BAB V

PENUTUP

A. Kesimpulan

Penelitian mengenai perilaku kepatuhan zakat menunjukkan keberagaman temuan. Namun penelian ini hanya berfokus pada variabel yang mengacu pada karakteristik pribadi seorang muzaki dalam konteks kepatuhan zakat. Penelitian ini bertujuan untuk merangkum dan mengevaluasi hasil penelitian sebelumnya yang berfokus pada faktor-faktor yang mempengaruhi perilaku kepatuhan zakat. Dengan pendekatan yang lebih mendalam, penelitian ini menganalisis berbagai faktor yang dapat memengaruhi perilaku tersebut serta menjelaskan hubungan antara masing-masing faktor tersebut. Sebanyak 549 artikel yang diterbitkan antara tahun 2015 sampai 2024 diperoleh dari empat basis data akademik terkemuka, yaitu Emerald, Science Direct, Taylor & Francis, dan Springer, dengan menggunakan kata kunci yang relevan. Penelitian ini menggunakan pendekatan *Systematic Literature Review* (SLR) dengan metode PRISMA (*Preferred Reporting Items for Systematic Reviews and Meta-analysis*) untuk seleksi dan analisis data. Proses seleksi menghasilkan 37 artikel yang terdiri dari 35 artikel jurnal dan 2 prosiding konferensi.

Berbagai faktor mempengaruhi perilaku kepatuhan zakat, seperti sikap terhadap zakat, norma subjektif, penalaran moral, pengetahuan zakat, religiusitas, kepercayaan terhadap lembaga zakat dan niat membayar zakat. Kepercayaan terhadap lembaga zakat memainkan peran penting dalam memoderasi hubungan faktor-faktor ini terhadap perilaku kepatuhan zakat yang kemudian dimediasi oleh niat membayar zakat. Sikap positif terhadap zakat, pengaruh teman sebaya, dan nilai etika yang dimiliki individu dapat mendorong niat perilaku untuk membayar zakat. Begitu pula, pengetahuan zakat yang lebih tinggi dan tingkat religiusitas yang kuat cenderung meningkatkan niat perilaku untuk membayar zakat. Namun, jika kepercayaan terhadap lembaga zakat rendah, pengaruh positif dari faktor-faktor tersebut dapat berkurang. Oleh karena itu, meningkatkan kepercayaan masyarakat terhadap lembaga zakat serta memperbaiki sistem dan transparansi pengelolaan zakat menjadi kunci untuk mendorong kepatuhan zakat yang lebih baik.

B. Keterbatasan

Meskipun penelitian ini telah memberikan wawasan yang signifikan mengenai faktor-faktor yang memengaruhi perilaku kepatuhan zakat, terdapat beberapa keterbatasan yang perlu diperhatikan. Keterbatasan ini mencerminkan aspek-aspek yang belum terjangkau dalam penelitian dan dapat menjadi peluang untuk pengembangan lebih lanjut, antara lain:

1. Penelitian ini hanya berfokus pada faktor internal seperti sikap, norma subjektif, dan religiusitas, sementara faktor eksternal seperti regulasi pemerintah, infrastruktur teknologi, dan dinamika ekonomi belum banyak dieksplorasi. Hal ini dapat membatasi pemahaman yang komprehensif tentang perilaku kepatuhan zakat.
2. Artikel yang dianalisis terbatas pada sumber empat basis data akademik (Emerald, Science Direct, Taylor & Francis, Springer). Hal ini dapat

mengurangi keberagaman perspektif, terutama dari literatur yang mungkin tersedia di basis data lain Scopus, Web of Science, dan Google Scholar.

3. Studi ini mengadopsi pendekatan global tanpa mendalami konteks geografis tertentu. Faktor sosial, budaya, dan ekonomi di berbagai wilayah bisa sangat memengaruhi perilaku kepatuhan zakat, sehingga generalisasi temuan menjadi terbatas.
4. Meskipun menggunakan pendekatan PRISMA yang sistematis, penelitian ini tidak menggali data primer atau melakukan kajian lapangan, sehingga kurang mendalam dalam memahami dinamika perilaku di tingkat individu atau institusi.

C. Saran

Berdasarkan keterbatasan yang telah diidentifikasi, terdapat beberapa saran yang diharapkan dapat membantu peneliti selanjutnya untuk memperluas cakupan dan kedalaman studi mengenai perilaku kepatuhan zakat. Saran-saran tersebut meliputi:

1. Penelitian mendatang sebaiknya juga membahas faktor eksternal agar lebih beragam, seperti tata kelola lembaga, pengaruh media digital, dan kebijakan pemerintah.
2. Penelitian selanjutnya dapat mengeksplorasi artikel di sumber lainnya seperti yang tersedia di basis data lain Scopus, Web of Science, dan Google Scholar.
3. Fokuskan penelitian pada wilayah tertentu untuk memahami dinamika lokal, seperti perbandingan antara masyarakat perkotaan dan pedesaan.

Selain itu studi kasus negara dengan sistem zakat formal seperti Malaysia vs. sistem sukarela seperti Indonesia.

4. Disarankan untuk menggabungkan pendekatan kuantitatif dan kualitatif guna memberikan gambaran lebih lengkap tentang perilaku kepatuhan zakat. Misalnya wawancara kualitatif dan survei kuantitatif. Atau peneliti selanjutnya bisa menguji secara statistik model yang ditemukan dalam penelian ini.

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