



# Understanding The Behavior of Paying Professional Zakat: A Perspective on The Extended Theory of Planned Behavior

Yuli Fajar Rohmah<sup>1</sup>, Wuri Handayani<sup>1\*</sup>

\*Corresponding email: wurihandayani@ugm.ac.id

## Article History

Received: June 12<sup>th</sup>, 2025

Revised: July 6<sup>th</sup>, 2025

Accepted: July 31<sup>th</sup>, 2025

## Abstract

The main objective of this research is to explore the factors that impact individuals' willingness to pay Zakat on their employment income or professional Zakat based on the Extended Theory of Planned Behavior (ETPB). The research approach employed in this study was quantitative research based on primary data. To gather the necessary data, a survey of civil servants (PNS) was conducted in five departments of the Yogyakarta City government, namely the Health Department, Environmental Department, Tourism Department, Education Department, and Agriculture Department. 145 valid questionnaires were analyzed using the partial least squares structural equation modelling (PLS-SEM). The findings of the research indicate that subjective norms, the credibility of Zakat Institutions, and information from Zakat management institutions positively impact the intention to pay Zakat. Nevertheless, the intention to pay Zakat was not positively influenced by attitude, perceived behavioral control, or understanding of the profession. This study's implications may assist regulators and policymakers in increasing public awareness of Zakat contributions. To achieve this, Zakat institutions could make efforts to improve dissemination, issue circulars, improve services, and promote transparency, particularly in the collection and distribution of Zakat funds.

**Keywords:** Extended theory of planned behavior, Credibility, Knowledge, Professional Zakat

**JEL Classification:** D91; L3; D8; H21

**Type of paper:** Research Paper

@ IJIEF 2024 published by Universitas Muhammadiyah Yogyakarta, Indonesia

## DOI:

<https://doi.org/10.18196/ijief.v8i2.22700>

## Web:

<https://journal.umy.ac.id/index.php/ijief/article/view/22700>

## Citation:

Rohmah, Y. F. & Handayani, W. (2025). Understanding The Behavior of Paying Professional Zakat: A Perspective on The Extended Theory of Planned Behavior. *International Journal of Islamic Economics and Finance (IJIEF)*, 8(2). 268-292.  
<https://journal.umy.ac.id/index.php/ijief/article/view/22700>

<sup>1</sup>Department of Accounting, Faculty of Economics and Business, Universitas Gadjah Mada, Indonesia

## I. Introduction

According to Islamic tradition, zakat is a financial obligation incumbent upon affluent Muslims to allocate a portion of their wealth for charitable purposes, specifically to aid members of the community in need (Sawmar & Mohammed, 2021). This mechanism aims to reduce economic disparities between the wealthy and the poor (Al Kaaf, 2002) and to foster societal harmony. It is estimated that the global potential of zakat amounts to approximately US\$600 billion (Heikal & Khaddafi, 2014). Data from the Ministry of Religious Affairs in 2021 indicate that Indonesia's Muslim population comprises approximately 238,085,657 individuals. The projected nationwide collection of ZIS-DSKL (Zakat Infaq Sedekah-Other Religious Social Funds) for 2023 is estimated at IDR 33 trillion, with contributions of IDR 9.2 trillion by BAZNAS RI, IDR 15.8 trillion by provincial and regency/city BAZNAS authorities (Badan Amil Zakat Nasional, the National Zakat Administrative Agency), and IDR 7.9 trillion by LAZ (Lembaga Amil Zakat, Zakat Administrative Agency managed by a non-governmental organization). Nonetheless, the funds collected through official zakat institutions are significantly lower than expected, highlighting a lack of public awareness regarding the use of official channels for zakat payment (Istikhomah & Asrori, 2019).

Research suggests that the insufficient collection of zakat, an obligatory act of worship for Muslims, may be linked to non-compliance among Muslims in fulfilling this religious duty (Sadallah et al., 2023). This phenomenon has been documented in multiple countries, including Yemen (Bin-Nashwan et al., 2021), Nigeria (Farouk et al., 2018), Malaysia (Saad et al., 2019), and Algeria (Sadallah et al., 2023). The potential and acceptance of zakat vary among different nations, depending on the willingness to fulfil this obligation, leading to numerous studies on the factors influencing this behavior.

Previous research has primarily utilized behavioral models, such as the Theory of Planned Behavior (Heikal & Khaddafi, 2014; Bin-Nashwan et al., 2021) and the Theory of Reasoned Action (Saad & Haniffa, 2014; Farouk et al., 2018). The Theory of Planned Behavior has proven effective in predicting individuals' intentions to pay zakat. However, previous studies have mainly focused on examining the intention to pay zakat (Andam & Osman, 2019; Othman et al., 2017; Ram Al Jaffri, 2010; Saad et al., 2020; Sadallah et al., 2023). There remains a gap between intention and behavior, as many people intend to pay zakat but do not follow through. Therefore, further research is necessary to identify the factors influencing both the intention and actual behavior of zakat payment.

This paper aims to fill this gap by extending the Theory of Planned Behavior to include additional factors that influence attitudes towards paying zakat. First, while TPB offers insights into zakat-paying behavior, it may not be entirely sufficient. As such, this paper proposes an extension to include factors such as the credibility of zakat institutions, which encompasses public trust, confidence in their integrity, transparency, and capability in managing zakat; the understanding of professional zakat; and the information provided by zakat management institutions regarding transparency and openness (Cokrohadisumarto et al., 2020). Incorporating these variables enables better predictions of future actions and responds to recent recommendations by Kamal

et al. (2024) for a quantitative study examining the influence of cognitive (knowledge), affective (attitude), and psychomotor (practice) factors on paying professional zakat.

Secondly, whereas prior studies focused broadly on zakat, this research concentrates on professional zakat concerning income from one's profession, such as civil servants. The study was motivated by the belief that BAZNAS Kota Yogyakarta is not fully leveraging the potential of zakat, especially professional zakat. With a total of 10,565 civil servants in Kota Yogyakarta, the potential for professional zakat collection is significant if each pays 2.5% of their income. However, only 2,600 civil servants out of over 5,000 have contributed to professional zakat through BAZNAS Kota Yogyakarta. This low participation may be due to the non-compliance of muzaki civil servants who are not actively paying zakat. The findings of this study could serve as a reference for zakat management bodies to develop marketing strategies based on muzaki preferences.

## **II. Literature Review**

### **Extended Theory of Planned Behavior (ETPB)**

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) that was developed to predict and explain individual behavior (Ajzen, 1991). According to the TPB, behavioral intention is influenced by attitude, subjective norm, and perceived behavioral control. The TPB has been widely used by researchers studying zakat paying behavior (Saad et al., 2010; Heikal & Khaddafi, 2014; Saad & Haniffa, 2014), and it has been found to be an effective tool in understanding the behavioral intention of zakat compliance.

This theory is utilized to address our research objectives and expound on the factors that impact individuals' willingness to give zakat. However, we have incorporated additional variables, such as credibility of zakat institutions, understanding of professional zakat, and information about zakat management institutions, and propose the extended of the theory of planned behavior (ETPB) and enhance its explanatory power on zakat paying behavior (Smith & McSweeney, 2007; Sapingi et al., 2011; Linden, 2011; Kashif & De Run, 2015; Kashif et al., 2015; Andam & Osman, 2019; Cokrohadisumarto et al., 2020; Ur Rehman et al., 2021). Our study aims to examine how attitude, subjective norms, perceived behavioral control, credibility of zakat institutions, understanding of professional zakat, and information on zakat management institutions influence intention to pay zakat. We will provide further details on this in the hypothesis development.

### **Previous Research and Hypotheses Development**

#### **Attitude and Intention to Pay Professional Zakat**

Attitude refers to a person's psychological inclination towards helping those in need (Shook & Bratianu, 2010). Previous studies have identified various factors that can influence an individual's attitude towards paying zakat (Linden, 2011; Huda et al., 2012; Kashif & De Run, 2015; Kashif et al., 2018). According to TPB, a positive attitude towards zakat payment can impact an individual's intention to give zakat, meaning that someone who has a favorable outlook towards paying zakat is more likely to intend to pay it from their wealth. This is supported by previous research which

found that a positive attitude towards giving zakat is correlated with the intention to give zakat (Heikal & Khaddafi, 2014; Saad & Haniffa, 2014; Rahman, 2015; Saad et al., 2020). Therefore, to examine the relationship between attitude and the intention to pay zakat, the researcher proposes the following hypothesis:

H1: Attitude has a positive effect on the intention to pay professional zakat

#### **Subjective Norms and Intention to Pay Professional Zakat**

According to Ajzen and Fishbein (1980), subjective norms refer to an individual's evaluation of other individuals who may influence their behavior-related decisions. Previous research in various fields has shown that subjective norms play a significant role in shaping intention (Taylor & Todd, 1995; Venkatesh & Davis, 2000; Gopi & Ramayah, 2007; Ramayah et al., 2009). When it comes to zakat compliance behavior, studies conducted by Saad & Haniffa (2014) and Farouk et al. (2018) have found that subjective norms have a significant impact on the intention to comply. However, Huda et al. (2012) argued that subjective norms do not affect zakat compliance behavior. To test the effect of subjective norms on intention, the researcher has formulated the following hypothesis:

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

#### **Perceived Behavioral Control and Intention to Pay Professional Zakat**

Perceived behavioral control refers to an individual's perception of how difficult it is to carry out desired behavior, based on their beliefs about the availability of resources and opportunities needed to achieve that behavior (Ajzen, 1991). This perception is shaped by past experiences and anticipation of obstacles. According to TPB, perceived behavioral control significantly influences a person's intention to give zakat. Individuals who perceive that they have control over the behavior are more likely to pay zakat from their income and have the intention to give zakat (Bin-Nashwan et al., 2020; Saad et al., 2020). However, some studies have found that perceived behavioral control does not have a significant effect on the intention to give zakat (Huda et al., 2012; Heikal & Khaddafi, 2014; Kashif & De Run, 2015; Saad et al., 2020). To test the effect of perceived behavioral control on intention, the researcher has formulated the following hypothesis:

H3: Perceived behavioral control has a positive effect on the intention to pay professional zakat

#### **Credibility of Zakat Institution and Intention to Pay Professional Zakat**

Institutional trust refers to a donor's confidence in a nonprofit organization, which reduces their concern that the organization may act in an opportunistic manner. This is an important feature of a sustainable economy and should be considered (Daskalopoulou, 2019). Zakat institutions play a central role in collecting and managing zakat funds. Depositing zakat funds and considering zakat payer's interest are crucial to the success and survival strategy of these institutions (Kashif et al., 2018). This is because Muslims are obligated to have an adequate perception of credibility towards the institution. To examine the effect of the credibility of Zakat institutions on the intention to pay Zakat, the following hypothesis is formulated:

H4: The credibility of Zakat institutions has a positive effect on the intention to pay professional Zakat

### **Understanding of Professional Zakat and Intention to Pay Professional Zakat**

It is believed that having knowledge about zakat is important for people who want to follow it and predict future actions related to it (Bandura, 1989). The level of knowledge a person has about zakat can influence their decision to comply with it. Understanding basic teachings of Islam is also necessary and can affect a person's compliance with zakat (Saad et al., 2020). However, many people still do not have a proper understanding of how to calculate and determine the amount to be paid as zakat (Muhammad, 2016). Studies have shown that zakat knowledge has a significant and positive impact on the intention to pay zakat (Bidin, 2008; Ali et al., 2017; Haji-Othman et al., 2018). Therefore, to examine the effect of professional zakat understanding on the intention to pay zakat, a hypothesis has been formulated.

H5: Understanding of professional zakat has a positive effect on the intention to pay professional zakat

### **Information Provided by Zakat Management Institution and Intention to Pay Professional Zakat**

Zakat-related information has a significant impact on those who receive it. Such information motivates zakat payers to fulfill their religious obligations by increasing their trust and awareness. Good information can stimulate a person's intrinsic belief to comply with zakat payment, resulting in a higher demand trend. This is because better decision-making related to the payment of donations involving zakat payers' money can be expected, which is considered an excess (Al-Qaradhwai, 1981). Therefore, it is crucial to prioritize the amount of information regarding zakat management institutions before creating awareness that leads to an intention to pay zakat. The spreading of information among muzaki can increase awareness, but it depends on the affordability and availability of the information. According to a study by Pikkarainen et al. (2004), acceptance tends to be low or limited without information. Similarly, a study by Panggi et al. (2022) states that when information is useful, customer knowledge increases as it enables good and informed decision-making. To test the effect of information on zakat management institutions on the intention to pay zakat, the following hypothesis is formulated:

H6: Information on Zakat Management Institutions has a positive effect on the intention to pay professional Zakat

### **Intention to Pay Zakat and Intention to Pay Professional Zakat**

Ajzen (2005) suggests that TPB intention plays a mediating role in the influence of other variables on behavior. Similarly, Saad & Haniffa (2014) suggest that the effect of independent variables on behavior is dependent on an individual's intention to perform the behavior of paying zakat. Davis et al. (1989) also propose that the impact of other variables on behavior is expected to be mediated by intention. In previous studies, all the independent variables listed in this study have been found to have a significant relationship with behavioral intention (Smith & McSweeney, 2007; Heikal & Khaddafi, 2014; Andam & Osman, 2019; Bin-Nashwan et al., 2021). Therefore, the hypothesis formulated to examine the effect of intention as a mediating variable on attitude, subjective norms, perceived behavioral control, credibility of zakat institutions, understanding of professional zakat, and information on zakat management institutions on the behavior of paying zakat is as follows:

H7: Intention to pay zakat has a positive effect on the behavior of paying professional zakat

### III. Methodology

#### Data

The study involved civil servants from different departments in Kota Yogyakarta, namely the Environmental, Health, Tourism, Education, and Agriculture agencies. Data was collected using hard copy questionnaires distributed directly to the respective departments. The questionnaires comprised of 48 questions about the dimensions of TPB, along with other variables such as the credibility of zakat institutions, understanding of professional zakat, and information on zakat management institutions, to identify the behavior of paying professional zakat among civil servants in Kota Yogyakarta. A total of 145 respondents participated in the study, meeting the convenience sampling criteria (Creswell, 2017). Out of 220 questionnaires distributed, 145 were returned for analysis, resulting in a response rate of 66%, which is acceptable. Table 1 contains further details about the distribution and collection of questionnaires.

**Table 1.** Questionnaires Distribution and Collection

| Name of Agency           | Number of<br>Questionnaires<br>Distributed | Number of<br>Returned<br>Questionnaires | Percentage<br>(100%) |
|--------------------------|--|---|----------------------|
| Environmental Department | 70   | 42                                      | 60%                  |
| Health Department        | 50   | 41                                      | 82%                  |
| Tourism Department       | 30   | 18                                      | 60%                  |
| Education Department     | 50   | 27                                      | 54%                  |
| Agriculture Department   | 20   | 17                                      | 85%                  |
| Total                    | 220  | 145                                     | 66%                  |

This study has developed a questionnaire by adapting questions from various previous studies, such as Saad & Haniffa (2014), Nuryana (2016), Haji-Othman et al. (2017), Cokrohadisumarto et al. (2020), and Suharli & Bahariska (2021). The questionnaire is divided into two parts. The first part focuses on demographic variables such as name, agency name, gender, age, status, latest education, income, length of service at the agency, and position or rank. The second part is categorized into eight sub-sections and includes attitude, subjective norm, perceived behavioral control, credibility of zakat institution, understanding of zakat, information of zakat management institution, intention to pay zakat, and behavior to pay zakat. This study uses a five-point Likert scale (e.g., 1 strongly disagrees, 5 strongly agrees) to ask respondents' responses. Additionally, the researcher provides open questions in the form of knowledge or understanding of professional zakat, such as whether civil servants pay professional zakat, factors that encourage paying professional zakat, where to usually pay professional zakat, and how civil servants pay professional zakat. This study incorporated the control variables such as gender, age, and academic background as suggested by (Hati & Idris, 2014; Abdullah & Sapiei, 2018). The summary of measuring variables is presented in Table 2.

**Table 2.** Summary of Variables Measurement

| Variables  | Variable Definition   | Number of Question Items | Source  |
|--|---|--------------------------|---|
| Attitude (X1)                                    | Behavioral belief reflects individual beliefs towards zakat.  | 7                        | Saad and Haniffa (2014) and Cokrohadisumarto et al. (2020). |
| Subjective Norm (X2)                             | Subjective norms are a person's perception of social pressure to do or not do a behavior.   | 8                        | Nuryana (2016) and Cokrohadisumarto et al. (2020)           |
| Perceived Behavioral Control (X3)                | Individual's subjective interpretation of the influence exerted by society on their behavior, whether it encourages them to perform or abstain from a particular action | 6                        | Nuryana (2016) and Haji-Othman et al. (2017)                |
| Credibility of Zakat Institution (X4)            | The credibility of zakat institutions relies on the public's trust in their management  | 5                        | Cokrohadisumarto et al. (2020)                              |
| Understanding of Professional Zakat (X5)         | Mastering the knowledge of the law of zakat, including who is eligible to receive it and the difference between zakat and other Islamic givings                         | 5                        | Cokrohadisumarto et al. (2020) and Nuryana (2016)           |
| Information on Zakat Management Institution (X6) | People may use zakat management institutions as a channel for distributing zakat to the needy (mustahik)  | 5                        | Cokrohadisumarto et al. (2020)                              |
| Intention to pay zakat (Z)                       | The intention to pay zakat is a voluntary act that arises from one's heart without any sense of compulsion.   | 7                        | Nuryana (2016)  |
| Zakat paying behavior (Y)                        | Zakat-paying behavior refers to fulfilling the obligation to pay a portion of one's wealth in accordance with Islamic teachings.  | 5                        | Suharli and Bahariska (2021)                                |

## Model Development

This research uses the partial least squares (PLS) method to analyze data. PLS-SEM is a multivariate analysis tool that has strong analytical capabilities and is efficient and effective in dealing with complex data. It has many advantages, including its ability to test complex relationships (Hair et al., 2014). In this study, regression model 1 is used to test the factors that influence the intention to pay zakat (H1-H6), and regression model 2 is used to test the factors

that influence the behavior of paying zakat (H7). The following regression model will be used in this study:

$$IPZ = a + \beta_1 ATT + \beta_2 SN + \beta_3 PBC + \beta_4 CZI + \beta_5 UPZ + \beta_6 IZMI + e \quad (1)$$

$$ZPB = a + \beta_1 ATT + \beta_2 SN + \beta_3 PBC + \beta_4 CZI + \beta_5 UPZ + \beta_6 IZMI + \beta_7 IPZ + \beta_7 G + \beta_7 A + \beta_7 LE + e \quad (2)$$

The following equation includes various variables that are denoted by different letters:  $\alpha$  represents a constant,  $\beta$  represents the regression coefficient. *IPZ* denotes the intention to pay zakat, *ATT* denotes attitude, *SN* denotes subjective norm, *PBC* denotes perceived behavioral control, *CZI* denotes credibility of zakat institution, *UPZ* denotes understanding of professional zakat, *IZMI* denotes information of zakat management institution, *G* denotes gender, *A* denotes age, *LE* denotes last education, and  $\epsilon$  represents the error term.

## IV. Results and Discussions

### Result of Demographic Data

The characteristics of the individuals who participated in the survey are presented in Table 3. The majority of the respondents belonged to the Environmental Agency (29.0%), and 32.4% of them were aged between 41 to 50 years. Furthermore, 55.2% of the respondents were female, and 75.2% of them were married. Almost half of the respondents (49.0%) had completed their bachelor's degree (S1), and 57.2% of them had a monthly income ranging between IDR 3-5 million. The length of service of the respondents in the agency was more than 10 years for 62.1% of them, and 71.0% of the respondents had a position or rank of grade III.

**Table 3.** Respondent Profile Summary

| Respondent Characteristics | Respondents (145 people) | Percentage (100%) |
|----------------------------|--------------------------|-------------------|
| Name of agency             |                          |                   |
| Environmental Agency       | 42                       | 29,0%             |
| Health Department          | 41                       | 28,3%             |
| Tourism Department         | 18                       | 12,4%             |
| Education department       | 27                       | 18,6%             |
| Department of Agriculture  | 17                       | 11,7%             |
| Gender                     |                          |                   |
| Male                       | 65                       | 44,8%             |
| Female                     | 80                       | 55,2%             |
| Age                        |                          |                   |
| 20-30 years                | 29                       | 20,0%             |
| 31-40 years                | 27                       | 18,6%             |
| 41-50 years                | 47                       | 32,4%             |
| 51-60 years                | 42                       | 29,0%             |
| >60 t years                | 0                        | 0%                |

| Respondent Characteristics           | Respondents (145 people) | Percentage (100%) |
|--------------------------------------|--------------------------|-------------------|
| Status                               |                          |                   |
| Unmarried                            | 27                       | 18,6%             |
| Married                              | 109                      | 75,2%             |
| More                                 | 9                        | 6,2%              |
| Latest education                     |                          |                   |
| High School                          | 19                       | 13,1%             |
| Bachelor's degree                    | 71                       | 49,0%             |
| Master's degree                      | 31                       | 21,4%             |
| Doctorate degree                     | 0                        | 0%                |
| More                                 | 24                       | 16,5%             |
| Income per month (IDR)               |                          |                   |
| 1-2 million                          | 9                        | 6,2%              |
| 3-5 million                          | 83                       | 57,2%             |
| 6-10 million                         | 48                       | 33,1%             |
| >10 million                          | 5                        | 3,5%              |
| Length of service at the institution |                          |                   |
| <1 years                             | 6                        | 4,1%              |
| 1-5 years                            | 34                       | 23,5%             |
| 6-10 years                           | 15                       | 10,3%             |
| >10 years                            | 90                       | 62,1%             |
| Position/rank                        |                          |                   |
| Class I                              | 1                        | 0,7%              |
| Class II                             | 26                       | 17,9%             |
| Class III                            | 103                      | 71,0%             |
| Class IV                             | 15                       | 10,4%             |

### Result of Measurement Model

There are two stages for assessing PLS-SEM analysis: the measurement model and structural model (Hair *et al.*, 2017). The purpose of the measurement model is to assess the reliability and validity of the created items. Table 4 presents the reliability test measurements, which include composite reliability, Cronbach alpha, and AVE (average variance extracted) values. According to Hair et al. (2010), constructs are considered reliable if the Cronbach alpha value is greater than 0.60, composite reliability is greater than 0.70, and AVE is greater than 0.50.

**Table 4** Convergent Validity and Reliability Analysis

| Construct                        | Cronbach Alpha | Composite Reliability | AVE   |
|----------------------------------|----------------|-----------------------|-------|
| Attitude                         | 0.900          | 0.926                 | 0.644 |
| Subjective Norm                  | 0.726          | 0.774                 | 0.535 |
| Perceived Behavioral Control     | 0.642          | 0.877                 | 0.781 |
| Credibility of Zakat Institution | 0.844          | 0.916                 | 0.733 |

| Construct                                   | Cronbach Alpha | Composite Reliability | AVE   |
|---|----------------|-----------------------|-------|
| Understanding of Professional Zakat         | 0.713          | 0.842                 | 0.641 |
| Information on Zakat Management Institution | 0.835          | 0.908                 | 0.714 |
| Intention to Pay Zakat                      | 0.671          | 0.875                 | 0.778 |
| Zakat Paying Behavior                       | 0.672          | 0.889                 | 0.728 |

### Result of **Structural Model**

According to Table 5 and Figure 1, the intention to pay zakat is significantly influenced by the interaction effect between subjective norm, credibility of zakat institutions, and information of zakat management institutions ( $p < 0.05$ ). However, attitude, perceived behavioral control, and understanding of professional zakat ( $p > 0.05$ ) have no effect on it. As a result, H2, H4, H6, and H7 hypotheses are supported, whereas H1, H3, and H5 are not.

**Table 5.** Hypothesis Result

|   | Original sample | Sample mean | Standard deviation | T statistics | P-values |
|---|-----------------|-------------|--------------------|--------------|----------|
| Attitude -> Intention to pay zakat                                    | 0.046           | 0.061       | 0.066              | 0.701        | 0.483    |
| Subjective norm -> Intention to pay zakat                             | 0.188           | 0.184       | 0.070              | 2.708        | 0.007    |
| Perceived behavioral control -> Intention to pay zakat                | 0.154           | 0.153       | 0.081              | 1.914        | 0.056    |
| Credibility of zakat institution -> Intention to pay zakat            | 0.273           | 0.269       | 0.101              | 2.711        | 0.007    |
| Understanding of professional zakat -> Intention to pay zakat         | 0.014           | 0.019       | 0.103              | 0.133        | 0.894    |
| Information on zakat management institution -> Intention to pay zakat | 0.262           | 0.267       | 0.082              | 3.208        | 0.001    |
| Intention to pay zakat -> Zakat paying behavior                       | 0.734           | 0.736       | 0.042              | 17.553       | 0.000    |
| Gender -> Zakat paying behavior                                       | 0.133           | 0.133       | 0.061              | 2.184        | 0.029    |
| Age -> Zakat paying behavior  | -0.006          | -0.006      | 0.062              | 0.095        | 0.925    |
| Last education -> Zakat paying behavior                               | 0.033           | 0.034       | 0.057              | 0.582        | 0.561    |

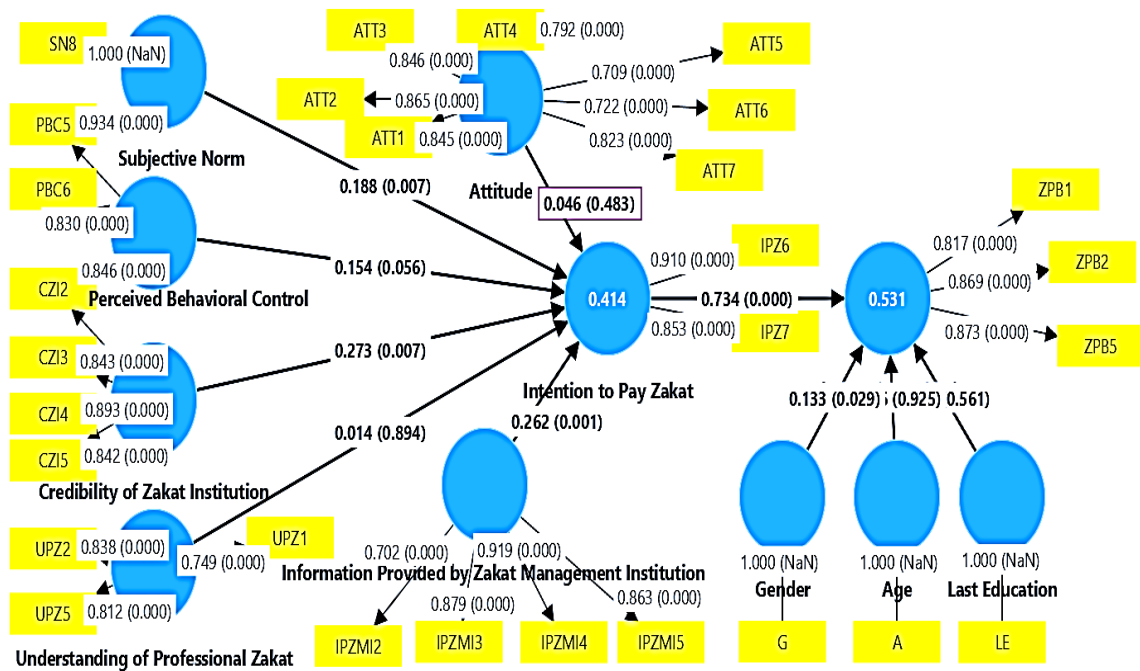


Figure 1. Smart-PLS Analysis Results for Structural Models

The open-ended questions in the research questionnaire are divided into four parts. The first part is related to the knowledge and understanding of professional zakat (income zakat). The second part is about whether civil servants pay professional zakat. The third part includes two sub-section questions which ask about the factors that encourage civil servants to pay professional zakat, and where and how civil servants usually pay it. Finally, the fourth part is related to the causes of civil servants' reluctance to pay professional zakat. These open-ended questions were designed to provide further explanation of the research variables. The answers to the narrative part are summarized in the table below.

Table 6. Summary of Open-Ended Questions

| Theme/topic | Frequency (person) | Department                | Statement  |
|-------------|--------------------|---------------------------|--|
| Attitude    | 8                  | Department of Health (DH) | <p>"I have not fulfilled the nisab and haul, as stated in DH1. According to DH2, we pay zakat after the nisab is attained in one year. However, DH4 mentions that it has not reached the nisab, as per BAZNAS Decree No. 22 of 2022.</p> <p>DH5 explains that since they pay zakat once a year, they calculate everything they have within that year before paying zakat. DH6 mentions that professional zakat can be paid at the mosque through the mosque committee.</p> <p>DH7 states that their salary is directly deducted by the office treasurer, and any excess amount is paid directly to their relatives and close</p> |

| Theme/topic                         | Frequency (person) | Department                                   | Statement   |
|-------------------------------------|--------------------|--|---|
| Subjective norm                     |                    |  | neighbors every year. In DH3, they prefer to give zakat directly to the needy people to strengthen brotherhood among Muslims. Finally, DH8 says that they may be paying zakat but they do not understand it as professional zakat."   |
|                                     | 1                  | Department of Tourism                        | "Directly paying your zakat to people in need or the poor is a great way to fulfill your religious obligation and help those who are less fortunate"  |
|                                     | 3                  | Department of Health (DH)                    | "Professional zakat is deducted directly from our salary, so we don't have to worry about paying it ourselves. Moreover, I believe that paying professional zakat can purify our income and bring blessings. This is encouraged by my husband, leadership, and the obligation mentioned in the Al-Quran. As a Muslim, I consider it my duty to pay zakat."  |
| Perceived behavioral control        | 1                  | Department of Education (DE)                 | "Paying professional zakat at work is recommended to be paid as soon as it is received. Zakat on income can be paid monthly or all at once at the end of the year"  |
|                                     | 3                  | Department of Tourism (DT)                   | "I am not sure where to pay professional zakat since the office treasurer deducts it from income (DT1 & DT2)"   |
|                                     | 1                  | Department of Health (DH)                    | "The criteria for zakat maal are not in accordance with the provisions of Sharia."  |
|                                     | 2                  | Department of Education (DE)                 | "The amount of income and expenses are not balanced" (DE1).<br>"I am willing to pay zakat, but my net income has not yet reached the nisab" (DE2).  |
|                                     | 2                  | Department of Environment and Forestry (DEF) | "A new zakat regulation has been issued, which includes specific deductions and rules" (DEF1).<br>""I feel that the zakat institution is not transparent enough in their reporting." (DEF2).  |
| Understanding of professional zakat | 7                  | Department of Environment and Forestry (DEF) | "I haven't explored this type of professional zakat. Zakat is an obligation in Islam and is typically deducted from my salary at a rate of 1.5% each month, which is then channeled to BAZNAS. I assume that 1% of this amount is given as alms to institutions, individuals, or foundations regularly, whereas the remaining 1.5% is used for zakat. However, I'm not sure if this falls under the category of professional zakat as it's not clearly defined in Islamic law." (DEF1)<br>"In my understanding, there is no such thing as |

| Theme/topic | Frequency (person) | Department                     | Statement  |
|-------------|--------------------|--------------------------------|--|
|             |                    |                                | professional zakat in Islamic law." (DEF2) "I'm not familiar with the concept of professional zakat; it's not mentioned in As-Sunnah and could be considered a bid'ah (innovation)." (DEF3) "There's no knowledge regarding professional zakat." (DEF4) "No one has calculated it, and no one has included it in the workplace." (DEF5) "There's no valid information about the payment of professional zakat." (DEF6) "There's no information available about the Amil institution yet." (DEF7) |
|             | 3                  | Department of Education (DE)   | I am not familiar with the concept of professional zakat, the evidence supporting it, and the payment process (DE1, DE2, DE3)  |
|             | 2                  | Department of Agriculture (DA) | I am not familiar with the concept of professional zakat (DA1, DA2)  |
|             | 2                  | Department of Tourism (DT)     | "I only know about two types of zakat: zakat mal (wealth zakat) and zakat nafs (soul zakat/zakat fitrah) (DT1) and I am not familiar with the concept of professional zakat. What is the evidence for it? (DT2)"   |
|             | 2                  | Department of Health (DH)      | "I am aware of the concept of professional zakat, but I am not familiar with its supporting evidence; I consider it an opinion rather than a law." (DH1). "The evidence for professional zakat is weaker compared to traditional zakat." (DH2).  |

## Discussion

### Attitude

According to the results, the attitude towards the intention to pay zakat has a p-value of 0.483 and a t-statistic value of 0.701 ( $t\text{-statistic} < t\text{-table } 1.96$ ). The hypothesis testing results indicate that attitudes do not have a positive effect on the intention to pay zakat. This is consistent with previous studies that suggest that attitude does not significantly influence the intention to pay zakat. For example, Heikal & Khaddafi (2014) conducted studies that found attitude to be the weakest predictor of the intention to pay zakat. These results are in line with the literature on charitable donations (Armitage & Conner, 2001; Smith & McSweeney, 2007). Moreover, in the Malaysian context, Kashif et al. (2015) discovered that there is no significant relationship between attitude and the intention to donate money.

Many people might have a negative attitude towards paying zakat because they do not fully comprehend its significance in Islam (Farouk et al., 2018). Those who face economic limitations may see zakat as an additional burden and therefore reluctant to pay it (Hasan et al., 2017). Social

norms and the environment surrounding an individual can also have an impact on their attitude towards zakat (Sadallah & Abdul-Jabbar, 2022).

The Health Office and Tourism Office have presented arguments related to the basis of attitude in determining the intention to pay zakat. According to their statements, civil servants muzaki pay professional zakat once a year, after counting everything they have owned within one year. However, there are certain conditions that must be met before paying zakat, such as not yet fulfilling nisab and haul, issuing zakat after nisab in 1 year, not yet reaching the nisab in accordance with BAZNAS Decree No. 22 of 2022, paying professional zakat with salary deducted directly by the office treasurer, and possibly paying zakat but not understanding and realizing it as professional zakat. Once these conditions have been met, the new zakat is calculated and paid.

According to civil servant Muzaki, it is preferable to pay zakat directly to individuals to strengthen the bond between Muslims. Professional zakat payments can be made at the mosque through the mosque committee, or directly to relatives and close neighbors once a year. Additionally, professional zakat may be paid directly to those in need or the poor. Muzaki's decision to pay zakat at the mosque may be influenced by factors such as convenience, habit, and trust in managing zakat funds at the mosque, which is perceived to be more organized. However, if zakat is paid directly to individuals and not through formal institutions, the distribution of zakat to mustahik may be uneven as people tend to pay zakat to those in their immediate vicinity.

After analyzing the responses to the open-ended questions, it is evident that negative attitudes significantly impact the inclination to pay zakat. These attitudes include not meeting the mishap requirement, only paying professional zakat annually, lacking knowledge about professional zakat, and choosing to directly donate zakat to foster brotherly relations with neighbors, those in need, mosques, and other organizations. As a result, civil servants may not be fulfilling their obligation to pay professional zakat.

### **Subjective Norm**

The study concluded that subjective norms have a positive impact on the intention to pay zakat, which is supported by the p-value of 0.007 and t-statistic value of 2.708 ( $t\text{-statistic} > t\text{-table } 1.96$ ). The results are consistent with previous studies that show a significant and positive effect of subjective norms on the intention to pay zakat. Subjective norms refer to an individual's perception of the expectations and demands of the surrounding community regarding paying zakat. This perception plays a vital role in shaping one's intention to pay zakat. Studies such as Bidin et al., 2009; Sapingi et al., 2011; Saad & Haniffa, 2014; Bin-Nashwan et al., 2017; Farouk et al., 2018; Bin-Nashwan et al., 2021 have all found similar results.

In Islamic societies, paying zakat is seen as a strong social norm, as noted by Huda et al. (2012). Family and peer influence can further reinforce this subjective norm, as highlighted by Saad et al. (2019). Meanwhile, Azman & Bidin (2015) suggest that education and familiarity with Islamic principles can also play a role in shaping subjective norms. In fact, Kashif & De Run (2015) found that a deeper understanding of Islamic teachings and the importance of zakat can foster positive subjective norms.

Here are some reasons expressed by the Health Office respondents as to why subjective norms can positively impact the intention to pay zakat: "Since professional zakat is deducted directly from our salary, we don't have to worry about paying it ourselves. Additionally, I believe that paying professional zakat can purify our income and bring blessings. Moreover, as a Muslim, it is my obligation to pay professional zakat as per the Quranic order, and the encouragement from my husband and superiors motivates me to do so." The Education Office respondent also shared, "I pay professional zakat at my workplace. It is recommended that we pay it when we receive our income, but it can also be paid annually or monthly."

Based on this statement, direct salary deduction may be a favorable financial approach for civil servant muzaki, as it eliminates the need for them to handle the payment process directly. This can instill a sense of reassurance and confidence when fulfilling zakat obligations. Moreover, social factors such as the organizational culture and colleagues who also choose to pay zakat through direct deduction may serve as a source of encouragement for civil servants to adopt the same practice.

In general, the intention to pay for zakat is influenced by subjective norms. These norms can be categorized into two groups: religious and non-religious. On the religious side, the norm is linked to religious rules that mandate the payment of zakat once income reaches nishab. On the non-religious side, the norm is associated with government or office regulations requiring professional zakat payment. Furthermore, individuals may choose to pay professional zakat due to encouragement from family and leaders.

### **Perceived Behavioral Control**

According to the results, the perception of behavioral control on the intention to pay zakat has a p-value of 0.056 and a t-statistic value of 1.914 ( $t\text{-statistic} < t\text{-table } 1.96$ ). The findings of this hypothesis suggest that perceived behavioral control has a positive impact on the intention to pay zakat, but this cannot be supported by the data. This result aligns with previous studies on charitable giving behavior, which found no significant relationship between perceived control over making charitable donations and the intention to donate money (Kashif et al., 2015).

It has been observed that some individuals may perceive themselves as having limited control over the act of paying zakat (Heikal & Khaddafi, 2014). This feeling may arise due to various factors, such as financial constraints or lack of clarity regarding the advantages of zakat (Bin-Nashwan et al., 2020). Moreover, if individuals are uncertain about the utilization and benefits of zakat, it can result in a negative perception of control (Saad et al., 2020).

According to the Tourism Office respondents, factors such as a lack of a steady income or uncertainty about where to pay professional zakat do not impact the intention to pay zakat. The Health Office respondent highlighted that certain criteria related to zakat maal are not met. Respondents from the Education Office mentioned that an imbalance between income and needs, as well as not meeting the nisab threshold, can lead to reluctance to pay zakat. Additionally, respondents from the Environmental Agency expressed concerns about the transparency of reporting from BAZNAS DIY regarding zakat deductions and rules.

Based on the feedback from respondents, it appears that there are various factors that impact their perception of behavioral control and their intention to pay zakat. These factors include income level, lack of awareness about BAZNAS, unfamiliarity with sharia provisions related to professional zakat, and limited financial transparency from the office or BAZNAS. It seems that low income and insufficient knowledge about professional zakat and BAZNAS can lead to demotivation among some muzaki when it comes to paying zakat. Additionally, civil servant muzaki may face financial constraints due to higher expenses compared to their income, making it challenging to allocate a portion of their earnings for professional zakat.

### **Credibility of Zakat Institution**

According to the results, the credibility of Zakat institutions has a significant influence on the intention to pay Zakat. The p-value is 0.007, and the t-statistic value is 2.711 (t-statistic > t-table 1.96). This hypothesis testing confirms that the credibility of Zakat institutions has a positive effect on the intention to pay Zakat. The more credible the institution, the more likely it is to be considered as a place to pay Zakat (Haji-Othman et al., 2017). Similarly, Alhidari (2014) found that trust in charitable organizations directly impacts donation intentions, and Alhidari & Saad (2018) discovered that individual trust affects both donation intentions and actual donations.

Some researchers such as Njite & Parsa (2005), Bianchi & Andrews (2012), and Liu & Tang (2018) have found inconsistent results regarding the relationship between trust and purchase intention. However, trust in zakat institutions plays a crucial role in determining and promoting zakat compliance, as suggested by Tsilas et al. (2019), Bin-Nashwan et al. (2021), and Sadallah & Abdul-Jabbar (2022). It is worth noting that research on the impact of trust on zakat compliance intention is scarce, as highlighted by Ali et al. (2017).

### **Understanding of Professional Zakat**

Based on the results of the study, it was found that the understanding of professional zakat and the intention to pay zakat are not significantly related, as indicated by a p-value of 0.894 and a t-statistic value of 0.133 (t-statistic < t-t-table 1.96). This means that the understanding of professional zakat does not necessarily lead to a higher intention to pay zakat. These findings are consistent with the results of a previous study conducted by Saad et al. (2019), which suggested that individuals may not have a clear understanding of the criteria for paying professional zakat, leading to confusion and doubt in the community about paying zakat. According to Widiyanto (2017), having knowledge and understanding about zakat is essential in motivating individuals to fulfill their zakat obligations.

According to research by Cokrohadisumarto et al. (2020), the government must make significant efforts to educate the Muslim community on professional zakat if they wish to increase zakat revenue to the desired level. Saad et al. (2020) also emphasized the importance of zakat knowledge in promoting compliance. However, despite various factors influencing the level of understanding among zakat players (Ab Rahman et al., 2019), the assessment of their knowledge remains unsatisfactory (Saad et al., 2019). Many individuals still lack adequate knowledge on how to calculate and determine the proper amount to be paid as zakat (Muhammad, 2016). Therefore, a sustainable zakat da'wah movement is necessary to improve people's understanding of zakat.

The Environmental Agency respondents have presented various arguments to explain the phenomenon. For instance, some have expressed uncertainty about the nature of professional zakat. While they acknowledge that zakat is an obligation in Islam, they also note that their monthly salary includes an agreement to deduct 1.5% (voluntarily) for donation to BAZNAS. They assume that 1% goes to institutions, individuals or foundations that receive monthly payments, while the remaining 2.5% is distributed to the rightful recipients. However, one respondent is still uncertain whether this falls under the category of professional zakat.

Moreover, the respondent from the Environmental Agency explained that there is no such thing as professional zakat in Islamic law. He added that it is a new concept that is not mentioned in As-Sunnah and could potentially be considered bid'ah. No one has yet calculated or accommodated it in the workplace, and there is a lack of valid information on payment and the amil institution. The respondent from the Education Office also admitted to not having a clear understanding of professional zakat, its evidence, or the payment process. Similarly, respondents from the Agriculture, Tourism, and Health Offices expressed a lack of knowledge about professional zakat, with some only familiar with zakat mal and zakat nafs. One respondent from the Health Office further stated that there is insufficient information on the distribution of professional zakat, and the concept remains an opinion rather than a law.

From these facts, civil servants require further promotion and education on the topic of professional zakat. Despite its mention in both the Al-Quran and As-Sunnah, many civil servants still lack a deep understanding of this concept and are unaware of its relationship to maal zakat. Technical approaches through regulations and Zakat institutions have proven ineffective in improving this understanding.

#### **Information Provided by Zakat Management Institution**

The test results showed that the information provided by Zakat Management Institutions has a significant impact on the intention to pay zakat, with a p-value of 0.001 and a t-statistic value of 3.208 (t-statistic > t-table 1.96). This means that the information plays an important role in enhancing credibility and influencing the intention to pay zakat positively. According to Cokrohadisumarto et al. (2020), information can help reinforce the impact of credibility on the intention to pay zakat.

According to Sadallah & Abdul-Jabbar (2022), providing clear and honest details about zakat collection and distribution can encourage individuals to feel more confident in contributing. Additionally, research by Abdul-Razak et al. (2019) suggests that social media can be a powerful tool for disseminating this information. By actively engaging with their audience on social media, zakat management institutions can increase awareness and inspire people to fulfill their zakat obligations (Bin-Nashwan, Abdul-Jabbar, & Aziz, 2019).

According to research by Alhidari & Saad (2018), zakat management institutions play a vital role in increasing public awareness of zakat. Muhammad (2016) also found that information about zakat programs run by these institutions can encourage individuals to contribute. In fact, as noted by Saad et al. (2019), the greater the amount of information individuals have about zakat, the more likely they are to have a positive inclination towards fulfilling this obligation.

### **Zakat Paying Behavior**

According to the results, the p-value of the intention to pay zakat on the behavior of paying zakat is 0.000 and the t-statistic value is 17.553 ( $t\text{-statistic} > t\text{-table } 1.96$ ). Based on the testing of this hypothesis, it appears that the act of intending to pay zakat has a positive impact on following through with paying it. This positive influence is significant and aligns with previous research (Haji-Othman et al., 2017; Saad & Haniffa, 2014). The fact that intention plays a mediating role in the relationship between TPB factors and compliance behavior is also consistent with TPB literature (Rah et al., 2004; Smith & McSweeney, 2007; Malik & Younus, 2019). These findings support the idea that a positive attitude, subjective norm, and perceived behavioral control are crucial in encouraging zakat-paying behavior when coupled with positive intentions.

The importance of intention as a strong predictor of behavior is emphasized by TPB. A person's awareness of religious teachings and level of faith can strengthen their intention to pay zakat (Ajzen, 1991). The relationship between adherence to religious teachings and the implementation of zakat commands can shape a person's intention to pay zakat (Abdullah & Dusuki, 2014). A positive impetus to the intention and behavior of paying zakat can be provided by the religious community environment (Mahdzan & Abdul-Rahman, 2012). Understanding the urgency of zakat and its positive impact can also strengthen intention and lead to real action (Haji-Othman et al., 2017). Therefore, the intention to pay zakat, which has a positive effect on the behavior of paying zakat, can involve a deep understanding of the relationship between intention and real action within the context of paying zakat.

## **V. Conclusion and Recommendation**

Theoretically, this research enriches the literature on factors influencing the intention to pay zakat. This study also provides empirical evidence of the application of the Extended Theory of Planned Behaviour (ETPB) in explaining the intention of civil servants in DIY to pay zakat from their work income. The ETPB used in this research includes six predictors: attitude, subjective norm, perceived behavioural control, credibility of zakat institutions, understanding of professional zakat, and information from zakat management institutions. With this extended version, the research can explain more variation in intention compared to previous models that only used the Theory of Reasoned Action (TRA) or the Theory of Planned Behaviour (TPB), which each had three and four predictors respectively (Heikal & Khaddafi, 2014; Saad & Haniffa, 2014; Farouk et al., 2018; Bin-Nashwan et al., 2021).

This study concludes that factors such as attitude, perceived behavioural control, and understanding of professional zakat do not significantly impact individuals' intent to perform zakat-paying behaviour. This is likely since giving zakat is a deeply personal and religious act that is typically done anonymously, without any identifying information (Andam & Osman, 2019). To encourage civil servant muzaki to pay zakat to zakat institutions, these institutions must pay serious attention to these three important factors. Improving the image and reputation of zakat institutions, along with increasing transparency in the collection and distribution of zakat to the

public, is crucial (Saad & Haniffa, 2014). Additionally, promotional activities should be increased to remind the Muslim community to comply with zakat obligations (Andam & Osman, 2019).

Intention plays a crucial role in encouraging muzaki to fulfil their zakat obligations. To achieve this, zakat institutions must develop effective strategies that foster a strong intention to pay zakat (Farouk, Idris, & Saad, 2018). Additionally, a Pergub Circular Letter mandating civil servants to pay professional zakat is necessary. The Regent of Kulon Progo has already implemented Circular Letter Number 450/1688, which requires zakat contributions or other social funds. This initiative is expected to enhance the faith and piety of civil servants in DIY and promote social welfare in the community. This study has certain limitations that may affect its results or conclusions. The study solely examines civil servants working in five offices within the Yogyakarta Special Region, specifically the Health, Environment, Tourism, Education, and Agriculture Offices. To enhance future research, it is recommended to expand the sample size by including private employees and involving religious and government organizations. Furthermore, researchers could combine data from various cities into a single data set and compare results between different cities and countries with larger sample sizes for more comprehensive analysis (Saad & Haniffa, 2014; Ur Rehman et al., 2021).

This study utilizes the extended TPB to explore the phenomenon of professional zakat compliance. However, the effectiveness of TPB in explaining zakat-paying behaviour is limited (Huda et al., 2012; Andam & Osman, 2019; Bin-Nashwan et al., 2022). To expand the understanding of zakat compliance, it is recommended that future researchers investigate other behavioural perspectives, such as social cognitive theory, to encompass more determinants of compliance behaviour (Sadallah et al., 2023). Furthermore, this study solely concentrates on the aspect of zakat related to the professional sphere, as observed in the works of Farouk et al. (2018) and Ur Rehman et al. (2021). It is suggested that upcoming research should encompass a broader spectrum of factors that promote the inclination to pay zakat, including business zakat, agricultural zakat, savings zakat, and other relevant categories (Cokrohadisumarto et al., 2020; Sadallah & Abdul-Jabbar, 2022).

### **Author Contributions**

*All authors participated in the conception, design, analysis, and writing of the manuscript. Yuli Fajar contributed to conceptualisation, investigation, data analysis, and the drafting of the original manuscript. Wuri Handayani contributed to conceptualisation, methodology, writing, and the revision and proofreading of the draft.*

### **Acknowledgement**

-

### **Conflicts of Interest**

*The authors declare that they have no conflict of interest.*

## References

- Ab Rahman, S., Zakaria, M., Shaari, R., Naw, N., & Zain, N. (2019). Perceived corporate credibility, service quality, knowledge and self-efficacy with business zakat compliance. *Journal of Islamic, Social, Economics and Development*, 4(21), 125-133.
- Abdullah, H., & Dusuki, A. (2014). Factors influencing muslims intentions to pay zakat on employment income: a case study of Malaysia. *International Journal of Economics, Commerce and Management*, 2(12), 1-15.
- Abdullah, M., & Sapiei, N. (2018). Do religiosity, gender and educational background influence zakat compliance? the case of Malaysia. *International Journal of Social Economics*, 45(8), 1250-1264. doi:<https://doi.org/10.1108/IJSE-03-2017-0091>
- Ajzen, I. (1985). From intentions to actions: a theory of planned behavior. Newyork: Springer.
- Ajzen, I. (1991). The theory of planned behavior. *Journal Organizational Behavior and Human Decision Processes*, 50(2), 179-211. doi:[https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Ajzen, I. (2005). Attitudes, personality, and behavior (2nd Edition). Open University Press.
- Ajzen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behavior. New York: Prentice-Hall.
- Al Kaaf, A. Z. (2002). Ekonomi dalam perspektif Islam. Bandung: Pustaka Setia.
- Alhidari, A., & Saad, N. (2018). Trust in zakat institution: a study on the behavior of zakat payers in Malaysia. *Journal of Religions*, 9(6), 189.
- Alhidari, I. (2014). Investigating individuals monetary donation behaviour in Saudi Arabia. Unpublished thesis. Cardiff University.
- Ali, M., Khamar Tazilah, M., Shamsudin, A., Faisal Shukri, F., Nik Adelin, N., & Zainol Zaman, W. (2017). Factors that influence the zakat collection funds: a case in Kuantan. South East Asia *Journal of Contemporary Business, Economics and Law*, 13(1), 30-37.
- Al-Qaradhawi, Y. (1981). Economic security in Islam. Chicago, IL: Kazi Publications.
- Andam, A. C., & Osman, A. Z. (2019). Determinants of intention to give zakat on employment income: experience from Marawi City, Philippines. *Journal of Islamic Accounting and Business Research*, 10(4), 528-545. doi:<https://doi.org/10.1108/JIABR-08-2016-0097>
- Armitage, C., & Conner, M. (2001). Efficacy of the theory of planned behaviour: a meta-analytic review. *British Journal of Social Psychology*, 40(4), 471-499.
- Azman, F. M., & Bidin, Z. (2015). Factors influencing zakat compliance behavior on saving. *International Journal of Business and Social Research*, 5(1), 118-128.
- Bandura, A. (1989). Human agency in social cognitive theory. *American Psychologist*, 44(9), 1175-1184.

- Bianchi, C., & Andrews, L. (2012). Risk, trust, and consumer online purchasing behaviour: a Chilean perspective. *International Marketing Review*, 29(3), 253-275.
- Bidin, Z. (2008). Determinants of salary income zakat compliance behavioral intentions. Universiti Utara Malaysia: Unpublished Thesis.
- Bidin, Z., Idris, K., & Shamsudin, F. (2009). Predicting compliance intention on zakah on employment income in Malaysia: an application of reasoned action theory. *Jurnal Pengurusan*, 28, 85-102.
- Bin-Nashwan, S. A., Abdul-Jabbar, H., & Aziz, S. A. (2021). Does trust in zakat institution enhance entrepreneurs zakat compliance? *Journal of Islamic Accounting and Business Research*, 12(5), 768-790.
- Bin-Nashwan, S. A., Abdul-Jabbar, H., Aziz, S. A., & Viswanathan, K. K. (2020). A socio-economic model of zakah compliance. *International Journal of Sociology and Social Policy*, 40(3/4), 304-320.
- Bin-Nashwan, S., Abdul-Jabbar, H., & Aziz, S. (2019). Do enforcement, religiosity and peer influence zakah compliance behavior? *International Journal of Financial Research*, 10(6), 42-53.
- Bin-Nashwan, S., Abdul-Jabbar, H., & Romle, A. (2017). Perception of business owner toward business zakah compliance intention. *World Journal of Islamic History and Civilization*, 7(2), 17-22.
- Bin-Nashwan, S., Muneeza, A., & Kunhibava, S. (2022). What motivates retail investors to invest in government-issued digital sukuk during covid-19? *Journal of Islamic Accounting and Business Research*, 13(3), 393-424.
- Cokrohadisumarto, W. M., Zaenudin, Z., Santoso, B., & Sumiati, S. (2020). A study of Indonesian community's behaviour in paying zakat. *Journal of Islamic Marketing*, 11(4), 961-976. doi:<https://doi.org/10.1108/JIMA-10-2018-0208>
- Creswell, J. (2017). Research design: qualitative, quantitative, and mixed methods approaches. Thousand Oaks: CA: Sage Publication.
- Daskalopoulou, I. (2019). Individual-level evidence on the causal relationship between social trust and institutional trust. *Social Indicators Research*, 144(1), 275-298.
- Davis, F., Bagozzi, R., & Warshaw, P. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Farouk, A. U., Idris, K. M., & Saad, R. A. (2018). Moderating role of religiosity on zakat compliance behavior in Nigeria. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(3), 357-373. doi:<https://doi.org/10.1108/IMEFM-05-2017-0122>
- Gopi, M., & Ramayah, T. (2007). Applicability of theory of planned behavior in predicting intention to trade online: some evidence from a developing country. *International Journal of Emerging Markets*, 2(4), 348-360.

- Hair, J., Black, W., & Babin, B. (2010). *Re anderson multivariate data analysis: a global perspective*. Upper Saddle River, NJ: Pearson Prentice Hall.
- Hair, J., Hult, G., Ringle, C., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage Publication.
- Hair, J., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. (2014). Partial least squares structural equation modeling (PLS-SEM), an emerging tool in business research. *European Business Review*, 26(2), 106-121.
- Haji-Othman, Y., Alwi, I., Sheh Yusuff, M., & Mohd Saufi, M. (2017). The influence of attitude, subjective norm, and Islamic religiosity on compliance behavior of income zakat among educators. *International Journal of Academic Research in Business and Social Sciences*, 7(11), 1110-1116.
- Haji-Othman, Y., Yusuff, M., & Abd Latib, M. (2018). Motivations for paying income zakat among UniSHAMS employees. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 619-628.
- Hasan, Z., Noor, A., & Othman, A. (2017). Attitude, economic hardship and organisational inadequacy: cost of compliance in zakat income. *Journal of Islamic Philanthropy and Social Finance*, 1(2), 66-79.
- Hati, S., & Idris, A. (2014). Antecedents of customers intention to support Islamic social enterprises in Indonesia: the role of socioeconomic status, religiosity, and organisational credibility. *Asia Pacific Journal of Marketing and Logistics*, 26(5), 707-737. doi:<https://doi.org/10.1108/APJML-08-2014-0126>
- Heikal, M., & Khaddafi, M. (2014). The intention to pay zakat commercial: an application of revised theory of planned behavior. *Journal of Economics and Behavioral Studies*, 6(9), 727-734.
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The analysis of attitudes, subjective norms, and behavioral control on muzakki's intention to pay zakah. *International Journal of Business and Social Science*, 3(22), 271-279.
- Istikhomah, D., & Asrori. (2019). Pengaruh literasi terhadap kepercayaan muzaki pada lembaga pengelola zakat dengan akuntabilitas dan transparansi sebagai variabel intervening. *Economic Education Analysis Journal*, 8(1), 95-109.
- Kamal, S., Berakon, I., Hamid, A., & Muttaqin, Z. (2024). How do muzakki pay professional zakat? (the qualitative inquiries using the bloom model). *Journal of Islamic Marketing*, 15(3), 866-885. doi:<https://doi.org.ezproxy.ugm.ac.id/10.1108/JIMA-02-2022-0046>
- Kashif, M., & De Run, E. C. (2015). Money donations intentions among muslim donors: an extended theory of planned behavior model. *International Journal of Nonprofit and Voluntary Sector Marketing*, 20(1), 84-96. doi:<http://doi.org/10.1002/nvsm>
- Kashif, M., Jamal, K. F., & Rehman, M. A. (2018). The dynamics of zakat donation experience among muslims: a phenomenological inquiry. *Journal of Islamic Accounting and Business Research*, 9(1), 45-58.

- Kashif, M., Sarifuddin, S., & Hassan, A. (2015). Charity donation: intentions and behaviour. *Marketing Intelligence and Planning*, 33(1), 90-102. doi:http://doi.org/10.1108/MIP-07-2013-0110
- Linden, S. (2011). Charitable intent: a moral or social construct? a revised theory of planned behavior model. *Current Psychology*, 30(4), 355-374. doi:http://doi.org/10.1007/s12144-011-9122-1
- Liu, Y., & Tang, X. (2018). The effects of online trust-building mechanisms on trust and repurchase intentions: an empirical study on eBay. *Information Technology and People*, 31(3), 666-687.
- Malik, M., & Younus, S. (2019). Determinants of tax-compliance behaviour explored by slippery slope framework and theory of planned behaviour, an evidence from small bussiness owner. *Journal of Management Sciences*, 6(2), 33-47.
- Muhammad, I. (2016). Factors that influence business zakat compliance among small and medium entrepreneurs. *Journal of Muamalat and Islamic Finance Research*, 13(1), 97-110.
- Njite, D., & Parsa, H. (2005). Structural equation modeling of factors that influence consumer internet purchase intentions of services. *Journal of Services Research*, 5(1), 43-59.
- Nuryana, F. (2016). Pengaruh sikap, norma subjektif dan kontrol perilaku terhadap niat kepatuhan muzakki Pegawai Negeri Sipil (PNS) dalam membayar zakat profesi pada Badan Amil Zakat (BAZ) Kabupaten Sumenep. *Jurnal Penelitian Ilmu Sosial dan Keagamaan Islam*, 13(2), 383. doi:https://doi.org/10.19105/Nuansa.V13I2.1105
- Panggi, F., Amin, H., & Shaikh, I. M. (2024). Determinants of millennials acceptance towards tawarruq home financing in Sandakan, Sabah, Malaysia. *International Journal of Housing Markets and Analysis*, 17(2), 539-559
- Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., & Pahnla, S. (2004). Consumer acceptance of online banking: an extension of the technology acceptance model. *Internet Research*, 14(3), 224-235.
- Rah, J., Hasler, C., Painter, J., & Chapman-Novakofski, K. (2004). Applying the theory of planned behavior to women's behavioral attitudes and consumption of soy products. *Journal of Nutrition Education and Behavior*, 36(5), 238-244.
- Rahman, T. (2015). Akuntansi zakat, infak dan sedekah (PSAK 109): upaya peningkatan transparansi dan akuntabilitas Organisasi Pengelola Zakat (OPZ). *Jurnal Muqtasid*, 6(1), 141-164.
- Ramayah, T., Rouibah, K., Gopi, M., & Rangel, G. J. (2009). A decomposed theory of reasoned action to explain intention to use internet stock trading among Malaysian investors. *Computers in Human Behavior*, 25(6), 1222-1230. doi:https://doi.org/10.1016/j.chb.2009.06.007
- Saad, R. A., & Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research*, 5(2), 182-193. doi:http://dx.doi.org/10.1108/JIABR-10-2012-0068

- Saad, R. J., Bidin, Z., Idris, K. M., & Hussain, M. M. (2010). Factors that influenced the business zakah compliance behaviour. *UKM Journal of Management*, 30(1), 49-61. Retrieved from <http://ejournals.ukm.my/pengurusan/article/view/333>
- Saad, R., Farouk, A. U., & Abdul Kadir, D. (2020). Business zakat compliance behavioral intention in a developing country. *Journal of Islamic Accounting and Business Research*, 11(2), 511-530. doi:<https://doi.org/10.1108/JIABR-03-2018-0036>
- Saad, R., Farouk, A., Wahab, M., & Ismail, M. (2019). What influence entrepreneur to pay Islamic tax (zakat)? . *Academy of Entrepreneurship Journal*, 25(1), 1-13.
- Sadallah, A., & Abdul-Jabbar, H. (2022). The impact of trust and zakat education on zakat compliance intention. *Journal of Islamic Marketing*, 13(3), 606-621.
- Sadallah, M., Abdul-Jabbar, H., & Aziz, S. A. (2023). Promoting zakat compliance among business owners in Algeria: the mediation effect of compliance intention. *Journal of Islamic Marketing*, 14(6), 1603-1620. doi:<https://doi.org/10.1108/JIMA-11-2021-0366>
- Sadallah, M., Abdul-Jabbar, H., Bin-Nashwan, S. A., & Abdul Aziz, S. A. (2023). Alms tax (zakat) compliance intention among entrepreneurs from a social cognitive perspective: the moderating role of knowledge. *Journal of Islamic Accounting and Business Research*, 14(8), 1133-1151. doi:<https://doi.org/10.1108/JIABR-04-2022-0104>
- Sapingi, R., Ahmad, N., & Mohamad, M. (2011). A study on zakah of employment income: factors that influence academics intention to pay zakah. *2nd International Conference on Business and Economic Research Proceeding*, (pp. 2492-2507).
- Sawmar, A. A., & Mohammed, M. O. (2021). Enhancing zakat compliance through good governance: a conceptual framework. *ISRA International Journal of Islamic Finance*, 13(1), 136-154. doi:<https://doi.org/10.1108/ijif-10-2018-0116>
- Shook, C. L., & Bratianu, C. (2010). Entrepreneurial intent in a transitional economy: an application of the theory of planned behavior to Romanian students. *International Entrepreneurship and Management Journal*, 6(3), 231-247. doi:<https://doi.org/10.1007/s11365-008-0091-2>
- Smith, J. R., & McSweeney, A. (2007). Charitable giving: the effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community and Applied Social Psychology*, 17(5), 363-386. doi:<http://doi.org/10.1002/casp>
- Suharli, & Bahariska. (2021). Pengaruh kualitas pelayanan terhadap keputusan muzakki menjadi nasabah di Baznas Kota Makassar. *Jurnal Kajian Ekonomi Syariah*, 5(1), 1-26.
- Taylor, S., & Todd, P. (1995). Decomposition and crossover effects in the theory of planned behavior: a study of consumer adoption intentions. *International Journal of Research in Marketing*, 12, 137-155.
- Tsalas, N., Mahri, A., & Rosida, R. (2019). Zakat compliance behaviour, good corporate governance with muzakki's trust approach (survey on muzakki of the national board of zakat (BAZNAS) in Garut. *Paper Presented at the 2nd International Conference on Islamic*

*Economics, Business, and Philanthropy Theme, Sustainability and Socio-Economic Growth*, (pp. 796-808).

Ur Rehman, A., Aslam, E., & Iqbal, A. (2021). Factors influencing the intention to give zakat on employment income: evidence from the Kingdom of Saudi Arabia . *Islamic Economic Studies*, 29(1), 33-49. doi:<https://doi.org/10.1108/ies-05-2020-0017>

Venkatesh, V., & Davis, F. D. (2000). A theoretical expansion of the technology acceptance model: four longitudinal field studies. *Management Science*, 6(2), 186-204.

Widiyanto, W. (2017). An exploratory study on understanding and awareness of paying zakat. (pp. 467-482). Gadong Brunei: *Proceedings 5th Asean's International Conference on Islamic Finance*.