



Faith, Work, and Obligation: Factors Shaping Zakat Compliance in Indonesia's Professional Class

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Abstract

Zakat, the fourth pillar of Islam, is a mandatory obligation for all Muslims and is applicable when certain financial conditions—such as *Nishab* and *Haul*—are met. Given the significant potential of professional Zakat, continuous efforts are necessary to fully realize its impact. This research investigates the factors influencing Muslim professionals' compliance with Zakat obligations. The study applies the Theory of Planned Behavior (TPB), where the intention to pay Zakat serves as a mediating variable influencing actual compliance behavior. Six key factors are examined as influencers of this intention: peer influence, positive attitude, the role of religious leaders, knowledge about Zakat, and the perceived quality of its distribution. Using data from 129 respondents and employing Partial Least Squares (PLS) analysis, the findings reveal that both Zakat knowledge and the quality of Zakat distribution positively affect the intention to pay. Moreover, a strong intention to pay Zakat is linked to higher levels of compliance. The research offers valuable insights into professional Zakat compliance, especially in Muslim-majority developing countries, where enhanced Zakat contributions are believed to help alleviate poverty.

Keywords: Zakat, Profession, Muslim, Compliance behavior

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Introduction

Zakat, the fourth pillar of Islam, is a compulsory act of worship for all Muslims as mandated by Allah SWT. It becomes obligatory when a person's wealth meets specific thresholds, such as *Nishab* (minimum amount) and *Haul* (holding period). Ibn Taimiyah stated that once a Muslim's wealth meets these criteria, they are required to pay 2.5% in Zakat, thereby purifying their wealth [1]. Beyond its religious significance, Zakat is also a socio-economic tool aimed at poverty alleviation. It serves as a form of capital support for the underprivileged [2], and plays a growing role in enhancing the welfare of the poor through human capital development and the provision of production tools [3].

Given that Indonesia is home to the largest Muslim population globally, the country holds immense potential for Zakat collection [4]. However, actual Zakat contributions have not kept pace with this demographic potential. According to BAZNAS, while the estimated Zakat potential in 2020 was USD 22.9 billion, only about USD 4.9 billion—or 21.7%—was actually collected [5, 6]. This potential is equivalent to approximately 3.4% of the national GDP [7]. Among the various types of Zakat, professional or income Zakat—derived from salaries and wages—represents a particularly promising area. Al-Qardhawi (2017) notes that this form of Zakat should be paid once income meets the *Nishab*, without waiting for the *Haul* period [8].



There are four key reasons why professional Zakat deserves greater attention. First, it is a relatively recent form of Zakat introduced through *Ijtihad* and was not practiced during the Prophet's time, making many Muslims unaware of its obligation [9]. Second, its acceptance remains inconsistent; for example, a study by Hadi (2010) found that about 21% of Muslims oppose the obligation to pay professional Zakat [10]. Third, ongoing scholarly debate exists over whether professional Zakat should be paid immediately upon meeting the *Nishab* or only after completing the *Haul*, as with traditional Zakat forms [9]. Fourth, many modern occupations no longer fall under classical Zakat categories like agriculture, and higher salaries in professional jobs suggest a greater potential for income-based Zakat [10].

Considering this untapped potential, continuous efforts are needed to promote professional Zakat. This study seeks to examine the factors that influence Muslim professionals' compliance with paying Zakat. The research is grounded in the Theory of Planned Behavior (TPB), introduced by Ajzen in 1991, which identifies three core determinants of behavioral intention: perceived behavioral control, attitude, and subjective norms. While TPB has been applied in previous studies on Zakat compliance [11–16], these works have generally not focused specifically on professional Zakat behavior.

Study objectives

This study aims to identify the underlying factors that influence *Muzakki's* (Zakat payers') intention to comply with professional Zakat, with this intention serving as an intermediary variable in predicting actual compliance behavior. In doing so, the research adapts the components of the Theory of Planned Behavior (TPB) into specific sub-categories. A positive outlook reflects the "attitude" component. The "subjective norm" is captured through peer influence and the influence of religious leaders. Meanwhile, "perceived behavioral control" is represented by the level of knowledge about Zakat and perceptions of how effectively Zakat is distributed. The study is based on data collected from 129 *Muzakki* respondents in Indonesia and analyzed using Structural Equation Modeling (SEM).

This research is important because it expands the limited application of TPB in studies focusing specifically on professional Zakat. Understanding the key variables that shape the intention to pay professional Zakat can help Zakat authorities design more effective strategies to improve compliance rates. Moreover, the findings may raise greater awareness among the Muslim population regarding the concept and obligation of professional Zakat. Ultimately, this study contributes to the broader goal of improving Zakat literacy among Muslims globally.

Literature review

Professional Zakat, as defined by Yusuf al-Qardhawi (2017), is known in Arabic as *zakāh rawātib al-muwazzafīn*—referring to Zakat on salaried employment—or *zakāh kasb al-'amal wa al-miḥan al-hurrah*, which denotes Zakat on income derived from private or independent professions. Tim Emir [17] explains that professional Zakat generally falls into two categories. The first involves professionals employed by companies who receive regular salaries. The second includes freelancers and independent workers, such as doctors, lawyers, developers, artists, tailors, and carpenters, who operate without a fixed employment structure.

As a relatively recent subject in Islamic jurisprudence, professional Zakat is categorized under contemporary *Fiqh*, meaning it was not widely addressed by classical scholars. Consequently, current interpretations rely heavily on modern jurists such as Yusuf al-Qardhawi and Wahbah al-Zuhayli. Hadi (2010) notes that the lack of detailed discussion in classical Islamic legal literature is one reason why professional Zakat remains a subject of modern scholarly interpretation [10]. This has led to ongoing debates. One group, including classical scholars like Ibn Qayyim, Ibn Hazm, Ibn Shaibah, and Imam Malik, argue that professional Zakat is not obligatory, as it was not practiced during the Prophet's time. Conversely, contemporary scholars such as Abd al-Wahhab Khallaf, Abu Zahrah, and Abd al-Rahman Hasan contend that professional Zakat is mandatory for Muslims today.

In Indonesia, professional Zakat is legally recognized under Republic Act No. 23 of 2011 on Zakat Management, which includes it as a subset of *Zakat Maal* (wealth Zakat). This legal framework is further clarified by Regulation No. 52 of 2014 from the Ministry of Religious Affairs, which mandates that professional Zakat must be paid immediately upon receiving income, without waiting for the completion of a full lunar year (*Haul*). The annual *Nishab* threshold, in this case, is equivalent to 524 kilograms of rice. However, this regulation contrasts with Fatwa No. 3/2003 from Indonesia's National Sharia Board (MUI), which stipulates that professional Zakat should be paid after one full year, based on a *Nishab* equal to 85 grams of gold.

Zakat compliance has its foundation in Islamic doctrine, as Zakat is one of the religion's five pillars. Its observance is not only a matter of fulfilling a divine obligation but also serves to purify the soul, as emphasized in Surah Al-A'laa: "Successful indeed are those who purify themselves." Kamil (2002) describes Zakat compliance as adherence to established fatwas and the regulations outlined by authorized Zakat institutions [18]. Similarly, Zulkifli and Sanep [19] argue that genuine compliance means channeling Zakat payments through official institutions rather than distributing them directly to recipients (*Mustahik*). Islam differentiates between Zakat compliance and tax compliance, emphasizing that Zakat represents a core religious obligation rather than a state-imposed duty [20]. As explained by Ram Al Jaffri (2010), Zakat compliance is fundamentally

rooted in an individual Muslim's religious motivation to fulfill Allah's commands, reinforced by the rules set forth by official Zakat authorities[21]. In Indonesia, legal provisions also affirm this obligation, stipulating that individuals who meet the *Nishab* threshold are required to pay Zakat.

Zulkifli and Sanep (2011) highlight the importance of fulfilling Zakat obligations through officially sanctioned institutions established by the government[19]. Abu Bakar and Rashid (2010) add that fulfilling such religious duties brings divine blessings and spiritual rewards[22]. Dogarawa (2008) notes that the act of paying Zakat is ultimately a test of one's faith and spiritual commitment[23]. This distinction reinforces the idea that Zakat compliance carries deeper spiritual significance than tax compliance, which is often observed merely to avoid worldly penalties. While tax compliance centers on legal adherence, Zakat compliance encompasses both spiritual accountability and divine fulfillment. Accordingly, the Theory of Planned Behavior (TPB) is employed in this study to explore the behavioral elements influencing Zakat compliance.

In terms of behavioral constructs, attitude and intention are deeply interconnected. Ajzen and Fishbein (1980) first established that attitudes significantly influence behavioral intentions[24]. Ajzen (1991) further asserted that an individual's attitude toward a behavior plays a critical role in shaping their intention to perform that behavior[25]. Supporting this, Ramayah *et al.* (2009) found that a positive attitude enhances an individual's willingness to act in accordance with that intention[26]. In the context of Zakat, this means that cultivating positive attitudes toward professional Zakat encourages compliance. Ding and Yu (2020) also found that favorable attitudes are likely to enhance individuals' willingness to seek knowledge and act upon it[27]. Al Jaffri Saad and Haniffa (2014) similarly demonstrated that a positive attitude is a motivating factor in encouraging Muslims to fulfill their Zakat obligations, whereas negative attitudes often lead to reluctance or non-compliance[11]. Thus, a positive attitude toward Zakat significantly increases the likelihood of someone willingly paying professional Zakat.

The concept of subjective norms, as defined by Ajzen (1991), refers to an individual's perception of social pressure to perform or abstain from a particular behavior. Several studies, including those by Al Jaffri Saad and Haniffa [11] and Farouk *et al.* [15], suggest that subjective norms are strong predictors of an individual's intention to comply with Zakat obligations. However, this relationship is not universally accepted. For instance, Othman (2008) reported a negative association between subjective norms and intention, while Huda *et al.* (2012) found that subjective norms had limited influence on Zakat compliance behavior[28, 29]. Given these inconsistencies, Taylor and Todd (1995) proposed that the subjective norm should be broken down into more nuanced sub-components to yield better insight[30].

In this study, the subjective norm has been further deconstructed into two critical elements: the influence of religious leaders and peer pressure. In the Malaysian context, Al Jaffri Saad and Haniffa [11] found that religious figures such as *Ustadz* and *Amil Zakat* have a positive influence on individuals' intention to pay Zakat. This finding is aligned with Taylor and Todd's [30] work in the information systems field, which showed that leaders can have a constructive impact on behavioral intentions. Zhu *et al.* (2022) reinforced this notion by showing that religious leaders can significantly shape attitudes and expectations through religious engagement and dialogue[31]. Within the realm of Zakat, religious leaders are therefore seen as influential figures who can positively motivate Muslims to fulfill their professional Zakat obligations.

Subjective norms

Peer influence is a crucial component in shaping behavioral intentions, particularly in the context of religious obligations such as paying Zakat. According to Saad *et al.* [16], peer influence can positively stimulate an individual's interest in fulfilling Zakat obligations. Informal conversations among colleagues, where information about professional Zakat is exchanged, have the potential to generate curiosity and interest in others to comply with this obligation [32]. Reasoner *et al.* (2022) argue that an individual's intention to pay Zakat is often influenced by environmental factors, including the perspectives and actions of those within their immediate social circle[33]. Close friends and colleagues can therefore play a vital role in shaping attitudes toward Zakat compliance. This study affirms that favorable opinions and endorsements from individuals who maintain close relationships with potential Zakat payers significantly contribute to enhancing interest in paying professional Zakat [11].

Thus, it is posited that:

H3: Peer influence has a favorable effect on encouraging someone to be interested in paying professional Zakat [34].

Perceived behavioral control

Perceived behavioral control refers to an individual's perception of their capacity to perform a specific behavior, shaped by both internal and external factors [25]. In this study, perceived behavioral control is conceptualized as the perceived ease or difficulty a Zakat payer experiences when attempting to comply with professional Zakat obligations. It has been operationalized into two key sub-components: knowledge of Zakat and the quality of Zakat distribution.

Zakat knowledge is instrumental in determining whether individuals are likely to fulfill their Zakat obligations. Khamis *et al.* (2011) emphasized that knowledge is a critical determinant of Zakat compliance[35]. Supporting this, Idris *et al.* (2012) found that those who possess a better understanding of Zakat are more inclined to pay it[36]. The relationship suggests that voluntary behavior, rooted in sound religious knowledge, leads to increased compliance. Saad *et al.* (2020) also affirm that individuals

with a higher level of Zakat-related knowledge demonstrate stronger compliance behaviors compared to those who lack such awareness[16].

Hence, this study proposes:

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

In addition to knowledge, the efficiency and transparency of Zakat distribution significantly influence public trust and willingness to pay. According to Zainal *et al.* (2016), a lack of openness and inefficiencies in distribution mechanisms contribute to low levels of trust in Zakat institutions[37]. Zoghbi-Manrique-de-Lara and Sharifiatashgah [38] note that quality service delivery by Zakat organizations—including attentiveness to criticism, maintaining standards, and upholding institutional credibility—positively affects donor trust. A number of studies [16, 39, 40] have established a clear link between the perceived quality of Zakat distribution and an individual’s intention to pay. When Zakat institutions are perceived as efficient and trustworthy, individuals are more likely to comply with professional Zakat obligations.

Accordingly, the following hypothesis is proposed:

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

Intention to pay professional Zakat

Behavioral intention plays a central role in predicting whether an individual will engage in a particular action. Numerous studies have underscored intention as the strongest predictor of actual behavior [11]. Intention can be understood as the mental willingness or readiness of an individual to act in a certain way [41]. In the Islamic context, as emphasized by Al-Qardhawi (2009), actions devoid of intention do not yield spiritual reward, underscoring the importance of sincere intention in religious practices such as Zakat[42].

Ajzen [25, 43] and Bobek and Hatfield [44] describe intention as a self-directed effort to execute a behavior. In their study, Al Jaffri Saad and Haniffa [11] identified intention as a mediating variable that connects attitudes and subjective norms to actual Zakat compliance behavior. Consistent with this, existing literature supports the hypothesis that intention serves as the most immediate determinant of whether a person will pay professional Zakat.

Therefore, this study hypothesizes:

H6: Intention positively affects Zakat compliance behavior.

Materials and Methods

This study examines the impact of five exogenous variables on the endogenous variable of professional Zakat compliance, with the intention to pay professional Zakat serving as a mediating variable. These relationships are summarized in the conceptual framework illustrated in **Figure 1**.

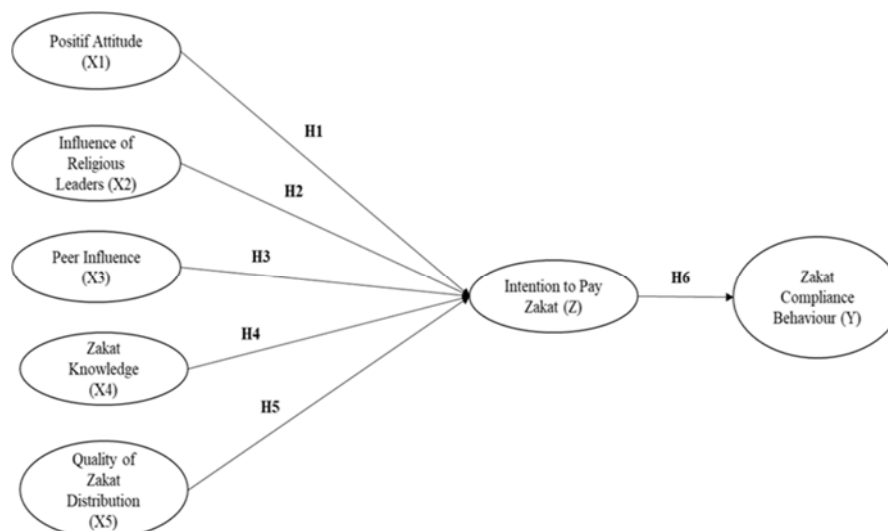


Figure 1. Conceptual Framework

Analytical method and data collection

This study utilizes Partial Least Squares Structural Equation Modeling (PLS-SEM), following the methodological guidelines of Ghozali [45]. PLS-SEM is particularly well-suited for theory development and the analysis of complex multivariate relationships, which has made it a preferred method in prior Zakat-related studies [14, 16, 46]. The technique offers flexibility in handling small sample sizes, non-normal data, and both formative and reflective measurement models [47, 48]. Moreover,

it avoids the stringent assumptions associated with covariance-based SEM, making it especially useful for exploratory and predictive research [49, 50].

Primary data for this study were collected using a structured field questionnaire, in accordance with Malhotra [51]. The final sample consists of 129 professional Zakat payers residing in East Java, Indonesia. This sample size is more than adequate, as a minimum of 30 respondents is considered sufficient for PLS-SEM analysis [52].

Methodology overview

This study employs the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique, a statistical method that has gained widespread use in various research domains, including Zakat studies [16, 18, 48, 53]. Data collection was conducted through a structured field survey using a validated questionnaire, providing entirely primary data [51]. The research sample consists of 129 individuals who are known to pay professional Zakat in East Java. In line with PLS-SEM requirements, a sample size exceeding 30 participants is considered sufficient for analysis [54].

Findings and interpretation

Indonesia has recently witnessed significant momentum in the refinement of its Zakat regulatory framework. A key policy under current review by the Ministry of Religious Affairs proposes a mandatory 2.5% Zakat deduction from salaries of State Civil Apparatus (ASN) and personnel in equivalent roles, provided their earnings meet the *Zakat Nishab* threshold [55, 56]. The present research investigates the determinants influencing public compliance with this professional Zakat obligation, utilizing the Theory of Planned Behavior (TPB) as the analytical foundation.

To ensure that the SEM-PLS modeling produces valid results, several statistical checks must be performed. Constructs in the model are represented through multiple indicators, and before evaluating the structural model, the measurement model must be validated. This involves assessing multicollinearity via Variance Inflation Factor (VIF) scores and confirming both reliability and validity—specifically, convergent and discriminant validity.

Convergent validity determines whether the indicators of a specific construct share a high degree of correlation and conceptual coherence. A model demonstrates acceptable convergent validity when its items consistently reflect the same underlying construct and reinforce each other semantically and statistically [47, 57]. Additionally, discriminant validity ensures that each construct is distinct and not overly correlated with others, as required for meaningful interpretation [47, 58].

Collinearity assessment (VIF test)

To detect potential multicollinearity among the predictors, the Variance Inflation Factor (VIF) was calculated. VIF values ranged between 1.000 and 6.907, which fall within the acceptable threshold of less than 10. This confirms that multicollinearity is not a concern in this model and supports the robustness of the measurement structure [59–61]. A visualization of the outer model is provided in **Figure 2**.

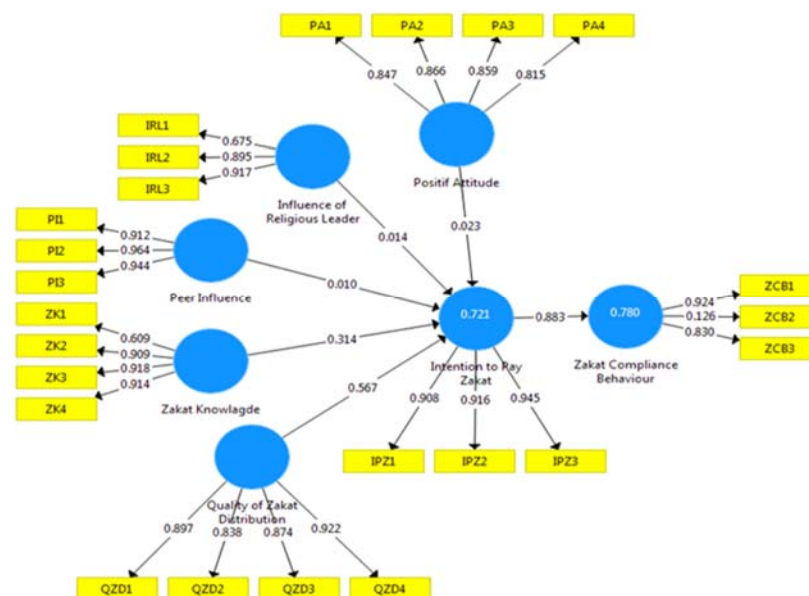


Figure 2. Outer Model

Convergent validity

To assess convergent validity, factor loadings and the Average Variance Extracted (AVE) were examined. While factor loadings ideally exceed 0.70, values above 0.50 may be tolerated in early-stage model testing [52]. In this analysis, three indicators—IRL1, ZCB2, and ZK1—did not meet the loading threshold and were therefore excluded from the measurement model.

After removing these items, the AVE for all remaining constructs surpassed the 0.50 benchmark, indicating that the latent variables explain more than half of the variance in their indicators. Specifically, the AVE scores ranged from 0.718 to 0.884 across constructs such as positive attitude, influence of religious leaders, intention to pay Zakat, peer influence, quality of Zakat distribution, Zakat compliance behavior, and Zakat knowledge.

In addition to validity, the reliability of the measurement model was confirmed. Each construct demonstrated acceptable internal consistency, with Cronbach's Alpha values exceeding 0.60. Composite Reliability (CR) scores also met the standard criterion of 0.70 or higher, in line with recommendations by Abdillah and Hartono (2015) and Sekaran and Bougie (2013)[62, 63]. These reliability metrics support the robustness of the scale used in this study.

The measurement model, adjusted to exclude low-loading indicators, is illustrated in **Figure 3**.

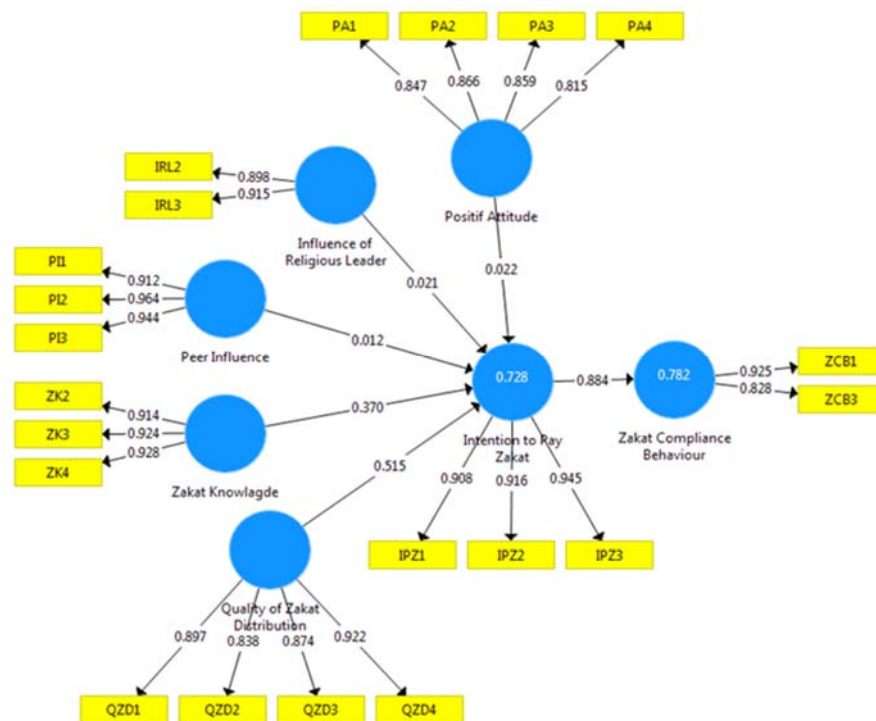


Figure 3. Outer Model after Removing Items

Discriminant validity

Discriminant validity refers to the extent to which a given construct is truly distinct from other constructs in the model, both conceptually and statistically [64]. It ensures that each construct captures phenomena not represented by other variables. One of the key techniques for assessing discriminant validity is the examination of cross-loadings, which evaluates whether each indicator loads more strongly on its associated construct than on others [47]. The results of the cross-loading analysis, as presented in **Table 1**, support the distinctiveness of the constructs included in this study.

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

Discriminant validity

Following the respecification of the model, discriminant validity was further assessed using the square root of the Average Variance Extracted (AVE) in comparison to inter-construct correlations. The results indicate that, for each latent construct, the square root of the AVE exceeds its correlation with other constructs. This outcome satisfies the criterion for discriminant validity as recommended by Abdillah and Hartono (2015)[62]. In practice, the square root of the AVE for a given variable should be greater than any value appearing in the corresponding row and column of the correlation matrix. These findings confirm that each construct in the model is empirically distinct. The final inner model is presented in **Figure 4**.

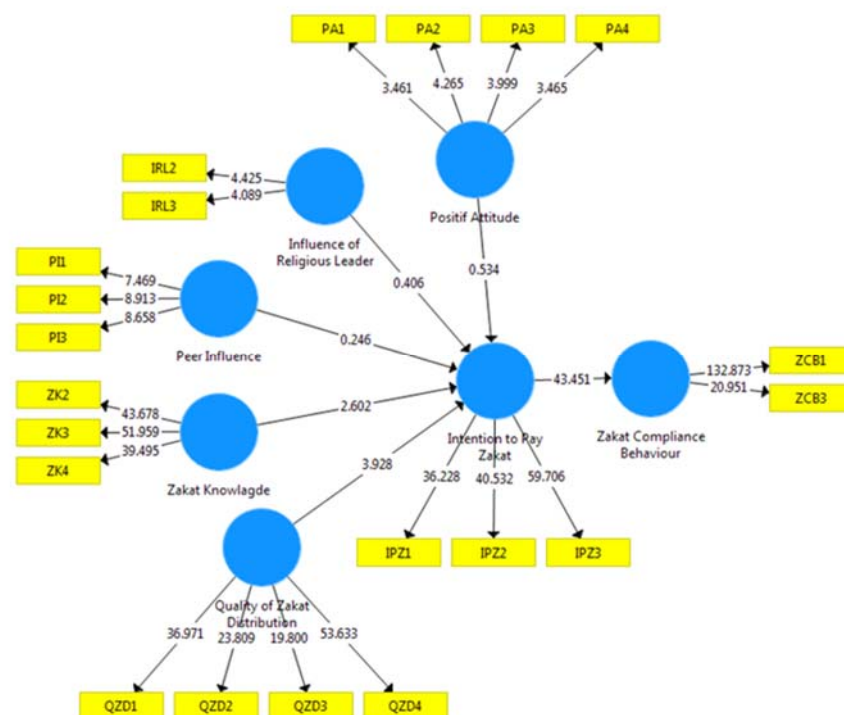


Figure 4. Inner Model

Hypothesis testing results

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

Table 2.

Hypotheses	Original Sample	T-Statistic	P-Value	Result
H1: Positive attitude → Intention to pay Zakat	0.022	0.534	0.594	Not Significant
H2: Religious leader influence → 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

Discussion of hypotheses H1 and H2

Based on the analysis of **Table 2**, Hypothesis 1 (H1), which proposed that a positive attitude significantly influences the intention to pay Zakat, is not supported. Consequently, this hypothesis is rejected. According to the Theory of Planned Behavior (TPB), attitude is a critical component that often reflects religious convictions, particularly in the Islamic context where paying Zakat is a spiritual and social obligation. A positive attitude toward Zakat is generally associated with religious devotion and compliance with Islamic norms [40]. In theory, individuals who hold favorable views about Zakat are expected to have a stronger intention to fulfill this religious duty.

However, while the path coefficient indicated a positive relationship, the effect was not statistically significant. This suggests that although many respondents may view Zakat positively, this attitude does not necessarily translate into a stronger intention to pay. One explanation for this finding is that for many respondents—particularly those working in state-owned enterprises (BUMN)—Zakat payments are automatically deducted from their salaries. Approximately 54% of respondents in this study were BUMN employees whose professional Zakat was collected at a fixed rate of 2.5% through institutional mechanisms. In such cases, the role of individual intention is minimized because compliance is mandated by policy, not voluntary behavior. Therefore, the positive attitude toward Zakat does not directly influence their intention since the act of paying is not fully self-directed.

Moreover, the indicator with the lowest loading suggests that while Muzakki are aware of the religious importance of paying Zakat, they may not prioritize it as a personal choice but rather as a regulated duty. These findings align with previous studies on intention-based behavior, which also found that positive attitudes do not always lead to intended actions in contexts where external mechanisms override personal decision-making [65–68]. For Zakat Management Organizations, this highlights the need for deeper engagement and education on the spiritual and ethical dimensions of Zakat to reinforce its value beyond compliance.

Turning to Hypothesis 2 (H2), the influence of religious leaders was also found to have no significant effect on the intention to pay Zakat. This leads to the rejection of H2. According to Saad (2020), religious authorities such as scholars, preachers, or Amil Zakat personnel are seen as influential figures capable of guiding public behavior, especially in matters of religious obligation [16]. Within the TPB framework, their influence falls under subjective norms, which relate to how individuals' intentions are shaped by perceived social expectations.

In theory, if religious leaders emphasize the importance of paying professional Zakat, this should foster a stronger intention among Muzakki. However, the lack of a significant effect suggests that, in this study, the persuasive power of religious leaders may not have been strong enough to alter the behavior of individuals—perhaps due to trust issues, lack of engagement, or the effectiveness of existing institutional mechanisms like payroll deductions. Additionally, subjective norms in this case may be shaped more by peer behavior or institutional culture than by clerical influence.

Overall, while religious leaders play a symbolic and potentially motivational role in promoting compliance with Islamic teachings, their impact on behavioral intentions related to Zakat appears limited in the current context. This underscores an opportunity for Zakat Management Organizations to collaborate more closely with religious figures in delivering consistent, impactful messaging and ethical education to encourage voluntary and conscious Zakat payment.

The findings of this study indicate that the influence of religious leaders does not have a significant positive effect on the intention to pay Zakat, despite the t-statistic suggesting a positive, yet statistically insignificant, relationship. This implies that while religious leaders may have some positive influence on the intention of professional Muzakki to pay Zakat, this effect is not strong enough to be deemed significant. It can be inferred that Muzakki's decision to pay professional Zakat is primarily driven by the obligation to allocate 2.5% of their wealth, rather than by persuasion from religious leaders, preachers, or Amil Zakat.

These results align with the studies of Saad *et al.* (2020) and Cokrohadisumarto *et al.* (2020), which suggest that some Muzakki view the recommendations of religious leaders and Amil Zakat to pay Zakat through official institutions with skepticism [16, 69]. They perceive that the distribution of Zakat funds by these institutions is uneven and lacks transparency. This perception is reinforced by the limited visibility of the impact of Zakat distribution efforts, which undermines public trust in Zakat management organizations. Therefore, to enhance trust and encourage compliance, Zakat institutions should consider regularly publishing detailed reports on the collection and distribution of Zakat funds, enabling Muzakki to see how these resources benefit Mustahik equitably.

Regarding Hypothesis 3 (H3), the study found that peer influence does not have a significant effect on the intention to pay Zakat, leading to the rejection of this hypothesis. In this context, peer influence refers to the impact of friends and social circles on the decision-making of Muzakki regarding Zakat payment [16]. Friends can encourage, educate, and motivate others to fulfill their Zakat obligations, and within the Theory of Planned Behavior framework, peer influence is part of subjective norms that shape behavioral intentions.

Although peer influence showed a positive effect on intention, the relationship was not statistically significant based on the t-statistic results. This suggests that while friends may play a role in encouraging Zakat payment, their influence alone is not a decisive factor in the intention of Muzakki to pay professional Zakat.

The decision to pay professional Zakat appears to be independent of peer influence; instead, individuals comply because they are obligated to allocate 2.5% of their earnings. This observation corresponds with the findings of Saad *et al.* (2020) and Hakimi *et al.* (2021), who reported that friends' opinions have little effect on one's motivation to pay Zakat. Therefore, the role of Zakat Management Institutions is more pivotal in shaping Muzakki's payment intentions [16, 70]. In Indonesia, the views of close friends or acquaintances involved in Zakat institutions do not significantly affect how Muzakki approach their professional Zakat obligations. This highlights the need for Zakat organizations to improve transparency and performance to reduce skepticism or negative feedback from the public.

Regarding Hypothesis 4 (H4), the data supports the idea that knowledge of Zakat positively influences the willingness to pay. When Muzakki possess a solid understanding of Zakat rules, particularly the requirement to pay 2.5% of their salary or income, their intention to fulfill this duty strengthens. The respondents, mainly professionals, demonstrated awareness of their Zakat responsibilities, which likely contributes to their motivation.

These results echo the conclusions of Saad *et al.* (2020), Khamis *et al.* (2011), and Idris *et al.* (2012), who found a significant positive link between Zakat knowledge and payment intention [16, 35, 36]. Greater awareness of professional Zakat encourages Muzakki to comply more readily through official channels. Enhancing knowledge about Zakat is therefore crucial for fostering adherence to Islamic obligations. This compliance reflects obedience to Allah SWT and the Prophet Muhammad SAW, as emphasized in the Qur'an (Surah An-Nur, verse 54). Moreover, it is important for Zakat organizations to actively promote understanding of Zakat's importance and encourage payment through their systems, fulfilling their primary role of collecting and distributing Zakat funds.

Hypothesis 5 (H5) proposes that the quality of Zakat distribution influences the intention to pay Zakat by encouraging greater willingness among Muzakki. This hypothesis is supported by the findings. In this context, the quality of distribution refers to key aspects such as the transparency, fairness, and efficiency of how Amil Zakat institutions manage and distribute funds. According to Latif (1998), the reputation of these institutions significantly affects the overall collection of Zakat [71]. Within the framework of the Theory of Planned Behavior (TPB), quality of distribution relates to perceived behavioral control, reflecting how much Muzakki feel able and confident to pay Zakat through trusted institutions. This variable is thus crucial to understanding its effect on the intention to pay.

When Amil Zakat institutions maintain high standards in managing Zakat distribution according to Islamic principles, this positively impacts Muzakki's willingness to pay professional Zakat via these organizations. For such institutions to succeed, they must be transparent, efficient, and provide excellent service. This conclusion aligns with earlier research indicating that the distribution quality of Amil Zakat institutions plays an essential role in motivating payment intentions [16, 40, 72].

Good, fair, and equitable distribution of Zakat fosters trust among the Muslim community towards Amil Zakat institutions. This principle is supported by the Quran, specifically Surah Al-Maidah verse 8, which emphasizes justice, including in Zakat distribution. The current practices of Zakat Management Organizations in Indonesia reflect this efficiency and fairness in distributing funds to eligible recipients (Mustahik). Therefore, Muzakki are encouraged to place their trust in these organizations. Notably, Indonesian Zakat institutions have adopted innovations like the Zakat blockchain program, which enhances transparency and strengthens confidence in fund management [73].

Hypothesis 6 (H6) posits that the intention to pay Zakat positively influences actual Zakat compliance behavior, and this hypothesis is confirmed. In this study, intention is understood as an individual's mental readiness or determination to perform a particular behavior. Intentions are vital in practicing Islamic obligations, especially in Zakat payment [74]. They represent a person's willingness to carry out an action [43]. Compliance behavior here refers to paying Zakat in accordance with Islamic fatwas and official regulations set by Zakat authorities.

Jaffri (2010) explains that compliance depends on a Muslim's motivation to obey Allah's commands and the guidelines issued by Zakat authorities. In Indonesia, for instance, the Indonesian Ulema Council (MUI) has issued fatwas stating that Zakat is obligatory for those who meet the nishab threshold. Within the TPB model, intention often serves as a mediator connecting attitudes (such as positive attitude) and subjective norms (influences from religious leaders and peers) to actual compliance behavior [47].

The positive relationship between intention and compliance means that when Muzakki have a strong determination to pay professional Zakat, they are more likely to fulfill this obligation in practice. Thus, intention plays a critical role in guiding individuals toward consistent and obedient Zakat payment behavior.

The findings of this study are supported by previous research conducted by Bidin *et al.* [75], Saad *et al.* (2010), and Al Jaffri Saad and Haniffa [76], which highlight the role of intention as a motivating factor for Muzakki (employees) to fulfill their professional Zakat obligations. Therefore, it is crucial for Amil Zakat institutions to develop strategies that strengthen this intention among payers. A key approach is to ensure that Zakat funds are distributed in a fair and transparent manner to all

eligible recipients (asnaf). When Muzakki recognize that their contributions are being allocated equitably, their willingness and motivation to pay professional Zakat increases. This is evident in the current study, where respondents—mainly employees from state-owned enterprises (BUMN)—expressed a clear intention to consistently pay their professional Zakat monthly or with each salary receipt [77].

Professional Zakat, also known as income Zakat, represents a significant area of potential growth. According to Qardhawi (2017), professional Zakat is derived from one's income and becomes obligatory once the nisab threshold is met, without the need to wait for a haul (one lunar year)[8]. There are several reasons why professional Zakat deserves more attention among Muslims. First, it is a relatively recent development rooted in *ijtihad* (independent reasoning) and was not practiced during the Prophet's time, leading to limited awareness among many Muslims about the obligation to pay it [9, 78]. Second, acceptance of professional Zakat varies, with studies such as Hadi (2010) reporting that about 21% of Muslims reject this type of Zakat. Third, scholarly debate continues regarding whether professional Zakat should be paid immediately upon reaching nisab or only after a haul period, as is customary for classical Zakat types [9]. Fourth, many contemporary Muslims are employed in sectors outside of traditional Zakat-based occupations like agriculture [10], where income levels tend to be higher. This means the potential for professional Zakat collection is greater than for classical forms of Zakat. Given this substantial potential, efforts to enhance the awareness and collection of professional Zakat should be sustained and expanded [79].

Conclusion

Based on the data analysis, the study reached several conclusions addressing the research questions. It was found that a positive attitude does not have a significant impact on the intention to pay professional Zakat, contradicting the initial hypothesis. Similarly, the influence of religious leaders and peer pressure also showed no significant effect on the intention to pay professional Zakat, again differing from the expected hypotheses. On the other hand, knowledge of Zakat positively influences the interest and intention to pay professional Zakat, indicating that greater awareness enhances motivation among Muzakki. Additionally, the quality of Zakat distribution positively affects the intention to pay professional Zakat, where improvements in distribution transparency and fairness further encourage payment compliance. Finally, the intention to pay Zakat significantly promotes actual compliance behavior in fulfilling professional Zakat obligations.

Limitations and suggestions for future research

This study faced a limitation in the relatively small sample size, with only 10% of the respondents being employees or laborers among the total Muzakki population in Indonesia. Future research should aim to include a larger and more representative sample to strengthen the findings. Furthermore, incorporating variables such as religiosity and access to information as mediators could provide deeper insights into compliance behavior related to Zakat payment.

From a practical standpoint, this research offers valuable implications for Zakat Management Organizations in Indonesia. It highlights the importance of transparent management and equitable distribution of Zakat funds to Mustahik, which can build trust and motivate professional Muzakki (employees and laborers) to pay their Zakat obligations reliably through formal institutions. These findings can guide Zakat organizations in designing educational programs emphasizing the religious duty and significance of professional Zakat, ultimately fostering greater compliance and participation.

For future studies, this research can serve as a reference for academics interested in exploring Muzakki perceptions on positive attitudes, the role of religious leaders, peer influence, Zakat knowledge, distribution quality, and their combined effect on compliance behavior in paying Zakat.

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