Factors Influencing Zakat Compliance among Muslims in Their Professional Lives: Insights from Indonesia

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Abstract

Zakat, as the fourth pillar of Islam, is obligatory for all Muslims upon reaching certain wealth thresholds, such as Haul and Nishab. Considering the significant potential of professional Zakat, efforts to harness this potential should continue. This research aimed to identify the factors influencing Zakat compliance among Muslims in the professional sphere. Using the theory of planned behavior (TPB), this study examines how various factors contribute to the intention to pay Zakat, which in turn influences compliance behavior. The key components influencing the intention include peer influence, positive attitudes, Zakat knowledge, the impact of religious leaders, and the quality of Zakat distribution. The study, conducted with 129 participants and using partial least squares (PLS) analysis, found that both Zakat knowledge and the quality of distribution positively impacted the intention to pay Zakat. Furthermore, the intention to pay Zakat was shown to enhance compliance behavior. This research adds valuable insights into professional Zakat compliance, especially in developing countries with Muslim majorities, where increased Zakat payments could be instrumental in alleviating poverty.

Keywords: Compliance behavior, Zakat, Profession, Muslims

Introduction

Zakat, one of Islam's five pillars, is a mandatory act of charity for all Muslims, based on specific conditions such as meeting the thresholds of Nishab and Haul. Ibn Taimiyah emphasized that once a Muslim's wealth surpasses these limits, 2.5% must be given as Zakat, purifying the individual's wealth [1]. From a broader perspective, Zakat serves as an essential tool in reducing poverty, as it provides resources to those in need, thereby stimulating human capital and enhancing economic productivity [2, 3]. Indonesia, with the world's largest Muslim population, holds significant potential for Zakat, given the widespread Muslim demographic [4].

Despite the large Muslim population, Zakat compliance in Indonesia remains low. According to BAZNAS, while the potential Zakat in 2020 was estimated at USD 22.9 billion, only USD 4.9 billion was collected, a mere 21.7% [5]. This potential sum represents 3.4% of Indonesia's GDP [6]. One particularly promising area is professional Zakat, derived from income. Al-Qardhawi [7] defined professional Zakat as applying to earned income, with payment required once the wealth reaches the Nishab threshold, without waiting for the completion of Haul.

There are several key reasons why professional Zakat warrants further attention. First, it is a modern concept that emerged through Ijtihad, which did not exist during the Prophet's time. As a result, many Muslims are unaware of its obligation [8]. Second, there is division among Muslims regarding its acceptance; a study by Hadi [9] revealed that 21% of Muslims reject the notion of professional Zakat. Third, scholarly debates persist about whether professional Zakat should be paid immediately, or if it should follow the classical model that requires waiting for Haul [8]. Lastly, most Muslims today are involved in occupations outside of agriculture, where traditional Zakat does not apply [9]. Therefore, the untapped potential of professional Zakat is significant compared to classical forms of Zakat.

With the substantial untapped potential of professional Zakat, further exploration is necessary to understand the factors influencing compliance. This study adopts the theory of planned behavior (TPB), introduced by Ajzen [10], to examine the elements that drive compliance with professional Zakat. TPB suggests that perceived behavioral control, attitudes, and subjective norms shape individuals' intentions to act. However, most previous research on Zakat compliance has not focused specifically on professional Zakat, including studies by Al Jaffri Saad and Haniffa [11], Heikal *et al.* [12], Andam and Osman [13], Farouk *et al.* [14, 15], and Saad *et al.* [16].

This research aims to explore the factors influencing the intention of Muzakki to comply with professional Zakat, treating intention as an intermediary variable that influences actual compliance behavior. It refines the TPB framework by introducing sub-factors such as positive attitudes, peer influence, and religious leader impact (subjective norms), as well as Zakat knowledge and distribution standards (perceived behavioral control). Data was gathered from 129 Muzakki respondents in Indonesia and analyzed using structural equation modeling (SEM).

The contribution of this study lies in extending the use of TPB in the context of professional Zakat. By identifying the key factors influencing the intention to pay Zakat, this research enables Zakat authorities to tailor strategies to boost compliance. Additionally, it serves to increase awareness of professional Zakat among the Muslim majority, thereby enhancing global Zakat literacy and promoting the importance of this form of charity in alleviating poverty.

Literature review

Qardhawi refers to professional Zakat in Arabic as zakâh rawâtib al-muwaẑẑafîn (salary-based Zakat) or zakâh kasb al-amal wa al-mihan al-ḥurrah (Zakat stemming from earnings and freelance professions) [7]. Tim Emir [17] categorizes professional Zakat into two segments: (1) kasb al-'amal, referring to salaried employees who work for companies, and (2) Al-mihan al-ḥurrah, referring to self-employed individuals, such as doctors, lawyers, contractors, artists, and other independent workers.

This form of Zakat falls under modern Islamic jurisprudence, as it was not addressed by classical scholars. As such, contemporary scholars such as Yūsuf Al-Qarḍawi and Wahbah Az-Zuḥaili have been instrumental in shaping the discussions surrounding it. Hadi [9] notes that the absence of classical texts regarding professional Zakat is why modern scholars continue to debate and provide rulings based on Ijtihad. The disagreement centers on two primary positions. One group, consisting of scholars like Ibnu Qayyim, Ibnu Hazm, Ibnu Ṣaibah, and Malik, contends that professional Zakat is not obligatory because it was not practiced in the Prophet's time. Conversely, another group of scholars, including Abd Al-Wahhâb Khallâf, Abu Zahrah, and Abd Al-Raḥman Ḥasan, believes professional Zakat is indeed mandatory [18].

In Indonesia, professional Zakat is regulated by the Indonesian Republic Act 23/2011, which places it under the category of Zakat Maal. The regulation was further clarified by the Ministry of Religion's rule 52/2014, which specifies that Zakat should be paid immediately upon salary receipt, without waiting for Haul, with the Nishab value set at 524 kilograms of rice annually. This contrasts with the Fatwa issued by the Indonesian Sharia Board (MUI) in 2003, which stipulated that professional Zakat be paid after the completion of Haul and set the Nishab at 85 grams of gold.

The concept of Zakat compliance is deeply embedded in Islamic teachings, as Zakat is considered one of the five pillars of Islam, and its payment is meant to purify the wealth of Muslims. The Qur'an, in Surah Al-A'laa, mentions: "Successful indeed are those who purify themselves." Kamil [19] defines Zakat compliance as the act of paying Zakat following the fatwa and regulations provided by Zakat authorities. Zulkifli and Sanep [20] further clarify that compliance involves paying Zakat through official, recognized Zakat institutions rather than directly to the recipients.

Zakat compliance is distinctly different from tax compliance, as it is a religious duty rather than a legal obligation [21]. Ram Al Jaffri [22] explains that Zakat compliance stems from an individual's decision to adhere to Allah's commands and the rules established by Zakat authorities. In Indonesia, the law mandates that Zakat is paid when an individual's wealth reaches the Nishab threshold.

Zulkifli and Sanep [20] emphasize that Zakat should be paid through authorized bodies that are officially recognized by the government, and Abu Bakar and Rashid [23] point out that fulfilling this Islamic duty brings blessings and rewards from Allah. Dogarawa [24] also notes that the decision to pay Zakat is an important reflection of one's religious commitment. Unlike tax obligations, which are driven by legal concerns, Zakat is an act of spiritual devotion, fulfilling both religious and social responsibilities. The TPB has been used as a framework to study the factors influencing individuals' compliance with Zakat obligations.

Attitude and intention

Ajzen and Fishbein [25] established that a person's attitude has a significant influence on their intention to perform a behavior. Later, Ajzen [10] further explained that attitudes are crucial in determining the likelihood of intention to act. According to Ramayah *et al.* [26], there is a direct correlation between favorable attitudes and the intention to act accordingly. Research by Ding and Yu [27] suggests that when individuals foster a positive attitude toward gaining information about professional Zakat, it increases their likelihood of being interested in participating in the practice. Furthermore, Al Jaffri Saad and Haniffa [11] observed that when a person holds a positive attitude, it enhances their motivation to pay Zakat, while negative attitudes tend to have the opposite effect.

H1: Positive attitudes are likely to increase the willingness of individuals to pay professional Zakat.

Subjective norms

Subjective norms refer to how individuals perceive the expectations of others regarding a particular behavior [10]. Subjective norms are influential in shaping the intention to comply with Zakat obligations [11, 15]. Some studies, like those of Othman [28], argue that subjective norms are negatively related to compliance intention, while others, such as Huda *et al.* [29], suggest a weaker relationship. Although many studies show that subjective norms influence intentions, there are conflicting results, highlighting the need to analyze them more thoroughly [30]. In this study, we analyze subjective norms by considering the roles of religious leaders and peer pressure.

According to Al Jaffri Saad and Haniffa [11], figures such as religious leaders or Amil Zakat can positively influence individuals' intention to pay Zakat, especially in the Malaysian context. This aligns with the findings of Todd and Taylor [30], who noted that leadership positively affects intentions in various fields, including information systems. Zhu *et al.* [31] support this by demonstrating that religious leaders can create positive expectations for Zakat fulfillment through direct interaction with the community. Therefore, the influence of religious leaders on professional Zakat payment is significant.

H2: Religious leaders play a pivotal role in motivating individuals to take an interest in paying professional Zakat.

Peer influence

The influence of peers is another key factor in shaping an individual's interest in paying Zakat [16]. Conversations and knowledge-sharing about professional Zakat among colleagues can encourage others to participate in paying for it [32]. Reasoner *et al.* [33] highlighted that environmental factors, such as peer pressure, are critical in motivating individuals to fulfill their Zakat obligations. In this context, the approval and support from friends and colleagues play a major role in encouraging individuals to engage in professional Zakat [11].

H3: Peer influence significantly contributes to encouraging individuals to become interested in paying professional Zakat.

Perceived behavioral control

Perceived behavioral control refers to the perception an individual has regarding the factors, both internal and external, that might influence their ability to carry out a specific behavior [10]. Within the scope of this study, it pertains to the way Zakat payers view their control or competence in contributing to Zakat institutions. To analyze this concept, the study separates perceived behavioral control into two key factors: Zakat knowledge and the efficiency of Zakat distribution.

Having sufficient knowledge is crucial in influencing an individual's willingness to comply with Zakat obligations [34]. Research by Idris *et al.* [35] suggests that greater knowledge of Zakat tends to lead to a higher likelihood of participation. It is pointed out that both volunteerism and Zakat awareness are vital for encouraging compliance. Those with a more thorough understanding of Zakat are more likely to contribute than those lacking sufficient knowledge [16].

H4: Knowledge about Zakat positively influences the likelihood of individuals paying professional Zakat.

When Zakat organizations lack transparency or fail to efficiently manage the distribution of funds, it can lead to a loss of trust [36]. Sharifiatashgah and Zoghbi-Manrique-de-Lara [37] argue that high-quality services from Zakat organizations are necessary to maintain trust and credibility while being responsive to feedback for improvement. Studies, including Ghazali *et al.* [38], suggest that the quality of Zakat distribution directly correlates intending to contribute. Research by Hairunnizam *et al.* [39] and Saad *et al.* [16] further supports the idea that when Zakat institutions deliver services effectively, individuals are more likely to develop trust and the intention to pay Zakat.

H5: Effective Zakat distribution positively influences individuals' intent to contribute to professional Zakat.

Intention to pay professional zakat

Intention plays a significant role in determining whether an individual will engage in a specific action. Previous studies consistently support that intention serves as the most accurate predictor of behavior [11]. An intention represents an individual's mental readiness to undertake a certain action [40]. As Al-Qardhawi [41] points out, in Islam, actions without sincere intent do not carry rewards.

Intention reflects an individual's internal commitment to performing a particular behavior [10, 42]. Al Jaffri Saad and Haniffa [11] discovered that intention acts as a mediator between subjective norms, attitudes, and Zakat compliance behavior. A significant body of literature supports the positive connection between intention and compliance with Zakat. Accordingly, this study assumes that intention will play a pivotal role in determining professional Zakat compliance behavior.

H6: The intention to pay Zakat has a positive effect on the actual behavior of paying Zakat.

Materials and Methods

This research investigates five independent/exogenous variables that are believed to have a notable influence on the dependent/endogenous variable, which is compliance with paying Zakat. The intention to pay professional Zakat acts as the mediating variable. The hypotheses supporting this study are visually represented in the conceptual framework in **Figure 1**.
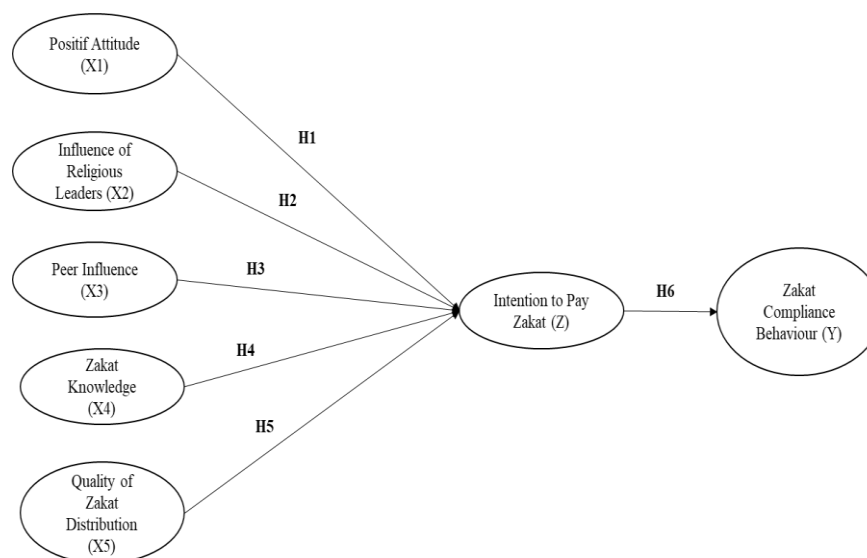

Figure 1. Conceptual framework

This study utilizes partial least squares (PLS) Structural Equation Modeling (PLS-SEM), following the methodology outlined by Ghozali [43]. The PLS-SEM approach has been widely applied in previous research on Zakat [14, 16, 44]. PLS-SEM is a robust and flexible statistical method that is particularly effective for testing complex models and analyzing multivariate data [45]. It enables researchers to explore the relationships between various variables and estimate models that involve multiple constructs [45, 46]. Additionally, it offers the advantage of handling intricate correlations between several variables simultaneously [47]. Unlike other methods, PLS-SEM does not necessitate the use of supplementary tests like outlier detection, allowing for the generation of valid, reliable, and interpretable results [47]. Numerous studies have affirmed the flexibility and effectiveness of PLS-SEM, particularly in predicting and testing complex relationships [48]. The method has been successfully employed in Zakat-related studies [15, 16, 49]. Data for this study was collected via a structured questionnaire administered in the field [50]. The sample comprised 129 Zakat payers from East Java. According to Hair *et al.* [51], PLS-SEM requires a sample size of at least 30 respondents.

Results and Discussion

The regulatory landscape for Zakat in Indonesia is rapidly evolving. One key regulation under review by the Ministry of Religion concerns the deduction of income for State Civil Apparatus (ASN) and employees of similar institutions, mandating a 2.5% professional Zakat contribution [52]. This regulation applies only to those whose income exceeds the Nishab threshold. This study aims to explore the factors influencing Zakat compliance in Indonesia, applying the TPB model.

To achieve reliable findings, data analysis using SEM-PLS involves several critical tests. Each variable is assessed using various indices. Initially, a multicollinearity test is performed using the variance inflation factor (VIF), followed by validity and reliability tests, including discriminant and convergent validity. Convergent validity assesses how consistently items within different constructs align with one another. Validity is confirmed when items from a construct correlate and contribute meaningfully to the construct's overall conceptualization [47]. Both discriminant and convergent validity tests are crucial for ensuring the robustness of the model [47].

Multicollinearity testing via collinearity statistics (VIF)

For the multicollinearity test, the study used VIF statistics. The VIF values ranged from 1.000 to 6.907, indicating that all variables met the acceptable criteria, as values below 10 are considered satisfactory [53, 54]. The outer model is depicted in **Figure 2**.
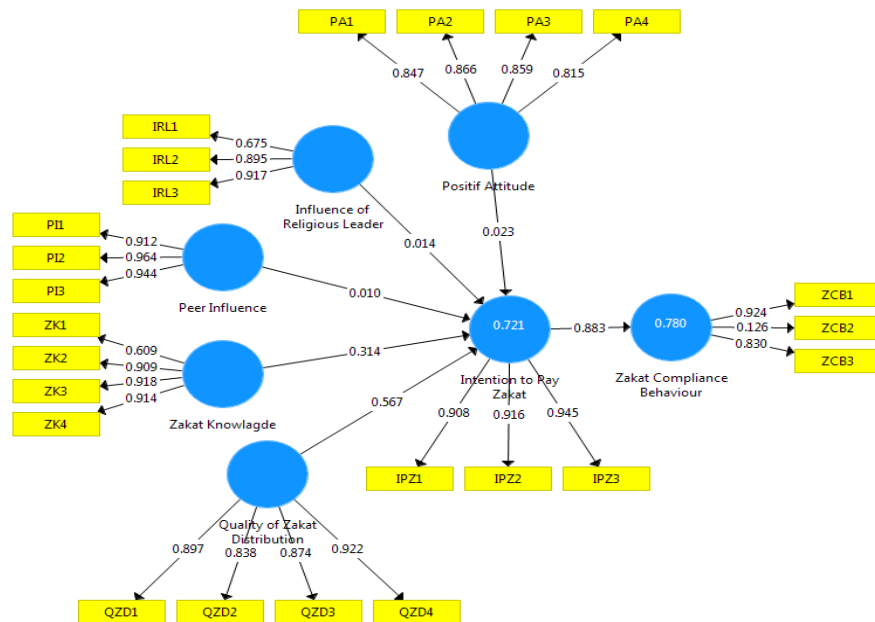

Figure 2. Outer model

Convergent validity

The analysis of factor loadings revealed several indicators with low values. According to Hair *et al.* [55], it is recommended that loadings be above 0.70, though values as low as 0.50 can still be deemed acceptable if the average variance extracted (AVE) exceeds 0.5. As a result, certain items, including ZCB2, IRL1, and ZK1, were excluded from the model due to their loadings being below the threshold of 0.7. Following this adjustment, the AVE for each construct was found to be above the required 0.5. The AVE values for the variables were as follows: positive attitude (0.718), religious leader influence (0.822), intention to pay Zakat (0.852), peer influence (0.884), Zakat distribution quality (0.780), Zakat compliance behavior (0.771), and Zakat knowledge (0.850). Additionally, all constructs demonstrated Cronbach's Alpha values greater than 0.6, and composite reliability (CR) values exceeded the threshold of 0.7, which is considered acceptable by Abdillah and Hartono [56] and Sekaran and Bougie [57]. The CR values were: a positive attitude (0.910), religious leader influence (0.902), intention to pay Zakat (0.945), peer influence (0.958), Zakat distribution quality (0.934), and Zakat compliance behavior (0.944). The outer model shown in **Figure 3** reflects these revisions, after removing certain indicators.
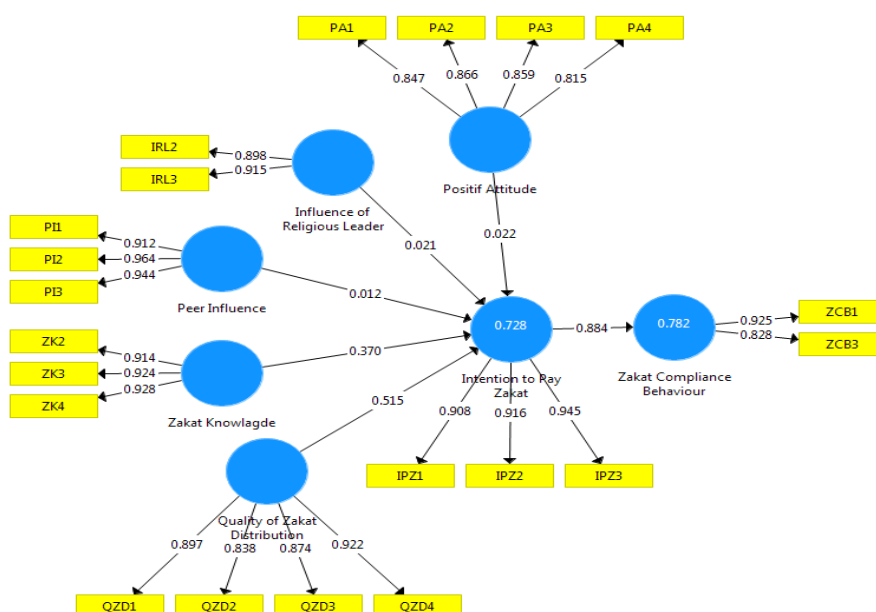

Figure 3. Outer model after removing items

Discriminant validity

Discriminant validity is the measure of how one construct differs from others in the model, ensuring that each construct is unique [58]. A useful approach to assess discriminant validity is through cross-loading, which helps to verify that items are more strongly related to their construct rather than to others [47]. The results of the cross-loading assessment are presented in **Table 1**.

Table 1. Cross loading test

	IRL	IPZ	PI	PA	QZD	ZCB	ZK
IPZ1	-0.052	0.908	0.153	-0.144	0.735	0.835	0.761
IPZ2	-0.084	0.916	0.106	-0.101	0.780	0.787	0.728
IPZ3	-0.119	0.945	0.131	-0.075	0.794	0.827	0.765
IRL2	0.898	-0.080	-0.139	0.112	-0.101	-0.041	-0.119
IRL3	0.915	-0.087	-0.060	0.041	-0.089	-0.007	-0.174
PA1	0.029	-0.117	-0.019	0.847	-0.185	-0.143	-0.150
PA2	0.114	-0.099	-0.128	0.866	-0.138	-0.135	-0.150
PA3	0.050	-0.099	-0.076	0.859	-0.139	-0.152	-0.072
PA4	0.127	-0.048	-0.029	0.815	-0.070	-0.060	-0.052
PI1	-0.082	0.112	0.912	-0.083	0.108	0.034	0.111
PI2	-0.066	0.146	0.964	-0.067	0.144	0.053	0.143
PI3	-0.156	0.135	0.944	-0.070	0.173	0.040	0.153
QZD1	-0.092	0.728	0.124	-0.140	0.897	0.704	0.894
QZD2	-0.031	0.665	0.195	-0.198	0.838	0.641	0.704
QZD3	-0.050	0.753	0.102	-0.071	0.874	0.646	0.687
QZD4	-0.185	0.792	0.126	-0.194	0.922	0.732	0.791
ZCB1	-0.025	0.901	0.076	-0.150	0.776	0.925	0.755
ZCB3	-0.019	0.611	-0.011	-0.121	0.547	0.828	0.573
ZK2	-0.233	0.801	0.129	-0.099	0.807	0.750	0.914
ZK3	-0.091	0.759	0.199	-0.132	0.795	0.699	0.924

Upon evaluating the discriminant validity of the revised model through cross-loading analysis, it was determined that each latent variable's square root of the AVE exceeded its correlation values with other latent variables. This indicates that all latent variables satisfy the criteria for discriminant validity [56]. For a latent variable to fulfill this condition, the square root of its AVE must be higher than the correlation values within the same row and column. The inner model is depicted in **Figure 4**.
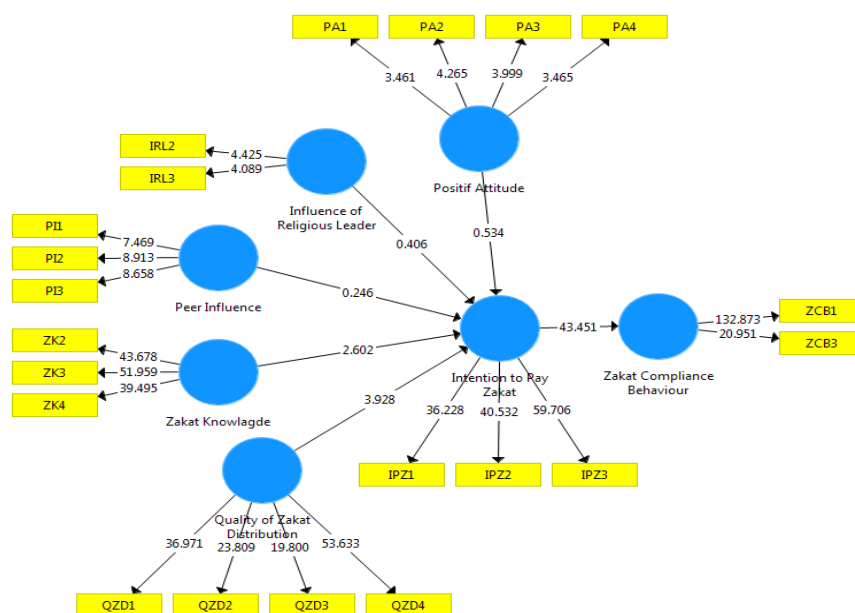

Figure 4. Inner model

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 → Intention to pay Zakat	0.022	0.534	0.594	Not significant
H2: Influence of religious leader → Intention to pay Zakat	0.021	0.406	0.685	Not significant
H3: Peer Influence → Intention to pay Zakat	0.012	0.246	0.805	Not significant
H4: Zakat Knowledge → Intention to pay Zakat	0.370	2.602	0.010	Significant
H5: Quality of Zakat distribution → Intention to pay Zakat	0.515	3.928	0.000	Significant
H6: Intention to pay Zakat → Zakat compliance behavior	0.884	43.451	0.000	Significant

The analysis of **Table 2** reveals that H1 does not show a significant effect on the intention to pay Zakat, leading to the rejection of the hypothesis. The concept of a positive attitude is grounded in the TPB, which suggests that it is closely connected to the Islamic faith, particularly in the context of Zakat payment. A positive attitude is intrinsically linked to one's faith, particularly regarding Zakat. A positive outlook on Zakat payment is seen as behavior in line with Islamic principles, with those holding positive attitudes towards Zakat more likely to fulfill their obligations compared to those with negative attitudes [39]. In this study, Muzakki who has a positive attitude can be seen as an individuals with a strong sense of belief. These individuals are more inclined to intend to pay their Zakat duties than those with a less favorable view.

The path coefficient analysis shows a positive but statistically insignificant influence. Many Muzakki considers failing to pay Zakat to be sinful, and their top priority is to fulfill their professional Zakat obligations so it can benefit the rightful recipients (the eight asnaf). The data, however, suggest that paying Zakat is crucial, but the focus on professional Zakat does not seem to be their primary concern. The sample of Muzakki surveyed in this study indicates that 54% of them are BUMN employees, where Zakat is automatically deducted from their wages, making them less inclined to prioritize it voluntarily. Consequently, the positive attitude does not appear to significantly impact their intention to pay Zakat, given the regulation that already mandates the deduction. This aligns with previous studies on intention behaviors that suggest attitudes do not significantly influence intention in similar contexts, such as research on tax compliance [59], consumer behaviors in Islamic banking [60, 61], and intentions related to Islamic micro-investment [62]. This provides insight for Zakat Management Organizations, suggesting that they could offer education on the ethical teachings of Islam to enhance Muzakki's moral understanding and engagement with Zakat.

H2 indicates that the influence of religious leaders on the intention to pay Zakat is not significant, leading to the rejection of this hypothesis. According to Saad *et al.* [16], the influence of Islamic scholars on Muslims' Zakat payment decisions is an important measure of religious leaders' influence. In the TPB framework, this influence is categorized as part of subjective norms, which involve how Muzakki bases their behavior and intentions on the opinions of others regarding Zakat. The relationship between religious leaders' influence and the intention to pay Zakat suggests that Muzakki who follow the guidance of religious leaders regarding the obligation to pay Zakat may be more inclined to fulfill this obligation.

However, this study found that the influence of religious leaders, while positive, did not significantly affect Muzakki's intention to pay professional Zakat. The t-statistic value suggests a positive, yet statistically insignificant, effect. This implies that Muzakki is not significantly influenced by religious leaders in their decision to pay Zakat. They are more motivated by the requirement to contribute 2.5% of their income. These findings align with Saad *et al.* [16] and Cokrohadisumarto *et al.* [63], who observed that while religious leaders encourage Zakat payment through amil Zakat institutions, some Muzakki do not perceive these institutions as trustworthy, particularly due to concerns about the fairness and transparency of Zakat distribution. Therefore, Zakat management organizations need to improve transparency by providing clear, regular reports on how collected Zakat is distributed, to foster greater trust and encourage more consistent Zakat payments.

H3 reveals that the influence of peers does not significantly affect the intention to pay Zakat, leading to the rejection of this hypothesis. In this study, peer influence refers to the role that friends play in either encouraging or discouraging Zakat payment among Muzakki [16]. Friends can provide advice, education, or invitations to fulfill the Zakat obligation. This type of influence is part of the subjective norms in the TPB, which examines how an individual's behavior is shaped by the opinions of others. The findings show that even though peer influence might prompt some individuals to consider paying Zakat, it does not significantly impact their intention to do so. The t-statistic value indicates a positive but insignificant effect. Therefore, the decision to pay professional Zakat seems to be primarily driven by the legal requirement of paying 2.5 percent of their wealth, rather than by the influence of friends. This supports the conclusions of Saad *et al.* [16] and Hakimi *et al.* [64], who also found that peer influence has a minimal impact on an individual's intention to pay Zakat. Given this, Zakat Management

Organizations must focus on enhancing their credibility and addressing any public concerns or criticisms related to their operations.

H4 suggests that knowledge of Zakat has a positive impact on the intention to contribute. This hypothesis is supported by the data. When Muzakki has a greater understanding of Zakat, their awareness of its importance and the legal obligation to pay it increases. In this study, most Muzakki respondents are professionals who already know that they are required to contribute 2.5% of their income or salary to Zakat. As their knowledge of the Zakat process deepens, so does their intention to fulfill this religious obligation. Previous research by Saad *et al.* [16], Khamis *et al.* [34], and Idris *et al.* [35] confirms the strong connection between knowledge of Zakat and the intention to pay it. Educating Muzakki about the significance of Zakat not only promotes adherence to Islamic teachings but also strengthens their commitment to their religious duties. It is crucial for Zakat Management Organizations to provide education on Zakat and actively encourage the Muslim community to contribute. These institutions are central to both collecting and distributing Zakat following Islamic principles.

H5 posits that the quality of Zakat distribution affects the intention to pay Zakat, and this hypothesis is supported. The quality of distribution refers to factors like transparency, efficiency, and fairness in the operations of Amil Zakat institutions. According to Latif [65], the image and reputation of these institutions play a significant role in determining the amount of Zakat they collect. The quality of Zakat distribution is a component of perceived behavioral control in TPB, which reflects how Muzakki perceives their ability to influence Zakat distribution and their subsequent intention to contribute. The findings suggest that when Muzakki sees that Amil Zakat institutions are efficient, transparent, and fair in their distribution practices, they are more likely to contribute. These findings align with previous studies by Hairunnizam *et al.* [39], Sanep [66], and Saad *et al.* [16], which emphasize that transparent and fair distribution practices build trust among Muzakki and increase their willingness to pay Zakat. This is in line with Islamic teachings, such as those in Surah Al-Maidah, verse 8, which call for fairness in distribution. Zakat Management Organizations in Indonesia have made significant progress in ensuring that Zakat is distributed efficiently and fairly, which has increased trust in these institutions. Furthermore, innovations like the Zakat blockchain program have enhanced the transparency of Zakat management, further boosting Muzakki's confidence in these organizations [67].

H6 proposes that the intention to pay Zakat has a positive influence on actual Zakat compliance, which is supported by the findings of this study. The term "intention" in this context refers to an individual's cognitive readiness to engage in behavior, which is an essential aspect of performing religious duties like Zakat [68]. According to Ajzen [69], intention represents a person's willingness to act, and it plays a crucial role in driving Zakat's behavior. Zakat compliance behavior, in this case, refers to fulfilling the Zakat obligation as per the regulations set by the Zakat authority, such as the fatwa issued by Indonesia's MUI, which mandates payment for individuals who have met the nishab threshold. The decision to comply with Zakat obligations is influenced by the individual's internal motivations and perceptions of the rules [22].

Intention is often used as a mediator between factors like positive attitudes and subjective norms (including the influence of religious leaders and peers) and actual behavior [69]. The results of this study indicate that Muzakki (Zakat payers) with a strong intention to pay Zakat are more likely to follow through with their obligation. Intention, therefore, plays an important role in encouraging individuals to pay professional Zakat. The findings align with the research of Bidin *et al.* [70], Saad *et al.* [16], and Al Jaffri Saad and Haniffa [11], who also suggest that intention stimulates Zakat compliance. For this reason, Zakat institutions need to find ways to strengthen Muzakki's intention to pay, such as by ensuring that Zakat funds are distributed equitably and transparently. When Muzakki observes fair and transparent distribution, their motivation to contribute increases. The respondents in this study, mostly BUMN employees, reported that they intended to regularly pay professional Zakat, coinciding with their income cycles [71].

Professional Zakat, which is based on income, presents significant development potential. Al-Qardhawi [7] explains that professional Zakat is derived from earnings and should be paid once the income meets the nishab threshold, without waiting for a haul. There are several reasons why professional Zakat deserves greater attention among Muslims. First, it is a relatively new concept, introduced through ijtihad, and was not practiced during the time of the Prophet. As a result, many Muslims are unaware of their obligation to pay professional Zakat [8, 72]. Second, acceptance of this Zakat type varies, with research by Hadi [9] showing that approximately 21% of Muslims oppose it. Third, there is ongoing scholarly debate regarding whether professional Zakat should be paid immediately or if it must follow the traditional haul period [8]. Fourth, most Muslims are employed in non-agricultural jobs, which typically do not require Zakat, yet these professions offer higher salaries, making professional Zakat more significant than traditional agricultural Zakat [9]. Given its vast potential, efforts to promote and enhance the practice of professional Zakat should continue [73].

Conclusion

The data analysis led to several conclusions that address the research questions. It was found that a positive attitude did not significantly influence the intention to pay Zakat, specifically professional Zakat, contradicting the study's initial hypothesis.

Similarly, the influence of religious leaders showed no significant impact on the intention to pay professional Zakat, which was not aligned with the hypothesis. Peer influence also did not have an important effect on the intention to pay professional Zakat, again deviating from expectations. However, Zakat knowledge was identified as a factor positively influencing the willingness to pay professional Zakat. An individual's increasing knowledge about Zakat encourages their interest in fulfilling this obligation. Furthermore, the quality of Zakat distribution was found to positively affect the intention to pay Zakat, suggesting that a transparent and fair distribution process motivates individuals to pay professional Zakat. Lastly, the intention to pay Zakat was found to significantly impact Zakat compliance behavior, with a higher intention leading to greater adherence to the payment of professional Zakat.

Limitations and recommendations for future research

One limitation of this study is the relatively small sample size, as only 10% of Muzakki (Zakat payers) from the employee and labor sector were included, representing a small proportion of the total Muzakki population in Indonesia. Future research should aim to include a larger sample for more robust results. Additionally, future studies could benefit from considering variables such as religiosity and information dissemination, which could provide more depth to the analysis of Zakat compliance.

The findings of this study have practical implications for Zakat Management Organizations in Indonesia. It suggests that these organizations should ensure they maintain transparency and accountability in the management and distribution of Zakat funds, ensuring fairness in how Zakat is distributed to the Mustahik. This approach would likely increase the trust of Muzakki (employees/laborers), motivating them to comply more consistently with their Zakat obligations. Moreover, Zakat organizations should consider focusing on educating the public about the importance and obligation of income Zakat to enhance the motivation of Muzakki to fulfill their Zakat duties.

For future research, this study serves as a valuable reference, offering insights into the perceptions of respondents regarding various factors such as attitudes, religious influence, Zakat knowledge, peer influence, the quality of distribution, and their role in Zakat compliance behavior.

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