant others) to perform compliance behavior in paying zakat. (Nuryana, 2016). The indicators for subjective norms are (1) beliefs that refer to the expectations perceived by individuals about compliance in paying zakat, and (2) beliefs that are considered influential and influence paying zakat compliance (influence of parents, spouse, religious leaders), relatives, friends, and neighbors (Mahardika, 2020).

Attitude according to Brem. SS and Kass'in, SM is an individual's tendency to respond in a special way to stimuli that exist in the social environment (Nuryana, 2016). Attitude is also a behavior that reflects the level of evaluation of a person or a certain action (Pangestika & Prasastyo, 2017). Not only that, Suprapti (2010) as cited by Aryadhe et al., (2018) states that attitude is an expression that reflects feelings of dissatisfaction or liking for an object. Muzakki's attitude on the behavior of paying zakat compliance is a person's feelings about objects, activities, events, and other people, this feeling becomes a concept that represents likes or dislikes (positive, negative, or neutral) a person in paying zakat compliance (Nuryana, 2016). The attitude indicators are (1) attitudes towards paying zakat compliance behavior as a person's feelings about objects, activities, events, and other people, and (2) concepts that represent likes and dislikes (positive and negative) in paying zakat. (Mahardika, 2020).

Intentions can also be called motives, motives are the driving force in a person to carry out certain activities to achieve a certain goal (Nuryana, 2016). The indicators of obedient intentions are (1) the desire to carry out religious orders by carrying out their teachings, namely paying zakat, and (2) referencing behavior because they want to achieve certain goals (rewards in the form of rewards and heaven). (Mahardika, 2020)

2. RESEARCH METHOD

The method used in this study is quantitative. According to (Arikunto, 2010) Quantitative research is research whose data is expressed in the form of numbers or numbers that can be calculated systematically. The population is the entire research subject (Bachtiar, 2018). The population in this study is the people of Serang City who consistently and continuously pay zakat to BAZNAS Serang Regency whose exact amount is not known. Determination of the number of samples in this study refers to the opinion of (Ferdinand, 2002), which states that the sample size depends on the number of indicators used in all variables. The number of samples is equal to the number of indicators multiplied by 5-10. So the number of samples in this study was set at 60 respondents, which was obtained from the total number of indicator variables used in this study, namely 6, then multiplied by 10 ($6 \times 10 = 60$).

The type of data used in this research is primary data. According to Bungin (2015), Primary data is data that is collected directly from the source and processed by itself for use. The data collection method used is a questionnaire. A questionnaire by (Bungin, 2015) is a questionnaire method in the form of a series or collection of questions that are systematically arranged in a list of questions, then sent to the respondent to be filled out. Questionnaires were distributed to the people of Serang City, then 60 people were taken who met the sample criteria for this study.



The data analysis method in this study is a quantitative descriptive approach, the analytical tool used is the SPSS version 23 program, the first test is the validity test which is used to measure the validity or validity of a questionnaire. Furthermore, the reliability test where a questionnaire is said to be reliable or reliable if someone's answer to the statement is consistent or stable from time to time. After the instrument is valid and reliable, then the classical assumption test is carried out (normality test, multicollinearity test, and heteroscedasticity test), then multiple linear regression analysis is performed, because there are two independent variables in this study. The hypothesis test consists of a t-test to see the effect of the independent variable on the dependent variable partially. Furthermore, the F test to see the effect of the independent variable on the dependent variable simultaneously. And the coefficient of determination test is used to determine the contribution of the independent variable in influencing the dependent variable. (Ulya & Karneli, 2018)

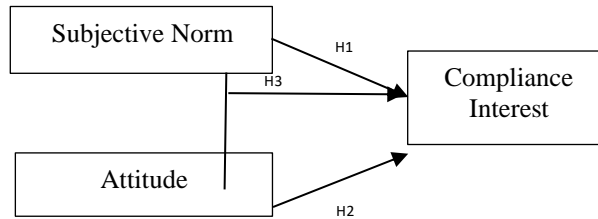


Figure 2. Thought Framework

Based on the above framework and the previous research stated above, the hypothesis of this research is as follows:

H1: Subjective norms have a positive and significant effect on people's compliance intentions to pay zakat at BAZNAS Serang Regency

H2: Attitudes have a significant positive effect on people's compliance intentions to pay zakat at BAZNAS Serang Regency.

H3: Subjective norms and Attitudes have a significant positive effect on people's compliance intentions to pay zakat at BAZNAS Serang Regency

3. RESULTS AND DISCUSSION

3.1. Research result

Respondents in this study are people of Serang City who consistently and continuously pay zakat at BAZNAS Serang Regency. The following researchers show respondents based on gender and occupation as can be seen in the following table 1 and 2:

Table 1. Respondent Data by Gender

No	Gender	Amount
1	Man	32
2	Woman	28
Number of Respondents		60

Based on the data in the table 1, it is shown that there are 60 respondents, consisting of 32 men and 28 women. Based on gender, the majority of respondents are male.

Table 2. Job Respondent Data

No	Workplace	Amount
1	civil servant	21
2	Employee	19
3	Businessman	20
Number of Respondents		60

Based on the data in table 2 above, 21 respondents work as civil servants, 19 employees, and 20 entrepreneurs. Based on these data, the majority of respondents came from civil servants.

3.1.1. Research Instrument Test

1. Validity Test

The validity test was carried out using the SPSS version 23 program, the test results can be seen in the following table:



Table 3. Validity Test Results

Question Items	R-Value Calculate	RTable Value	Conclusion
Subjective Norm Variables			
X1.1	0.649	0.254	Valid
X1.2	0.711	0.254	Valid
Attitude Variable			
X2.1	0.866	0.254	Valid
X2.2	0.912	0.254	Valid
Compliance Intention Variable			
Y.1	0.885	0.254	Valid
Y.2	0.767	0.254	Valid

Based on the results of the validity test in table 3 above, it is known that the calculated r-value of all question items is greater than the r table (0.254), so it can be concluded that the question items in the questionnaire are all valid.

2. Reliability Test

The reliability test was carried out using the SPSS version 23 program. The results of the reliability test can be seen in the following table:

Table 4. Reliability Test Results

Variable	Cronbach's Alpha value	R-Value Table	Conclusion
Subjective Norm (X1)	0.720	0.254	Reliable
Attitude (X2)	0.887	0.254	Reliable
Compliance Intention (Y)	0.850	0.254	Reliable

Based on the results of the reliability test in table 4 above, it is known that the value of Cronbach's alpha subjective norm variable (X1) is greater than the r-table ($0.720 > 0.254$), Cronbach's alpha value of the attitude variable (X2) is greater than the r-table ($0.887 > 0.254$), and Cronbach's value, alpha variable intention to pay zakat compliance (Y) is greater than the r-table ($0.850 > 0.254$). Thus, it can be concluded that all variables in this study are reliable and reliable.

3.1.2. Classic assumption test

1. Normality Test

The normality test aims to test whether the residuals in the regression model follow a normal distribution or not. The normality test was carried out using the SPSS v program. 23. The results of the normality test can be seen in the following table:

Table 5. Kolmogorov Smirnov . Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		60
Normal Parameters, b	mean	.0000000
	Std. Deviation	1.18115701
Most Extreme Differences	Absolute	.064
	Positive	.064
	negative	-.053
Test Statistics		.064
asymp. Sig. (2-tailed)		.200c,d

Based on the results of the normality test in table 5 above, it is known that the significance value of the Kolmogorov Smirnov test is greater than the alpha value ($0.200 > 0.05$), so it can be said that the residual model data is normally distributed or the assumption of normality has been met.

2. Multicollinearity Test

Multicollinearity test according to(Ghozali, 2005)aims to test whether the regression model found a correlation between one independent variable with another independent variable. The regression model can be said to be good if there is no correlation between the independent variables by looking at the VIF value and the Tolerance value of each independent variable, if the tolerance value is > 0.10 and the VIF value is < 10 , it can be concluded that the data is free from multicollinearity symptoms. (Ayuwardani & Isroah, 2018). A multicollinearity test was



carried out using the SPSS v program. 23, the results of the multicollinearity test can be seen in the following table:

Table 6. Multicollinearity Test Results

Model	Coefficients					Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Toleranc e	VIF
	B	Std. Error	Beta				
1 (Constant)	3.597	1.203		2,989	.004		
Subjective Norms	.290	.130	.271	2.235	.029	.964	1.037
Attitude	.259	.107	.295	2,432	.018	.964	1.037

a. Dependent Variable: Compliance Intention

Table 6 above shows that the subjective norm variable has a tolerance value greater than 0.10 (0.964>0.10) and the VIF value is less than 10 (1.037<10), the attitude variable has a tolerance value greater than 0.10 (0.964>0.10) and the VIF is less than 10 (1.037<10), so it can be concluded that the data is free from multicollinearity symptoms.

3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance from one observation to another is constant, it is called homoscedasticity and if it is different, it is called heteroscedasticity.(Chairina Kusumaningrum, 2015). The heteroscedasticity test in this study used the Glejser test. The test was carried out using the SPSS v program. 23, the test results can be seen in the following table:

Table 7. Heteroscedasticity Test Results

Model	Coefficients				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.811	.540		1,500	.139
Subjective Norms	-.004	.059	-.010	-.073	.942
Attitude	-.007	.052	-.018	-.131	.896

a. Dependent Variable: RES2

Table 7 above shows that the significance value of the subjective norm variable is greater than the alpha value (0.924>0.05), and the significance value of the attitude variable is greater than the alpha value (0.896>0.05), so it can be concluded that there is no heteroscedasticity in the regression model in this study.

3.1.3. Correlation Coefficient Test

The coefficient of determination test aims to determine the percentage contribution of the influence of subjective norm variables (X1), and attitudes (X2) on the intention of paying zakat compliance at BAZNAS Serang Regency (Y). The coefficient of determination (R2) from the multiple regression results shows how much the dependent variable is influenced by the independent variable. The correlation coefficient test was carried out using the SPSS v program. 23, The results of the coefficient of determination (R2) can be seen in the following table:

Table 8. Correlation Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732a	.536	.520	.91006

a. Predictors: (Constant), Attitude, Subjective Norm

Table 8 above shows that the value of the correlation coefficient of the subjective norm variable and attitude towards the intention to pay compliance is 0.520. This value indicates that the intention to pay zakat at BAZNAS Serang Regency is influenced by subjective norms and attitudes by 52 percent, while the rest is influenced by other variables not examined in this study.

3.1.4. Hypothesis testing

1. Statistical t-test

Partial regression model testing is used to determine whether each independent variable forming the regression model individually has a significant effect on the dependent variable. To test the partial effect, the t-test is used,



namely by comparing the value of the t-count with the t-table. The independent variable forming the regression model is said to have a significant effect if the t-count > the t-table or significant < = 0.05. The partial regression model testing is as follows:

Table 9. t-Test Results Statistics

Model		Coefficients		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	Std. Error			
		B		Beta		
1	(Constant)	.680	.923		.736	.465
	Subjective Norms	.650	.100	.617	6.492	.000
	Attitude	.228	.088	.245	2,575	.013

a. Dependent Variable: Compliance Intention

Based on the results of the statistical t-test in table 9 above, it is known that the t-count value of the subjective norm variable is greater than the t-table value (6,492>1.672) and the significance value is smaller than the alpha value (0.000<0.05), and the t-value of the attitude variable is greater than the value of t table (2.575>1.672) and the significance value is smaller than the value of alpha (0.013<0.05). Thus, each of the subjective norms and attitudes has a significant positive effect on people's compliance intentions in paying zakat at BAZNAS Serang Regency.

2. Test F Statistics

The F statistic test aims to test the hypothesis of the simultaneous effect of the independent variable (X) on the dependent variable (Y). The independent variables forming the regression model are said to have a significant effect simultaneously if Fcount > Ftable or significance value < = 0.05. The statistical F test was performed using the SPSS v program. 23, the test results can be seen in the following table:

Table 10. Test Results f Statistics

Model		ANOVA				Sig.
		Sum of Squares	df	Mean Square	F	
1	Regression	54,525	2	27,263	32,918	.000b
	Residual	47,208	57	.828		
	Total	101.733	59			

a. Dependent Variable: Compliance Intention

b. Predictors: (Constant), Attitude, Subjective Norm

Based on the results of the statistical F test in table 10 above, it is known that the F value of the subjective norm and attitude variables is 32,918 and the significance value is 0.000. while the F-table value is 3.14 and the alpha value is 0.05. when compared, the F-count value is greater than Ftable (32.918>3.14) and the significance value is smaller than the alpha value (0.000<0.05). Thus, subjective norms and attitudes have a positive and significant effect on people's compliance intentions in paying zakat at BAZNAS Serang Regency.

3.2. Discussion of Research Results

Based on the results of the research above, it is known that the t-count value of the subjective norm variable is greater than the t-table value (6,492>1.672) and the significance value is smaller than the alpha value (0.000<0.05), and the t-value of the attitude variable is greater than the t-value. table (2.575>1.672) and the significance value is smaller than the alpha value (0.013<0.05). These results indicate that each of the subjective norms and attitudes partially has a significant positive effect on people's compliance intentions in paying zakat at BAZNAS Serang Regency. Thus, the better the subjective norms and attitudes of the community, the higher the intention of community compliance in paying zakat at BAZNAS Serang Regency. The results of this study are in line with the results of Nuryana, (2016) which states that each of the subjective norm variables and attitudes partially has a significant positive effect on the muzakki compliance intentions of civil servants (PNS) in paying professional zakat at the Amil Zakat Agency (BAZ) of Sumenep Regency, Zaitul et al., (2020) who found that each of the subjective norm variables and attitudes partially had a significant positive effect on the intention to comply with paying zakat on assets, Alpriyama & Adityawarman, (2017) which suggests that each of the subjective norm variables and attitudes partially has a significant positive effect on obedient behavior in paying trade zakat, as well as Mahardika, (2020) in his research which found that each of the subjective norm variables and attitudes partially had a positive and significant effect on the compliance intentions of IAIN Surakarta employees in paying zakat.

Based on the results of the research above, it is known that the results of the statistical F test show the F-count value of the subjective norm and attitude variables of 32,918 and the significance value of 0.000. while the F-table value is 3.14 and the alpha value is 0.05. when compared, the F-count value is greater than Ftable (32.918>3.14) and the significance value is smaller than the alpha value (0.000<0.05). Thus, subjective norms and attitudes simultaneously have a positive and significant effect on people's compliance intentions in paying zakat at BAZNAS



Serang Regency. Meanwhile, the correlation coefficient of subjective norm and attitude variables towards people's compliance intentions in paying zakat at BAZNAS Serang Regency is 0.520.

4. CONCLUSION

Based on the results of the research and discussion above, it can be concluded that subjective norms have a positive and significant effect on people's compliance intentions to pay zakat at BAZNAS Serang Regency, Attitudes have a positive and significant effect on compliance intentions to pay zakat at BAZNAS Serang Regency, and subjective norms and attitudes have a positive and significant effect on compliance intentions to pay zakat at BAZNAS Serang Regency. The total contribution of the influence of subjective norms and attitudes on compliance intentions to pay zakat at BAZNAS Serang Regency is 52 percent, while the rest is influenced by other variables not examined in this study.

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