

## **Do Individual Factors, Religiosity Factors, and Demographic Factors Predict Intention to Pay Zakat?**

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**Abstract:** *Indonesia has a promising zakat potential; however, the amount of zakat payments is low. The primary objective of this study is to examine what factors influence an individual's intention to pay zakat. This research integrates individual factors, religiosity factors, and demographics factors. About 300 questionnaires were distributed to the respondents in a Muslim-majority area (i.e. Surakarta City), and 223 cases were deemed usable. The data have been analysed using structural equation modelling. This paper finds that attitude, subjective norm, and perceived behaviour control positively affect the intention to pay zakat. Furthermore, religiosity factors and demographic factors also positively affect the intention to pay zakat except for the Islamic education background variable. Theoretically, this study offers a new research model to explain the behaviour of Muzakki in paying zakat. Practically, this study contributes to providing valuable insights for zakat institutions to establish a policy to collect zakat based on individual perspectives.*

**Keywords:** *Intention to Pay Zakat; Individual; Religiosity; Demographic.*

**Paper type:** *Research paper*

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**Abstrak:** Indonesia merupakan negara yang memiliki potensi zakat yang menjanjikan. Namun jumlah pembayaran zakatnya tergolong rendah. Tujuan utama dari penelitian ini adalah untuk mengetahui faktor-faktor apa saja yang mempengaruhi niat seseorang untuk membayar zakat. Penelitian ini mengintegrasikan faktor kepribadian, faktor religiusitas, dan faktor demografi. Sebanyak 300 kuesioner dibagikan kepada responden di wilayah mayoritas Muslim (yaitu Kota Surakarta), dari jumlah tersebut, 223 kuesioner yang dapat digunakan. Data dianalisis menggunakan pemodelan persamaan struktural. Penelitian ini menemukan bahwa sikap, norma subjektif dan kontrol perilaku yang dirasakan berpengaruh positif terhadap niat membayar zakat. Selain itu, faktor religiusitas dan faktor demografi juga berpengaruh positif terhadap niat membayar zakat kecuali variabel latar belakang pendidikan Islam. Secara teoritis, penelitian ini menawarkan model penelitian baru untuk menjelaskan perilaku Muzakki dalam membayar zakat. Secara praktis, kajian ini berkontribusi dalam memberikan wawasan yang berharga bagi lembaga zakat dalam menetapkan kebijakan penghimpunan zakat berdasarkan perspektif individu.

**Kata Kunci:** Niat membayar zakat; Kepribadian; Religiusitas; Demografi.

## INTRODUCTION

Zakat is a model of Islamic finance referring to the obligation that an individual has to donate a particular proportion of wealth to charitable causes. It is a mandatory activity for Muslims and considered a form of worship. According to the implementation of zakat in the era of Prophet Muhammad (peace be upon him), it has several benefits. Zakat is an alternative solution to lift people out of poverty to distribute the wealth of *muzakki* to people having financial constraints (Abdullah, & Sapiei, 2018; Ahmed, & Md Salleh, 2016; Andam, & Osman, 2019; Aziz, M.N & Mohamad, 2016; Samad & Glenn, 2010). Hence, zakat becomes a symbol of faithfulness, accountability, and affection and plays a crucial role in generating a country's social stability (Nanji, 1985).

As the largest Muslim population globally, Indonesia possesses an immense potential for zakat payment. Based on the National Board of Zakat (BAZNAS) data in 2020, the potential zakat payment of Indonesia reaches IDR 330 trillion in a year. This potentiality can be an excellent instrument to develop a national economy. If the potential zakat payment can be realised, it will significantly contribute to the sustainable development of economic growth and directly impact society welfare. The reality shows that the amount mentioned above of zakat payment has not supported the enormous zakat potential. The historical data established by BAZNAS reveal that the total amount of zakat in 2019 only reaches IDR 8.1 trillion or equal to 3.51%. This is consistent with the finding of (Canggih et al. (2017) that the recent five-year average of Zakat payment in Indonesia is only 3.5%.

Several previous studies have been conducted to reveal why a Muslim and companies who have a large amount of income does not pay zakat as many as his obligation. Dealing with this issue, Aziz, M.N & Mohamad (2016) explain that the contemporary business concept puts profits as the top priority. As a result, companies less likely to spend their wealth on social activities to improve social welfare. Although some companies offer a corporate social responsibility (CSR) program, it is undeniable that the amount spent is significantly less than the companies' income.

To deal with the issue, the researchers identify some determinants of individuals' intention to pay zakat. Precedent studies have been carried out to determine some factors that influence individuals' intention to pay zakat, i.e. religiosity, gender, and education background (Abdullah, & Sapiei, 2018; Andam & Osman, 2019; Hairunnizam et al., 2007; Nor et al., 2004; Idris et al., 2003). However, these studies portrayed various and inconsistent results. The study of Abdullah & Sapiei (2018) examined the relationship between religiosity, gender, and education level and the intention to pay zakat. The results showed that only religiosity had a significant positive influence on paying zakat. Through this study, it was proven that Islamic education background and gender did not influence the intention to pay zakat. The study further reveals a surprising finding that Males tend to have a higher level of obedience to pay zakat. The results are in line with the study of Mastura & Zainol (2015), Kamil et al. (2012), Nor et al. (2004) that the level of religiosity is the most significant factor affecting people attitude to pay zakat. A different result was shown by Idris et al. (2003), who failed to find a significant relationship between religiosity and Zakat payment. Moreover, unlike the study of Abdullah & Sapei (2018), Hairunnizam et al. (2007) depicted a different result than working females tend to have a higher level of obedience to pay zakat than Males.

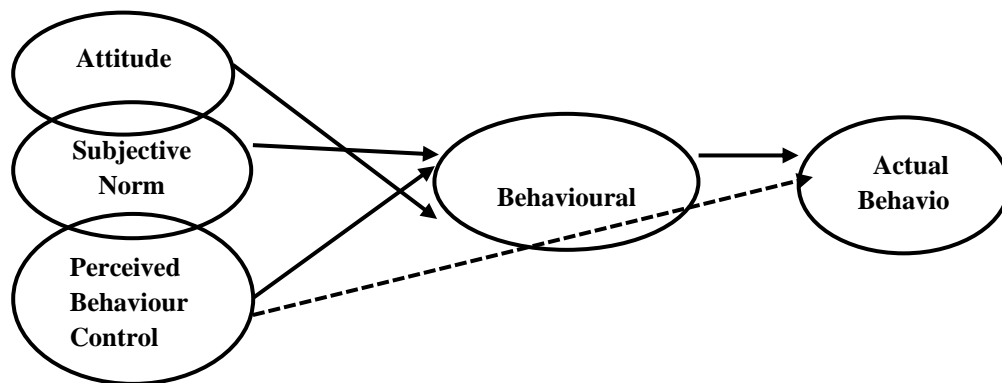
Besides the aforementioned factors, a theory is used to explain individuals' attitude and personality called Theory Planned Behaviour (TPB) (Ajzen 2005; Al Jaffri & Haniffa, 2014). TPB is a wider outlook of Theory Reasoned Action (TRA) that consists of three key variables: Attitude, Subjective Norm, and Perceived Behaviour Control (Ajzen 2005). Research incorporating TPB in zakat has frequently been conducted but resulted in inconsistent findings. The study conducted by Al Jaffri & Haniffa (2014) showed that attitude and subjective norm were the main two predictors of intention to pay zakat. This finding is supported by the study of Heikal & Khaddafi (2014) that Attitude, Subjective Norm, and Perceived Behaviour Control positively correlated to the intention to pay zakat. Nevertheless, there are still contradictory results of studies in which several variables have been proven not to impact the intention to pay Zakat (Huda et al., 2012).

Based on the above-mentioned empirical literature and theories, the present study aims to shed some light on TPB integration as Individual factors, Religiosity Factors, and Demographic Factors in explaining individual attitude to pay zakat. Also, this study is conducted to offer an enhancement of research model about determinant factors of individuals' intention to pay zakat that the previous studies have initiated (Andam & Osman 2019; Heikal & Khaddafi 2014; Kamil et al., 2012; Al Jaffri & Haniffa, 2014)

### **Theory Planned Behaviour**

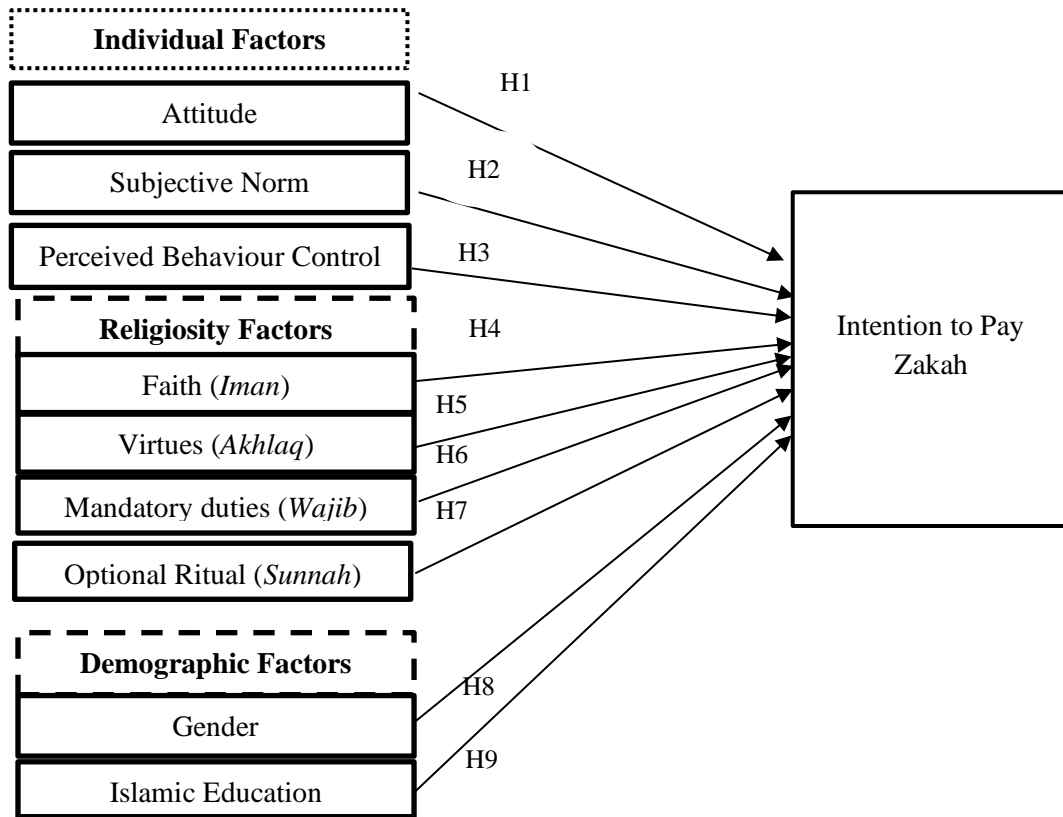
Theory Planned Behaviour is a further development of Theory Reasoned Action (TRA) by integrating additional variable that does not exist in TRA, i.e. Perceived Behavioural Control (PBC) (Ajzen 1991). PBC is considered as a variable that can complete the weakness of TRA. There is an assumption that an individual can control not all behaviours, so PBS should be added. TPB is a theory that explains

human behaviours (Ajzen & Fishbein, 1969). A behaviour is performed because every individual has intention, and he/she is encouraged by determinant factors such as attitude, subjective norm, and Perceived Behavioural Control (Ajzen 1991). First, attitude is an evaluation of belief or negative and positive feeling that will be used to perform his/her behaviours. Second, the subjective norm is the social influence closely related to human perception toward social pressure when performing a certain behaviour. Third, Perceived Behavioural Control is a variable that provides controls toward each behavioural intention. In general, the higher the level of attitude, subjective norm, and perceived behaviour control, the higher the level of an individual's intention to perform a behaviour will be. In the context of this study is the behaviour to pay zakat. (Heikal & Khaddafi, 2014; Al Jaffri & Haniffa, 2014). Moreover, in this study, these three variables provide a further understanding from every *Muzakki* in terms of psychological aspects in their correlation to the behaviour of paying zakat.



**Figure 1**  
**Theory of Planned Behaviour**

In the present study, TPB as the individual factors uses attitude, subjective norm, and perceived behaviour control constructs that are completed with other factors, i.e. religiosity factors and demographic factors. Religiosity factors in this study employ several constructs, namely Faith (Iman), Virtues (Akhlaq), Obligatory Duties (Wajib), Optional Ritual (Sunnah) (Abdullah & Sapiei, 2018; Tiliouine & Belgoumidi, 2009; Wan Ahmad et al., 2008). Meanwhile, the demographic factors in this study comprise gender and Islamic educational background. Figure 2 presents the conceptual framework of this study by integrating Individual Factors, Religiosity Factors, and Demographic Factors to explain the intention and behaviour to pay zakat.



**Figure 2**  
**Conceptual Framework**

**Hypothesis Development**

***Attitude and Intention to Pay Zakat***

Attitude is an evaluation of individuals’ positive or negative beliefs toward an object, person, organisation, or event (Ajzen 2005). Attitude consists of beliefs about behavioural consequences and assessment (Alleyne et al., 2015). TPB explains that when individuals consider that paying zakat is a good deed and beneficial, it becomes a positive evaluation. In other words, if individuals perceive paying zakat as a positive action, they tend to have a high level of awareness and intention to pay zakat. A previous study conducted by Heikal & Khadaffi (2014) concluded that attitude positively correlated to paying zakat. This finding is consistent with Al Jaffri & Haniffa (2014) that attitude is proven to be a determinant factor of the intention to pay zakat. Based on the discussion above, this study aims to test the below hypothesis:

H1: Attitude has a positive effect on the intention to pay zakat.

### ***Subjective Norm and Intention to Pay Zakat***

Subjective norm is one of the TPB variables that explain human perception toward others' beliefs that provide consequences for performing a particular behaviour (Ajzen 2005). The perception can be influenced by friends/colleagues, family members, or other people. In the context of zakat, if an individual considers that social influence has a positive impact, he/she tends to have a high level of intention and immediately pay zakat. Several previous studies have consistently reported this issue, such as Al Jaffri & Haniffa (2014), that subjective norm is a predictor of intention to pay zakat. Heikal & Khaddafi (2014), in their research, also concluded that an individual who recognised positive social influence possessed a positive perception on the intention to pay zakat. Therefore, a hypothesis is formulated in this study:

H2: Subjective norm has a positive effect on paying zakat.

### ***Perceived Behaviour Control and Intention to Pay Zakat***

Perceived Behaviour Control (PBC) refers to individuals' perceptions of their ability to perform a given behaviour. To the extent that it is an accurate reflection of actual behavioural control, perceived behavioural control can, together with intention, be used to predict behaviour (Ajzen 1991). In the present study context, PBC is a variable used to explain that individuals who control their regular income will intend to pay zakat. Several previous studies portrayed inconsistent results. A study conducted by Heikal & Khaddafi (2014) found that PBC had a positive impact on paying zakat. On the contrary, other studies reported that PBC did not positively correlate to the intention to pay Zakat (Andam & Osman, 2019; Huda et al., 2012). This study supports the result of (Heikal & Khaddafi, 2014) because the literature mostly mention that PBC has a positive influence on the intention to pay zakat (Ajzen 1991; Cronan et al., 2015; Mayhew et al., 2009) Based on the above discussion, this study proposes a hypothesis:

H3: Perceived Behavioural Control has a positive effect on paying zakat.

### ***Religiosity and Intention to Pay Zakat***

Darr (2005) states that a religious person believes in a particular religious principle and implements the principle in daily life, such as performing regular praying, doing fasting, and providing wealth to enhance social welfare, etc. Moreover, Johnson et al. (2001) define religiosity as a person's commitment to obey religious teachings and principles. The higher the level of obedience is, the higher the commitment will be. The high level of commitment is followed by the argument that there is a reward and punishment in religious teaching. This rule is used as a guideline for each individual to obey every principle commanded by the religion. Several previous studies have examined the variable of religiosity in the context of attitude and behaviour research such as *cheating* (Bloodgood et al., 2008), Bias Managerial (Chourou, 2018), CSR Behaviour (Schouten, 2013) Tax Compliance Behaviour (Mohdali & Pope, 2014) and Zakat compliance (Abdullah & Sapiei, 2018).

In these previous studies, religiosity was used to explain human behaviours. Some other previous studies have measured religiosity variable using various indicators. Palil et al. (2013) used an individual approach by measuring how often



individuals performed their worship in religious public places. In another study, [Torgler \(2006\)](#) evaluated the variable of religiosity by dividing it into some constructs such as the frequency of attending worship, being a member of the religious community, and having experience of informal Islamic education. Religiosity is a multidimensional construct. Therefore it enables various indicators to form this variable. This is proven by the study ([Wan Ahmad et al., 2008](#)) that used three dimensions of Islamic teaching: faith, Islamic laws, and *akhlaq* (virtues). The study of [Kamil et al. \(2012\)](#) also used some new dimensions, i.e. optional religious worship, believing in God's rewards, and believing in God's punishment. In the present study, religiosity is divided into some variables: Faith, Virtues, Mandatory duties, and Optional Ritual ([Tiliouine & Belgoumidi, 2009](#); [Abdullah & Sapiei, 2018](#)).

The previous studies have examined the relationship between religiosity and zakat compliance, and the results showed that religiosity had a positive correlation to zakat compliance ([Abdullah & Sapiei, 2018](#); [Farah Mastura & Zainol, 2015](#); [Kamil et al., 2012](#)). The study of [Abdullah & Sapiei \(2018\)](#) also examined the dimensions of Faith, Virtues, Mandatory duties, and Optional Ritual. The result indicated that all proposed hypotheses were supported, except the dimension of faith. Although the results of the previous studies are various and inconsistent, religiosity is considered the motivation of every individual to pay zakat. Therefore, the present study formulates the following hypotheses:

H4: Faith has a positive effect on the intention to pay zakat.

H5: Virtues (Akhlaq) has a positive effect on the intention to pay zakat.

H6: Mandatory duties (Wajib) has a positive impact on the intention to pay zakat.

H7: Optional Ritual (Sunnah) has a positive impact on the intention to pay zakat.

### ***Gender and Intention to Pay Zakat***

Several previous studies in the context of tax compliance revealed that Females tend to have a higher level of obedience to pay tax than Males ([D'atoma et al., 2017](#)). Males and females are different in terms of tradition, culture, and social ([Liao et al., 2014](#))' Females also have a higher tendency to do risk-averse than males ([Watson & Mcnaughton, 2007](#)). Since the level of risk-averse is higher, Females tend to hold a higher level of awareness and intention to pay zakat that becomes an obligation as required by their religious principles.

Previous studies reported that Females possessed a higher level of obedience in paying tax than Males ([D'Attoma et al., 2017](#)) and paying zakat ([Hairunizzam et al., 2007](#)). A different result was revealed by [Abdullah and Sapiei \(2018\)](#) that Males were proven to have a higher level of awareness to pay zakat than females muslim. In this study, the researchers assume that, according to [Abdullah & Sapiei \(2018\)](#), zakat payment is usually made by the head of the family (husband) not to have a habit of paying zakat. This is the possible reason that made [Abdullah & Sapiei \(2018\)](#) result in a different finding. However, this study supports [Hairunizzam et al. \(2007\)](#) because works of literature are explaining that Females tend to have a higher level of obedience in performing their religious teachings, which is paying zakat. Thus, the hypothesis below is proposed:

H8: Females has a positive effect on the intention to pay zakat.

### ***Islamic Education Background and Intention to Pay Zakat***

In a Muslim country, most formal schools equip their students with Islamic knowledge comprehensively. Individuals who earn Islamic education and experiences since childhood tend to understand religious knowledge and principles. This study considers that individuals who experience Islamic education tend to have a high level of awareness and intention to pay zakat. Previous studies about education level and level of zakat knowledge explain that the higher the level of education level and zakat knowledge, individuals will tend to have good behaviours (Martono et al., 2019; Kamil 2005; Nor et al., 2004). However, a different result was portrayed by Abdullah & Sapiei (2018), who found that Islamic Educational Background did not have any influence on zakat compliance. Notwithstanding the inconsistent results, the researchers believe that individuals who are well-equipped with Islamic knowledge and principles will tend to have a high level of intention and awareness to pay zakat. Hence, the following hypothesis is postulated:

H9: Islamic Education Background has a positive effect on the intention to pay zakat.

## **RESEARCH METHODS**

The present study employed a quantitative approach that was conducted in Surakarta municipality. A survey method was adopted by distributing questionnaires both online and offline. The population of this study was *muzakki*, who paid their zakat in zakat institutions such as Baznas, Lazismu, Lazisnu, etc., around the Surakarta municipality. The sample was purposively selected by considering some criteria, i.e. (1) having experiences in paying zakat more than once and (2) donating their zakat through zakat institutions. To obtain massive data, 330 questionnaires had been spread out to the potential respondents. A total of 233 responses were gathered and used as the data in this study. Furthermore, the data were analysed by employing SEM-PLS since the present study aims to develop a new research model.

## **RESULTS AND DISCUSSION**

### **Descriptive Analysis**

Table 1 presents demographic data about the respondents of this study. It is depicted in the table that the number of male respondents (60.09%) is higher than female (39.91%). Regarding educational background, the total number of respondents who graduated with undergraduate degrees is 40.36%, and senior high schools are 43.05%. The respondents earn various monthly income starting from IDR 1.000.000 – IDR 3.000.000 (47.53%), IDR 3.000.000 – IDR 5.000.000 (27.80%), IDR 5.000.000 – IDR 7.000.000 (13.21%), and the highest income more than IDR 7.000.000 (10.76%). Regarding occupation types, most of the respondents are private employees (35.87%) and civil servants (26.91%).



**Table 1. Respondent Data**

Characteristics	Category	Total	Percentage
Gender	Male	134	60,09%
	Female	89	39,91%
Education	Junior High School	12	5,38%
	High School	96	43,05%
	Diploma	14	6,28%
	Undergraduate	90	40,36%
	Postgraduate	9	4,03%
	S3	1	0,45%
Monthly Income	Rp. 1.000.000-Rp. 3.000.000	106	47,53%
	Rp. 3.000.000 - Rp. 5.000.000	62	27,80%
	Rp. 5.000.000 - Rp. 7.000.000	30	13,21%
	> Rp. 7.000.000	24	10,76%
Occupation Types	Entrepreneurship	49	21,97%
	Civil Servant	60	26,91%
	Private employees	80	35,87%
	Farmer	19	8,52%
	Labour	15	6,73%

Source: Data analysis

**Measurement Model Test**

The convergent and discriminant validity tests results showed that all items were valid and fulfilled the requirements. As shown in Table 2, the loading factor values of all items was above 0.7. Moreover, the reliability test resulted in Cronbach's Alpha value above 0.7. Hence, it can be concluded that all constructs in this study are reliable.

**Table 2. Convergent Validity and Reliability**

Variable	Indicator	Cross Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
<b>Akhlaq (virtues)</b>	AKH 1	0,798	0,703	0,708	0,835	0,627
	AKH 2	0,828				
	AKH 3	0,748				
<b>Attitude</b>	ATT 1	0,809	0,909	0,912	0,932	0,733
	ATT 2	0,904				
	ATT 3	0,871				
	ATT 4	0,871				
	ATT 5	0,823				
<b>Faith</b>	FAT1	0,829	0,792	0,792	0,878	0,707
	FAT 2	0,854				
	FAT3	0,839				
<b>Gender</b>	Gender	1,000	1,000	1,000	1,000	1,000

<b>IEB</b>	IEB	1,000	1,000	1,000	1,000	1,000
<b>PCB</b>	PBC 1	0,831	0,887	0,888	0,922	0,746
	PBC 2	0,868				
	PBC 3	0,890				
	PBC 4	0,865				
<b>SN</b>	SN 1	0,874	0,909	0,910	0,936	0,785
	SN 2	0,895				
	SN 3	0,881				
	SN 4	0,894				
<b>Sunnah</b>	SUN 1	0,830	0,787	0,794	0,876	0,703
	SUN 2	0,892				
	SUN 3	0,791				
<b>Mandatory duties</b>	WAJ 1	0,732	0,755	0,767	0,860	0,674
	WAJ 2	0,884				
	WAJ 3	0,839				
<b>INT</b>	INT 1	0,920	0,811	0,812	0,913	0,841
	INT 2	0,913				

Source: Data analysis

Table 3 presents the results of the discriminant validity test. It shows that all constructs have fulfilled the requirements in which the AVE value of each construct is higher than the value of correlation among constructs. Thus, it can be concluded that discriminant validity has been achieved.

**Table 3. Discriminant Validity**

Variable	VV	ATT	Faith	GDR	IEB	PBC	SN	OR	OD	INT
<b>VV</b>	0,792									
<b>ATT</b>	0,619	0,856								
<b>Faith</b>	0,666	0,516	0,841							
<b>GDR</b>	0,236	0,286	0,242	1,000						
<b>IEB</b>	0,214	0,020	0,102	-0,014	1,000					
<b>PBC</b>	0,634	0,791	0,565	0,327	0,052	0,864				
<b>SN</b>	0,612	0,707	0,510	0,284	0,038	0,741	0,886			
<b>OR</b>	0,600	0,607	0,441	0,259	0,063	0,660	0,589	0,838		
<b>OD</b>	0,674	0,553	0,648	0,218	0,142	0,620	0,567	0,555	0,821	
<b>INT</b>	0,745	0,733	0,690	0,356	0,119	0,776	0,743	0,669	0,735	0,917

Source: Data analysis

Notes: VV= Virtues; ATT= Attitude; GDR= Gender; SN= Subjective Norm; PBC= Perceived Behaviour Control; OR= Optional Ritual; OD= Mandatory duties; INT= Intention to Pay Zakat.

### Structural Model Test

Based on the hypotheses testing results, it was revealed that 8 out of 9 hypotheses were significantly supported. The only rejected hypothesis was H9 that education background did not influence the intention to pay zakat (t-statistics 0.693). The individual factors as represented in H1, H2, H3 revealed that attitude, subjective norm, and perceived behaviour control positively affected the intention to pay zakat. Meanwhile, as seen from H4, H5, H6, and H7, the religiosity factors showed a positive influence on the intention to pay zakat. Moreover, it was also depicted in table 4 that demographic factors as integrated into H8 indicated that gender had a positive impact on paying zakat.

**Table 4. Structural Model Test**

Hyphothesis	Original Sample	T Statistics	p-values	Information
<b>H1: ATT -&gt; INT</b>	0,124	2,403	0,017**	Supported
<b>H2: SN -&gt; INT</b>	0,187	3,247	0,001*	Supported
<b>H3: PBC -&gt; INT</b>	0,143	1,968	0,050**	Supported
<b>H4: Faith -&gt; INT</b>	0,166	2,889	0,004**	Supported
<b>H5: VV -&gt; INT</b>	0,134	2,208	0,028**	Supported
<b>H6: OR -&gt; INT</b>	0,106	2,044	0,041**	Supported
<b>H7: OD -&gt; INT</b>	0,194	3,054	0,002**	Supported
<b>H8: Gender -&gt; INT</b>	0,079	2,332	0,020**	Supported
<b>H9: IEB -&gt; INT</b>	0,024	0,693	0,488	Not Supported

Notes: ATT= Attitude; SN= Subjective Norm; PBC= Perceived Behaviour Control; INT= Intention to Pay Zakat. \*Significant at level 10%, \*\* Significant at level 5%, \*\*\*Significant at level 1%

The present study examines the intention of *muzakki* to pay zakat by integrating individual factors, religiosity factors, and demographics factors. As for personal characteristics, the use of TPB as a theoretical basis provides significant support for H1, H2, and H3, as resulted in the statistical analysis. H1 reveals that attitude has a positive effect on paying zakat. The t-test result shows that the *p-value* is 0,017. This indicates that individuals have positive feelings towards zakat (Haji-Othman et al., 2017; Huda et al., 2012; Al Jaffri & Haniffa, 2014). Meanwhile, H2 depict that the *p-value* is 0,001. This means subjective norms has a positive influence on the intention to pay zakat. The influence of the surrounding environment on individual perceptions tends to be positive so that it impacts the intention to pay zakat (Heikal & Khaddafi, 2014). H3 shows that the p-value is 0.05. Perceived behavioural control depict a positive influence on the intention to pay zakat. This means that individuals have control over their income, making it easier to pay zakat (Haji-othman, 2017; Heikal & Khaddafi, 2014; Huda et al., 2012). Those results are in line with the studies conducted by Heikal & Khaddafi (2014) and Al Jaffri & Haniffa, (2014).

Regarding religiosity factors, which this study adopts the variables from Abdullah & Sapei (2018), the data analysis results inconsistent findings as statistically proven by the acceptance of H4, H5, H6, and H7. The t-test result of H4 reveals that the *p-value* is 0.004. Faith has a positive effect on the intention to

pay zakat. Individuals who have a high level of faith will tend to pay zakat. This hypothesis is different from [Abdullah & Sapiei \(2018\)](#), which reveals unsupported results. The reason is that the answers are less varied from the respondents about the faith construct used. The t-test of H5 reveals that the *p-value* is 0.028. Virtues also have a positive effect on paying zakat. This shows that concern for fellow Muslims is a critical predictor in increasing the intention to pay zakat ([Abdullah & Sapiei, 2018](#); [Idris et al., 2012](#)). H6, with a *p-value*, is 0,041, it is revealed that mandatory duties positively affect paying zakat. This suggests that Muslims with strong religious commitment, such as praying five times a day and fasting the whole month of Ramadhan, are likely to pay zakat. Individuals who feel that zakat is an obligation will usually pay their zakat voluntarily. H7, with a *p-value* of 0,002 is revealed that optional ritual has a positive effect on the intention to pay zakat. Individuals who have other worship tend to obey their zakat payments ([Abdullah & Sapiei, 2018](#); [Idris et al., 2012](#)).

Furthermore, in terms of demographics factors, it is revealed that gender has a positive effect on paying zakat. Specifically, this study portrays that Females have been proven to have a higher level of intention to pay zakat than Males. This result confirms the study ([Hairunnizam et al., 2007](#)). This result is different from ([Abdullah & Sapiei, 2018](#)) that male tend to be more aware of paying zakat than female.

The results show that almost all hypotheses are supported, and thus these results are consistent with the previous studies. The only rejected hypothesis is H9 that Islamic education background does not influence the intention to pay zakat. This finding confirms [Abdullah & Sapiei \(2018\)](#) study that also reveals the same result. The possible reason is that most of the respondents do not continue to intensively learn religious principles after graduating from Islamic education to influence their decision to pay zakat.

## CONCLUSION

The present study aims to develop the research model of intention to pay zakat by integrating individual factors, religiosity factors, and demographic factors. The results show that personal factors (Attitude, Subjective Norm, and Perceived Behavioural Control) have a significant positive influence on the intention to pay zakat. Similarly, religiosity factors (Faith, Akhlaq (virtues), Mandatory duties, and Sunnah) positively correlate to the intention to pay zakat. Moreover, the demographic factor, in this case, gender, is proven to influence the intention to pay zakat positively. However, the Islamic Education Background shows the opposite result, meaning that it does not correlate to the intention to pay zakat.

The present study has a theoretical and practical contribution. Theoretically, this study offers a new research model to explain the behaviour of *Muzakki* in paying zakat. Practically, this study contributes to providing valuable insights for Zakat institutions to establish a policy to collect zakat based on individuals' perspectives. Similar to other studies, this study has some limitations that should be acknowledged. This study does not examine the actual attitude of *Muzakki* in paying zakat.

Additionally, the data analysis process does not employ covariance-based SEM, implying that the assumption of data normality and an in-depth theoretical test in this study is not deeply analysed. Therefore, future research is recommended to use covariance-based SEM to analyse survey data. Additionally, further studies are suggested to conduct experimental research since it has an in-depth analysis of internal validity. Lastly, next studies are expected to examine individuals' aspects and investigate the quality of zakat institutions.

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