

## The Role of Social Norms and Social Awareness in Forming the Intention to Pay Zakat: at LAZ Harfa Serang City

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### **Abstract**

#### **Keywords:**

*Social Norms, Social Awareness, Intention to Pay Zakat, Amil Zakat Institution, PLS-SEM*

*This study aims to analyze the influence of social norms on social awareness and intention to pay zakat, as well as the influence of social awareness on the intention to pay zakat. The study used a quantitative approach with a survey method of 124 Muslim respondents who met the criteria as muzakki at LAZ Harfa Serang City. Data analysis was carried out using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. The results showed that social norms had a positive and significant effect on social awareness with a t-statistical value of 21.954 and p-values of 0.000, and were able to explain 74% of the variance of social awareness ( $R^2 = 0.740$ ). In addition, social norms also have a positive and significant effect on the intention to pay zakat with a t-statistical value of 2.793 and p-values of 0.005. Social awareness has been proven to have a positive and significant effect on the intention to pay zakat with a t-statistical value of 3.608 and p-values of 0.000. Simultaneously, social norms and social awareness were able to explain 85.3% of the variance in the intention to pay zakat ( $R^2 = 0.853$ ), with an SRMR value of 0.075 which indicates a good model suitability. These findings confirm that social awareness plays an important role as a mechanism that bridges the influence of social norms on the intention to pay zakat. Therefore, strengthening social norms and increasing public social awareness is a key strategy in encouraging sustainable zakat compliance.*

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## INTRODUCTION

Zakat is an economic and social instrument in Islam that not only functions as an individual worship obligation, but also as a mechanism for redistributing wealth to reduce poverty and social inequality (Sadallah and Abdul-Jabbar, 2022). Although the potential of zakat in countries with large Muslim populations is very significant, the realization rate of zakat payments is still not optimal, which shows a gap between normative obligations and the actual behavior of people in paying zakat (Ahmad *et al.*, 2017). This condition indicates that zakat compliance is not solely determined by aspects of individual faith, but also influenced by broader social and psychological factors, especially social norms and social awareness.

In a social perspective, social norms serve as informal mechanisms that shape and direct individual behavior through shared expectations, social approval, and potential social sanctions (Fricker, 2017; Sen and Sen, 2010). Social norms are self-enforcing because individuals tend to

obey rules that are believed to be obeyed by others in order to maintain social coordination and group identity (Young, 2015). In the context of zakat, social norms frame the payment of zakat as a morally and socially charged behavior, so that compliance with zakat is not only perceived as a personal religious obligation, but also as a standard of behavior expected in the Muslim community (Qamruzzaman *et al.*, 2026). Thus, the strength or weakness of social norms related to zakat has the potential to determine the extent to which individuals pay attention, understand, and respond to zakat obligations in daily life.

In addition to social norms, social awareness is a key factor that explains how individuals interpret zakat as a social practice that has a wide impact. Social awareness includes the ability to understand social realities, recognize the problems of inequality and poverty, and develop ethical responsibility for the common well-being (Gökler-DanİsMan and Bademci, 2013; Nikolskaya and Kostrigin, 2019). In the practice of zakat, individual involvement in zakat payment has been shown to increase social sensitivity and understanding of the redistributive function of zakat, which ultimately reinforces prosocial orientation and collective responsibility (Ahmad *et al.*, 2025; And *et al.*, 2025). This shows that social awareness is not only the result of the practice of zakat, but also plays an important role in the formation of the intention to pay zakat.

Furthermore, various empirical studies show that social norms and social awareness interact with each other in forming the intention to pay zakat. Subjective norms sourced from family, peers, religious leaders, and social communities have been proven to have a significant influence on an individual's intention to pay zakat (Asmalia and Kasri, 2019; Ridlwan *et al.*, 2025). At the same time, individuals with a high level of social awareness tend to view zakat as an instrument of social justice, rather than just a ritual obligation, so they have a stronger internal motivation to pay zakat consistently (Kasri and Sosianti, 2024; Qamruzzaman *et al.*, 2026). The development of digital media and social media further strengthens this mechanism by normalizing the practice of zakat, increasing the visibility of social compliance, and expanding public understanding of the social impact of zakat (Hamdani *et al.*, 2024; Mohd Suki *et al.*, 2023).

Although the relationship between social norms, social awareness, and the intention to pay zakat has been discussed in various studies, there are still limitations of research that empirically tests the relationship between the three in one integrated structural model. In particular, the role of social awareness as a mechanism that bridges the influence of social norms on the intention to pay zakat still requires stronger empirical testing. Therefore, this study is important to fill this gap by systematically examining the influence of social norms on social awareness and intention to pay zakat, as well as the influence of social awareness on the intention to pay zakat using the *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) approach. The results of this study are

expected to make a theoretical contribution to the development of zakat behavior literature as well as practical implications for zakat management institutions in designing strategies based on social norms and increasing public social awareness.

## THEORETICAL FOUNDATION

### 1. Social Norms and Social Consciousness

Social norms are informal rules that are shared by members of society and function to regulate individual behavior in groups formed through repeated social interactions without coercion from formal authorities (Sen and Sen, 2010). Social norms act as a mechanism for social coordination and control by restraining selfish behavior and encouraging collective interests, especially in situations when individual actions cause negative social impacts on others (Thøgersen, 2025). The sustainability of social norms is maintained through shared expectations and social sanctions such as social approval and rejection that encourage compliance and prevent deviations (Fricker, 2017). Social norms are self-enforcing because individuals adhere to norms based on the belief that others will also obey them, which is reinforced by coordination motives, fear of social sanctions, as well as the need to demonstrate group identity (Young, 2015). Meanwhile, social awareness refers to the ability of individuals to understand social reality, recognize social problems, and develop responsibility for the social environment around them. Social awareness includes cognitive understanding, ethical sensitivity, and active engagement in promoting social justice, shared well-being, and responsible citizenship (Gökler-DanİsMan and Bademci, 2013; Nikolskaya and Kostrigin, 2019).

In the context of zakat, social norms and social awareness have a close relationship and reinforce each other. Social norms affect zakat compliance by framing zakat payment as morally charged and socially expected behavior, where moral, injunctive and descriptive norms are proven to have a significant effect on an individual's intention to pay zakat (Qamruzzaman *et al.*, 2026; Satt *et al.*, 2025). When zakat is internalized in strong communal expectations, individuals tend to be obedient in order to maintain social acceptance and moral legitimacy. At the same time, involvement in the practice of zakat increases social awareness by fostering sensitivity to social inequality, poverty and collective responsibility (Ahmad *et al.*, 2025; And *et al.*, 2025). Institutional and digital communication strategies, especially through social media, further strengthen this process by normalizing zakat behavior, increasing trust, and expanding public understanding of the social impact of zakat (Hamdani *et al.*, 2024; Mohd Suki *et al.*, 2023; Saro *et al.*, 2025). Thus, social norms play a key role as the main driver of social awareness in

zakat, which transforms religious observance into social awareness and sustainable prosocial behavior.

Hypothesis:

H1 : Social norms have a positive effect on social awareness in giving zakat

## 2. Social Norms and Intention to Pay Zakat

The intention to pay zakat refers to the conscious and planned willingness of the individual to fulfill the obligation of zakat in accordance with Islamic principles and applicable socio-religious expectations (Asmalia and Kasri, 2019; Squirt *et al.*, 2023). Within the framework of behavioral theory, intention is seen as the closest determinant of actual behavior that reflects the individual's level of motivation and readiness to make zakat payments (Hakimi *et al.*, 2021; Ridlwan *et al.*, 2025). In the context of zakat, intention is influenced by a combination of personal beliefs, attitudes towards zakat, perception of behavior control, and social factors that together determine the level of zakat compliance (Asmalia and Kasri, 2019; Sahban and Johari, 2021). Empirical studies have consistently shown that intention acts as a mediator between psychological, social and institutional factors and actual zakat compliance behavior among Muslims (Ridlwan *et al.*, 2025).

Social norms play a key role in shaping the intention to pay zakat by setting shared expectations regarding religious and economic behavior that is considered appropriate in society (Sahban and Johari, 2021; Satt *et al.*, 2025). Subjective norms, defined as social pressure felt from family, peers, religious leaders and the wider community, have been shown to have a significant positive effect on the intention to pay zakat (Ridlwan *et al.*, 2025; Sahban and Johari, 2021). Peer influence further strengthens this relationship, as observation of the observance of other people's zakat normalizes the practice of zakat and encourages individuals to conform to group standards (Hakimi *et al.*, 2021). In addition, the support and direction of religious leaders and respected community figures increases the moral legitimacy and urgency of zakat, thereby strengthening normative pressures and increasing individual intention to pay zakat (Ridlwan *et al.*, 2025). In the contemporary context, digital platforms and social media expand the influence of social norms through the dissemination of zakat campaigns, signals of institutional trust and collective participation that significantly increase the intention to pay zakat through mechanisms of social influence and the perception of legitimacy (Jamaludin *et al.*, 2025; Kasri and Sosianti, 2023). The indicators of social norms are the influence of family, the influence of friends and social environment, the influence of religious/community leaders, applicable social norms, social pressure and acceptance. (Ajzen, I, 1991)

H2 : Social norms have a positive effect on the intention to pay zakat

### 3. Social Awareness and Intention to Pay Zakat

Social awareness encourages the intention to pay zakat by increasing individual understanding of social problems, ethical responsibility, and the redistributive role of zakat in overcoming poverty and social inequality (Kasri and Sosiati, 2023; Kasri and Yuniar, 2021). Individuals with a high level of social awareness tend to view zakat as a meaningful social instrument, not just a personal worship obligation, thereby strengthening the moral motivation to pay zakat (Qamruzzaman *et al.*, 2026). Awareness factors such as zakat literacy, understanding the purpose of zakat and exposure to zakat education programs positively shape attitudes towards zakat and increase compliance intentions (Asmalia and Kasri, 2019). Various empirical studies show that individuals who have a higher awareness of the benefits and social impacts of zakat show a stronger intention to fulfill zakat obligations (Kasri and Sosiati, 2023)

In addition, social awareness influences the intention to pay zakat through social influence mechanisms, trust formation, and perception of behavioral control (Mohd Suki and Abang Salleh, 2016). Socially conscious individuals are more responsive to social cues from peers, society and religious leaders who frame zakat as a shared moral and social responsibility, thereby strengthening subjective norms and the intention to pay zakat (Ridlwan *et al.*, 2025). Higher awareness also increases trust in zakat institutions through a better understanding of the transparency, governance, and distribution of zakat funds, which has been proven to have a significant effect on the intention to pay zakat (Jamaludin *et al.*, 2025). Furthermore, awareness of digital platforms and zakat payment facilities increases the perception of convenience and behavioral control, which ultimately strengthens the intention to pay zakat, especially in the context of online zakat payments (Haryanto *et al.*, 2023; Kasri and Yuniar, 2021). Thus, social awareness functions as a multidimensional driver that integrates moral considerations, social norms, institutional beliefs, and ease of behavior in forming the intention to pay zakat (Qamruzzaman *et al.*, 2026). Indicators of social awareness are understanding social problems, understanding the social function of zakat, social sensitivity and empathy, social responsibility, awareness of the impact of zakat (Beik and Arsyianti, 2016). Meanwhile, the indicator of intention to pay zakat: the desire to pay zakat, Zakat payment commitment, Zakat Payment Planning, Willingness to distribute zakat through the institution, Intention to realize zakat payment. (Ajzen, 1991)

Hypothesis:

H3: Social awareness has a positive effect on the intention to pay zakat.

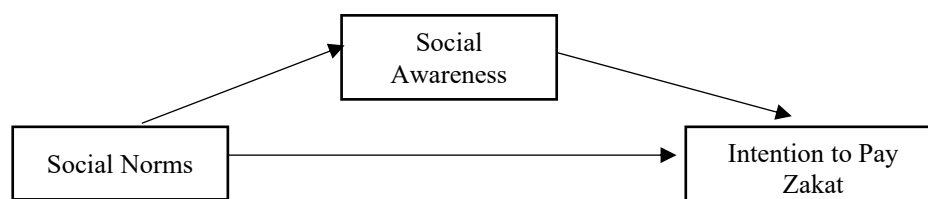


Figure 1. Concept Framework

## RESEARCH METHODOLOGY

This study uses a quantitative approach with the survey method as the main framework to examine and test the structural relationship between social norms (X), social awareness (Z), and intention to pay zakat (Y). The quantitative approach was chosen because it provides a strong analytical ability to measure latent social phenomena through observable indicators that can be processed statistically. In the context of religious and socioeconomic behavior research, quantitative approaches allow researchers to identify consistent patterns of relationships, test the strength of influence between variables, and evaluate theoretical models empirically based on measurable and verifiable data. Thus, this approach is considered appropriate to explain the dynamics of how social norms and social awareness play a role in shaping individual intentions to fulfill zakat obligations.

More specifically, this study is designed to test a structural causal relationship model, where social norms are positioned as exogenous variables that affect the intention to pay zakat either directly or indirectly through social awareness as a mediating variable. Testing this kind of causal relationship requires an analytical approach that is able to handle latent variables and simultaneous relationships between constructs, so Structural Equation Modeling (SEM) is seen as the most relevant analysis method. SEM allows for comprehensive model testing, both at the level of construct measurements and at the level of structural relationships between variables, thus providing a more comprehensive understanding than conventional regression analysis techniques.

The SEM model used in this study is Partial Least Squares–SEM (PLS-SEM). The selection of PLS-SEM is based on a number of methodological and practical considerations. First, the main purpose of this research is predictive and exploratory, namely to predict the intention to pay zakat based on the influence of social norms and social awareness. Second, the research model had a moderate level of complexity with multiple pathways of influence tested simultaneously, including mediated relationships. Third, PLS-SEM is more tolerant of relatively limited sample sizes and does not require strict assumptions of multivariate normal distributions. Therefore, PLS-SEM is

considered more appropriate than covariance-based SEM, especially in the context of social and religious research that often faces limitations of empirical data. The current methodological literature also confirms that PLS-SEM is an effective and reliable approach to research based on behavioral and intention theories (Hair) *et al.*, 2024).

The respondents in this study amounted to 124 people obtained through purposive sampling techniques. This technique was chosen because the study did not aim to obtain a random sample, but rather to capture respondents with certain characteristics that were relevant to the research objectives. The main criteria for respondents are Muslim individuals who have qualified as muzakki, both in terms of economic ability and fulfillment of sharia provisions, and have experience or understanding of the obligation to pay zakat. With these criteria, the data collected is expected to truly reflect the actual perceptions, attitudes, and intentions of groups that are normatively required to pay zakat, thereby increasing the internal validity of the research.

The number of respondents as many as 124 people was considered adequate for analysis using PLS-SEM. The feasibility of this sample size is based on several considerations, including a relatively limited number of latent constructs, a balanced number of indicators on each construct, and the number of structural paths tested in the model. In addition, this sample size has exceeded the minimum requirement recommended in the *ten-times rule*, which is ten times the number of indicators or the most structural paths leading to a single endogenous construct. Thus, statistically, the number of respondents is considered sufficient to produce stable, reliable, and scientifically interpretable parameter estimates.

The research instrument used was in the form of a structured questionnaire that was compiled and developed based on empirical and theoretical literature reviews that are relevant to the construction of social norms, social awareness, and the intention to pay zakat. The development of the instrument is carried out by adapting the indicators that have been used and validated in previous research, then adjusted to the context of zakat and the characteristics of the respondents. Each construct was measured using several reflective indicators designed to comprehensively capture the dimensions of respondents' perceptions, beliefs, and behavioral tendencies. The use of reflective indicators is based on the assumption that latent constructs affect the variation in answers in each indicator, so that changes in constructs will be reflected in changes in the indicators.

The indicator measurement was carried out using a five-point Likert scale, ranging from strongly disagree to strongly agree. This scale was chosen because it is easy for respondents to understand, is able to capture gradual variations in attitudes, and is commonly used in behavioral and social research. The use of the five-point Likert scale is also considered to be able to maintain

a balance between measurement sensitivity and ease of statistical analysis. Before the questionnaire is used in the main data collection, the instrument is prepared by paying attention to the clarity of the editorial, the suitability of the cultural and religious context, and the relevance of each statement to the constructed being measured, in order to minimize the potential for biased understanding of the respondents.

The data analysis in this study was carried out through two main stages, namely the evaluation of the measurement model (outer model) and the evaluation of the structural model (inner model). The evaluation of the measurement model aims to assess the quality of the research instruments and ensure that the indicators used have an adequate level of validity and reliability. At this stage, the convergent validity is tested through *the loading factor* value and the Average Variance Extracted (AVE), where a high loading value and an AVE above the threshold indicate that the indicator is able to represent the construct well. The validity of the discriminant is also tested to ensure that each construct has a conceptual and empirical uniqueness that distinguishes it from other constructs in the model. Meanwhile, construct reliability is evaluated using Cronbach's Alpha (CA) and Composite Reliability (CR) to ensure the internal consistency of the indicators in measuring latent constructs.

The next stage is the evaluation of a structural model that focuses on testing the causal relationship between latent variables according to the research hypothesis. At this stage, the value of the determination coefficient (R-square/R<sup>2</sup>) is analyzed to assess the extent to which exogenous variables are able to explain variations in endogenous variables, especially the intention to pay zakat. In addition, the Standardized Root Mean Square Residual (SRMR) value is used as an indicator of overall model conformity. Hypothesis testing was carried out by analyzing the path coefficient, *t-statistics*, and *p-values* obtained through *the bootstrapping procedure*. The results of this analysis are the basis for drawing empirical inferences about the role of social norms and social awareness in shaping an individual's intention to pay zakat.

## RESULTS AND DISCUSSION

### 1. Evaluation of Measurement Models (Outer Model)

The results of the measurement model test showed that all constructs used in this study met the criteria of convergent validity and internal reliability to an excellent degree. These findings indicate that the research instruments used have adequate measurement quality and are able to accurately and consistently represent latent constructs. Strong validity and reliability at this stage are important prerequisites before proceeding to structural model testing, as it ensures

that the relationships between the analyzed variables truly reflect the empirical phenomenon being studied, not just artifacts of measurement errors.

Based on the results of the analysis presented in Table 1, all indicators that measure the construction of social norms, social awareness, and intention to pay zakat have a *factor loading* value above the threshold of 0.70. A *high load factor* value indicates a strong correlation between the indicator and its latent construct, so it can be concluded that each indicator has a significant contribution in shaping the measured construct. Thus, these indicators are considered to be able to capture the conceptual dimension of each construct adequately and in accordance with the theoretical framework underlying this study.

In the social norm construct, the highest *factor loading* value is found in the NS4 indicator with a value of 0.922. This value shows that the NS4 indicator is the strongest representation of the social norm construct compared to other indicators, thus reflecting the dominant role of certain social norm aspects in shaping respondents' perceptions of social pressure or influence on zakat-paying behavior. Meanwhile, the lowest *factor loading* value in the social norm construct is found in the NS5 indicator with a value of 0.760. Despite being the lowest value among social norm indicators, it remains above the recommended minimum, so the NS5 indicator is still declared valid and feasible to maintain in the measurement model. This shows that all indicators of social norms collectively have good and consistent measurability.

Similar findings are also seen in the construct of social awareness and intention to pay zakat, where all indicators show *factor loading* values that meet the criteria of convergent validity. This condition confirms that each indicator in the two constructs is able to reflect individual awareness of social responsibility and the tendency of behavioral intentions in fulfilling zakat obligations. The high value of *factor loading* in the three constructs shows that respondents provide relatively consistent answers and are in line with the concepts measured, thus strengthening the reliability of the research data.

Overall, the results of this convergent validity test provide empirical evidence that the measurement model used meets the PLS-SEM methodological standard. The indicators used are not only conceptually relevant, but also statistically proven to be able to explain the latent variables they represent. With the fulfillment of the criteria for convergent validity in all constructs, the measurement model in this study can be declared feasible to be used at the next stage of analysis, namely testing the structural relationship between variables and testing the research hypothesis.

Table 1 : Loading Factor

Variables	Factor Loading	CA	CR	AVE
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Social Norms (X)		0.909	0.933	0.736
NS1	0.825			
NS2	0.897			
NS3	0.874			
NS4	0.922			
NS5	0.760			
Social Awareness (Z)		0.903	0.928	0.723
KS1	0.765			
KS2	0.875			
KS3	0.883			
KS4	0.917			
KS5	0.802			
Intention to Pay Zakat (Y)		0.926	0.944	0.773
N1	0.874			
N2	0.929			
N3	0.908			
N4	0.862			
N5	0.819			

In addition to *factor loading* testing, the quality of the measurement model in this study was also evaluated through the Average Variance Extracted (AVE) value for each latent construct. The test results showed that the AVE value for the three constructs was at a very adequate level, namely 0.736 for the social norm construct, 0.723 for the social awareness construct, and 0.773 for the intention to pay zakat. The AVE value which is entirely above the minimum threshold of 0.50, even exceeding the value of 0.70, indicates that the proportion of indicator variance that can be explained by the latent construct is very high. In other words, more than 70% of the variance of the indicator is successfully explained by the construct it represents, so it can be concluded that the convergent validity of this measurement model is strongly and convincingly fulfilled.

The high AVE value indicates that the indicators used in this study not only correlate significantly with the latent construct, but also have a relatively low measurement error rate. This condition strengthens the argument that every construct, whether social norms, social awareness, or the intention to pay zakat, has been operationalized appropriately and in accordance with the conceptual framework underlying the research. With the fulfillment of the

criteria for convergent validity through AVE, the latent constructs in this model can be considered capable of capturing the conceptual essence to be measured empirically.

In addition to convergent validity, the internal reliability of the construct was also evaluated using Composite Reliability (CR) and Cronbach's Alpha (CA) values. The results of the analysis showed that all constructs had CR and CA values that were well above the recommended minimum limit, which was 0.70. This high reliability value indicates the existence of excellent internal consistency between the indicators in each construct. This means that the indicators used to measure social norms, social awareness, and intention to pay zakat provide stable and consistent measurement results, so that the research instrument can be declared reliable and suitable for further analysis. The high level of reliability also reflects that respondents interpret and respond to statements in the questionnaire relatively uniformly, according to the constructed being measured.

Furthermore, the validity of the discriminator in this study was tested using the Heterotrait–Monotrait Ratio (HTMT) approach, as presented in Table 2. The use of HTMT was chosen because this method is considered more sensitive and accurate in detecting potential overlapping problems between constructs than conventional discriminatory validity criteria. The test results showed that the overall HTMT value between constructs was below the threshold of 0.90, which indicates that each construct in the research model has a clear empirical difference from each other. Thus, it can be concluded that the constructs of social norms, social awareness, and the intention to pay zakat measure different concepts and do not intersect excessively.

The fulfillment of this criterion of discriminant validity shows that each construct has a strong conceptual identity and stands independently in the research model. This is important to ensure that the structural relationships tested at a later stage actually represent the influence between the different variables conceptually, not as a result of the similarity of measurements between constructs. With all indicators being convergently valid, internally reliable, and empirically different, it can be concluded that the measurement model in this study has met all the validity and reliability criteria required in the PLS-SEM analysis.

Table 2 : HTMT

	Social Awareness	Intention to Pay Zakat	Social Norms
Social Awareness			
Intention to Pay Zakat	0.880		
Social Norms	0.842	0.856	

*Evaluation of Structural Models (Inner Model)*

Evaluation of the structural model shows that the research model has a good degree of suitability. Based on Table 3, the SRMR value of 0.075, which is below the maximum limit of 0.08, indicates that the structural model has an adequate *goodness of fit* and is able to represent the empirical data well.

Table 3 : SRMR and R Square

SRMR	0.075
R <sup>2</sup> Social Awareness	0.740
R <sup>2</sup> Intention to Pay Zakat	0.853

The R-square value (R<sup>2</sup>) indicates a very strong explanatory power of the model. The social consciousness construct has an R<sup>2</sup> value of 0.740, which means that 74% of the variance of social consciousness can be explained by social norms. Meanwhile, the construct of intention to pay zakat has an R<sup>2</sup> value of 0.853, which shows that the combination of social norms and social awareness is able to explain 85.3% of the variance in the intention to pay zakat. This high R<sup>2</sup> value indicates that the model has very strong predictive power, as well as the independent variables used are relevant and substantively significant in explaining the intention to pay zakat.

**Pathway Analysis and Hypothesis Testing**

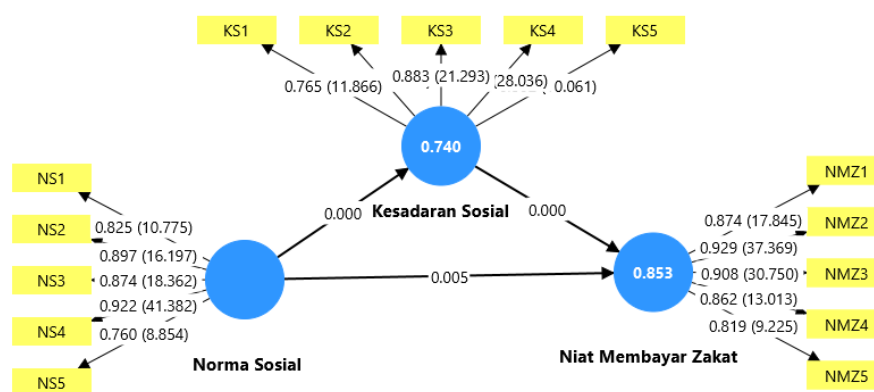


Figure 2 : PLS-SEM

Table 4 : Path Analysis

Hypothesis	Path Analysis	T statistics	P values
H1	Social Norms -> Social Consciousness	21.954	0.000
H2	Social Norms -> Intention to Pay Zakat	2.793	0.005
H3	Social Awareness -> Intention to Pay Zakat	3.608	0.000

The results of the path analysis as shown in Table 4 confirm that all research hypotheses are statistically accepted. The influence of social norms on social awareness (H1) showed a *t-statistical* value of 21.954 with *p-values* of 0.000, which indicates a very strong and significant

positive influence. These findings show that the stronger the social norms that support zakat, the higher the level of individual social awareness in the context of zakat.

The influence of social norms on the intention to pay zakat (H2) is also proven to be significant with a *t-statistical* value of 2.793 and *p-values* of 0.005. Although the power of influence is more moderate than the H1 pathway, these results confirm that social pressures and expectations still play an important role in shaping an individual's intention to pay zakat.

Furthermore, the influence of social awareness on the intention to pay zakat (H3) showed a *t-statistical* value of 3.608 with *p-values* of 0.000, which indicates a positive and significant influence. These results confirm that individuals who have a high understanding and social sensitivity to the function of zakat tend to have a stronger intention to fulfill zakat obligations consciously and planned. Overall, the results of the path analysis show that social awareness plays an important role as a mechanism that bridges the influence of social norms on the intention to pay zakat in this research model

#### *The Influence of Social Norms on Social Awareness in Paying Zakat*

Social norms play a very fundamental role in shaping an individual's social awareness of the obligation to pay zakat because norms function as a system of shared meaning that directs an individual's assessment of behavior that is considered right, worthy, and valuable in a community (Qamruzzaman *et al.*, 2026). In societies that have strong religious ties, social norms serve not only as a guide for behavior, but also as a mechanism of moral legitimacy that distinguishes between actions that are appropriate and inappropriate to collective values (Qamruzzaman *et al.*, 2026). Therefore, zakat that is institutionalized in social norms acquires a position as an obligation that has a very strong social and moral dimension (Ridlwan *et al.*, 2025).

When zakat is consistently presented in social norms as an obligation that reflects religious obedience and social concern, individuals begin to view zakat as part of a social identity that must be fulfilled in order to maintain acceptance in their community (Ridlwan *et al.*, 2025). This perception makes zakat no longer understood as an individual choice, but as a standard of behavior inherent in a person's social role as a member of the Muslim community (Satt *et al.*, 2025). Thus, social norms change the orientation of individuals from personal interests to collective responsibility in the practice of zakat (Qamruzzaman *et al.*, 2026).

A social environment that actively displays the practice of zakat through religious activities, public discourse, and the example of community leaders produces strong and repetitive normative signals for individuals (Ridlwan *et al.*, 2025). This normative signal provides an implicit message that paying zakat is a socially expected and rewarded behavior, and is seen

as a real contribution to common welfare (Satt et al., 2025). As a result, individuals are increasingly aware that zakat has a social meaning that goes beyond the mere ritual dimension (Qamruzzaman *et al.*, 2026).

Social awareness of zakat is formed through the process of social learning, where individuals observe the behavior of others and use these behaviors as a reference in building their understanding and attitude (Kasri and Sosianti, 2024). Observation of the practice of zakat carried out by family, peers, and respected figures reinforces the perception that zakat is an integral part of moral social life (Asmalia and Kasri, 2019). Through this process, the value of zakat is gradually internalized so as to form a stable and sustainable social consciousness (Qamruzzaman *et al.*, 2026).

The internalization of zakat norms not only has an impact on the cognitive aspect in the form of knowledge about zakat obligations, but also forms an affective dimension related to empathy and social responsibility (Asmalia and Kasri, 2019). This affective dimension makes individuals more sensitive to the social conditions of vulnerable groups and understand zakat as an instrument of social justice and economic redistribution (Satt et al., 2025). Thus, social awareness of zakat develops as a result of the integration of moral values, normative pressures, and emotional sensitivity to collective well-being (Qamruzzaman *et al.*, 2026).

In the context of a digital society, social media expands and strengthens the influence of social norms by increasing the frequency, intensity, and reach of normative messages regarding zakat (Mohd Suki *et al.*, 2023). Social media allows zakat to be represented repeatedly through narratives, visuals, and testimonials that are easily accessible to various levels of society (Mohd Suki *et al.*, 2023). This repeated representation reinforces the perception that zakat is a relevant, actual, and in line with the dynamics of modern life (Kasri and Sosianti, 2024).

Constant exposure to zakat content on social media creates a pattern of social perception that zakat is widely practiced and supported by individual social networks (Asmalia and Kasri, 2019). This perception pattern results in the belief that paying zakat is the dominant norm embraced by the majority of community members (Mohd Suki *et al.*, 2023). These beliefs reinforce social consciousness because individuals tend to align their attitudes and understandings with what is perceived as social consensus (Qamruzzaman *et al.*, 2026).

In addition to shaping cognitive perception, social media also strengthens social awareness through social comparison mechanisms involving peer groups and figures (Mohd Suki *et al.*, 2023). When individuals see the practice of zakat openly exhibited by others, there is an emotional urge to align themselves with group norms in order to maintain social image and religious identity (Asmalia and Kasri, 2019). This encouragement deepens social awareness

because zakat is understood as part of the moral standards expected by the social environment (Satt et al., 2025).

Social comparisons mediated by digital technologies create normative pressures that are implicit but sustainable (Asmalia and Kasri, 2019). This pressure arises through social expectations constructed from collective narratives, religious symbols, and moral representations that are widely circulated in the digital space (Mohd Suki *et al.*, 2023). As a result, individuals are increasingly aware that ignoring zakat has the potential to cause social and moral dissonance in relation to the community (Qamruzzaman *et al.*, 2026).

Overall, social norms strengthened by digital media play a significant role in accelerating and deepening the formation of social awareness of zakat (Qamruzzaman *et al.*, 2026). The interaction between collective norms, social learning, and digital exposure makes zakat increasingly understood as a social obligation inherent in individual identity as part of Muslim society (Kasri and Sosianti, 2024). Therefore, strengthening social norms both in traditional and digital social spaces is a key strategy in increasing public social awareness of zakat in a sustainable manner (Ridlwan *et al.*, 2025).

#### *The Influence of Social Norms on the Intention to Pay Zakat*

Social norms affect the intention to pay zakat because individuals rationally consider the social implications of each behavior to be carried out before forming a stable intention (Asmalia and Kasri, 2019). This consideration reflects an evaluative process in which individuals weigh whether an action will gain approval or rejection from their social environment (Qamruzzaman *et al.*, 2026). In the context of zakat, the evaluation makes social norms an important source of information in determining the direction of behavioral intentions (Asmalia and Kasri, 2019).

Within the framework of the Theory of Planned Behavior, subjective norms represent an individual's perception of social expectations derived from significant people around him or her (Asmalia and Kasri, 2019). These social expectations form the belief that adherence to norms will result in social acceptance, while deviations have the potential to have negative social consequences (Qamruzzaman *et al.*, 2026). Therefore, subjective norms function as a psychological mechanism that links social pressure to the formation of zakat behavioral intentions (Asmalia and Kasri, 2019).

When an individual believes that family, friends, and respected figures expect compliance with zakat, that belief logically encourages the individual to form an intention to pay zakat (Ridlwan *et al.*, 2025). This intention is formed not solely because of spiritual motivation, but also because of the desire to maintain the harmony of social relations and moral reputation in the community (Ridlwan *et al.*, 2025). Thus, social norms function as a rational driver that

strengthens the intention to pay zakat through social consideration mechanisms (Qamruzzaman *et al.*, 2026).

In addition, social norms also create collective standards of behavior that individuals use as a benchmark in assessing the feasibility of an action (Ridlwan *et al.*, 2025). When paying zakat is perceived as a common and expected standard of behavior, individuals tend to adjust their intentions to be in harmony with those standards (Asmalia and Kasri, 2019). This adjustment shows that the intention to pay zakat is formed through the process of rational conformity to the dominant norm (Qamruzzaman *et al.*, 2026).

In the context of digital zakat payments, the influence of social norms becomes stronger because the behavior of others can be observed more openly and repeatedly (Haryanto *et al.*, 2023). Digital platforms allow individuals to see firsthand how others recommend, share experiences, and display their compliance with zakat payments (Kasri and Sosianti, 2024). This visibility increases the social norms in the process of forming the intention to pay zakat (Haryanto *et al.*, 2023).

Public recommendations and testimonials that appear on digital platforms serve as a form of social evidence that clarifies what behavior is considered right, reasonable, and trustworthy (Kasri and Sosianti, 2024). This social proof provides a strong normative signal that zakat payments, including through digital channels, are a widely accepted and supported practice (Haryanto *et al.*, 2023). This signal strengthens the individual's belief that the intention to pay zakat is in line with the dominant social expectations (Qamruzzaman *et al.*, 2026).

Normative information available in the digital environment also plays a role in reducing individual uncertainty about the social consequences of zakat payments (Kasri and Sosianti, 2024). When individuals see that many other people pay zakat online without negative consequences, the perception of social risk becomes lower (Haryanto *et al.*, 2023). This decrease in uncertainty strengthens the intention to pay zakat because individuals feel that their decisions are socially and morally safe (Asmalia and Kasri, 2019).

In addition to reducing uncertainty, the digital environment also accelerates the process of forming subjective norms through repeated exposure to the zakat behavior of others (Haryanto *et al.*, 2023). This exposure creates the perception that paying zakat digitally is a common and modern practice (Kasri and Sosianti, 2024). Such perceptions reinforce the intention of individuals because the planned actions are considered consistent with social and technological developments (Qamruzzaman *et al.*, 2026).

Normative pressures in the digital space are often implicit, but have a significant impact on behavioral intentions (Kasri and Sosianti, 2024). Individuals are encouraged to form the

intention to pay zakat so as not to deviate from the norms symbolically represented through online content, narratives, and social interactions (Haryanto *et al.*, 2023). Thus, digital social norms function as a subtle but effective social control mechanism in shaping zakat intentions (Qamruzzaman *et al.*, 2026).

Overall, social norms act as a rational factor that directs the intention to pay zakat through considerations of social acceptance, moral reputation, and conformity to collective expectations (Qamruzzaman *et al.*, 2026). In the digital age, the power of social norms is increasing as behavioral visibility, social proof, and normative information are widely and sustainably available (Haryanto *et al.*, 2023). Therefore, social norms, both in offline and digital contexts, logically contribute significantly to strengthening the intention to pay zakat (Kasri and Sosianti, 2024).

#### *The Influence of Social Awareness on the Intention to Pay Zakat*

Social awareness affects the intention to pay zakat because behavioral intentions are rationally built through cognitive processes that involve understanding, evaluating, and assessing the benefits and consequences of an action (Hakimi *et al.*, 2021). In the context of zakat, social awareness allows individuals to understand that zakat is not just a ritual obligation, but also a social instrument that has a real impact on the welfare of the community (Asmalia and Kasri, 2019). This understanding forms a rational basis for individuals to evaluate zakat as a relevant and valuable action (Qamruzzaman *et al.*, 2026).

Individuals who have a high level of social awareness tend to understand the function of zakat in reducing poverty, narrowing social gaps, and strengthening social solidarity actions (Hakimi *et al.*, 2021). This understanding builds a strong cognitive framework in assessing zakat as an effective social justice distribution mechanism (Asmalia and Kasri, 2019). This cognitive framework makes zakat perceived as an action that brings high collective and moral benefits (Qamruzzaman *et al.*, 2026).

When individuals evaluate zakat positively based on this social understanding, a value assessment is formed that supports the practice of zakat (Asmalia and Kasri, 2019). This value assessment plays a role in forming a positive attitude towards zakat as appropriate and appropriate behavior (Hakimi *et al.*, 2021). In planned behavior theory, positive attitudes based on rational understanding are the main determinants in the formation of behavioral intentions (Qamruzzaman *et al.*, 2026).

Attitudes that support zakat then function as a psychological bridge between social awareness and the intention to pay zakat (Asmalia and Kasri, 2019). Individuals who view zakat as a meaningful and impactful action will be more motivated to plan and realize zakat payments

(Hakimi *et al.*, 2021). Thus, social awareness not only increases knowledge, but also directs attitude orientation towards zakat behavior (Qamruzzaman *et al.*, 2026).

Social awareness also strengthens the intention to pay zakat through increasing the sense of responsibility based on rational understanding (Hakimi *et al.*, 2021). Individuals who understand the social consequences of zakat and its impact on vulnerable groups tend to feel a moral responsibility to contribute (Asmalia and Kasri, 2019). This sense of responsibility is formed not because of external social pressures, but because of internal awareness that is reflective (Qamruzzaman *et al.*, 2026).

Increasing social awareness often occurs through a systematic and continuous educational process (Mohd Suki *et al.*, 2023). Education that explains the purpose, mechanism, and impact of zakat allows individuals to convert abstract knowledge into applicable understanding (Kasri and Sosianti, 2024). This process strengthens the individual's belief that zakat is a rational and effective social solution (Hakimi *et al.*, 2021).

When individuals understand the mechanism of zakat distribution clearly, psychological obstacles such as doubt, mistrust, and ambiguity to zakat management are significantly reduced (Kasri and Sosianti, 2024). This reduction in barriers makes individuals more confident that the intention to pay zakat will produce the expected social impact (Mohd Suki *et al.*, 2023). This belief strengthens the intention because the decisions taken are perceived as rational and informed decisions (Qamruzzaman *et al.*, 2026).

In addition to reducing doubt, social awareness also fosters internal behavioral commitments (Hakimi *et al.*, 2021). This commitment arises when individuals realize that paying zakat is a form of direct contribution to social welfare (Asmalia and Kasri, 2019). This awareness-based commitment is more stable than commitments driven by external pressures or mere norms (Qamruzzaman *et al.*, 2026).

Social awareness thus functions as a mechanism that bridges normative knowledge and actual intentions in zakat behavior (Asmalia and Kasri, 2019). Without social awareness, knowledge about zakat has the potential to stop at the cognitive level without being converted into behavioral intentions (Hakimi *et al.*, 2021). Therefore, social awareness is a key factor in ensuring that normative understanding results in a real behavioral orientation (Qamruzzaman *et al.*, 2026).

Overall, social awareness serves as a rational prerequisite for the formation of the intention to pay zakat through the understanding of social benefits, the formation of positive attitudes, and the internalization of moral responsibility (Hakimi *et al.*, 2021). This awareness allows individuals to assess zakat as a meaningful, effective, and aligned action with social values

(Kasri and Sosiarti, 2024). Thus, the higher the level of individual social awareness, the stronger the intention formed to pay zakat consistently (Qamruzzaman et al., 2026).

## CONCLUSION

This study analyzed the influence of social norms and social awareness on the intention to pay zakat using the *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) approach on 124 Muslim respondents who met the criteria as muzakki. The results showed that social norms had a positive and significant effect on social awareness with a *t-statistical* value of 21.954 and *p-values* of 0.000, and were able to explain 74% of the variance of social awareness ( $R^2 = 0.740$ ). In addition, social norms also have a positive and significant effect directly on the intention to pay zakat with a *t-statistical* value of 2.793 and *p-values* of 0.005, which confirms the important role of social expectations and pressure in shaping an individual's intention to pay zakat.

Social awareness has been proven to have a positive and significant effect on the intention to pay zakat with a *t-statistical* value of 3.608 and *p-values* of 0.000. The combination of social norms and social awareness was able to explain 85.3% of the variance in the intention to pay zakat ( $R^2 = 0.853$ ), while the suitability of the structural model was supported by an SRMR value of 0.075, which indicates *good goodness of fit*. Overall, these findings confirm that social awareness plays an important role as a mediation mechanism that bridges the influence of social norms on the intention to pay zakat, so that strengthening social norms and increasing social awareness is a key strategy in encouraging sustainable zakat compliance.

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