

The *Muzakkī* Factor: A New Approach to Optimizing Zakat Collection in Zakat Management Organizations (ZMO)

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Abstract

Objectives: Despite the potential of zakat to alleviate poverty, Zakat Management Organizations (ZMOs) consistently face challenges in meeting their collection targets. This paper argues that the focus on institutional processes has overlooked a critical variable in this field of inquiry: the zakat payer (*muzakkī*).

Methodology: This paper adopts a quantitative approach grounded in behavioral economics. Drawing on Planned Behavior Theory, it advances an analytical model that tests the key factors influencing a *muzakkī*'s philanthropic decisions. Data was collected from 251 respondents, and the proposed model was subsequently analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Findings: Our analysis demonstrates that the *muzakkī*'s positive attitude and their level of understanding have a significant positive impact on their intention and compliant behavior. However, contrary to common assumptions, trust in ZMOs does not directly influence payment behavior. The key factor encouraging zakat payment through a ZMO, based on our analysis, is the perceived ease and accessibility of the facilities provided. Thus, the findings provide a clear directive for ZMOs: while building trust is important for long-term reputation, resources should be strategically allocated to simplifying payment processes and enhancing convenience.

Originality: The main contribution of this study is developing and validating the *muzakkī factor approach*, thus shifting the focus of Zakat optimization from an institutional position to one that is donor-centric. By identifying the less-significant role of trust in immediate payment decisions, this paper challenges the conventional view and offers a more nuanced, evidence-based strategy for Zakat mobilization.

Keywords: Zakat; *Muzakkī*; Zakat Management Organization (ZMO); Philanthropic Behavior; Non-Profit Management; Planned Behavior Theory; Isla

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عامل المزكي: نهج جديد لتحسين تحصيل الزكاة في منظمات إدارة الزكاة

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ملخص البحث

أهداف البحث: يجادل هذا البحث بأن التركيز على العمليات المؤسسية قد أغفل متغيرًا حاسمًا، وهو دافع الزكاة. منهجية البحث: يتبنى البحث منهجًا كميًا قائمًا على الاقتصاد السلوكي. وي طرح نموذجًا تحليليًا، بالاستناد إلى نظرية السلوك المخطط، لاختبار العوامل الرئيسة المؤثرة في قرارات دافع الزكاة الخيرية. جمعت البيانات من ٢٥١ مستجيبًا، ثم حُلِّل النموذج المقترح باستخدام نمذجة المعادلات الهيكلية للمربعات الصغرى الجزئية (PLS-SEM).

النتائج: يُظهر التحليل أن الموقف الإيجابي لدافع الزكاة ومستوى فهمه لها تأثير إيجابي كبير على نيته وسلوكه الملتزم. ومع ذلك، وخلافًا للافتراضات الشائعة، فإن الثقة في منظمات إدارة الزكاة لا تؤثر بشكل مباشر على سلوك الدفع. وبحسب التحليل، فإن العامل الرئيس الذي يشجع على دفع الزكاة عبر منظمات الزكاة سهولة الوصول إلى الخدمات المقدمة. وبناءً على ذلك، تقدم النتائج توجيهًا واضحًا لمنظمات الزكاة: فبينما يُعد بناء الثقة أمرًا بالغ الأهمية لسمعتها على المدى الطويل، ينبغي تخصيص الموارد بشكل استراتيجي لتبسيط إجراءات الدفع وتعزيز راحة المستفيدين.

أصالة البحث: تتمثل المساهمة الرئيسة لهذا البحث في تطوير منهجية عامل الزكاة والتحقق من صحتها، مما يحوّل تركيز تحسين الزكاة من منظور مؤسسي إلى منظور يتمحور حول المتبرع. ومن خلال تحديد الدور الأقل أهمية للثقة في قرارات الدفع الفوري، يقدم البحث استراتيجيات أكثر دقة وقائمة على الأدلة لتعبئة الزكاة.

الكلمات المفتاحية: الزكاة، المزكي، منظمة إدارة الزكاة، السلوك الخيري، إدارة المنظمات غير الربحية، نظرية السلوك المخطط، التمويل الإسلامي

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1. Introduction

Zakat is the third pillar of Islam that must be carried out by every Muslim. *Zakat* can purify oneself and has the aim of instilling the value of faith (*Al-Baqara* 2: 261).¹ It is also an important mechanism in meeting the sustainable development goals of a country.² *Zakat* is an alleviation of poverty among Muslims around the world. The low implementation of *Zakat*, according to major scholars, is due to people's ignorance about the *Zakat* mechanism and their weakness in managing it. Previous research found a lack of efficiency and transparency in the administration of *zakat* institutions.³ Thus, it is necessary to improve *zakat* management institutions in order to stabilize and improve the welfare of Muslims.⁴

Since the time of Prophet Muhammad ﷺ, there has been a *zakat* management institution called *Baitul Mal*. The main function of the *zakat* management organization is striving for *zakat* funds distribution fairly, optimally, and on target,⁵ thus *zakat* could make wealth distribution more even,⁶ and for the welfare of the society.⁷ It could also manage the inferiority feeling of the poor Muslim who receives the *zakat*, guarantee certainty and discipline in paying *zakat*, as a part of government administration task in an Islamic state, and achieve efficiency, effectiveness, and the right target of *zakat* distribution according to the priorities scale.⁸

Zakat management in Indonesia has been regulated in Law No. 23 of 2011. The government is highly concerned about the issue because the majority of the population is Muslim. Moreover, *zakat* management is in line with the government's goal in alleviating poverty.⁹ Therefore, it is necessary to have good *zakat* management from the collection of the fund to the distribution to the rightful recipients. The task can be assigned to non-profit institutions, which will be responsible for managing *zakat* funds professionally. This institution is known as *Zakat* Management Organization (ZMO).

Indonesia's national *zakat* funds in 2019 were collected as much as 10.22 trillion. Although there was

1 *Al Quran and Translation*, (Bandung, Indonesia: Al Mizan, 2011), 41.

2 Salman Ahmed Shaikh and Abdul Ghafar Ismail, "Role of *Zakat* in Sustainable Development Goals," *International Journal of Zakat*, vol. 2, no. 2 (2017): 1.

3 Abdulsalam Ahmed Sawmar and Mustafa Omar Mohammed, "Enhancing *Zakat* Compliance through Good Governance: A Conceptual Framework," *ISRA International Journal of Islamic Finance*, vol. 13, no. 1 (2021): 144.

4 Salman Ahmed Shaikh, "Using Fintech in Scaling up Islamic Microfinance," *Journal of Islamic Accounting and Business Research*, vol. 12, no. 2 (2021): 193–95.

5 Farikha Amilahaq et al., "Digital Platform of *Zakat* Management Organization for Young Adults in Indonesia," in *Advances in Intelligent Systems and Computing*, vol. 1194 (Springer, 2020), 454–462; Musa Yusuf Owoyemi, "*Zakat* Management: The Crisis of Confidence in *Zakat* Agencies and the Legality of Giving *Zakat* Directly to the Poor," *Journal of Islamic Accounting and Business Research*, vol. 11, no. 2 (2020): 507.

6 Abdul Wahid Al-Faizin, Taqiyah Dinda Insani, and Tika Widiastuti, "*Zakat* as an Obligatory System and Its Implications for Social Psychology of Society (Social Tafsir of Sūrah Al-Tawbah: 103)," *International Journal of Zakat*, vol. 2, no. 2 (2017): 52; Abderrazak Belabes, "Transcriptions and Cognitive Perceptions of Zakāt in the French Literature (1660-2017): What Can We Learn?," *International Journal of Zakat*, vol. 2, no. 1 (2017): 10.

7 Salman Al Parisi, "Overview of Forecasting *Zakat* Collection in Indonesia Using Multiplicative Decomposition," *International Journal of Zakat*, vol. 2, no. 1 (2017): 46.

8 Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, ed. Irwan Kelana (Jakarta: Gema Insani, 2006), 54.

9 Parisi, "Overview of Forecasting *Zakat* Collection in Indonesia Using Multiplicative Decomposition," 55.

an increase, this is not significant compared to Indonesia's *Zakat* potential in 2019, which reached 233.6 trillion Gross Domestic Product.¹ This large gap raises several questions about the current state of *muzakki* and how the funding is. ZMO, as the official institution for collecting and distributing *Zakat* funds, has a major role in solving this gap.

To improve *muzakki* compliance in paying *zakat*, especially through ZMO, it needs to understand the behavior of *muzakki*. Obedience behavior encourages *muzzaki* to have a positive attitude towards paying *zakat*.² However, previous research also found that attitude hurt *muzzaki*'s intention to pay *zakat* on their savings.³

On the other hand, religiosity is the main factor that encourages the *muzakki* to pay *zakat*.⁴ Saad and Kadir stated that *zakat* understanding refers to the understanding of a *muzzaki* in paying *zakat* by following Islamic principles.⁵ A correct understanding of *zakat* (science) is part of religiosity, which is believed to encourage correct actions/behaviors.⁶ Previous research stated that religiosity has a significant effect on compliance and *zakat* payment.⁷ The existence of a good relationship between *muzzaki* and professional institutions will create trust. This encourages Muslims to pay their *zakat* through ZMO.

The gap and phenomenon between the funding and the potential of *zakat* contradict the results of some scientific research. Hence, a study on how to improve *zakat* collection through the *muzakki* factor approach needs to be done. Accordingly, this research analyzes the condition of *muzakki* in Indonesia regarding three aspects: *muzakki*'s internal factor, which is reflected by their attitude, *muzakki*'s religiosity, which is focused on the knowledge of *zakat* (understanding of *zakat*), and *muzakki*'s trust towards ZMO, which reflects society's engagement with the professional *zakat* institution. These aspects are analyzed from their impacts on the compliance behavior of paying *zakat* through ZMO.

This study presumes that intention can be a good intermediary in translating the influence of the three independent variables on behavior. It is based on the previous study, which did not involve intention.⁸ While paying *zakat* on income, especially through ZMO, is an action that can be done if people have planned it

1 Puzkas Baznas, "Outlook *Zakat* Indonesia 2021" (Jakarta: Pusat Kajian Strategis Baznas, 2020), 4.

2 Ram Al Jaffri Saad, Abubakar Umar Farouk, and Dzarfan Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," *Journal of Islamic Accounting and Business Research*, vol. 11, no. 2 (2020): 520.

3 Aziz Ur Rehman, Ejaz Aslam, and Anam Iqbal, "Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia," *Islamic Economic Studies*, vol. 29, no. 1 (2021): 33.

4 Zainol Bidin, Mat Jusoh Deraman, and Mohd Zainudin Othman, "Individual Determinants of *Zakat* Compliance Intention on Saving," in *5th South East Asia International Islamic Philanthropy Conference 2017*, ed. Abd Halim Mohd Noor et al. (Melaka, Malaysia: Center for Islamic Philanthropy and Social Finance (CIPSF), 2017), 731.

5 Farouk Saad and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 515.

6 Syahrullah and Maria Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of *Zakat* on Employment Income," *Research on Humanities and Social Sciences*, vol. 6, no. 10 (2016): 87; Teh Suhaila Tajuddin, Aza Shahnaz Azman, and Noraini Shamsuddin, "Zakāh Compliance Behaviour on Income among Muslim Youth in Klang Valley," *Shariah Journal*, vol. 24, no.3 (2016): 446.

7 Mashitoh Yaacob et al., "Transformation of Muslim Behaviour towards Sustainable Environment: Perspectives of Non-Governmental Organisations in Klang Valley," *Akademika*, vol. 87, no. 2 (2017): 45.

8 Nurul Fatimah Adilah Muhamad Sukri, Noorazlina Abd. Wahab, and Abu Bakar Hamed, "Compliance to Pay *Zakat* on Gold: A Study on UUM Staff," *Global Review of Islamic Economics and Business*, vol. 4, no. 2 (2016): 97.

(having the intention). Intention is a mediator in the planned behavior model.¹ While the contribution of this study is to enrich the research on zakat by analyzing the role of understanding of *zakat* and trust through intention first to affect the behavior, as based on the best of our knowledge, no previous study has examined the relationship.

The findings of this study are expected to provide important insights to increase the zakat collection. Zakat, as a compulsory act for Muslims, should be carried out with a positive attitude and proper understanding. While zakat management shall be managed professionally by a specific institution, such as Zakat Management Organization, which can provide a greater and more systematic impact in distributing zakat funds. Thus, this study not only aims to enhance the compliance behaviour of Muslims to pay zakat, but also through an independent and professional ZMO.

2. Literature Review

2.1. Definition of *Zakat*

Zakat is one way to maintain the element of the Islamic faith (*dīn*) in achieving prosperity both in this world and in the hereafter in line with the high purposes of Islamic revealed law (*maqāṣd al-sharī'a*),² along with general spending (*infāq*), charity (*ṣadaqa*), and endowment (*waqf*).³ *Zakat* is an Islamic economic development to alleviate poverty and economic prosperity,⁴ and it can be engaged as a fiscal policy tool to stimulate human development and economic growth in the long term. Therefore, professional *Zakat* management requires a strategy for collecting and distributing funds quickly.

2.2. *Zakat* Compliance Behavior

Behavior is a reflection of psychological tendencies. When someone is considering their final decision to do something, it can be called planned behavior.⁵ This study refers to the theory of planned behavior.⁶ Meanwhile, paying *zakat* is an action or behavior that could be done if someone has prepared to do so. Before people pay their *zakat*, they must calculate how much *Zakat* they must pay by calculating their wealth and how long they have owned the wealth.⁷ This is because *zakat* is an obligation for Muslims if only

1 Icek Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," *Human Behavior and Emerging Technologies*, vol. 2, no. 4 (2020): 315.

2 Reza Ghazal and Muhamed Zulkhibri, "Islamic Inclusive Growth Index for the Organisation of Islamic Cooperation (OIC) Member Countries," *Journal of Economic Cooperation and Development*, vol. 40, no. 2 (2016); Ataina Hidayati and Achmad Tohirin, "A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for *Zakat* Institution," *International Journal of Zakat*, vol. 4, no. 2 (2019): 101–10.

3 Sultan Ibrahim Al-Hashemi, "Role of Devoted Endowment (Waqf Arasad) in the Development of Qatari Foreign Aid," *Journal of College of Sharia and Islamic Studies*, vol. 41, no. 1 (2023): 70.

4 Eko Suprayitno, Radiah Abdul Kader, and Azhar Harun, "Zakat sebagai pengurang pajak dan pengaruhnya terhadap penerimaan pajak di Semenanjung Malaysia," *Inferensi*, vol. 7, no. 1 (2013): 1.

5 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 320.

6 Ajzen, 314.

7 Orwa I Sabri, "Recession's Effect on How to Pay *Zakat* on Commercial Goods: A Juristic Study," *Journal of College of Sharia and Islamic Studies*, vol. 35, no. 1 (2017): 23; Muhammad Uthman Tahir Shabir, "Insurance Surpluses in Insurance Companies," *Journal of College of Sharia and Islamic Studies*, vol. 30, no. 1 (2012): 362.

their wealth meets the requirements of portionality and duration (*nishab* and *haul*).¹ As for contemporary forms of *zakat*, such as income-based *zakat*, it will also be imposed on Muslims after it meets the condition of *nisab* (a minimum amount of income).

The present study seeks to construct behavioral indicators, building on previous studies on the subject, such as those by Sukri, Wahab, and Hamed, who have analyzed the compliance behavior of paying *zakat* on gold.² Before these, *zakat* on wealth was classified into *zakat* for gold and silver assets, crops, trading results, and animal husbandry, while the focus was only on the obligatory *zakat* on gold and silver assets of Muslims. Nowadays, the objects of *zakat* have developed due to the times and the development of sources of income and assets (contemporary *zakat*), i.e., stocks and savings-based *zakat* and income-based *zakat*.³ Thus, the behavior indicator is not only paying *Zakat* fitrah but also *Zakat* of income (*Zakat* of the profession). In this research, *Zakat* payment is focused on the behavior of paying *Zakat* on income through ZMO.

2.3. Muzakki's Attitude

Attitude is a reflection of one's perception of something. According to Farouk and Kadir, attitude is a person's assessment, both positive and negative, of paying *zakat*.⁴ A *muzzaki* with a positive attitude towards paying *zakat* will realize that part of their wealth is required to pay *zakat*.⁵ Attitude in this study refers to a firm attitude, not a reflexive attitude.⁶

Some previous research found that *muzzaki* attitudes can affect *zakat* payments.⁷ According to Sadallah and Aziz, attitude plays an important role in controlling the behavior of *muzzaki* to obey in paying *zakat*.⁸ Therefore, attitude can be used to analyze *Muzzaki's* behavior and to find out more about the actions he will take. Based on the theory proposed by Ajzen and supported by previous studies, the hypothesis is formulated as follows.⁹

H1: Muzakki's attitude has a significant effect on Zakat paying behavior through ZMO.

1 Farikha Amilahaq et al., "The Efficient Fintech of Indonesian *Zakat* Institution Based on Muzakki's Psychology," in *ASEAN Universities Conference on Islamic Finance 7th* (Gontor: Scitepress, 2020), 13.

2 Sukri, Wahab, and Hamed, "Compliance to Pay *Zakat* on Gold: A Study on UUM Staff," 91–92.

3 Amilahaq et al., "Digital Platform of *Zakat* Management Organization for Young Adults in Indonesia," 457.

4 Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 520.

5 Ur Rehman, Aslam, and Iqbal, "Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia," 41.

6 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

7 Saragih, "Generation XYZ's Perception on *Zakat* Mal and Tax: The Planned Behavior Perspective," 355; Sadallah, Abdul-Jabbar, and Aziz, "Promoting *Zakat* Compliance among Business Owners in Algeria: The Mediation Effect of Compliance Intention," 2022.

8 Sadallah, Abdul-Jabbar, and Aziz, "Promoting *Zakat* Compliance among Business Owners in Algeria: The Mediation Effect of Compliance Intention," 1614.

9 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

2.4. Zakat Understanding

Zakat is part of the worship behavior toward Allah SWT (virtues of Islam). It is important to be aware of and understand the conditions that make *zakat* on income obligatory, especially the requirements of *nisab* and *hawl*. *Zakat* understanding, as certain scholars have explained it, refers to the *muzzaki*'s understanding of paying *Zakat* by following Islamic principles.¹

The indicators of *zakat* understanding are the *muzakki*'s understanding of the rules of *zakat* and how to calculate the amount of *zakat*.² Studies have shown that the understanding leads the *muzakki* to comply with paying *zakat*.³ Understanding *Zakat* has a significant influence on *Zakat* compliance behavior. Therefore, it creates the following hypothesis.

H2: Zakat understanding has a significant effect on Zakat paying behavior through ZMO.

2.5. Trust in ZMO

Trust is defined as a person's willingness to take risks for the actions of others.⁴ According to Syahrullah and Ulfah,⁵ trust can encourage someone to behave in paying *Zakat*. Trust in *Zakat* institutions has a significant effect on compliance in paying *Zakat*.⁶ believed that public trust in *Zakat* institutions plays an important role in encouraging *Zakat* payment and the sustainability of *Zakat* institutions.

Trust in this study refers to muzakki's trust in ZMO. People will have a good relationship with *Zakat* institutions if they have earned trust. This can happen if Muslims pay their *Zakat* through *Zakat* management organization (ZMO). Muzakki believes that ZMO can collect and distribute *Zakat* funds professionally. Muzzaki's trust will increase when ZMO is able to carry out its responsibilities with trust. This responsibility starts from collecting *Zakat* funds to distributing *Zakat* properly. Several previous studies have stated that muzakki's trust in *Zakat* institutions has a significant effect on paying *Zakat* by muzakki.⁷ Therefore,

1 Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 515.

2 Santi Merlinda, Umar Burhan, and Marlina Ekawaty, "The Determinant of Moslem's Decision in Performing Commerce *Zakat* Payment: Case Study in Malang City, East Java Province," *International Journal of Social and Local Economic Governance*, vol. 2, no. 1 (2016): 65; Lailatul Fitri and Falikhatun Falikhatun, "Religiosity, Literacy, Income and Accessibility to Awareness in Professional Zakah Payment," *International Journal of Zakat*, vol. 6, no. 1 (2021): 42; Rizaldi Yusfiarto, Ananda Setiawan, and Septy Setia Nugraha, "Literacy and Intention to Pay *Zakat*," *International Journal of Zakat*, vol. 5, no. 1 (2020): 16–17.

3 Syahrullah and Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of *Zakat* on Employment Income," 87; Tajuddin, Azman, and Shamsuddin, "Zakāh Compliance Behaviour on Income among Muslim Youth in Klang Valley."

4 Roger C Mayer, James H Davis, and F David Schoorman, "An Integrative Model of Organizational Trust," *The Academy of Management Review*, vol. 20, no. 3 (1995): 709.

5 Ram Al Jaffri Saad and Abubakar Umar Farouk, "A Comprehensive Review of Barriers to a Functional *Zakat* System in Nigeria: What Needs to Be Done?," *International Journal of Ethics and Systems*, vol. 35, no. 1 (2019): 30.

6 Bin-Nashwan, Abdul-Jabbar, and Aziz, "Does Trust in *Zakat* Institution Enhance Entrepreneurs' *Zakat* Compliance?," 315.

7 Bin-Nashwan, Abdul-Jabbar, and Aziz, 315; Sawmar and Mohammed, "Enhancing *Zakat* Compliance through Good Governance: A Conceptual Framework," 136; Lince Bulutoding, Rika Dwi Ayu Parmitasari, and Suhartono, "Perilaku Kepatuhan Para Wajib Zakat di Provinsi Sulawesi Selatan," 192; Owoyemi, "Zakat Management: The Crisis of Confidence in *Zakat* Agencies and the Legality of Giving *Zakat* Directly to the Poor," 508–9; Saragih, "Generation XYZ's Perception on *Zakat* Mal and Tax: The Planned Behavior Perspective," 358, 372.

the hypothesis is formulated as follows.

H3: Trust towards ZMO has a significant effect on *Zakat* paying behavior through ZMO.

2.6 Intention

Intention is the tendency to apply behavior intentionally.¹ Intention is an important element in accepting or rejecting a person's behavior.² In Islam, every worship without intention will not get a reward (Qardawi, 2009).³ *Zakat*, as a pillar of Islam, must be carried out with the intention of seeking pleasure to worship Allah SWT.⁴ Therefore, the intention in this study is to examine the tendency of a Muslim to pay *Zakat* through ZMO.

The amount of *Zakat* that must be paid by a *muzakki* is estimated according to a certain calculation. It shows that the implementation of *Zakat* paying behavior needs to be prepared. Moreover, Muslims can also consider some ZMOs initially before paying their *Zakat* through the one that they trust.⁵ Thus, the intention is not only inward but also outward of a person's preparedness.

Muzakki's perception towards both *Zakat* and ZMO may affect the intention to pay *Zakat*.⁶ Along with the increase in the proper understanding of *Zakat*, the **tendency** to apply the behavior can also increase.⁷ In addition, *Muzakki's* trust in ZMO will increase the intention,⁸ because of the performance of ZMO in collecting *Zakat* funds and distributing ZIS funds professionally and transparently. Based on those exposures, it concludes that attitude, understanding of *Zakat*, and trust can also affect intention, which is conveyed from Hypothesis 4 to Hypothesis 6.⁹

3.6.1 Intention Effect on Behavior

Intention can also be a sign of a person's readiness to carry out the behavior.¹⁰ Some previous research

1 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

2 Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 513.

3 M Herbert, *The Plasticity of the Islamic Activist: Notes from the Counterterrorism Literature*, 2009, 217.

4 Sabri, "Recession's Effect on How to Pay *Zakat* on Commercial Goods: A Juristic Study," 23.

5 Hasan Mukhibad, Fachrurrozie Fachrurrozie, and Ahmad Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*," *Share: Jurnal Ekonomi Dan Keuangan Islam*, vol. 8, no. 1 (2019): 60.

6 Qurotu Uyun Alpriyama and Adityawarman Adityawarman, "Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Kepatuhan (Compliance Behavior) Pembayaran *Zakat* Perdagangan (Studi Kasus Pengusaha Muslim Batik Di Kota Pekalongan Tahun 2017)," *Diponegoro Journal of Accounting*, vol. 6, no. 3 (2017): 9–10; Najwa Mohd Khalil, Hanudin Amin, and Nur Shahirah Azman, "Compliance Intention to Pay *Zakat* on Salary," *International Journal of Zakat*, vol. 5, no. 2 (2020): 45; Yusuf Othman and Wan Nazjmi Mohamed Fisol, "Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance: Evidence from Public Educators in Kedah," *International Journal of Academic Research in Business and Social Sciences*, vol. 7, no. 2 (2017): 731.

7 Yusfiarto, Setiawan, and Nugraha, "Literacy and Intention to Pay *Zakat*," 23.

8 Mukhibad, Fachrurrozie, and Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*," 57.

9 Alpriyama and Adityawarman, "Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Kepatuhan (Compliance Behavior) Pembayaran *Zakat* Perdagangan (Studi Kasus Pengusaha Muslim Batik Di Kota Pekalongan Tahun 2017)," 9–10; Lince Bulutoding, Rika Dwi Ayu Parmitasari, and Suhartono, "Perilaku Kepatuhan Para Wajib *Zakat* di Provinsi Sulawesi Selatan," 4–203; Huda et al., "The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Intention to Pay *Zakah*," 276; Mohd Khalil, Amin, and Azman, "Compliance Intention to Pay *Zakat* on Salary," 45; Mukhibad, Fachrurrozie, and Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*," 57.

10 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

found that intention can affect behavior.¹ The behavior of paying *Zakat* is a planned action.² Therefore, *muzakki* needs to calculate in advance how many assets they have to spend on *amil/ZMO*.

Intention can be a good intermediary in translating the effect of the three independent variables on behavior. Several studies have been conducted on the intention and behavior of paying *Zakat*.³ Payment of *Zakat* as a prepared activity, which is more suitable to use the theory of planned behavior, namely the intention as an intermediary for *muzzaki* behavior. Based on the explanation of the theory and the results of previous research, hypothesis 7 is formulated as follows.

H7: Intention has a significant effect on *Zakat* paying behavior through ZMO

3. Methodology

The targeted respondent was *Muzakki*, who paid *Zakat* on income through ZMO. Thus, the study uses purposive sampling to collect the data. As for the questionnaires consisted of 11 points of respondent identities, 47 open questions with a Likert scale of 1-7, and 7 closed questions. The questionnaire was distributed offline and online from 2018 to 2019 to the *Muzakki* who regularly paid their zakat on income through 10 ZMO in Semarang City, Indonesia.

The collected data were then processed using the SmartPLS program.⁴ The steps of testing empirical model of research based on Partial Least Square (PLS) were: 1) constructing a diagram of causality between the construct of each variable and the estimate of the specific value of each variable, 2) testing the validity and reliability based on the result of convergent validity, discriminant validity, and composite reliability techniques, and 3) reading the inner model to test the relationship of the hypothesis among variables. The equation models or inner models in this study are as follows:

$$\eta_1 = \beta_0 + \gamma_1 \xi_1 + \gamma_2 \xi_2 + \gamma_3 \xi_3 + \zeta \dots \dots \dots (3.1)$$

Note:

β, γ = Regression coefficient

ζ = *Linear* variable residuals

η_1 = *Intention*

η_2 = *Zakat compliance behavior*

ξ_1 = *Attitude of Muzakki*

ξ_2 = *Understanding of Zakat*

ξ_3 = *Trust towards ZMO*

1 Lince Bulutoding, Rika Dwi Ayu Parmitasari, and Suhartono, "Perilaku Kepatuhan Para Wajib Zakat di Provinsi Sulawesi Selatan," 202–3.

2 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

3 Abubakar U Farouk, Kamil Md Idris, and Ram Al Jaffri Bin Saad, "Moderating Role of Religiosity on *Zakat* Compliance Behavior in Nigeria," *International Journal of Islamic and Middle Eastern Finance and Management*, vol. 11, no. 3 (2018): 1.

4 Imam Ghozali and Hengky Latan, *Partial Least Squares, Konsep, Teknik, Dan Aplikasi Menggunakan Program SmartPLS 3.0: Untuk Penelitian Empiris* (Semarang: Badan Penerbit Universitas Diponegoro Semarang, 2015), 15; Othman and Fisol, "Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance: Evidence from Public Educators in Kedah," 729–30.

The operational definitions and variable indicators in this research can be summarized in Table 1.

Table 1: Operational Definition and Variable Indicators

No.	Variable	Indicators	Reference
1	Attitude of Muzakki Attitude is an individual's attitude towards a behavior, which is based on beliefs about the positive and or negative consequences that will be obtained from that behavior.	X1.1= Advantage (for Muslims) X1.2= Practicality X1.3= Pleasant feeling X1.4= The probability of being done (because of its ease) X1.5= Urgency level	¹
2	Understanding of Zakat Knowledge is information that has been processed to gain understanding, learning, and accumulated experience so that it can be applied.	X2.1: Understanding the law of Zakat (Islamic Law) (Knowledge) X2.2: Understand the nature and benefits of paying Zakat (knowledge, feeling / experience) X2.3: Knowing that paying Zakat through Amil Zakat is the sunnah of the Prophet ﷺ (Knowledge) X2.4: Ability to calculate Zakat X2.5: Understanding of the law of Zakat X2.6: The different kinds of Zakat	²
3	Trust to ZMO Trust is the willingness of a party to accept an action from another party based on the expectation that the other party will take a certain action.	X3.1: Openness X3.2: Competent X3.3: Honesty X3.4: Integrity X3.5: Accountability	³
4	Intention A tendency toward intentional behavior.	Y1.1: Desires Y1.2: Efforts to implement the behavior Y1.3: Plan to conduct the behavior Y1.4: Attempts to contact relevant parties	⁴

- 1 Safwan Kamal et al., "How Do Muzakki Pay Professional Zakat? (The Qualitative Inquiries Using the Bloom Model)," *Journal of Islamic Marketing*, vol. 15, no. 3 (2024): 877; Farah binti Noor Azman Mastura and Bin Bidin Zainol, "Determinants of Attitude Toward Zakat on Saving," *Australian Journal of Basic and Applied Sciences* 9, no. 31 (2015): 7–13; Ur Rehman, Aslam, and Iqbal, "Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia ," 47.
- 2 Rahmatina Awaliah Kasri and Adela Miranti Yuniar, "Determinants of Digital Zakat Payments: Lessons from Indonesian Experience," *Journal of Islamic Accounting and Business Research*, 2021, 370; Merlinda, Burhan, and Ekawaty, "The Determinant of Moslem's Decision in Performing Commerce Zakat Payment: Case Study in Malang City, East Java Province," 65; Kamal et al., "How Do Muzakki Pay Professional Zakat? (The Qualitative Inquiries Using the Bloom Model)," 876; Yusufarto, Setiawan, and Nugraha, "Literacy and Intention to Pay Zakat," 17; Syahrullah and Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of Zakat on Employment Income," 89.
- 3 Amilahaq et al., "Digital Platform of Zakat Management Organization for Young Adults in Indonesia," 460; Bin-Nashwan, Abdul-Jabbar, and Aziz, "Does Trust in Zakat Institution Enhance Entrepreneurs' Zakat Compliance?," 777.
- 4 Kasri and Yuniar, "Determinants of Digital Zakat Payments: Lessons from Indonesian Experience," 370; Ur Rehman, Aslam, and Iqbal, "Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia ," 49.

No.	Variable	Indicators	Reference
5	Compliance Behavior of Paying Zakat on Income through Zakat Management Organizations Behavior is a real and planned activity carried out by an individual in response to something	Y2.1: Paying Zakat through ZMO Y2.2: Always paying Zakat after fulfilling the obligatory Zakat requirements Y2.3: Contacting the ZMO Y2.4: Not only paying Zakat fitrah, but also the Zakat of income	¹

4. Results and Discussion

This study was done by distributing the questionnaire to *Zakat* payers, especially Muslims in Middle Java, Regional of Semarang City, as the eighth highest population in Indonesia.² The questionnaires were distributed online and offline, due to the fact that many *Zakat* payers still did not use the digital *Zakat* platform. Especially the adults and seniors, *muzakki*, who are still unfamiliar with technology, while the young adults can commonly be approached online.³ From the 200 hardfile questionnaires we had distributed, only 168 were collected, but there are 2 questionnaires that are incomplete. As for the online questionnaire, we could get 85 pieces of data. Based on the data conducted, the demography of respondents can be seen in Table 2.

Table 2: Demographics of Respondents (*Muzakki*)

Description	Criteria	N	Percentage
Gender	Male	115	45.82%
	Female	136	54.18%
Age	years old 19-35	110	43.82%
	more than 35 years old	116	46.22%
	No Answer	25	9.96%
The last education level	Undergraduate	44	17.53%
	Graduated	169	67.33%
	Post Graduated	32	12.75%
	(Others (Profession	6	2.39%
Marital Status	Single	65	25.90%
	Married	178	70.92%
	Others/no answer	8	3.19%
Jobs	Entrepreneurs	24	9.56%
	Civil Servant	88	35.06%
	Private employees	99	39.44%
	Others	40	15.94%
(Total Respondent (N		251	100%

¹ Farah Mastura Noor Azman and Zainol Bidin, "Factors Influencing *Zakat* Compliance Behavior on Saving," *International Journal of Business and Social Research*, vol. 05, no. 01 (2015): 123; Bin-Nashwan, Abdul-Jabbar, and Aziz, "Does Trust in *Zakat* Institution Enhance Entrepreneurs' *Zakat* Compliance?," 777.

² Central Bureau of Statistics, "Statistik Indonesia 2019" (Jakarta, 2019), 5.

³ Amilahaq et al., "Digital Platform of *Zakat* Management Organization for Young Adults in Indonesia," 460.

Based on the demographic data, it can be seen that most respondents are married and have a high educational background. Thus, it can be said that married people have better maturity and awareness of their responsibilities, and a good education can increase their knowledge of the existence of the *Zakat* Management Organization. Based on age range, young adults and senior Muslims have the awareness to pay *Zakat*; however, the approach method that is done by ZMO could be different. Seniors' *Zakat* payers commonly prefer to pay *Zakat* cash or directly, while many young adults are familiar with digital methods of *Zakat* payment, such as using the website, mobile banking, or a current application from the *Play Store*.

4.1 Data Analysis

The first step of data analysis was arranging the diagram path among latent variables, and between the latent variable and the indicator. The result of the outer model is presented in Figure 1.

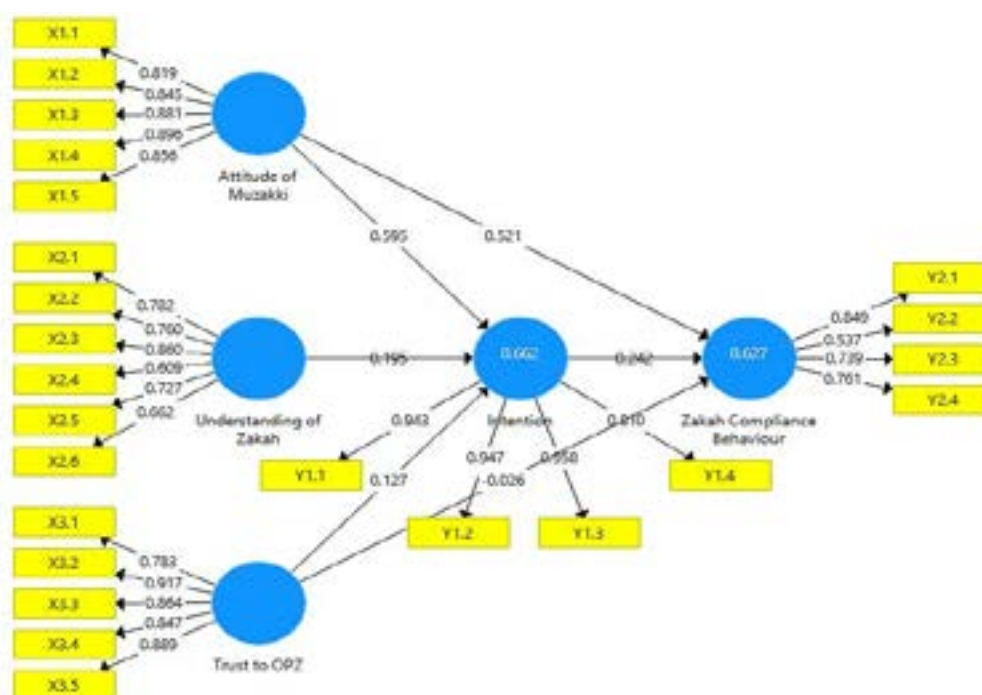


Figure 1: Result of PLS Algorithm

Validity test was used to measure the extent to which the research indicator was able to express the latent variable.¹ The validity test result showed the number of outer loadings.² The numbers were between the variable (blue circles) and the indicators (yellow rectangles). The construct was valid if it was more than 0.7.

The construct of the latent variable is valid if the validity value is up to 0.7. However, the indicators could still be considered by checking the discriminant validity, as the highest correlation was with its own variable, not other variables. The third consideration was seeking the t-statistics. This number was in the

1 Imam Ghozali, *Aplikasi Analisis Multivariate Dengan Program SPSS, Edisi 4* (Semarang: Badan Penerbit UNDIP, 2009), 21.

2 See the Appendix for the Outer Loading table.

inner model analysis result. If the t-statistic between the latent variable and the indicators was lower than the t-table (1.96), the indicator had to be removed from the model, and vice versa.

The next step in Partial Least Squares analysis was to test the reliability of the data. A reliability test was performed to measure whether indicators could be consistent.¹ The data were reliable if the amount of composite reliability and Cronbach's Alpha were up to 0.7. The results of the data reliability test can be seen in Table 3.

Table 3: Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude of Muzakki	0.912	0.934	0.739
Intention	0.935	0.955	0.841
Trust towards ZMO	0.912	0.935	0.741
Understanding of Zakat	0.831	0.876	0.544
Zakat Compliance Behavior	0.709	0.817	0.534

4.2 Hypothesis Test

The results of the data analysis showed that the data were valid and reliable. The next step of analysis was inner model analysis. The results of the inner model were used to test the hypotheses. It was done by observing the significance and t-statistic value between the independent variables and the dependent variable. The results of the inner model for the hypothesis test are presented in Table 4.

Table 4: Hypothesis Test (Path Coefficients)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
Attitude -> ZCB	0.521	0.531	0.067	7.721	***0.000	H1 is accepted
Understanding -> ZCB	0.131	0.141	0.054	2.406	**0.016	H2 is accepted
Trust -> ZCB	-0.026	-0.029	0.061	0.423	0.672	H3 is rejected
Intention -> ZCB	0.242	0.229	0.082	2.933	***0.004	H4 is accepted
Attitude -> Intention	0.595	0.593	0.060	9.911	***0.000	H5 is accepted
Understanding -> Intention	0.195	0.202	0.056	3.499	***0.001	H6 is accepted
Trust -> Intention	0.127	0.125	0.060	2.128	*0.034	H7 is accepted

¹ Ghozali, 45.

Note: ***) significant of $p < 0.01$; **) significant of $p < 0.05$; *) significant of $p < 0.10$.

Source: Output of Smart PLS 3, processed (2022)

In Table 4, attitude, understanding of *Zakat*, and intention have a significant influence on *Zakat* paying behavior through ZMO. Meanwhile, *Muzakki's* trust towards ZMO does not affect behavior. The hypothesis test among attitude, understanding of *Zakat*, and trust to intention shows the result that the three independent variables have a significant effect. Thus, it concludes that six hypotheses are accepted, and only one hypothesis is rejected, which is the third hypothesis (H3) stating that trust has a significant effect on *Zakat* paying behavior through ZMO (**H3 is rejected**).

4.3 Direct and Indirect Effect Test

The result indicated the existence of indirect influence among attitude, understanding of *Zakat*, and trust toward behavior through intention. The indirect effect test can be seen in Table 5 about specific indirect effects.

Table 5: Specific Indirect Effects

	Standard Deviation	T Statistics	P Values	Conclusion
Attitude -> Intention -> ZCB	0.050	2.873	***0.004	There is an intervening function
Understanding -> Intention -> ZCB	0.020	2.372	**0.018	There is an intervening function
Trust -> Intention -> ZCB	0.020	1.541	0.124	There is no intervening function

Note: ***) significant of $p < 0.01$; **) significant of $p < 0.05$; *) significant of $p < 0.10$.

In Table 5, attitude and understanding of *Zakat* can affect behavior through intention as an intermediate variable. Thus, the intention is a partial mediator between attitude and understanding of *Zakat* on behavior because attitude and understanding of *Zakat*, respectively, have a direct influence on behavior. However, intention cannot be a good mediator between trust and the *muzakki's* compliance.

4.4 Determination of Coefficient (*R-Square*)

The determination of the coefficient was used to find the contribution of independent variables to the dependent variable. In this study, the determination of the coefficient is given in Table 6.

Table 6: Result of *R-Square*

	R Square	R Square Adjusted
Intention	0.662	0.658
Zakat Compliance Behavior	0.627	0.621

Based on Table 6, R square of *Zakat* compliance behavior is 0.627, which means that the impact of attitude, understanding about *Zakat*, trust, and intention toward *Zakat* compliance behavior through ZMO is equal to 62.7%, while the other 37.3% is influenced by another variable, which is not used in this study.

4.5 Discussion

Attitude influences the behavior of *Zakat* compliance through ZMO significantly, both directly and through intention. This study supports Ajzen's Planned Behavior Theory (2006) and also previous research.¹ Although there was much research that had studied attitude, it commonly only analyzes the relation between attitude and intention,² or attitude toward behavior.³ Meanwhile, the core model of planned behavior suggests that attitude could affect the behavior through intention.⁴ Besides, there were some researchers that against the conclusion, they said that attitude did not affect the behavior.⁵ Thus, this study, which makes intention the intervening variable between attitude and behavior, could solve previous contradictory results.

Among the independent variables in this study, attitude becomes the factor that correlates greatly with behavior. It is proved by the significance rate at 0.004, and the coefficient correlation reaches 0.144. It indicates that the perception of society toward paying *Zakat* through ZMO is positive (agree). Based on the outer loading output (see Appendix), among the 5 indicators of attitude, the reflection is dominated by feelings of satisfaction, especially for the *ease* when paying *Zakat* through ZMO. It shows the main role of ZMO in increasing the willingness of *muzakki* to pay *Zakat* through ZMO. The role of ZMO emphasizes efficiency improvement in transactions, such as practicality, convenience, and satisfaction, although ZMO still lacks an advantage.

Based on the analysis above, it is advisable to demonstrate a diversification of benefits (higher value added) if *Zakat* distribution is done by professional *Zakat* management, rather than *Zakat* distribution by each *muzakki* (personal distribution). Moreover, the management of integrated *Zakat* funds has been exemplified in the time of the Prophet Muhammad SAW and his fellows (Caliph).

The influence of attitudes on the behavior of paying *Zakat* through intention shows that Ajzen's Theory

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- 1 Alpriyama and Adityawarman, "Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Kepatuhan (Compliance Behavior) Pembayaran *Zakat* Perdagangan (Studi Kasus Pengusaha Muslim Batik Di Kota Pekalongan Tahun 2017)," 1; Lince Bulutoding, Rika Dwi Ayu Parmitasari, and Suhartono, "Perilaku Kepatuhan Para Wajib Zakat di Provinsi Sulawesi Selatan," 191; Mohd Khalil, Amin, and Azman, "Compliance Intention to Pay *Zakat* on Salary," 45; Othman and Fisol, "Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance : Evidence from Public Educators in Kedah," 731; Saragih, "Generation XYZ's Perception on *Zakat* Mal and Tax: The Planned Behavior Perspective," 366.
 - 2 Mohd Khalil, Amin, and Azman, "Compliance Intention to Pay *Zakat* on Salary"; Othman and Fisol, "Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance : Evidence from Public Educators in Kedah"; Andam and Osman, "Determinants of Intention to Give *Zakat* on Employment Income: Experience from Marawi City, Philippines"; Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country"; Ur Rehman, Aslam, and Iqbal, "Factors Influencing the Intention to Give Zakāt on Employment Income: Evidence from the Kingdom of Saudi Arabia."
 - 3 Saragih, "Generation XYZ's Perception on *Zakat* Mal and Tax: The Planned Behavior Perspective"; Mukhibad, Fachrurrozie, and Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*."
 - 4 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.
 - 5 Nurul binti Abdullah Farida, "Determinants of Zakah Compliance Intention Behaviour on Savings Among Lecturers in Kedah Matriculation College" [Unpublished Master's Thesis] (Malaysia: Universiti Utara Malaysia, Othman Yeop Abdullah Graduate School of Business, 2014); Azman and Bidin, "Factors Influencing *Zakat* Compliance Behavior on Saving."

of Planned Behavior can be applied to the behavior of paying *Zakat* through ZMO by *muzakki*.¹ Before *muzakki* pays *Zakat*, they need to calculate the *Zakat* amount that must be paid. It strengthens the character of paying *Zakat* as planned behavior. This study also supports the research from Farikha and Ghoniyah that intention could mediate attitude towards compliance behaviour to pay *Zakat*.²

Understanding of *Zakat* as part of the religiosity factor, independently, could affect the behavior to pay *Zakat* through ZMO.³ Understanding of *Zakat* could also affect the intention itself.⁴ In conclusion, understanding of *Zakat* could affect the behavior of paying *Zakat* through intention as an intervening factor. Understanding or knowledge is not part of the planned behavior model.⁵ Thus, this study has contributed to the new finding.

Basically, paying *Zakat* is an act of worship toward God.⁶ Doing worship without a proper understanding will not make the worship valuable. Thus, it is important to have a proper understanding of *Zakat* so that the action can be counted as a conscious and meaningful act of worship. Moreover, doing some worship must begin with the intention.⁷ Indeed, paying *Zakat* is an action that must be prepared first. Muslims should calculate how much *Zakat* they must pay.

The results of this study indicate that a good synergy between the understandings of Islamic *Zakat fiqh* and the good management of *Zakat* funds has not been achieved. The correlation of *Muzakki*'s understanding of *Zakat* and the behavior is much lower than the correlation between attitude and behavior. Based on outer loading output (see Appendix), society knows well about the value of a professional institution in charge of managing *Zakat*, but still lacks a feeling of paying *Zakat* (the wisdom of *Zakat*), and also still lacks in the education of *Zakat* and its calculation.

Then, socialization and education about Islamic studies, especially about *Zakat*, should be done by the *Amil* of *Zakat* (ZMO). The society will pay *Zakat* through ZMO not only because that's practical, but also because they understand the *fiqh* and the virtue. Through socialization and education, one could improve the experience with the *Zakat* institution, also increase the ability to understand the principles of *Zakat*, and

1 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

2 Farikha Amilahaq and Nunung Ghoniyah, "Compliance Behavior Model of Paying *Zakat* on Income through *Zakat* Management," *SHARE: Jurnal Ekonomi Dan Keuangan Islam* 8, no. 1 (2019): 129; Sadallah, Abdul-Jabbar, and Aziz, "Promoting *Zakat* Compliance among Business Owners in Algeria: The Mediation Effect of Compliance Intention," 1614.

3 Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 520; Sukri, Wahab, and Hamed, "Compliance to Pay *Zakat* on Gold: A Study on UUM Staff"; Syahrullah and Ulfah, "Response of Indonesian Academicians Toward Factors Influencing the Payment of *Zakat* on Employment Income," 87; Teh Suhaila Tajuddin, Aza Shahnaz Azman, and Noraini Shamsuddin, "Compliance Behaviour of *Zakat* on Salary Income among Muslim Youth in Klang Valley," in *International Conference on Social Science Research (ICSSR)* (Kuala Lumpur, 2015), 656–64.

4 Yusfiarto, Setiawan, and Nugraha, "Literacy and Intention to Pay *Zakat*," 23.

5 Ajzen, "Theory Plan. Behav."; Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

6 Ghazal and Zulkhibri, "Islamic Inclusive Growth Index for the Organisation of Islamic Cooperation (OIC) Member Countries"; Amilahaq and Ghoniyah, "Compliance Behavior Model of Paying *Zakat* on Income through *Zakat* Management," 132.

7 H Hikmat Kurnia and H A Lc Hidayat, *Panduan Pintar Zakat*, ed. Dra. Neni M. Ag Nuraeni (2008: QultumMedia, 2008); Amilahaq and Ghoniyah, "Compliance Behavior Model of Paying *Zakat* on Income through *Zakat* Management," 119.

the role of *Zakat* from its norms.¹ This study has significantly proved that a proper understanding of *Zakat* could affect the intention and the behavior to pay *Zakat*.²

The public's willingness to pay *Zakat* through ZMO is due to a qualified understanding. The qualified understanding is a responsibility of both the government and the ZMO as *Amil*. *Amil* of *Zakat* is not only obliged to collect and distribute the *Zakat* fund, but also to provide understanding to *muzakki* (*Zakat* socialization).

Muzakki's trust in ZMO has an insignificant effect on the compliance behavior, which supports the previous results. But trust has a significant impact on intention, which is also supported by previous research.³ Besides, intention could not intermediate the relation of trust toward behavior. Trust is not part of the planned behavior model.⁴ But trust is the reflection of *muzakki*'s perspective and assessment about the ZMO (*muzakki* external factor approach). Thus, to encourage people willing to pay their *Zakat* through ZMO, gaining trust is important. Trust could encourage people to do the intended behavior by increasing the transparency of ZMO. It could be done by utilizing a digital platform to support transparency toward society.⁵ Based on outer loading output (see Appendix), the professionalism of ZMO is important to build trust, i.e., competence, accountability, honesty, and integrity. According to *Muzakki*'s answers about ZMO, they expect ZMO to have high professionalism, be trustworthy, accountable, and transparent about *Zakat* fund management from collection, distribution, and reporting the number of benefits. Thus, the added value can only be achieved if *Zakat* management is mandated to professional *amil Zakat* such as ZMO. Optimization of ZMO's quality must be followed by the openness of the process of collecting and distributing ZIS funds, along with the socialization to *muzakki*, in order to access the information disclosure. This can be done by utilizing the social financial technology (digital platform).⁶

1 Kamal et al., "How Do Muzakki Pay Professional *Zakat*? (The Qualitative Inquiries Using the Bloom Model)," 878.

2 Bidin, Deraman, and Othman, "Individual Determinants of *Zakat* Compliance Intention on Saving"; Mohd Khalil, Amin, and Azman, "Compliance Intention to Pay *Zakat* on Salary," 45; Othman and Fisol, "Islamic Religiosity, Attitude and Moral Obligation on Intention of Income *Zakat* Compliance: Evidence from Public Educators in Kedah"; Yusfiarto, Setiawan, and Nugraha, "Literacy and Intention to Pay *Zakat*," 22–23; Saad, Farouk, and Abdul Kadir, "Business *Zakat* Compliance Behavioral Intention in a Developing Country," 523.

3 Bidin, Deraman, and Othman, "Individual Determinants of *Zakat* Compliance Intention on Saving"; Mukhibad, Fachrurrozie, and Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*," 57.

4 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

5 Amilahaq et al., "Digital Platform of *Zakat* Management Organization for Young Adults in Indonesia," 460; Mukhibad, Fachrurrozie, and Nurkhin, "Determinants of the Intention of Muzakki to Pay Professional *Zakat*," 60.

6 Tika Widiastuti et al., "Optimizing *Zakat* Governance in East Java Using Analytical Network Process (ANP): The Role of *Zakat* Technology (*Zakatech*)," *Journal of Islamic Accounting and Business Research*, 2021; Taysir Al-Nais, "The Theory of Utility Maximization in Islamic Economic Jurisprudence: A Foundational Study," *Journal of College of Sharia and Islamic Studies*, vol. 34, no. 2 (2016); Kasri and Yuniar, "Determinants of Digital *Zakat* Payments: Lessons from Indonesian Experience," 375.

This study showed that intention could affect behavior. It is also supported by previous research.¹ This study is also in line with the basic theory of planned behavior popularized by Ajzen, which makes intention the intermediary between attitude and planned behavior.² As previous research did not combine the analysis of independent variables toward intention and behavior in one comprehensive model. Meanwhile, *Zakat* payment is a prepared activity, which is more suitable to use the planned behavior model, it is by involving intention as the intermediate of the relationship.

As an intermediate toward behavior or the action taken, intention has some indicators that build the variable. It is the existence of a plan to conduct the behavior/action, the effort to conduct the thing, desires or wants, and other activities, such as attempts to contact relevant parties (having a survey to collect more information). Thus, the intention is not only a desire with some effort. Intention as a reflection of a person's tendency to behave is an initial provision to increase the level of attitude and knowledge, resulting in *Zakat* paying behavior through ZMO.

Intention also has a positive correlation between trust and behavior, but it still has no significant effect in mediating trust with behavior. In other words, *muzakki's* trust has no effect on behavior, which allegedly means that there are other factors to keep the behavior of paying *Zakat* through ZMO.

The dominance of attitude as a factor affecting behavior, and the low correlation of understanding about *Zakat*, show that the implementation of the behavior of paying *Zakat* through ZMO has not been matched by a comprehensive understanding by the *muzakki* about *Zakat* itself, and is more likely to see paying *Zakat* through ZMO as something practical.

So the interested parties, especially from the Amil *Zakat* and also agencies to try to provide awareness education on paying *Zakat*, to optimize socialization and education with the right material, namely related to *Zakat* fiqh itself, in an effort to reduce the imbalance of understanding of *Zakat* by *muzakki*. The socialization was mainly allocated to the institutions where they worked. The social and educational material begins with understanding the fiqh of *Zakat*, *Zakat* and management of *Zakat* during the time of the Prophet and during the time of the Prophet's ﷺ companions, the benefits or added value by professionally managing *Zakat* funds, socialization to obtain information on the disclosure of amil *Zakat*, and the last is socialization of the conveniences of paying *Zakat* through amil *Zakat*. Thus, the efforts to increase *Zakat* collection are carried out by using the *muzakki* approach. It is by increasing the understanding and affection from *Muzakki's* perspective toward ZMO.

1 Alpriyama and Adityawarman, "Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Kepatuhan (Compliance Behavior) Pembayaran *Zakat* Perdagangan (Studi Kasus Pengusaha Muslim Batik Di Kota Pekalongan Tahun 2017)," 9; Lince Bulutoding, Rika Dwi Ayu Parmitasari, and Suhartono, "Perilaku Kepatuhan Para Wajib *Zakat* di Provinsi Sulawesi Selatan," 202–3; Saragih, "Generation XYZ's Perception on *Zakat* Mal and Tax: The Planned Behavior Perspective," 366; Sepryna and Ratnasari, "Pengaruh Sikap, Norma Subjektif, Dan Kontrol Perilaku Yang Dirasakan Terhadap Niat Serta Pengaruh Niat Terhadap Kepatuhan Membayar *Zakat* Penghasilan."

2 Ajzen, "The Theory of Planned Behavior: Frequently Asked Questions," 315.

5. Conclusion and Suggestion

5.1 Conclusion

The study found that attitude, understanding, and intention are factors that influence behaviour to pay *Zakat* through *Zakat* Management Organizations (ZMOs), while trust in ZMO is not a significant factor. However, the low correlation between *Zakat* understanding and behaviour suggests that behaviour is not solely driven by comprehensive understanding but rather a practical and repetitive action. The study also suggests that the intervention of some workplaces, where managers encourage employees to pay *Zakat* through salary deductions, is a significant external factor that influences behaviour.

Although attitude is a dominant factor affecting behavior, the low correlation between *Zakat* understanding and behavior indicates that behavior is not equal to the comprehensive understanding of *Zakat* itself. It is more likely a practical and repetitive action, and not because they really care about the urgency of *Zakat*.

In addition, *Muzakki's* trust in ZMO does not affect the behavior of the *muzakki*. It strengthens the statement above because *Muzakki* keeps paying *Zakat* through ZMO even though they do not really trust ZMO. The suspected cause of the phenomenon is the intervention of some workplaces where the managers encourage the employees (*muzakki*) to pay *Zakat* through salary deductions (paying *Zakat* via payroll system). The normative appeal which is also an external factor, tends to make *muzakki* pay *Zakat* on income through ZMO.

5.2 Suggestion

- 1- Managerially, to the parties concerned, especially *Amil Zakat*, scholars, and the government, is to optimize socialization and education about the fiqh of *Zakat*. It should be done in an effort to reduce the inequality of *Muzakki's Zakat* understanding. The idea is based on the results of open questions that were proposed in this study. The materials of socialization are; a) the understanding of profession/income *Zakat* fiqh, b) the management of *Zakat* in the time of the Prophet and the Caliph, c) the proven added value when *Zakat* was managed professionally, d) the socialization about the published report of *Zakat* management by ZMO, and e) the socialization of the easiness in paying *Zakat* through *amil Zakat* (ZMO).
- 2- Differentiation on *muzakki's* characteristics is necessary because there are *muzakki* who pay *Zakat* by their own willingness, and there are *muzakki* who pay *Zakat* via the payroll system encouraged by normative factors. Thus, we can find out whether there is a different pattern between the two characteristics of *muzakki*.

Informed Consent

The study obtained all required institutional approvals and the informed consent of all participants

Data Availability Statement

The datasets generated and/or analyzed in the present study are available from the corresponding author upon reasonable request.

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