

MUZAKKI'S INTENTION IN PAYING ZAKAT

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Abstract

The purpose of this study was to examine the factors that influence muzakki's intention to pay zakat using the theory of planned behavior approach. The sample used 94 muzakki which were selected by the Incidental Sampling technique. Methods of data analysis using the Structural Equation Model (SEM). The results showed that the intention of muzakki in paying zakat was positively influenced by the factors of attitude and behavior control. The intention to pay zakat has a positive effect on the intention of the muzakki to pay zakat. The behavioral control factor has a positive and significant effect on the willingness to pay zakat, while subjective norms do not affect the intention to pay zakat. This research implies that LAZ can create a supportive environment for muzakki to increase the desire and intention of muzakki to pay zakat.

Keywords: Attitude, Subjective Norms, Behavior Control, Intention to Pay Zakat, Willingness to Pay Zakat.

1. INTRODUCTION

Zakat is part of the assets that must be submitted by the obligatory zakat (muzakki) to the recipient of zakat (mustahiq). Initially, in Indonesia, zakat management was managed by mosques and Islamic boarding schools without the involvement of the state. It was only during the Order Era that three types of zakat management institutions emerged. First, zakat management institutions established by local governments such as the DKI Jakarta Amil Zakat Agency (BAZ) (1968), East Kalimantan (1972), West Sumatera (1973), West Java (1974), South Sumatera (1975), Lampung (1975), Irian Jaya (1978), North Sulawesi (1985), South Sulawesi (1985), and Bengkulu (1989). Second, zakat management institutions established by State Owned Enterprises (BUMN) such as BAMUIS BNI, Amil Zakat Institution (LAZ) Yaumil PT Bontang LNG (1986), Baitul Maal Pupuk Kujang (1994). Third, zakat management institutions established by civil society such as the Al Falah Social Fud Foundation (1987), Dompot Duafa Republika (1993), Rumah Zakat Indonesia (1998) and the Ummat Justice Post (1999) (IMZ, 2010). In Semarang, the management of zakat was initially carried out by mosques and Islamic boarding schools, then for the first time in 2003 the first amil zakat management institutions were established, namely BAS Semarang, followed by Rumah Zakat in 2005.

Although many LAZs have been officially established, it turns out they have not been able to collect zakat according to their potential (Mukhibad, Fachrurizie, & Nurkhin, 2019) (Martono et al., 2019). During the 2020 Zakat National Coordination Meeting (Rakornas), Vice President Ma'ruf Amin regretted that the realization of zakat collection was lower than the

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existing potential (RRI.co.id). In 2019, the potential for zakat in Indonesia according to Baznas is 233 trillion rupiah. However, the zakat infaq and alms (ZIS) collected was only 10.2 trillion (Puskas Baznas 2020). The number of ZIS collected in 2019 increased by around 25% from the ZIS collection in the previous year which amounted to 8.1 trillion (Puskas Baznas 2020). In term of potential, the collection of zakat is categorized as still low. The low realization of zakat collection also occurred in 2016 to 2018 as shown in the following table:

Table 1 : Potential and Collection of ZIS 2016-2019

Year	Potential ZIS	Collection of ZIS	Percentage of ZIS Collection
2016	271 Trillion Rupiah	5 Trillion Rupiah	1,8%
2017	462 Trillion Rupiah	6,2 Trillion Rupiah	1,34%
2018	216 Trillion Rupiah	8,1 T Trillion Rupiah	3,7 %
2019	233 Trillion Rupiah	10,2 Trillion Rupiah	4,4%

Source: processed data

Table 1 shows that every year, there is still a lot of potential for zakat that has not been collected to its potential. In other words, there is still an average of 96% of zakat potential that has not been collected.

The same problem also occurs in Central Java. BAZNAS estimated that the potential for ZIS in Central Java was 20 trillion rupiah, but the zakat collected was only 40 billion rupiah. This number also shows the very low ZIS collected in Central Java. The Chairman of the Semarang City BAZNAS, Arnaz Agung Adrarasmara, stated that the ZIS collected in Semarang was 3.5 billion rupiah. This amount was also far below the potential of 150 billion rupiah. When compared between realization and potential, ZIS collection in Semarang City was only 2.3% of the total ZIS collection (<https://:baznas.Semarangkota.go.id>).

About the low ZIS compiled by LAZ has attracted experts to conduct studies with various approaches. The first approach is to emphasize LAZ performance as a factor that can increase the behavior of Muzaki to pay ZIS (Mukhibad et al., 2019) using the Extended Theory of Planned Behavior (ETPB) found that muzakki's desire to pay zakat was influenced by reputation, transparency of LAZ, muzakki religiosity, and muzakki's trust in LAZ. The result of this study were corroborated by (Ahmad & Rusdianto, 2018) who found that LAZ accountability would increase muzakki satisfaction and this muzaki satisfaction subsequently has a positive effect on muzaki's trust in LAZ. Meanwhile (Nahar, 2018) found that LAZ managerial reform was viewed positively by stakeholders and would further increase muzaki's trust in LAZ.

The second approach is to look at the individual characteristics of the muzakki. (Yusfiarto, Setiawan, & Nugraha, 2020) using muzakki on the island of Java, found that the higher the level of attitude, subjective norms, and literacy about zakat owned by muzakki, the higher the intention of muzakki in paying zakat.. (Andam & Osman, 2019) using muzakki in Marawi City, Philippines as a research sample found that attitude, descriptive norms and moral norms were positively related to the intention to pay zakat. (Sedjati, Basri, & Hasanah, 2018) using muzakki in Jakarta found that the intensity of muzakki paying zakat was positively influenced by knowledge, attitudes, religiosity, motivation, and people's income.

This study uses an individual characteristic approach and uses the TPB theory in explaining the intentions of muzaki in paying zakat. This approach is the same as that used by (Yusfiarto et al., 2020) (Andam & Osman, 2019) (Sedjati et al., 2018) (Bidin, Othman, & Noor Azman, 2013; Bin-Nashwan, Abdul-Jabbar, Aziz, & Haladu, 2020; Haji-Othman, Mohamed Fisol, & Sheh Yusuff, 2018). However, the difference between this study and previous research is that the sample of this study was lecturers and staff at universities, where lecturers and staff of universities had higher education backgrounds. This educational is a unique characteristic that will influence their attitude (Tikka, Kuitunen, & Tynys, 2000), including attitudes in paying zakat (Abdullah & Sapiei, 2018). Thus, this research can add additional studies regarding the compliance of muzakki who have higher education in paying zakat.

2. LITERATURE REVIEW

In TPB, the intention to influence people to behave and the intention to perform the behavior can be predicted through attitudes, subjective norms and behavioral control. Behavioral control does not only affect the intention to behave, but behavior control can also affect behavior. This study will examine the factors that influence Muzakki's willingness to pay zakat using the theory of planned behavior approach. The variables used in this study are attitude, subjective norms, behavioral control, intention to pay zakat, and willingness to pay zakat.

Attitude is defined as a persistent tendency to feel and act in a certain way towards some objects (Luthans, 2005). Behavioral beliefs are the basis for influencing attitudes (Ajzen, 1991) which means a person's belief that each behavior will lead to certain results, then it can affect attitudes.

Based on the theory of planned behavior issued by Ajzen, it says that a person's attitude can affect a person's behavioral intentions, which in this case is that attitude can affect the muzakki's intention to pay professional zakat at the Amil Zakat Infaq Sedekah (LAZIS) Semarang State University. This is also supported by the results of research conducted by Huda et al. (2012) in his research found that attitude had a significant effect on muzakki's intention to pay zakat. Saragih (2018) also found that attitude had a significant effect on muzakki's intention in paying zakat. Amilahaq and Ghoniyah (2019) also found in his research that attitude had a significant effect on muzakki's intentions in paying zakat.

H₁: attitude has a positive and significant effect on the intention to pay zakat

Subjective norms are formed from normative beliefs which refer to social pressure to perform or not to perform a behavior. According to the theory of planned behavior by Ajzen, subjective norms affect a person's behavioral intentions. Several studies on subjective norms affecting muzakki intentions have been carried out by several researchers including Nuryana (2016) in his research said that subjective norms have a significant influence on muzakki compliance intentions in paying professional zakat. Saragih (2018) in his research found that subjective norms have a significant influence on muzakki's intentions in paying zakat. Pratiwi (2018) found in her research that subjective norms have a significant influence on the intention to pay zakat. Amilahaq and Ghoniyah (2019) found in their research that subjective norms have a significant influence on the intention to pay zakat. Based on the theory of planned behavior and supported by several research results in this case we can conclude that the subjective norm affects the intention of muzakki to pay professional zakat at LAZIS Unnes.

H₂: Subjective Norms have a positive and significant effect on the intention to pay zakat

Behavioral control refers to a person's perceptions of the ease or difficulty of performing a behavior. Behavioral control itself is formed from belief control. Based on the theory of planned behavior issued by Ajzen said that behavioral control affects behavioral intentions. This is confirmed by several studies that have been carried out including Huda et al. (2012) in his research found that behavioral control has a significant effect on muzakki's intentions in paying zakat. Nuryana (2016) also said that behavioral control has a significant influence on muzakki compliance intentions in paying professional zakat. Pratiwi (2018) found in his research that behavioral control has a significant effect on the intention to pay zakat. Cahyani, Aviva, & Manilet (2019) in their research found that behavioral control has a significant effect on muzakki's intentions in paying zakat. Saragih (2018) in his research found behavioral control had a significant effect on muzakki's intentions in paying zakat. Amilahaq and Ghoniyah (2019) found in their research that behavioral control had a significant effect on muzakki's intention to pay zakat. Based on the theory of planned behavior and supported by several research results, in this case we can say that behavioral control affects muzakki's intention to pay professional zakat at LAZIS Unnes.

H₃: Behavioral control has a positive and significant effect on the intention to pay zakat

Behavioral control plays an important role in predicting behavioral intention and behavioral achievement. In the theory of planned behavior, which is the development of the theory of reasoned action, a new variable has been added to predict the intention and behavior of that variable, namely behavioral control. Ajzen said that behavioral control can affect a person's behavior, in this case behavior control can affect the willingness of muzakki to pay professional zakat at LAZIS State University of Semarang. This is also supported by research conducted by Pratiwi (2018) who found in her research that behavioral control had a significant effect on compliance behavior in paying zakat.

H₄: Behavioral control has a positive and significant effect on willingness to pay Zakat

According to the theory of planned behavior intention is a direct reference of behavior, where behavior can be directly influenced by behavioral intentions, this is also supported by researcher Saragih (2018) found that intention has a positive and significant effect on their compliance in paying zakat. Pratiwi (2018) found in his research that intention has a significant effect on compliance behavior in paying zakat. Amilahaq and Ghoniyah (2019) found in his research that intention has a significant influence on the behavior of muzakki in paying zakat. Based on the theory of planned behavior and supported by several researchers, in this case intention can affect the willingness of muzakki to pay zakat.

H₅: the intention to pay zakat has a positive and significant effect on the willingness to pay zakat

3. RESEARCH METHODOLOGY

This research is quantitative research with a hypothesis testing design. This research was conducted at the Amil Zakat, Infaq, and Alms Institute, Semarang State University (LAZIS Unnes). The population in this study was Muzakki at LAZIS Unnes which consisted of 1482 lecturers and education staff. The sampling technique used is incidental sampling. Determination of the number of samples using the Slovin formula with a tolerance range of 10

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percent and obtained a sample of 94 people. Data collection techniques using a questionnaire. Method data analysis was performed using *Structural Equation Model (SEM)* using SmartPLS 3.0 software. The following presents the operational definitions of variable in table 2 below:

Table 2: Operational Definition

No	Variable	Operational Definition	Indicator	Scale	Source
1	Attitude	Attitude can be defined as a persistent tendency to feel and act in a certain way towards some object	Willingness to pay zakat voluntarily Feeling benefited by the presence of zakat contribution to empower the poor and needy	Likert Scale	Modified from (Yusfiarto et al., 2020); (Bidin et al., 2013); (Andam & Osman, 2019)
2	Subjective Norm	Subjective norms are formed from normative beliefs which refer to social pressure to perform or not to perform a behavior	Friends influence Family influence Couple's influence Environmental influence The influence of Ta'lim Leadership influence	Likert Scale	Modified from (Yusfiarto et al., 2020); (Bidin et al., 2013); (Andam & Osman, 2019)
3	Behavior Control	Behavior control refers to a person's perceptions of the ease or difficulty of performing a behavior. Behavior control itself is formed from belief control	The influence of religiosity Policy support	Likert Scale	Modified from (Yusfiarto et al., 2020); (Bidin et al., 2013); (Andam & Osman, 2019)
4	Intention to pay zakat	Intention is a direct reference of behavior where intention is influenced by attitudes, subjective norms, and behavioral control	Tendency to pay zakat Decision to pay zakat	Likert Scale	Modified from (Yusfiarto et al., 2020); (Bidin et al., 2013);
5	Willingness to pay zakat	Willing to pay zakat	Paying zakat voluntarily Paying zakat periodically and regularly	Likert Scale	Modified from (Yusfiarto et al., 2020); (Bidin et al., 2013); (Andam & Osman, 2019)

4. RESULT AND DISCUSSION

Descriptive analysis in this study is used to provide an overview of the distribution of research results on the variables of attitude, subjective norms, behavioral control, intention to pay zakat and willingness to pay zakat. The respondents who were muzakki of the Amil Zakat, Infaq, and Alms Institute of Semarang State University (LAZIS Unnes). The following is a description of each research variable.

Table 3: Description of Attitude Variables

No	Statement	Percentage of Answers				
		SD	DNA	N	A	SA
1	I pay zakat voluntarily	1,06%	1,06%	3,19%	32,98%	61,70%
2	The zakat that I pay will benefit me	1,06%	6,38%	5,32%	35,11%	52,13%
3	Paying zakat can clean my property	2,13%	1,06%	3,19%	29,79%	63,83%
4	Paying zakat can help mustahik (zakat recipients) to improve their quality of life	0	2,13%	1,06%	44,68%	52,13%
5	By paying zakat I can contribute to empowering the poor and needy	1,06%	2,13%	2,13%	45,74%	48,93%
TOTAL (%)		1,06	2,55	2,98	37,66	55,74

SD (strongly disagree); DNA (do not agree); N (neutral); A (agree); SA (strongly agree)

Table 4: Description of Subjective Norm Variables

No	Statement	Percentage of Answer				
		SD	DNA	N	A	SA
1	My friends encourage me to pay zakat	12,76%	36,17%	21,28%	22,34%	7,45%
2	Usually, I follow my friend's advice to pay zakat	12,76%	47,87%	21,28%	17,02%	1,06%
3	My family encourages me to pay zakat	9,57%	27,66%	14,89%	24,47%	23,40%
4	Usually, I follow my family's advice to pay zakat	9,57%	31,91%	18,08%	25,53%	14,89%
5	My partner encourages me to pay zakat	9,57%	20,21%	10,64%	34,04%	25,53%
6	Usually, I follow my partner's advice to pay zakat	8,51%	31,91%	13,83%	26,60%	19,15%
7	My co-workers encourage me to pay zakat	10,64%	40,43%	22,34%	15,96%	10,64%
8	Usually, I follow the advice of my co-workers to pay zakat	10,64%	42,55%	21,28%	18,08%	7,45%

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9	The Ta'lim I follow encourages me to pay zakat	7,45%	27,66%	19,15%	26,60%	19,15%
10	I pay zakat because of the influence of the ta'lim that I follow	13,83%	36,17%	23,40%	17,02%	9,57%
11	My work leader encourages me to pay zakat	8,51%	36,17%	19,15%	23,40%	12,76%
12	Usually, I follow the advice of my work leader to pay zakat	9,57%	38,30%	25,53%	15,96%	10,64%
TOTAL (%)		10,28	34,75	19,24	22,25	13,47

SD (strongly disagree); DNA (do not agree); N (neutral); A (agree); SA (strongly agree)

Table 5: Description of Behavioral Control variables

No	Statement	Percentage of Answer				
		SD	DNA	N	A	SA
1	It is difficult for me not to pay zakat because it is very likely that I will get a sin	1,06%	11,70%	9,57%	43,62%	34,04%
2	I pay zakat because I understand the science of zakat	0	1,06%	10,64%	54,26%	34,04%
3	Zakat deductions directly from my salary, maing it easier for me to pay zakat	1,06%	2,13%	11,70%	43,62%	41,49%
4	Zakat deductions directly from my remuneration, making it easier for me to pay zakat	1,06%	1,06%	10,64%	47,87%	39,36%
TOTAL		0,78	3,99	10,64	47,34	37,23

SD (strongly disagree); DNA (do not agree); N (neutral); A (agree); SA (strongly agree)

Table 6: Variable Description of Intention to Pay Zakat

No	Statement	Percentage of Answer				
		SD	DNA	N	A	SA
1	After I know about zakat, I tend to want to pay zakat	0	0	10,64%	46,80%	42,55%

2	After I become a muzakki (obligatory zakat) I tend to want to pay zakat	0	2,13 %	7,45%	48,94%	41,49%
3	After I found out about zakat, I decided to pay zakat	0	0	8,51%	48,94%	42,55%
4	After I become a muzakki (obligatory zakat) I decided to pay zakat	0	0	5,32%	52,13%	42,55%
5	After I understand the benefits of zakat, I tend to want to pay zakat	0	0	6,38%	50%	43,62%
6	After I understood the benefits of zakat, I decided to pay zakat	0	0	4,25%	46,80%	48,94%
TOTAL (%)		0	0,35	7,09	48,94	43,62

SD (strongly disagree); DNA (do not agree); N (neutral); A (agree); SA (strongly agree)

Table 7: Variable Description of Willingness to Pay Zakat

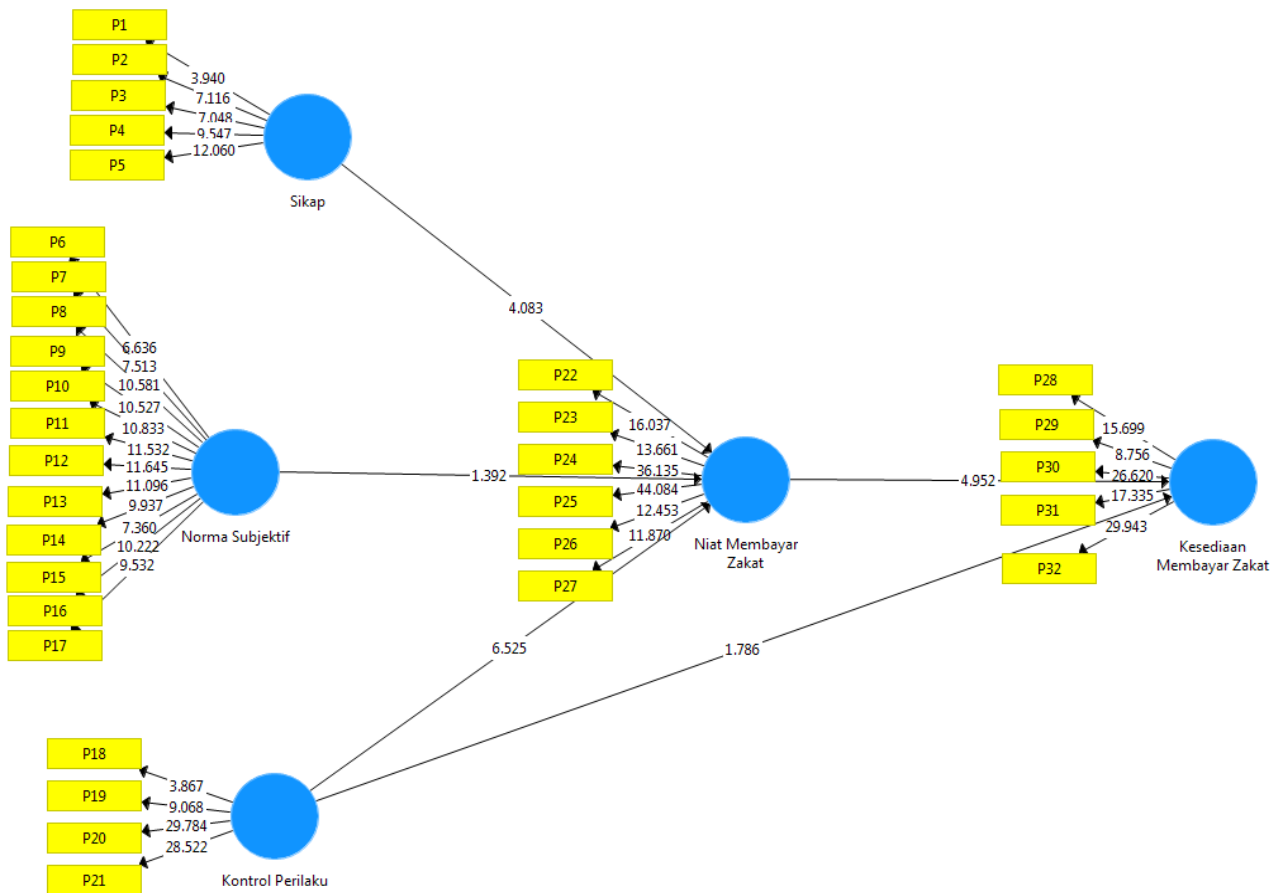
No	Statement	Percentage of Answer				
		SD	DNA	N	A	SA
1	Every individual who has met the requirements as an obligatory zakat then he is obliged to pay zakat	0	0	3,19%	35,11%	61,7%
2	I went to the Amil Zakat, Infaq, Alms Institute, Semarang State University (LAZIS Unnes) voluntarily	1,06%	0	23,40%	45,74%	29,79%
3	I accept my obligation as a zakat obligation to pay zakat properly with sincere and good intentions	0	0	4,25%	39,36%	56,38%
4	I am on time in paying zakat	0	1,06%	11,70%	52,13%	35,11%
5	I always pay zakat periodically and regularly	0	0	15,96%	48,94%	35,11%
TOTAL (%)		0,21	0,21	11,70	44,25	43,62

Source: Processed Primary Data, 2020

SD (strongly disagree); DNA (do not agree); N (neutral); A (agree); SA (strongly agree)

The results of the analysis of the Structural Model of Inner Model from this study are as follows:

Figure 1
SEM Bootstrapping Model Test



Source: SmartPLS 3.0

The structural model of inner model in PLS is done by looking at the R-Square value and the parameter coefficient values and the *P-values*. Based on the results of testing the R-square value, the variable intention to pay zakat is 0,585 and Muzakki's willingness to pay zakat is 0,525, which can be interpreted that the variable intention to pay zakat can be explained by the variables in this study of 58% while the other 42% are explained by other variables outside the proposed research. Furthermore, the variable of muzakki's willingness to pay zakat can be explained by the variables in this study of 52% while the other 48% are explained by other variables outside the proposed research. To see the significance of the influence between variables, it can be done by looking at the value of the parameter coefficients and the *P-values*. The following are the results of hypothesis testing can be seen in the table below.

Table 8: Hypothesis Test Results

No	Hypothesis	Coefficient	P- values	description
1	Attitude has a significant effect on the intention to pay zakat	0,327	0,000***	Hypothesis accepted
2	Subjective Norms have a significant effect on the intention to pay zakat	0,110	0,165	Hypothesis rejected
3	Behavioral control has a significant effect in the intention to pay zakat	0,545	0,000***	Hypothesis accepted
4	Behavioral control has a significant effect on willingness to pay zakat	0,208	0,075*	Hypothesis accepted
5	Intention has a significant effect on willingness to pay zakat	0,565	0,000***	Hypothesis accepted

Source: SmartPLS 3.0

Where:

*** Significant at level 1%

** Significant at level 5%

* Significant at level 10%

Discussion

The result of this study indicate that the attitude variable has a positive and significant effect on the intention to pay zakat. This is in line with the theory of planned behavior proposed by (Ajzen, 1991) which states that a person's actions will be influenced by intentions, while the intention itself is also influenced by attitudes.

Attitude is a persistent tendency to feel and act in a certain way towards some objects (Ishak, 2005), this attitude itself is based on behavioral beliefs. When a person has confidence in a certain behavior then he will be able to determine attitudes towards that behavior, the better a person's belief in that behavior, the greater a person's tendency towards that behavior. The existence of an attitude will give a person a tendency to pay zakat.

The results of this study are in line with several studies that have been carried out by other researchers including by Huda et al. (2012) in his research found that attitude had a significant effect on muzakki's intention to pay zakat. Saragih (2018) also found that attitude has a significant effect on muzakki's intention in paying zakat. Amilahaq and Ghoniyah (2019) (Yusfiarto et al., 2020); and (Bidin et al., 2013) also found in his research that attitude has a significant effect on muzakki's intentions in paying zakat.

The results of this study indicate that the subjective norm variable has no significant effect on the intention to pay zakat. As said by Ajzen (1991) in the *theory of planned behaviour* that subjective norms are formed because of normative beliefs. We can mean that the subjective norm is a person's perception of the perceived social pressure to do or not do something, or someone about something he or she will do related to how the people around him react. Then the greater the belief that is perceived by the people around him or the better the reactions of the people around him, the more motivated a person will be to do something which will lead to a strong intention for that person to do something.

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Although Ajzen in his theory said that a person's intention is influenced by subjective norms, in this case he finds different results where the subjective norms itself has no effect on the intention to pay zakat. We can mean that people pay zakat without considering the reaction of the people around them when paying zakat. This is because paying zakat itself is the fourth pillar of Islam where paying zakat is a relationship between humans and Allah SWT so that in doing so people do not need worry about the opinions or reactions of the people around them because paying zakat itself is a serious obligation that should be done.

The results of this study are in line with several studies that have been carried out by other researchers including Huda et al. (2012) in her research found that subjective norm did not have a significant effect on the intention to pay zakat. Cahyani, Aviva, & Manilet (2019) in their research also found that subjective norms did not have a significant influence in influencing muzakki's intention to pay zakat.

The results show that the behavioral control variable has a positive and significant effect on the intention to pay zakat. This is in line with the theory of planned behavior proposed by Ajzen (1991) stated that in acting a person will be influenced by intentions while the intention itself is also influenced by behavioral control.

Behavioral control is a person's perception of the ease and difficulty of performing a behavior. This is formed because of belief control, which then gives a person's perceptions of the ease or difficulty in carrying out the behavior so that he can decide to do the act. In this case, behavioral control will enable someone to pay zakat. This is because the control of the belief that he gains from knowledge so that it can provide a perception for muzakki that paying zakat can be done easily so that it can provide a perception for muzakki that paying zakat can be done easily, so that it can strengthen a person's intention to pay zakat. Based on the discussion described above, it can be concluded that the better the control of a person's behavior, the higher his intention to pay zakat.

This study is in line with several studies that have been conducted by other researchers including Huda et al. (2012) who in their research found that behavioral control has a significant influence on muzakki's intentions in paying zakat. Nuryana (2016) also said that behavioral control has a significant influence on muzakki compliance intentions in paying professional zakat. Pratiwi (2018) found in her research that behavioral control has a significant influence on the intention to pay zakat. Cahyani, Aviva, & Manilet (2019) in their research found that behavioral control had a significant influence on muzakki's intentions in paying zakat. Saragih (2018) in his research found behavioral control has a significant effect on muzakki's intentions in paying zakat. Amilahaq and Ghoniyah (2019) found in their research that behavioral control has a significant effect on muzakki's intention to pay zakat.

The results show that the behavioral control variable has a positive and significant effect on the willingness to pay zakat. The results of this study are in line with the theory of planned behavior proposed by Ajzen (1991) which states that behavioral control can directly affect behavior.

Behavioral control is a person's perception of the ease and difficulty of performing a behavior. This behavioral control is formed because of belief control. The existence of belief control will give a person's perceptions of the ease or difficulty in carrying out the behavior so that he can decide to do the act. In this case, the existence of behavioral control will make a person able to pay zakat. This is because the control of the belief that he gains from knowledge

so that it can provide a perception for muzakki that paying zakat can be done easily so that in this way it can strengthen a person's intention to pay zakat. This study is in line with several studies that have been conducted by Pratiwi (2018) which in her research found that behavioral control has a significant influence on compliance behavior in paying zakat.

The result show that the variable of intention to pay zakat has a positive and significant effect on the willingness to pay zakat. This is inline with the theory of planned behavior proposed by Ajzen (1991) which states that in acting a person will be influenced by the person's intention to act.

Intention is a direct reference of behavior, where the intention itself is the encouragement or motivation that a person has to perform certain behavior or actions. The stronger a person's intentions, the better his performance will be. The existance of an intention in muzakki to pay zakat will give rise to a strong urge to pay zakat. The stronger a person's intention to pay zakat, the greater the possibility that he is willing to pay zakat.

This study is in line with research conducted by Saragih (2018) which found that intention has a positive and significant influence on their compliance in paying zakat. Pratiwi (2018) found in his research that intention has a significant influence on compliance behavior in paying zakat. Amilahaq and Ghoniyah (2019) found in their research that intention has a significant influence on the behavior of muzakki in paying zakat.

5. CONCLUSION

This study was conducted to explain the willingness of muzakki to pay zakat through LAZ using the TPB theory approach. In this TPB, there are attitude factors, behavioral control and subjective norms and intentions as factors that influence the attitude of muzakki to pay zakat through LAS. The results of the study show that attitudes and behavioral control have a positive influence on the intention to pay zakat. However, the subjective norm has no effect on the intention to pay zakat. The results also show that behavioral control and intention have a positive influence on willingness to pay zakat.

Based on the results of this study, researchers will provide some suggestions for LAZ managers to be able to create a supportive environment for muzakki at Semarang State University in order to increase the desire and intentions of muzakki to pay zakat, infaq and alms. The academic environment developed by the university should be equipped with an environment that increases awareness to fulfill the obligation to pay zakat through LAZ.

The limitation of this study lies in the low response rate of the respondents. Of the 1482 population, only 94 questionnaires were returned completely, making the response rate is only 6.32%. This low response rate can be caused by the Covid-19 pandemic, which makes most of the population worked from home, thereby reducing opportunities for effective communication between researchers and respondents. For further researchers we want to examine the willingness of muzakki in paying zakat, they can expand the research area to other LAZs such as Rumah Zakat, Nurul Hayat, The Indonesian Zakat Initiative, PPPA Darul Qur'an and others.

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