An Analysis of Muzaki’s Behavior in Paying Zakat Mal and Factors Influencing It: The Perspective of The Theory of Planned Behavior

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Article Info

ABSTRACT

This study seeks to explore factors influencing the behavior of muzaki in paying zakat mal by applying the Theory of Planned Behavior. Referring to Theory of Planned Behavior, attitudes, subjective norms, behavioral controls, and intention influence the behavior of muzaki in paying zakat mal. This study was carried out to permanent muzaki registered at the legal Amil Zakat Institutions in Ponorogo Regency. This quantitative study used primary data in the form of questionnaires. The population in this study is permanent muzaki registered at the Amil Zakat Institutions in Ponorogo Regency such as LazisMu, Yatim Mandiri, and LAZ Baitul Maal Hidayatullah. Involving 80 respondents, the sampling technique used was saturation sampling, in which all members of the population are taken. Performing the SmartPLS 3.0, data analysis includes the Measurement Model (Outer Model) and Structural Model (Inner Model). The results show that the variable of Attitude and Behavioral Control have a positive and significant influence on the intention of muzaki in paying zakat mal, while the variable of Subjective Norms did not affect the intention of muzaki paying zakat mal. The variable of Intention shows a significant influence on the behavior of muzaki paying zakat mal.

Keywords: Zakat, Attitude, Subjective Norm, Perceived Behavioral Control

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1. INTRODUCTION

In Islam, the provisions of zakat management allude to the collection and distribution of zakat by religious financial institutions, known as Baitul Maal. In Indonesia, the
government as an institution authorized to collect, manage and distribute zakat provides facilities to ease people in paying zakat. The National Amil Zakat Mal is the government institution in charge of collecting, managing, and distributing zakat from the national level to the regional level.

Zakat is one of the Five Pillars of Islam as a responsibility as Muslims once certain determined wealth has been attained. *Muzaki* is those who are subjected to pay zakat mal on the possession that has reached the haul and *nisab*. According to Islamic jurisprudence, high-income individuals have to pay zakat mal to purify their wealth as well as their souls. The provisions of zakat have been regulated in the Quran and Hadith. Verse 43 of Surah Al-Baqoroh reads “And establish prayer and give zakāh and bow with those who bow [in worship and obedience]”. Some scholars assert that zakat is to move the economy forward in order to be able to maintain faith in Allah. It also fosters noble character and a high sense of humanity among people. Zakat is a concrete social function as an effort to help others, which is managed by the zakat agency as an effort to prevent accumulation and social inequality for the welfare of the people. The global purpose of zakat is to alleviate poverty, particularly among Muslims, and to help the country’s economy grow.

Zakat is one of the components of the non-economic mechanism (Aligarh et al., 2020). Zakat has contributed positively to economic growth. Apart from zakat, *infaq* and alms also affect the growth of the real GDP (Gross Domestic Product), meaning that if zakat collection fund increases by 1 billion, it will encourage economic growth by 0.12% assuming other variables are constant (Purwanti, 2020; Romdhoni, 2017). The country is currently afflicted by the COVID-19 epidemic, which has shaken the world economy and had an impact on the Indonesian economy, which continues to decline or is slowing down (Fauziyanti et al., 2020). Due to the slow economic growth caused by the COVID-19 epidemic, numerous solutions have been proposed, one of which is the distribution of Zakat from *muzaki* to *mustahik* through the *amil* of zakat (Aligarh, 2021). The zakat distribution to *mustahik* is helpful for the *mustahik* economy (Amanda et al., 2021; Saputra, 2020).

Indonesia has the largest Muslim population in the world. Over 87% of Indonesia's 245 million people are Muslims, making the country has tremendous potential for zakat receipts. A survey conducted by Baznas survey reports that the potential for zakat mal and individual income in Indonesia can reach 138 trillion per year. If the collection of zakat mal follows the target of 10%, it is projected that the national zakat mal receipts can reach 13.8 trillion per year. In 2005, a study conducted by the Ford Foundation reported that the potential for zakat mal receipts was IDR 19.3 trillion but only IDR 271 billion was collected. In 2007,
another research was conducted by the Public Interest Research and Advocacy Center (PIRAC) showing zakat collection of IDR 450 billion from a potential of Rp 9.09 trillion. The Baznas survey in 2011 also showed a potential zakat collection of IDR 217 trillion but only IDR 1.8 trillion was collected. The latest information in 2017 disclosed that zakat mal receipts increased by 20% from 5.2 trillion to 6 trillion but it was far from the desired target.

The payment of zakat mal attempts to alleviate poverty in Indonesia. Zakat mal is an alternative solution to contribute to social security and harmony by reducing the gap among various economic statuses (Hafidhuddin, 2011). Zakat mal contributes to reducing the socio-economic gap as evidenced by the National Amil Zakat Agency (Baznas) with research from the Indonesia Magnificence of Zakat (IMZ).

The reality shows that the amount of zakat mal collected is not as specified target expected. Based on a survey by Pusdatinaker (Center of Information and Data on Employment) in February 2012, nationally, the number of Muslim working as employees are 26.4 million. If 87% are Muslim, the number of residents who pay zakat mal is 23% with an average net salary of 1.5 million per month. If only 10% are classified as qualified as muzaki, the zakat mal collected can reach IDR 170 trillion.

Referring to the Regional Office of the Ministry of Religious Affairs of East Java Province, in 2014, 98.4% of the population in Ponorogo Regency was Muslim. In 2018, data from BPS-Statistics of the Ponorogo in Figure, shows 70.24% of the workforce in the Regency. Departing from the data on the Muslim population in Ponorogo Regency, the potential for zakat mal can be calculated as follows. The regional GDP or GRDP CMP (Gross Regional Domestic Product at Current Market Price) of Ponorogo Regency in 2012 was IDR 9.4 trillion. Thus, the minimum potential for zakat mal is 2.5% x 9.4 trillion = 0.235 trillion = 235 billion. If only 1% can be absorbed, 2.3 billion total zakat mal will be collected and only 20% of the total collection has been realized.

The amount of potential zakat mal with the current receipts is not as expected. Some factors that cause Muzaki to be reluctant to pay zakat mal are awareness and intentions. Ajzen (2005) argues that intentions can be used to predict an individual’s strength and desire to perform a behavior. The intention is defined as the purpose to act on the will that arises from within. The muzaki intention to pay zakat mal is done intentionally. According to a theory of intentions proposed by Ajzen (2005) in Theory of Planned Behavior, one’s intentions can be predicted through three determining factors of attitudes, subjective norms, and behavioral control.
Literature Review

Theory of Planned Behavior (TPB)

TPB is the development of the Theory of Reasoned Action (TRA). The Theory of Reasoned Action (TRA) was first introduced in 1980 by Ajzen (Jogiyanto, 2007). TRA is a theory formulated with a basic assumption that humans behave in a conscious way and consider all available information. The Theory of Reasoned Action elucidates that a person’s intentions towards behavior are formed by two main factors of attitude toward behavior and subjective norms. Theory of Planned Behavior is the result of the development of Theory of Reasoned Action (TRA) by adding Behavioral Control. The key point of the Theory of Planned Behavior is Intention. Intention possesses a great influence on one’s attitude as a motivation to take action.

Zakat Mal

Zakat is a worship, a form of obedience to Allah (hablumminallah; vertical) and as an obligation to fellow human beings (habluminnas; horizontal). Zakat is also often called sincere worship in wealth (mualiyah ijtihadiyah). The importance of zakat can be seen from the many verses in the Quran that juxtapose the prayer command. The purpose of zakat is stipulated in Law Number 23 of 2011, Article 4 Paragraph (2) concerning Zakat Management. (Segaf Hasan Baharun Bagaimanakah Anda Menunaikan Zakat dengan Benar?, Pasuruan: YPP Darullughah Wadda’wah, 2005, p. 458) to attain socio-economic equality. Zakat is a simple transfer of a certain proportion of the wealth from the rich to the poor (Kurnia 2008).

Zakat mal is a zakat that Allah imposes on Muslims who have a possession that comprises the nisab or haul and meets the conditions (Furqon, 2008). The term “mal” refers to everything that can be owned or controlled and put to good use. Thus, mal is something that can be stored, owned, collected, and controlled and its benefits can be taken such as commerce, mining, agriculture, marine products, livestock products, gold, silver, and job (profession), which may be paid at an indefinite time, each of which has its own calculation (Nurhayati, 2013). Referring to the Quran, zakat mal is obligatory or fardu a’in for those who meet the requirements.

Types and Nisab of Zakat Mal

Nisab is the wealth that reaches a certain legally determined amount; Assets worth less than that are not subject to the zakat (Kurnia, 2008). Each type of property owned has its own nisab following the rules.
Behavior

Behavior is an activity engaged by an individual either directly or indirectly. Behavior is triggered by a stimulus, and some stimuli will elicit specific responses and behaviors. (Notoatmodjo, 2007). Behavior is a person’s reaction or response to external stimuli (Skinner, 1938). According to Suharyat, behavior is a reaction or all human behavior due to motives, habits, restraining power, values as a response from individuals from learning process experience and factors from the environment (Suharyat, 2009). The behavior of muzaki is an effort made by muzaki in fulfilling his obligations as a Muslim towards his possession. Zakat is a principle and the Pillar of Islam that has existed since the time of the Prophet Muhammad, which was demonstratively exemplified (Nursaban et al., 2018). According to psychologists, a person’s behavior can change due to environmental factors and heredity. The environmental factors are education, community values and culture, politics, and others, while the heredity factor is a person’s innate factor that has been gifted by Allah since birth or is called a genetic factor (Suharyat, 2009). It is summed up that those influencing human behavior are cultural, social, and personal factors.

Intention

According to the term Syara’, the intention is the determination to do fardhu or other practices. The term “intention” refers to a desire relating to the task that is being done or will be done. Intentions are more likely to be carried out consciously and not on the spur of the moment. According to Ajzen (2005), the individual’s readiness to perform something is based on the cognitive and conative representation of the intention. Zakat intention is a tendency from a person’s subjective view to bringing up behavior that has motivational factors in it, which is an indication of how much effort is used and how hard the effort is made by the person to show a behavior to pay the zakat mal (Putra, 2016).

Attitude

According to Ajzen (2005), attitude is a function based on beliefs about positive or negative consequences from behavior or is called behavioral belief. Attitudes towards behavior are influenced by the belief that the behavior will lead to the desired things (Wahyudin, 2018). According to Lubis (2017), attitude is something that studies the tendency of favorable or unfavorable actions, human goals, objects, ideas, or situations. Attitude is the tendency to answer or respond. Attitudes are different from values, yet they are related. Attitude represents a readiness for action that leads to behavior. Therefore, attitude is a bridge to guide behavior.
Subjective Norm

Jogi yanto (2007) described subjective norm as a person’s perception or view that influences the intention to do or not to do the behavior based on the beliefs of others. Subjective norms are perceptions or motivations that arise from within the individual to follow people’s views of the behavior they will engage.

Perceived Behavior Control

According to Ajzen in the Theory of Planned Behavior (TPB), behavioral control is the individual’s perception of how difficult it is to perform a behavior. Behavioral control is related to a belief function called control beliefs, which is an individual belief related to supporting or inhibiting factors for the behavior based on previous experience or information obtained by individuals from observations regarding the knowledge possessed by themself or others. Many determinant factors contribute to an increase or decrease in perceptions of behavior's ease or difficulty

Hypothesis Development

Attitudes toward a behavior are influenced by the belief that the behavior will have an impact on a desired or unwanted positive or negative outcome. Based on the idea of consistency, the more positive attitude of someone towards an object (zakat mal obligation), the higher the intention to do that object (paying zakat mal). Thus, one’s understanding and attitude towards the obligation of zakat mal will affect one’s awareness to pay zakat mal.

Research on attitudes towards muzaki’s intentions to pay zakat mal was revealed by Huda et al. (2012) that attitude has a significant influence on the intention of muzaki to pay zakat mal. The research is also supported by Putra (2016) who states that attitude has a positive and significant influence on muzaki’s intentions to pay zakat mal. H1: Attitude influences the intention of muzaki to pay zakat mal.

A person takes an action when he receives support from a person or group, as well as the surrounding environment. If the motivation is supported by people with big influence, the intention to take an action is likely to be high since an individual will perform the behavior if motivated by other people who agree to do the same thing. Research on the influence of subjective norms has been carried out by Sapingi et al. (2011) indicating that subjective norm has no influence on muzaki’s intentions to pay zakat mal. It is in contrast to the research conducted by Heikal et al. (2014) that subjective norm has a positive influence on muzaki’s intentions to pay zakat mal. Based on the description, the following hypothesis is formulated: H2: Subjective Norm influences the intention of muzaki to pay zakat mal.
Believing in something will make it easier and convince us that what we are doing will run well. The stronger the behavioral control, the higher the intention to take any action because it feels easy and smooth (paying zakat mal). They believe that by paying zakat mal, their life will be safe and peaceful as they have fulfilled one of the Pillars of Islam. Research conducted by Huda et al. (2012) shows that behavioral control has a positive influence on the intention of muzaki to pay zakat mal. This study is in line with Heikal et al. (2014) that behavioral control has a positive and significant influence on muzaki’s intentions to pay zakat mal. Based on the description, hypotheses were formulated:

H3: Perceived Behavioral control influences the intention of muzaki to pay zakat mal.

According to Ajzen (2005), everything done by an individual comes from the intention. The greater the individual’s intention to perform the behavior of paying zakat mal, the greater the tendency of the individual to do it. On the other hand, if a person’s intention to pay zakat mal is low, someone tends to be reluctant to do it. Intention greatly influences a person’s actions to decide action. If the intention to pay zakat mal has been embedded in a Muslim, then the Muslim will be easier to obey the rule by paying zakat mal. The research of Sepryna and Ratnasari (2013) explains that intention has a significant influence on muzaki compliance in paying zakat mal. This shows that the intention of muzaki has a major contribution to the obedience of paying zakat mal. Hence, the following hypothesis is drawn:

H4: Intention influences the behavior of muzaki in paying zakat mal.

2. RESEARCH METHOD

Sample and Population

The population is used to refer to a group of objects as the target of research or are the entirety of the research object (Santoso, 2015). The population in this study were all permanent muzaki who regularly pay zakat mal for 1 year in 2018 in the legal Amil Zakat Institutions in Ponorogo Regency. The institutions are Lazismu, Yatim Mandiri, and Laz Baitul Mal Hidayatullah Ponorogo. The saturation sampling was used as the data collection technique. All members (80 respondents) of the population were taken as samples.

Data Collection

The data used in this study is primary data from questionnaires. Questionnaires are data collection techniques by providing or distributing a list of questions to respondents (Santoso, 2015). In this study, the questionnaire was distributed directly to the muzaki by following amil in the zakat pick-up program.
Data Analysis

Data analysis employed Structural Equation Modeling (SEM). According to Sugiyono (2015), SEM is an analysis that combines factor analysis, structural model, and path analysis. This study used variance-based SEM or often called Component-based SEM performing SmartPLS 3.2.8 software. Component-based SEM focuses more on predictive models making robust theoretical support is secondary.

3. RESULTS AND ANALYSIS

Results

A validity test was carried out in two stages attempting to find out the scientificity of the proposed research by testing convergent validity and discriminant validity. Convergent validity test in PLS in terms of the value of outer loading and the value of Average Variance Extracted (AVE). According to Abdillah and Jogianto (2015), the rule of thumb used for convergent validity is outer loading of > 0.7. The value of the AVE is considered valid if it is > 0.5. A discriminant validity test was conducted by measuring parameters through a comparison of the roots of the AVE of a construct or variable. The comparison can be seen in the construct that must be higher than the correlation between variables or by looking at the cross-loading score.

<table>
<thead>
<tr>
<th>CONSTRUCT</th>
<th>A</th>
<th>SN</th>
<th>PBC</th>
<th>I</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude (A)</td>
<td>0.921</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subjective Norm (SN)</td>
<td>0.667</td>
<td>0.870</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived Behavioral Control (PBC)</td>
<td>0.567</td>
<td>0.772</td>
<td>0.902</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intention (I)</td>
<td>0.758</td>
<td>0.646</td>
<td>0.452</td>
<td>0.821</td>
<td></td>
</tr>
<tr>
<td>Behavior (B)</td>
<td>0.653</td>
<td>0.830</td>
<td>0.816</td>
<td>0.614</td>
<td>0.851</td>
</tr>
</tbody>
</table>

The results of the outer loading test of the variables of Attitude, Subjective Norm, Behavioral Control, Intention, and Behavior are > 0.7. The cross-loading score is greater than other constructs. This means that all variables in the study are valid.

Reliability Test

In testing reliability, the researchers used two methods of looking at the Cronbach’s Alpha and Composite Reliability values. In the Cronbach’s Alpha test, it is said to be reliable if the Cronbach’s Alpha value of a variable has a value of > 0.7. For Composite Reliability testing, it is said to be reliable if the variable measurement value is > 0.7
Table 2. Cronbach’s Alpha and Composite Reliability

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude (A)</td>
<td>0.945</td>
<td>0.954</td>
</tr>
<tr>
<td>Subjective Norms (SN)</td>
<td>0.923</td>
<td>0.946</td>
</tr>
<tr>
<td>Perceived Behavioral Control (PBC)</td>
<td>0.919</td>
<td>0.940</td>
</tr>
<tr>
<td>Intention (I)</td>
<td>0.823</td>
<td>0.918</td>
</tr>
<tr>
<td>Behavior (B)</td>
<td>0.757</td>
<td>0.861</td>
</tr>
</tbody>
</table>

Based on table 2, it can be concluded that all variables are reliable because they have Cronbach’s alpha and Composite Reliability values of more than 0.7.

Hypothesis Result

The t-test aims to test the effect of the independent variable on the dependent variable. This study uses a significant level of $\alpha = 0.05$ with the two-tailed hypothesis testing so that the t-value must be greater than 1.96. The decision for the hypothesis testing performing SmartPLS program shows a significant level in hypothesis testing (Abdillah & Jogiyanto, 2015).

To find out the results of the hypothesis testing, Table 3 presents the PLS output in the Path Coefficient and the results of the Inner Model.

Table 3. Hypothesis Result

<table>
<thead>
<tr>
<th></th>
<th>Original Sample (O)</th>
<th>Sample Mean (M)</th>
<th>Standard Deviation (STDEV)</th>
<th>T Statistics (O/STDEV)</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>A -&gt; I</td>
<td>0.327</td>
<td>0.320</td>
<td>0.157</td>
<td>2.081</td>
<td>0.038</td>
</tr>
<tr>
<td>SN -&gt; I</td>
<td>-0.015</td>
<td>0.009</td>
<td>0.207</td>
<td>0.073</td>
<td>0.942</td>
</tr>
<tr>
<td>BC -&gt; I</td>
<td>0.408</td>
<td>0.367</td>
<td>0.177</td>
<td>2.306</td>
<td>0.021</td>
</tr>
<tr>
<td>I -&gt; P</td>
<td>0.758</td>
<td>0.744</td>
<td>0.102</td>
<td>7.412</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Table 2 shows that the relationship of Attitude on Intentions, Behavioral Control on Intention, and Intention on Behavior have a t-value of $> 1.96$ and a P-value of $< 0.05$. This shows that $H_a$ is accepted and $H_0$ is rejected. Meanwhile, the relationships of Subjective Norm and Intention have a t-value of $< 1.96$ and a P-value of $> 0.05$, which means that $H_a$ is rejected and $H_0$ is accepted.

The Coefficient of Determination ($R^2$) measures how far the model can explain variations in the dependent variable. The value of the Coefficient of Determination is between zero and one. A small $R^2$ value means that the ability of the independent variables to explain the dependent variables is very limited (Ghozali, 2011).
Based on Table 3, the value of $R^2$ for the variable of Intention is 0.477 or 47.7%. This shows that Attitudes, Subjective Norm, and Behavioral Control can influence the Intention of muzaki to pay zakat mal by 47.7% and the remaining 52.3% is influenced by other variables outside this research model. Meanwhile, the value of $R^2$ for the variable of Behavior is 0.575 or 57.5%. This shows that the Intention can influence the behavior of muzaki in paying zakat mal by 57.7% and the remaining 42.5% is influenced by other variables outside this research model.

**Discussion**

**The Influence of Attitudes on the Intention of Muzaki to Pay Zakat Mal**

An individual’s attitude is formed based on belief. The more certain one is that something will have a beneficial influence, the more positive one will be. A positive attitude is a person’s tendency or readiness to take action. The more someone shows a positive attitude, the higher the intention to pay zakat mal. The results of this study confirm previous research conducted by Putra (2016), Muhammad (2017), and Huda (2012) that Attitude has a positive influence on muzaki’s Intentions to pay zakat mal. The variable of Attitude can explain 38% of its effect on Intention.

**The Influence of Subjective Norm on Muzaki’s Intentions to Pay Zakat Mal**

One’s intentions are more likely to be carried out consciously than unintentionally on one’s own initiative. One’s desire arises and is deliberately carried out when it comes from inside oneself. Motivation derived from within has a greater impact than motivation derived from others. Someone will have a high intention to pay zakat mal because they know its benefits. Paying zakat mal is one’s personal affair with Allah because it involves obligations as a Muslim. Therefore, the motivation from others cannot influence a person’s intention to pay zakat mal. The results of this study confirm research from Huda (2012) that high Subjective Norms cannot influence a person’s intention or desire to pay zakat mal. The actions of other people, whether relatives, family, or friends, regarding paying zakat mal have not been able to influence the intentions of muzaki to participate in paying zakat mal. This is also in line with the research of Sapingi (2011) that Subjective Norms cannot fully influence a person’s intention to pay zakat mal.

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An Analysis Of Muzaki’s Behavior In Paying Zakat Mal  (Slamet Santoso)
The Influence of Behavioral Control on the Intention of Muzaki to Pay Zakat Mal

If someone has high behavioral control, he believes that anything he does will be easy and with fewer obstacles. Behavioral control is related to the function of beliefs called control beliefs, which is an individual belief related to supporting or inhibiting factors. The trust makes it easier for Muzaki to control his behavior. Muzaki feels he has the opportunity to pay zakat mal. Muzaki's confidence stems from his belief in the benefits that will accrue as a result of Muslims' requirement to pay zakat mal when it reaches its nisab. The result of this study confirms research conducted by Sapingi (2011), Heikal (2014), Wahyudin et al. (2018), and Putra (2016) showing that Behavioral Control has a positive influence on muzaki’s intentions to pay zakat mal. The variable of Behavioral Control can affect the Intention by 21%.

The Influence of Intentions on the Behavior of Muzaki to Pay Zakat Mal

Everything that individuals do is derived from intention (Ajzen, 2005). Intention influences a person to decide to take action. Muzaki with a high intention to pay zakat mal tends to pay high zakat mal. This desire arises because muzaki acknowledges the benefits of paying zakat mal for himself and others. By paying zakat mal, muzaki will be blessed with inner peace because they know the law of paying zakat mal for a Muslim who has reached the nisab. When someone already has a high intention or desire to pay zakat mal, it will be easier to decide to pay zakat mal. Muzaki has already set aside time to pay zakat mal according to his ability; when he has a strong intention, he will pay zakat mal at a specific time. This study confirms that intention has a significant influence on muzaki’s compliance in paying zakat mal (Sepryna & Ratnasari, 2013). This shows that the intention of the muzaki to pay zakat mal has a positive influence on the behavior of the muzaki to pay zakat mal. Intentions can influence the behavior of muzakki in paying zakat mal by 47.7%.

4. CONCLUSION

Attitude influences the intention of muzaki to pay zakat mal by 38%. The more positive attitude of muzaki toward zakat mal donation, the higher the muzaki’s Intention to pay zakat mal. Hence, a positive attitude influences one’s high intention to pay zakat mal. The hypothesis test indicates that the Subjective Norm has no influence on the Intention of muzaki to pay zakat mal. These results indicate that the motivation and belief of other people to follow what they do have not been able to influence the muzaki's intention to pay zakat mal. The intention is more influenced by other factors. Thus, Subjective Norm has no influence on the Intention of muzaki to pay zakat mal. Behavioral Controls can affect Intentions by 21%. It
indicates that the higher the control of a person’s behavior, the higher the intention to pay zakat mal since they feel it is easy to do so. If someone has high Behavioral Control, he believes anything he does will be at ease and run smoothly. Therefore, behavioral control influences the Intention of muzaki to pay zakat mal. Intentions can influence the behavior of muzakki in paying zakat mal by 47.7%. The higher the muzaki’s intention to pay zakat mal, the stronger the decision to pay zakat mal. It will be simpler for muzakki to pay zakat mal if they have a strong aim and desire to behave following their wishes.

This study merely focused on permanent muzaki from several Amil Zakat Institutions in Ponorogo Regency due to the difficulty of obtaining research consent. Another limitation deals with several questionnaires that were not filled out by respondents. The research sample should be further expanded by applying for a research permit to other Amil Zakat Institutions. This is done to ensure an even distribution of responses from Muzaki as a whole, as well as in the questionnaire distribution.

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