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## WHAT DRIVES MUSLIMS' ZAKAT COMPLIANCE BEHAVIOR IN THE PROFESSION? EVIDENCE IN INDONESIA

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### ABSTRACT

*Zakat is the fourth pillar of Islam which is obliged to all Muslims. Zakat is charged when the wealth fulfills some criteria, such as Nishab and Haul. As the great potential of professional zakat, the effort to unlock that potentiality should be continued. One of the studies is to explore what factors that affect Muslim compliance with professional zakat. This study aims to explore the variables affecting Muslims' zakat compliance behavior in the profession. The Theory of Planned Behaviour (TPB) is employed in which the intention to pay zakat is the intervening variable to the zakat compliance behavior variable. The intention to pay zakat has six components such as peer influence, a positive attitude, the religious leaders' effect, the zakat knowledge, and the quality of zakat distribution. The Partial Least Square (PLS) is used with 129 respondents. The results show the zakat knowledge and the quality of zakat distribution have a positive relationship with the intention to pay zakat as an intervening variable. The intention to pay zakat also has favorable to increase zakat compliance behavior. This study generally contributes to the knowledge of professional zakat compliance in Muslim-majority countries in developing countries where the increase in zakat payment is believed to contribute to poverty alleviation.*

**Keywords:** Zakat, Profession, Muslims, Compliance behavior.

### INTRODUCTION

Zakat is the fourth pillar of Islam which is obliged to all Muslims commanded by Allah SWT. Zakat is charged when the wealth fulfills some criteria, such as Nishab and Haul. According to Ibn Taimiyah, if the wealth of *muzakki* reaches *Nishab* and *Haul*, Zakat must be paid at 2,5%. By doing so, zakat will purify the wealth of *muzakki* (Sahroni, 2019). From another perspective, zakat can be used as a tool to alleviate poverty. Zakat acts as capital for poor and needed people (Mukhlis & Beik, 2013). The role of zakat now is more important since it will increase the well-being of poor people by upgrading the human capital and providing production facilities (Miftah, 2008). Zakat has great potential in Indonesia as the country with the greatest Muslim population in the world since the majority of the population is Muslim (Febriandika *et al.*, 2020). However, the vast Indonesian Muslim population is not in line with Zakat payment. Data from BAZNAS released that the potential zakat in 2020 is USD 22.9 billion (Zakiy *et al.*, 2022).

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However, its realization is only USD 4.9 billion or 21.7% (Rizki, 2021). The potential Zakat amount is equal to 3.4% of Indonesian GDP (Sudibyo, 2018). One type of zakat which has great potential to be developed is Professional Zakat or Income Zakat. According to Al-Qardhawi (2017), Professional Zakat (zakat profession) refers to zakat derived from an Income and should be paid if they reach *Nishab* without waiting for *Haul*.

There are four reasons why professional zakat must be concerned amongst Muslims. First, this type of zakat is relatively new since it is part of *Ijtihad* and did not exist in the Prophet's era. As brand new, the majority of Muslims do not become aware of paying professional Zakat (Nasution, 2017). Second, the acceptance of this type of zakat varies amongst Muslims; for instance, according to a study conducted by Hadi (2010), there is around 21% of Muslims reject to pay professional zakat. Third, there is a continuous debate among Muslim scholars whether professional zakat is obliged without waiting for *Haul* or they must wait for *Haul* such classical Zakat (Nasution, 2017). Fourth, the occupation of the majority of Muslims nowadays is not dominated by jobs subject to zakat, such as agriculture (Hadi, 2010). The income earned from non-agricultural work is higher in salary. Thus, the potential of professional zakat is more prominent than other types of classical zakat.

As the great potential of professional zakat, the effort to unlock that potentiality should be continued. One of the studies is to explore what factors that affect Muslim compliance with professional zakat. One of the theories that are frequently used to explain factors of compliance behavior is the Theory of Planned Behavior (TPB) which was introduced by Ajzen (1991). The TPB explained that the intention to act is determined by several factors such as perceived behavioral control, subjective norm, and attitude. Currently, the previous TPB studies in the area of behavioral Zakat compliance are not specifying into Professional Zakat behavior, such as Al Jaffri Saad and Haniffa (2014); Heikal *et al.* (2014); Andam and Osman, (2016); Farouk *et al.* (2017); Farouk *et al.* (2018); and Saad *et al.* (2020).

This study tries to elaborate on the factors affecting the intention of *muzakki* to comply with Professional Zakat payment as an intervening variable for compliance with professional Zakat behavior. In particular, the study translates existing TPB factors into several sub-factors. The attitude factor is translated into a positive attitude. The subjective norm is modified into the peer influence and religious leaders, while the perceived behavioral control is changed into Zakat knowledge and quality of Zakat distribution. The data of the study is collected from 129 respondents of *muzakki* in Indonesia. Structural equation modeling (SEM) is employed to analyze the primer data.

The significance of the study is expected to extend the limitation of TPB studies in the area of Professional Zakat. By knowing the factors that affect the intention to pay professional zakat, the Zakat authorities will be able to focus on building the strategies on the significant factors to increase professional Zakat payment. Moreover, this study is significant in increasing the awareness of the Muslim majority about the existence of professional zakat. Finally, this study will increase the literacy of Zakat amongst Muslims around the world.

### Literature Review

According to Qardhawi, Professional Zakat in Arabic term is called *zakâh rawâtib al-muwazzafîn* (salary employment zakat) or *zakâh kasb al-amal wa al-mihan al-ḥurrah* (zakat



derived from salary and private job) (Al-Qardhawi, 2017). According to Tim Emir (2016), Professional Zakat is divided into two categories (1) *kasb al-'amal*, which means professional workers attached to a company and earn a salary; (2) *al-mihan al-ḥurrah*, which means freelancer without company attachment, such as an independent doctor, developer, lawyer, artist, tailor, and carpenter.

Professional Zakat is categorized under contemporary *fiqh*, which means the classical jurists did not elaborate on this type of zakat before. Thus, the source of opinion refers to contemporary jurists such as Yūsuf Al-Qarḍawi dan Wahbah Az-Zuhāili. According to Hadi (2010), the lack of classical *fiqh* literature on Professional Zakat explains this type of zakat is still on contemporary jurist *Ijtihad*. The debate on professional zakat is divided into two groups. The first group opined that professional zakat is not compulsory since this type of zakat is not exist in the prophet era according to classical scholars such as Ibnu Qayyim, Ibnu Hazm, Ibnu Ṣaibah, and Malik. In contrast, the second group argued that the professional zakat is obliged for all Muslims based on contemporary scholars' opinions such as Abd Al-Wahhāb Khallāf, Abu Zahrah, and Abd Al-Rahman Ḥasan (Yayuli *et al.*, 2022).

In Indonesia, the regulation of professional zakat is laid under the Indonesian Republic Act 23/2011 zakat, which put professional zakat as part of *Zakat Maal*. The Act was explained by the regulation of Ministry of Religion 52/2014, which stated the professional Zakat payment should be directly after receiving the salary without waiting for *Haul* while the *Nishab* is equal to 524-kilogram rice per year. This regulation is different from the Fatwa of Indonesian Sharia Board (*MUI*) number 3/2003, which stated that the payment of professional zakat should be waiting for *Haul* and the *Nishab* is equal to 85-gram gold per year

Zakat compliance has its root in Islamic teaching as the fourth pillar of Islam. The compliance of zakat is not only to fulfill the obligation but also to purify the soul of Muslims, as stated in The Qur'an Surah Al-A'laa: "Successful indeed are those who purify themselves." According to Kamil (2002), compliance with zakat is the payment of zakat in line with the Fatwa and regulations established by the Zakat authorities Kamil (2002). Zulkifli and Sanep (2011) explain that Zakat compliance means payment of zakat through official Zakat institutions rather than paying zakat directly to *Mustahik*.

Islam distinguishes zakat compliance from tax compliance since zakat is one of Islam's responsibilities (Diabi, 1993). Another explanation by Ram Al Jaffri (2010) states that zakat compliance depends on individual Muslim reasons for making decisions to obey Allah's commands as an obligation for Muslims and the rules issued by zakat authorities. This regulation also exists in Indonesia, which explains to require zakat for individuals who have reached the *nishab*.

Zulkifli and Sanep (2011) discuss more zakat compliance to pay zakat via means of government-approved formal institutions. Abu Bakar and Rashid (2010) stated that paying zakat is expected to get rewards and blessings from God if they observe Islamic duties. The choice of whether or not to pay zakat is a test in measuring the level of faith in one's religion (Dogarawa, 2008). This situation clearly shows that obedience to zakat is more important because it is included in the fulfillment of obligations to satisfaction in the world and the afterlife, compared to compliance with taxes, where obeying human rules is more to avoid worldly punishment. To explore the factors affecting zakat's compliance behavior, TPB is applied.



### *Attitude and Intention*

According to Ajzen and Fishbein (1980), attitude has a major impact on behavioral intentions. Ajzen (1991) claimed that a person's attitude toward a behavior is a crucial element that determines intention. Furthermore, Ramayah *et al.* (2009) emphasize that good attitudes toward the intention correlate with one another. A person's attitude and intention in learning knowledge about professional zakat will grow a good influence (Ding & Yu, 2020). Al Jaffri Saad and Haniffa (2014) emphasize that a good attitude can stimulate someone to be interested in paying zakat. According to Al Jaffri Saad and Hanifa (2014), a good attitude encourages someone to be interested in paying zakat, while a negative attitude will discourage it.

H1: Positive attitude has favorable to encourage someone to be interested in paying professional zakat.

### *Subjective Norms*

One's perceptions of someone's feelings about a decision to conduct a certain behavior are referred to as subjective norms (Ajzen, 1991). Subjective norm substantially determines the intention to comply with zakat compliance behavior (Al Jaffri Saad & Haniffa, 2014; Farouk *et al.*, 2018). The link between subjective norm and intention is negative, according to Othman (2008). Huda *et al.* (2012) show that subjective norm has little bearing on zakat compliance behavior.

Although numerous studies have found a strong link between perceived norm and intention, others have found conflicting results. The deconstruction of the subjective norm is required (Taylor & Todd, 1995). Thus, the subjective norm has been dissected in this study through the power of religious leaders and peer pressure.

Al Jaffri Saad and Hanifa (2014) found that religious leader such as *Ustadz* and *Amil Zakat* has a favorable impact on the intention to pay Zakat in Malaysia. This phenomenon could be tracked by Taylor and Todd (1995) that explain a leader has a favorable impact on the intention in the information system sector. Reinforced by Zhu *et al.* (2022) that religious leaders can exert influence through religious interactions with muzaki so as to form positive expectations to carry out their obligations. In the field of zakat, the power of religious leaders potentially can influence followers to pay Professional Zakat.

H2: The influence of religious leaders has a favorable effect on encouraging someone to be interested in paying professional zakat.

### *Subjective Norms*

Peer influence can stimulate someone to be interested in paying zakat (Saad *et al.*, 2020). Through conversations in sharing information between colleagues about professional zakat, of course this is a potential trigger in attracting the interest of other colleagues to pay professional zakat (Shah *et al.*, 2020). Based on Reasoner *et al.* (2022) A person's intention to pay zakat arises by considering environmental factors. The influence of colleagues and closest friends has a significant role to pay zakat. In this study, it is confirmed that favorable opinions and comments from someone who has a close relationship with zakat payers play an important role in



encouraging someone to be interested in paying professional zakat (Al Jaffri Saad & Haniffa, 2014).

H3: Peer influence has a favorable effect on encouraging someone to be interested in paying professional zakat.

#### *Perceived Behavioral Control*

A someone's idea from internal or external elements which can affect someone's conduct is called Perceived behavioral control (Ajzen, 1991). In this study, perceived behavioral control relates to zakat payers' perceptions of how much control they have over or how capable they are of paying zakat to the institution. This research disassembles perceived behavioral control into two parts, namely zakat knowledge and quality of zakat distribution.

Knowledge is a crucial factor in determining individual compliance with zakat contributions (Khamis *et al.*, 2011). The findings of Idris *et al.* (2012) show that knowledge related to zakat tends to encourage someone to be interested in paying zakat. It emphasizes that volunteerism and zakat knowledge are the key to compliance behavior. Individuals who have the knowledge to pay zakat tend to be obedient in paying zakat compared to those with minimal knowledge of zakat (Saad *et al.*, 2020).

H4: Zakat knowledge has a favorable effect on encouraging someone to be interested in paying professional zakat.

Low levels of trust in zakat institutions are caused by a lack of openness as well as inefficiencies in the zakat distribution process (Zainal *et al.*, 2016). In Zoghbi-Manrique-de-Lara and Sharifiatashgah (2020) good zakat organization services will maintain the quality of work, maintain credibility, and listen to criticism and suggestions to improve quality. There is a positive relationship between the quality of zakat distribution and the intention to pay zakat (Ghazali *et al.*, 2016). This is in line with studies by Hairunnizam *et al.* (2005); Saad *et al.* (2020). The quality of zakat distribution can encourage increased trust to a certain degree in zakat organizations. Good quality of zakat distribution will affect the individual's intention to pay zakat income.

H5: Quality of zakat distribution has a favorable effect on encouraging someone to be interested in paying professional zakat.

#### *Intention to Pay Professional Zakat*

The intention is critical in determining whether or not to accept or reject one's behavior. According to previous research, the intention to behave is the best predictor of behavior (Al Jaffri Saad & Haniffa, 2014). An individual's readiness to engage in a certain action is represented in a person's mind as an intention, which is a mental representation of that willingness (Fishbein & Ajzen, 1975). According to Al-Qardhawi (2009), in Islam, unintentional adoration is not rewarded.

A person's intention is the willingness to try to do something from a behavior from himself (Ajzen, 1991; 2005; Bobek & Hatfield, 2003). Al Jaffri Saad and Haniffa (2014) found intention as a mediator variable between the influence of subjective attitudes and norms on zakat compliance behavior. With that, the literature on intention in previous studies supports the positive relationship between intention and zakat compliance behavior. Therefore, this study

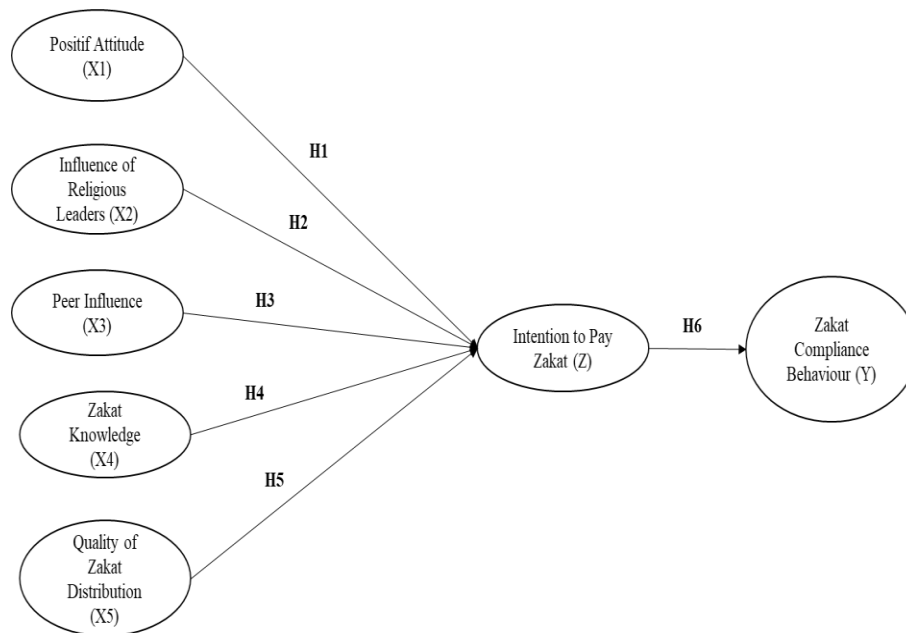


also expects intention to be used as the closest determinant of professional zakat compliance behavior.

H5: Intention positively affects zakat compliance behavior.

## MATERIALS AND METHODS

This study uses five exogenous/independent variables which are thought to have a significant impact on the endogenous/bound variable, namely compliance in paying zakat, with the intervening variable of intention to pay professional zakat. Based on the following hypotheses, **Figure 1** is an overview of the conceptual framework as follows:



**Figure 1.** Conceptual Framework

The analytical method employed in this work is PLS-SEM, which is run according to Ghazali's instructions (2008). Several researchers have undertaken zakat research utilizing the PLS-SEM approach in past studies (Farouk *et al.*, 2017; Bin-Nashwan *et al.*, 2020; Saad *et al.*, 2020). PLS-SEM is a flexible and reliable statistical method that may be used to project research theory and statistical tools for complicated multivariate models (Hair *et al.*, 2019). The PLS-SEM analytic method may discover, build relationships between variables, and estimate models with many constructs (Sinkovics *et al.*, 2016; Hair *et al.*, 2019). It's a multivariate analysis tool with several features, including the capacity to evaluate complex correlations (Hair *et al.*, 2014). Furthermore, many variables can be analyzed at the same time to establish the set's basic structure. It does not, like others, necessitate other forms of analysis, such as outlier detection, to produce highly clear, useful, and valid results (Hair *et al.*, 2014). Many researchers have confirmed that the PLS-SEM technique is a more flexible, powerful, and proper statistical instrument for testing and prediction than other techniques (Henseler *et al.*, 2015). A PLS-SEM method is a tool in the field of statistics that may be applied to a variety of issues, including zakat research (Farouk *et al.*, 2018; Amilahaq & Ghoniyah, 2019; Saad *et al.*, 2020). The data used in

this study are all primary. The information is based on the findings of a structured questionnaire survey conducted in the field (Malhotra, 2009). The sample used in this study came from the population of zakat profession payers in East Java, with as many as 129 respondents. In analyzing the data using PLS-SEM, more than 30 respondents are needed (Hair *et al.*, 2011).

## RESULTS AND DISCUSSION

The development of zakat regulations in Indonesia is currently growing; one of the regulations that are currently under discussion at the Ministry of Religion is the regulation regarding the deduction of income for State Civil Apparatus (ASN) and employees of institutions equivalent to ASN to pay professional zakat of 2.5% (Puskas BAZNAS, 2020). This regulation only applies to those whose income has met the *nishab* of zakat. Therefore, this study will thoroughly examine the factors that influence how much compliance the Indonesian people have in paying professional zakat using the TPB approach.

In producing optimal findings, processing data using SEM-PLS must pass several tests. Each variable consists of several indices. To obtain the measurement of the relevant model must pass a multicollinearity test using collinearity statistics from the Variance Inflation Factor (VIF) value, then test the validity and reliability. It includes both convergent and discriminant validity. A test known as convergent validity examines the degree to which items from different constructs have the same level of internal consistency. This can be accomplished when the items from construction are in harmony with other words, do not contrast with each other, and contribute to building conceptual meaning in the constructs (Hair *et al.*, 2014). Therefore, in the context of validity, it must go through discriminant validity and convergent validity tests (Hair *et al.*, 2014).



### *Multicollinearity Tests using Collinearity Statistics (VIF)*

In the Multicollinearity test, this study uses the VIF value. The VIF value is the most useful statistical method for the Multicollinearity test. The results of the test revealed that the VIF value ranged from 1,000 to 6.907. It was concluded that all indicators of the variables through the multicollinearity test met the criteria, which were acceptable for a VIF value of less than 10 (Hair *et al.*, 2010; Mumtaz *et al.*, 2017). The outer model is as follows in **Figure 2**:

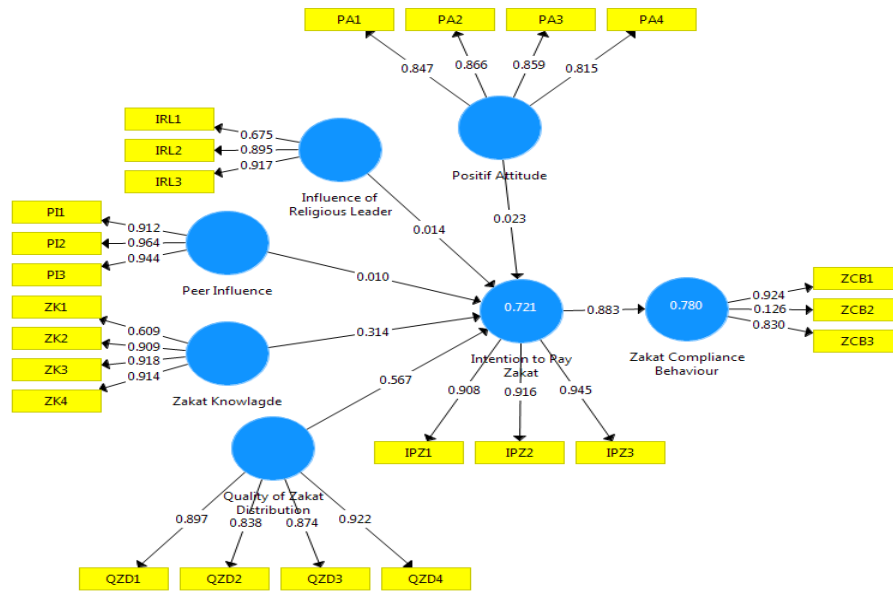


Figure 2. Outer Model

### Convergent Validity

From the results of the factor loading, it was found that there were low values of several indicators (items). According to Hair *et al.* (2021), the recommended loading is above 0.70, although 0.50 is also acceptable, and the Average Variance Extracted (AVE) is up to 0.5. There are several indicators (items) that must be eliminated, including items IRL1, ZCB2, and ZK1 where their value is less than 0.7. Then the resulting AVE value of each variable is above 0.5. The positive attitude variable has an AVE value of 0.718, the influence of the religious leader is 0.822, intention to pay zakat is 0.852, peer influence is 0.884, quality of zakat distribution is 0.780, zakat compliance behavior is 0.771, and zakat knowledge is 0.850. At the same time, the Cronbach's Alpha value for each variable is greater than 0.6. Composite Reliability (CR) with the value of each variable is above 0.7. Positive attitude CR is 0.910, the influence of the religious leader is 0.902, intention to pay zakat is 0.945, peer influence is 0.958, quality of zakat distribution is 0.934, and zakat compliance behavior is 0.944. According to Abdillah and Hartono (2015); Sekaran and Bougie (2013), composite reliability (CR) is acceptable with a value above 0.7. The outer model image was obtained after removing some items like in Figure 3:



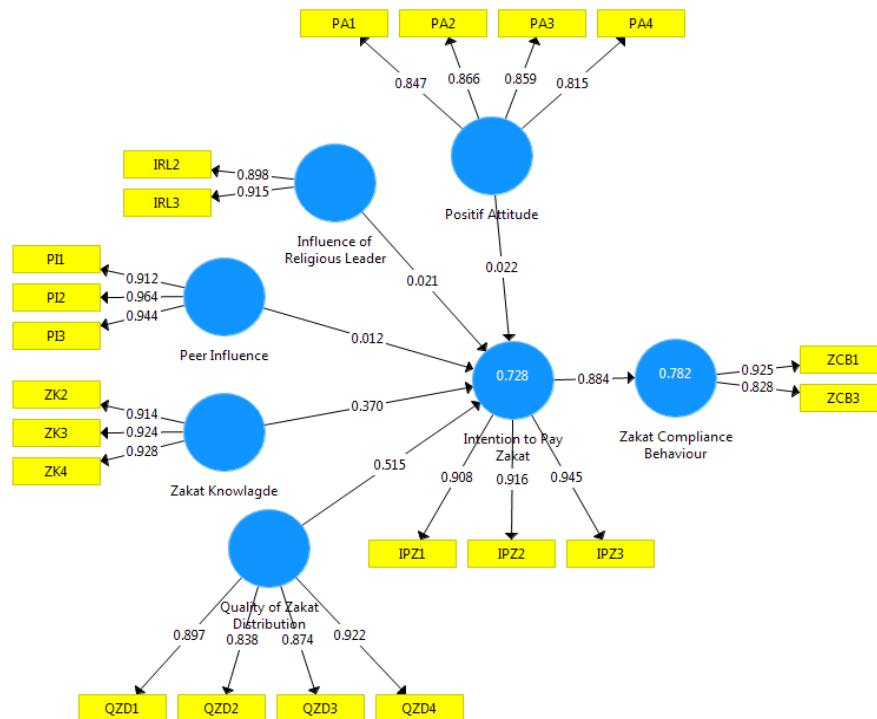


Figure 3. Outer Model after Removing Items

### Discriminant Validity

Discriminant Validity pertains to the degree to which one construct differs and is distinct from another construct (Hair *et al.*, 2012). Cross-loading is the most effective method for determining the discriminant validity of multiple tests (Hair *et al.*, 2014). **Table 1** shows Cross Loading Tests.

Table 1. Cross Loading Test

	IRL	IPZ	PI	PA	QZD	ZCB	ZK
IPZ1	-0.052	<b>0.908</b>	0.153	-0.144	0.735	0.835	0.761
IPZ2	-0.084	<b>0.916</b>	0.106	-0.101	0.780	0.787	0.728
IPZ3	-0.119	<b>0.945</b>	0.131	-0.075	0.794	0.827	0.765
IRL2	<b>0.898</b>	-0.080	-0.139	0.112	-0.101	-0.041	-0.119
IRL3	<b>0.915</b>	-0.087	-0.060	0.041	-0.089	-0.007	-0.174
PA1	0.029	-0.117	-0.019	<b>0.847</b>	-0.185	-0.143	-0.150
PA2	0.114	-0.099	-0.128	<b>0.866</b>	-0.138	-0.135	-0.150
PA3	0.050	-0.099	-0.076	<b>0.859</b>	-0.139	-0.152	-0.072
PA4	0.127	-0.048	-0.029	<b>0.815</b>	-0.070	-0.060	-0.052
PI1	-0.082	0.112	<b>0.912</b>	-0.083	0.108	0.034	0.111
PI2	-0.066	0.146	<b>0.964</b>	-0.067	0.144	0.053	0.143
PI3	-0.156	0.135	<b>0.944</b>	-0.070	0.173	0.040	0.153



QZD1	-0.092	0.728	0.124	-0.140	<b>0.897</b>	0.704	0.894
QZD2	-0.031	0.665	0.195	-0.198	<b>0.838</b>	0.641	0.704
QZD3	-0.050	0.753	0.102	-0.071	<b>0.874</b>	0.646	0.687
QZD4	-0.185	0.792	0.126	-0.194	<b>0.922</b>	0.732	0.791
ZCB1	-0.025	0.901	0.076	-0.150	0.776	<b>0.925</b>	0.755
ZCB3	-0.019	0.611	-0.011	-0.121	0.547	<b>0.828</b>	0.573
ZK2	-0.233	0.801	0.129	-0.099	0.807	0.750	<b>0.914</b>
ZK3	-0.091	0.759	0.199	-0.132	0.795	0.699	<b>0.924</b>

After examining the discriminant validity of the respecification model using the criteria of cross-loading analysis, it was found that all latent variables in the respecification mode had a square root value of AVE, which was greater than the correlation value of the latent variable. Therefore, it can be concluded that all latent variables are declared to meet discriminant validity (Abdillah & Hartono, 2015). The value of the square root of AVE in a latent variable must be greater than the entire value in the same column and row. **Figure 4** shows Inner Model.

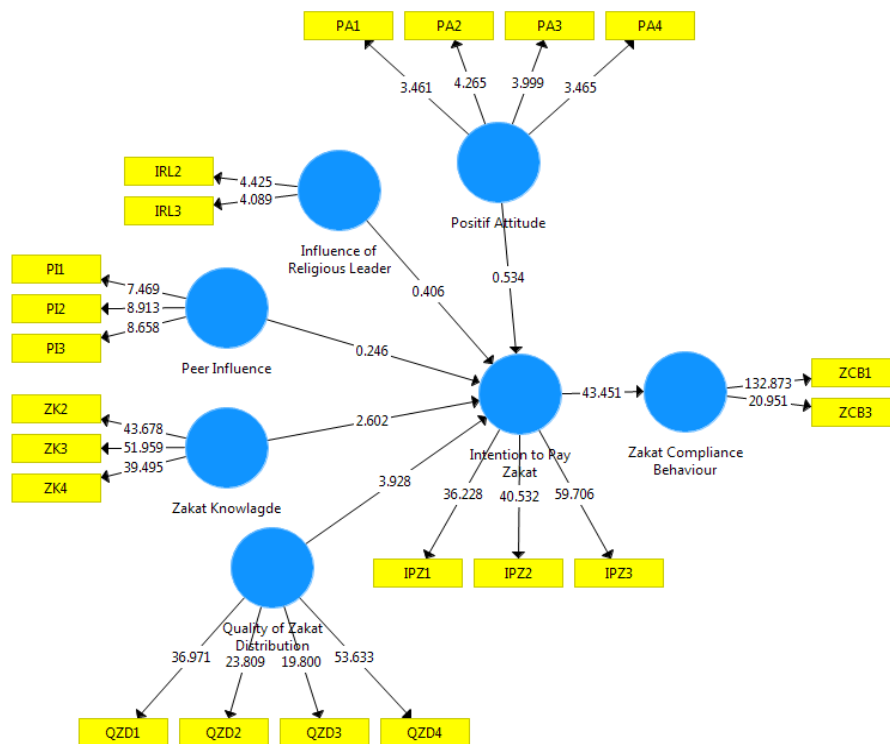


Figure 4. Inner Model

Based on the bootstrapping results, the T-statistics value appears. The following table is the path coefficient table:

Table 2. Hypothesis Testing

Hypotheses	Original Sample	t-Statistic	P Values	Result
H1: Positif attitude → <i>Intention to pay zakat</i>	0.022	0.534	0.594	Not Significant
H2: Influence of religious leader → <i>Intention to pay zakat</i>	0.021	0.406	0.685	Not Significant
H3: Peer Influence → <i>Intention to pay zakat</i>	0.012	0.246	0.805	Not Significant
H4: Zakat Knowledge → <i>Intention to pay zakat</i>	0.370	2.602	0.010	Significant
H5: Quality of zakat distribution → <i>Intention to pay zakat</i>	0.515	3.928	0.000	Significant
H6: <i>Intention to pay zakat</i> → <i>Zakat compliance behavior</i>	0.884	43.451	0.000	Significant

The conclusion of **Table 2** is that the H1 has no substantial impact on the intention to pay zakat. Therefore, the hypothesis is rejected. This positive attitude is founded on the TPB, which is significantly linked to the issue of the Islamic faith, particularly concerning the payment of zakat. Positive attitude perception is inextricably linked to faith, particularly in the realm of zakat. The favorable influence of attitude on intention (in the term of paying zakat) implies nice behavior for *muzakki*, who are in accordance with Islamic religious values and norms in earning the obligation to pay zakat (Hairunnizam *et al.*, 2005). With the positive attitude of the *muzakki* in this study, it can be perceived as having firm belief and faith. Positive-attitude of *muzakki* is more likely to have a strong intention to fulfill their zakat responsibilities than their negative-attitude counterparts.

By researching path coefficient results, it states that there is a positive although there is no significant effect. It can be found that some *muzakki* think that not paying zakat is a sin. They prioritize their obligations in paying professional zakat to be distributed to those who are more entitled, namely eight *asnaf*. By judging from the results of the lowest indicator, *muzakki* are aware of paying zakat as the main thing. It can be interpreted that in their opinion, professional zakat is not the main thing that is prioritized in their interests. In other factors, it was obtained from the comments of the *muzakki* respondents in this study, of which 54% of the professions of the *muzakki* respondents in this study were from BUMN employees that from where they worked it was automatically deducted from the employee salary of 2.5% for institutions. *amil zakat* in the company.

Therefore, a positive attitude does not affect their intentional behavior in paying zakat because there is already a regulation on zakat deductions from their salary/income. The results of this study are in line with other intention behaviors that are related to the absence of a positive influence of attitude on intention. Research conducted by (Kiconco *et al.*, 2019) related to intention to pay tax compliance, Kashif *et al.* (2017), Charag *et al.* (2020) in terms of consumer behavioral intentions related to Islamic banking, and Abdul Rahman *et al.* (2016) in terms of Intention to Use Islamic Micro-investment Model. This can be a suggestion for the Zakat Management Organization to follow up. It is hoped that the Zakat Management Organization can provide education about the morals or etiquette of a Muslim, which is the main teaching of Islam to *muzakki*.

H2 shows that the influence of religious leaders has no significant impact on intention (in terms of paying zakat). Therefore, the hypothesis is rejected. According to Saad (2020), an Islamic



scholar's capacity to persuade Muslims to pay zakat is viewed as a measure of religious leaders' power, especially in zakat income/income of employees or workers. The influence of religious leaders is included in the composition of subjective norms in TPB. Subjective norms in this study are used to see how *muzakki* determine their norms by considering the opinions of others about their behavior in paying zakat. So, subjective norms are closely related to the influence of the *muzakki* social environment on their behavior on intention (in the term of paying zakat). The influence between the influence of religious leaders on the intention (in the term of paying zakat) means that when *muzakki* are influenced by religious leaders/ preachers/ *amil* zakat regarding the obligation to pay professional zakat, this can lead to the intention to pay zakat from *muzakki* who pay professional zakat. The influence of religious leaders becomes a metric for *muzakki* behavior that can be used to predict their propensity to pay professional zakat.

It can be seen in this study that the influence of religious leaders has no significant positive effect on the intention to pay zakat, even though it is seen from the t-statistic value, which has a positive, although not significant, nature. This, it can be interpreted that the influence of religious leaders can have a positive effect on the intention to pay zakat of professional *muzakki*, but the results are not significant. It can be concluded that the *muzakki* are not influenced by religious leaders/preachers/ *amil* zakat. They pay professional zakat because they have to spend 2.5% of their wealth. This research is in line with Saad *et al.* (2020) and Cokrohadisumarto *et al.* (2020), that some zakat payers (*muzakki*) see that religious leaders/ *amil* zakat recommend paying zakat at an *amil* zakat institution, whereas they see that distribution by *amil* zakat institutions is not evenly distributed for them. In this case, it can be seen that the *amil* zakat institution or zakat management organization lacks reports on the impact of its distribution not yet seen by the public. Therefore, the *muzakki* assume that zakat management organizations are not evenly distributed in terms of distributing zakat funds to *mustahik*. Therefore, zakat management organizations must strive to publish monthly collection and distribution reports so that *muzakki* has confidence in the invitation to pay zakat at *amil* zakat institutions or other zakat management organizations.

**H3** shows that peer influence has no substantial impact on intention (in the term of paying zakat). Thus, this hypothesis is not accepted. The peer influence referred to in this study is the influence of friends because friends can influence the decision of the zakat payer (*muzakki*) to obey or disobey him in paying zakat (Saad *et al.*, 2020). In the context of zakat, friends can advise, educate, and invite someone to carry out the obligation to pay zakat.

Peer influence is also included in the composition of subjective norms in the Theory of Planned Behavior (TPB). Subjective norms in this study are used to see how *muzakki* determine their norms by considering other people's opinions about their behavior in paying zakat. The influence of peer influence on intention (in the term of paying zakat) implies that if zakat payers (*muzakki*) are influenced by friends who educate and invite them to pay zakat, it will lead to the emergence of a desire to pay zakat. So that peer influence can be employed as a measurement technique for *muzakki* conduct to generate their intention to pay professional zakat. The results of this study prove that peer influence has a positive and insignificant effect on the intention to pay zakat. It is seen from the results of the t-statistic that the value is positive. The influence of peer influence on the intention to pay zakat is not significant. The intention to pay professional zakat is not influenced by their friends, but they pay professional zakat because they must spend 2.5% of



their wealth. In line with the result, Both Saad *et al.* (2020) and Hakimi *et al.* (2021) agree that the viewpoint of a friend has a very modest effect on causing a person's intention to pay zakat. Consequently, the Zakat Management Institution influences the zakat payers' intents. Concerning the distribution of their professional zakat, *muzakki* in Indonesia are unaffected by the views or opinions of their closest friends or acquaintances who are affiliated with zakat management entities. It is desired that the Zakat Management Organization will improve its performance in order to prevent the public from expressing unfavorable ideas or criticisms.

**H4** suggests that zakat knowledge affects the intention to encourage increased interest in paying zakat. Therefore, this idea is supported. The effect of zakat knowledge on intention (in the term of paying zakat) implies that if *muzakki* have high knowledge of zakat, their understanding of the law of zakat will increase. Respondents in this study, the majority of *muzakki* have a profession and have understood the knowledge of professional zakat, which must be issued 2.5% of their salary/income. With a deeper comprehension of professional zakat, the intention to pay it will increase. Knowledge of zakat is crucial because it affects the intention of *muzakki* to distribute 2.5 percent of their income.

The results of this study are reinforced by Saad *et al.* (2020), Khamis *et al.* (2011), and Idris *et al.* (2012), who state that there is a considerable positive relationship between zakat knowledge and zakat payment intent. The stronger the *muzakki's* zakat understanding regarding professional zakat, the bigger their intention to pay professional zakat through the Zakat Management Organization. Therefore, understanding zakat is crucial for persuading *muzakki* to adhere to the Islamic religion's regulations and directives. Religious rules and orders are a form of obedience to Allah SWT, and Rasulullah SAW, as stated in the Qur'an sura An-Nur verse 54. It is also hoped that zakat management organizations can educate the Muslim community about the importance of zakat and invite Muslim communities to distribute zakat. Professional zakat through zakat management organizations. The main task of zakat management organizations is to collect zakat and distribute it.

**H5** suggests that the quality of zakat distribution affects the intention to encourage increased interest in paying zakat. Therefore, this idea is supported. The quality of zakat distribution referred to in this study is the main factor that leads to the image of *amil* zakat institutions, such as transparency and efficiency of zakat distribution in *amil* zakat institutions. Latif (1998) argues that the image of *amil* zakat institutions can affect the level of zakat collection. The variable quality of zakat distribution is included in the composition of perceptions of ability to control in the Theory of Planned Behavior (TPB), which is a reference to *muzakki's* perceptions of zakat payments by looking at the extent to which they have control or can have the intention to pay zakat to an institution or agency. The variable quality of zakat distribution is used as a measuring tool to find out how much influence it has on *muzakki's* intention (in the term of paying zakat). The influence of quality of zakat distribution on intention to pay zakat means that when an *amil* zakat institution has good zakat distribution quality in zakat management in accordance with Islamic law, it will lead to *muzakki's* intention to pay professional zakat through the *amil* zakat institution. Therefore, a quality *amil* zakat institution must be efficient in the distribution of zakat, be able to provide good service, and also be transparent. The results of this study are consistent with previous research, which argues that the distribution quality of *amil* zakat institutions is an important element in generating one's intention to pay zakat (Hairunnizam *et al.*, 2005; Sanep, 2006; Saad *et al.*, 2020).



If the quality of zakat distribution is good, fair, and equitable, it can increase the level of trust among Muslims towards the *amil* zakat institution. If the quality of zakat distribution is good, fair, and equitable, it can increase the level of trust among Muslims towards the *amil* zakat institution. This is in line with the verse of Allah, which commands his people to be fair, including the distribution of zakat, in Surah Al-Maidah verse 8. This shows that the Zakat Management Organization in Indonesia has been efficient in distributing zakat to *mustahik* in need. In the distribution of zakat funds, Zakat Management Organizations in Indonesia are quite optimal and appropriate. Therefore, *muzakki* should not hesitate to trust the Zakat Management Organization as a place for distributing zakat. Zakat institutions in Indonesia have also innovated in zakat payment transactions to facilitate *muzakki* with the zakat blockchain program, which aims to increase transparency in the management of zakat funds in increasing trust (Millatina *et al.*, 2022).

**H6** suggests that the intention (in the term of paying zakat) has a positive impact on zakat compliance behavior. Thus, this hypothesis is accepted. Intention to pay zakat, referred to in this study, is defined intention as the readiness of a person's cognitive image in carrying out a behavior. Intentions play an important role in the implementation of ibadah in Islam, especially in zakat behavior (Qardhawi, 1998). It can also be concluded that intention is an indication of a person's willingness to perform a behavior (Ajzen, 2005). Meanwhile, zakat compliance behavior refers to the payment of zakat in accordance with the Fatwa and regulations set by the zakat authority. According to Jaffri (2010), zakat compliance depends on the reasons why individual Muslims decide to obey or avoid Allah's orders, Islamic obligations, and rules issued by zakat authorities. This regulation also exists in Indonesia from the MUI fatwa, which explains requires zakat for individuals who have reached the *nishab*. The intention is often used as an intervening variable to relate factors from the composition of attitude (positive attitude) and subjective norm (influence of religious leaders and peer influence) to compliance behavior (behavior) (Ajzen, 2005). The effect of intention to pay zakat on zakat compliance behavior means that when *muzakki* or zakat payers have a high intention to pay professional zakat, it will lead to zakat compliance behavior or compliance in paying professional zakat. So that intention can be something important because it will influence someone to behave obediently in paying professional zakat.

The findings of this study are backed by studies by Bidin *et al.* (2009), Saad *et al.* (2010), and Al Jaffri Saad and Haniffa (2014). Intention serves as a stimulus for *muzakki* (workers) to pay professional zakat. Consequently, *amil* zakat institutions must be able to devise ways to encourage them to have a strong aim to pay professional zakat. However, It can be accomplished by ensuring that zakat money is disbursed equitably and fairly to all zakat recipients. By doing this, the *muzakki* (employees/labor) have an increased willingness and motivation to pay professional zakat because they realize that zakat funds paid to *amil* zakat institutions have been distributed fairly to *asnaf*. Based on the results of a review of correspondents in this study, which were dominated by BUMN employees, it showed that they had the intention to comply with paying professional zakat regularly every month or every time they received income/salary.

One type of zakat which has great potential to be developed is Professional Zakat or Income Zakat. According to Qardhawi (2017), Professional Zakat (zakat profession) refers to zakat derived from an Income and should be paid if they reach *Nishab* without waiting for *Haul*. There



are four reasons why professional zakat must be concerned amongst Muslims. First, this type of zakat is relatively new since it is part of *Ijtihad* and did not exist in the Prophet's era. As brand new, the majority of Muslims do not become aware of paying professional Zakat (Nasution, 2017).

Second, the acceptance of this type of zakat varies amongst Muslims; for instance, according to a study conducted by Hadi (2010), there is around 21% of Muslims reject to pay professional zakat. Third, there is a continuous debate among Muslim scholars whether professional zakat is obliged without waiting for *Haul* or they must wait for *Haul* such classical Zakat (Nasution, 2017). Fourth, the occupation of the majority of Muslims nowadays is not dominated by jobs subject to zakat, such as agriculture (Hadi, 2010). The income earned from non-agricultural work is higher in salary. Thus, the potential of professional zakat is more prominent than other types of classical zakat. As the great potential of professional zakat, the effort to unlock that potentiality should be continued

## CONCLUSION

Based on the results of the data analysis that has been done, the researchers got the results of the research which became the conclusions to answer the research problems. We describe the following: Positive attitude was found to have no significant effect on the intention to pay zakat in paying professional zakat. These results are not in accordance with the hypothesis of the study. The influence of religious leaders was also found to have no significant effect on the intention to pay zakat in paying professional zakat. These results are not in accordance with the hypothesis of the study. Peer influence was also found to have no significant effect on the intention to pay zakat in paying professional zakat. These results are not in accordance with the hypothesis of the study. Zakat knowledge has a favorable effect on encouraging someone to be interested in paying professional zakat. The increasing zakat knowledge of *muzakki* will help further to encourage someone to be interested in paying professional zakat. Quality of zakat distribution has a favorable effect on the intention to pay zakat in paying professional zakat. The increasing quality of zakat distribution of *muzakki* will further increase the intention to pay zakat in paying zakat income. Intention to pay zakat has a favorable effect on zakat compliance behavior in paying professional zakat.

### *Limitations and Dimensions for Future Research*

The limited number of respondents who pay zakat (*muzakki*) from among employees/laborers is only 10 percent of the total *muzakki* population in Indonesia. It is hoped that further research can include more respondents. And also the addition of religiosity and information variables as intervening variables on compliance with paying zakat to strengthen the results of the study.

This research has implications for the managerial management of Zakat Management Organizations, especially those in Indonesia, to provide good accountability in the management of zakat funds and their fair and equitable distribution to *mustahik* so that *muzakki* (employees/labor) in Indonesia believe and are motivated to pay obediently. Zakat in zakat institutions or agencies or zakat management units. The zakat management organization from the results of this study can be used as a consideration to develop its strategy by one way of educating about the obligation and importance of income zakat so that the willingness and



motivation of the *muzakki* (employees/labor) will increase to comply with paying zakat through zakat management organizations/ zakat authority.

Then for forwarding study, this research can be used as study material in further research to be able to provide insight to academics regarding respondents' perceptions of positive attitudes, the influence of religious leaders, peer influence, zakat knowledge, quality of zakat distribution, and intention to zakat compliance behavior.

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