

Behavior of Paying Zakat through Zakat Institutions

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ABSTRACT

As a Muslim-majority country, Indonesia has zakat as an instrument which can potentially contribute to poverty alleviation. Managing zakat through institutions (OPZ) has been proven to improve the standard of living of the society. Unfortunately, the current number of zakat collections is far behind the calculated potential. The behavior of people who pay zakat directly (not through amil) and the low level of public literacy about zakat are the main problems to deal with. This study aims to analyze the determinants that affect the behavior based on the extended Theory of Planned Behavior (TPB) approach. SEM-PLS results show that religiosity has a significant effect on individual trust in zakat institution but has no effect on zakat knowledge. Trust toward zakat institution has a significant effect on attitudes, subjective norms, PBC, and intentions; while zakat knowledge has a significant effect only on attitudes, PBC, and intentions. Attitudes and PBC have a significant effect on intentions, but there is no effect of subjective norm on the intention to pay zakat through OPZ. Lastly, intention also has a significant effect on a person's behavior in paying zakat through zakat institution. Several managerial implications are formulated based on the results.

Keywords: TPB; zakat behavior; zakat institution

INTRODUCTION

Collaboration with various parties is required in the effort of alleviating poverty by the government (Puskas BAZNAS, 2020). As a Muslim-majority country, Indonesia has zakat as an instrument which

can potentially contribute to poverty alleviation (Hafiduddhin, 2002). Managing zakat through institutions (OPZ) has been proven to improve the standard of living of the society masyarakat (Beik, 2013 and Mintarti et al., 2012). Unfortunately, the current number of zakat collections is far behind the calculated potential.

The data from Badan Amil Zakat Nasional (BAZNAS) shows that the amount of zakat, infaq, and waqf (ZISWAF) funds collected nationally in 2018 only reached IDR 8.1 trillion or 0.05% of Indonesia GDP. This number has almost doubled compared to 2017 of IDR 6.2 trillion. In contrast to the total number of ZISWAF, if the number of zakat only is compared, the growth was only 713 billion or 17 percent from the previous year. Meanwhile, the calculated potential of zakat in Indonesia is IDR 216.54 trillion for the most optimistic approach and IDR 13.26 trillion for the minimum estimation numbers.

Zakat institutions has implemented various strategies to increase the number of zakat funds, such as placements in digital wallets, e-commerce, applications, and fundraising platforms; collaborating with banks; automatic withdrawal (payroll); zakat pick-up service; and others. However, those efforts could not significantly increased the numbers of zakat collection.

The behavior of people that pay zakat directly (not through zakat institutions) and the low level of public literacy about zakat are the main problems to deal with (Yumanita, 2018), when zakat

knowledge is actually a significant factor that influence zakat behavior. A theory that is widely used in analyzing behavior is Theory of Planned Behavior (TPB) (Ajzen and Fishbein, 2011). This theory explains that one of the factors that triggers certain behavior is intention (Ajzen and Fishbein, 2011). In the context of zakat, Qardawi (2009) also explains that intention is an important factor for the compliance of paying zakat. The compliance of paying zakat is also related to one's religiosity, because according to Obaidullah and Manap (2017), the main motivation for an individual to pay zakat is due to their obedience to Allah SWT. There are many factors that could refrain an individual to pay zakat through zakat institutions, so zakat institutions should ensure that the public trust them to manage the zakat fund (Amilahaq and Ghoniyah, 2019; Cokrohadi Sumarto et al., 2019). Kasri (2011) in his research on donation behavior in Indonesia also recommended that the researcher should understand the current behavior before determining strategies to increase donation collection. That being said, this study examines the behavior of paying zakat maal through zakat institutions and determine the determinants that influence those behaviors. This study also suggests managerial implications that formulated based on the findings.

An aspect of novelty of this study is that it incorporated religiosity, knowledge, and trust as the extension of the Theory of Planned Behavior. This study identifies influence of those variables toward variables of TPB, which could be considered as one of the initial attempts in the context of zakat. The model used in this study also enables us to identify which path of variables is the most compatible path of behavior that leads to actual behavior of paying zakat, both directly and indirectly.

The commandment for zakat is contained in the Quran Surah At-Taubah: 103. Meanwhile, in Indonesia the legal basis for zakat is written in UU no. 23 Tahun 2011. In general, zakat is divided into two

types, which are zakat fitrah and zakat maal. Several kind of zakat eligible assets are gold, silver, currency, commercial assets, livestock, and agriculture (Az-Zuhaili, 2011). In the modern economy, new types of assets are included such as salary, corporate, stocks, bonds, money market, property investment, sharia insurance, plant, and jewelry (Hafidhuddin, 2002). In the prophetic era, zakat was collected and distributed centrally by the Baitul Mal which was established by the Prophet (Kemenag, 2013). This continued until the period of Prophet's companions and the Islamic kingdom, although the way it was managed had experienced setbacks (Kemenag, 2013). In Indonesia, zakat was first managed by Muhammadiyah in 1920 (Wibisono, 2015). Centralized zakat management was performed in the government during the orde baru era, but received a negative response from the community, which led to the birth of many private zakat institutions (Wibisono, 2015). Nowadays, private zakat institutions have developed quite rapidly.

The origin of TPB is Theory of Reasoned Action (TRA) which was built to understand the relationship between attitudes, intentions and behavior (Ajzen and Fishbein, 2011). There are two determinants of intention in TRA, which are attitude and subjective norm (Ajzen and Fishbein, 2011). TPB arises because of the limitations of TRA in explaining individual control of behavior, for that, there is one more factor added, that is Perceived Control Behavior (PBC), a person's perception of the ease and difficulty of doing something (Ajzen and Fishbein, 2011). Paying zakat is still voluntary in Indonesia, since there is no law that obligate it. Because of that TPB is more suitable in this study. Several studies regarding individual intentions or behavior in fulfilling zakat obligations have used TPB as the underlying theory, including Huda et al (2012), Heikal (2014), Andam and Osman (2019), and Saad et al. (2020). TPB is considered an appropriate theory to

explain individual intentions to pay zakat (Saad et al., 2020).

Religion could build individual knowledge, trust, and attitudes (Shabbir 2010). Edelman (2011) revealed that religiosity can have a positive influence on attitudes through trust. Several studies have proven a positive indirect relationship of religiosity on attitudes and purchase intentions with mediation of trust such as Aziz et al. (2019) in the context of takaful, Usman et al. (2017) in the context of Islamic banks, and the direct relationship of religiosity and trust in financial services (Alhazmi 2019).

Knowledge is a basic factor that indirectly influences intention and behavior by mediating behavioral, normative, or control beliefs (Ajzen and Fishbein, 2011). The relationship between knowledge and TPB variables was proven in the research of Polonsky et al. (2013) and Mullan et al. (2013) in the field of blood transfusion behavior. Besides knowledge, trust is also an important variable that might indirectly influence the intention. The relationship of trust and knowledge on the TPB variable was proven in the research of Liu et al. (2020) which examines the relationship in the context of intention to the purchase of ethical clothing in China. The TPB model which has been modified by Liu et al. (2020) with the addition of trust and knowledge has a higher predictability than the original TPB model.

Zakat knowledge and trust toward zakat institutions are also known to have direct influence toward intention of paying zakat. The importance of knowledge of zakat has been proven by Bidin et al. (2009), Syahrullah and Ulfah (2016), Ali et al. (2017), Saad et al. (2020), Cokrohadisumarto et al (2019), Iswati et al (2017), Ayuniyyah (2019), and Sedjati et al (2018). Previous researches have also proven the significance of trust toward the intention of paying zakat through institutions, such as Torres-Moraga et al. (2010), Ghazali et al. (2016), dan Zainal et al. (2016)

The influence of attitude toward intention in zakat is proven by seperti Aji (2013), Andam dan Osman (2019), Sedjati (2018), Azman et al. (2013), Saad dan Hanifa (2014) dan Farouk et al. (2017). Heikal (2014) did not see a significant relationship. The influence of subjective norms on zakat is proven by Heikal (2014), Bidin et al (2009), Saad and Haniffa (2014), and Farouk et al (2018). On the other hand, Aji (2013) and Huda et al (2012) did not see any significant effect of subjective norms. Aji (2013), Heikal et al. (2014), and Huda et al. (2012) also found the effect of PBC on intention. In contrast, Andam and Osman (2019) do not see any significant effect of PBC.

Most studies in zakat behavior carry out the research up to the intention, and not continuing to analyze the relationship between intention and behavior. Ajzen and Fishbein (2011) explain that intention can be a predictor for behavior as long as both are measured by indicators that are in accordance with the principle of compatibility. Empirical studies of a variety of behaviors such as buying a company, personal behavior such as using birth control pills, donating blood, and voting in general elections show that the propensity to take action can be predicted by intention (Ajzen 2005). In the context of zakat, one of few research on the effect of intention on compliance or behavior in paying zakat was conducted by Amilahaq and Ghoniyah (2019). In their research, Amilahaq and Ghoniyah (2019) explained that intention is a variable that can significantly affect the behavior of muzakki in paying zakat through OPZ. As intention is proven to significantly lead to the actual behavior but only few research did examine the effect, this study also analyze the influence of intention toward behavior.

METHOD

To reach the research objectives, a quantitative method is performed with the process of data collection. The sample units in this study are Moslem who lives in the

areas of Jakarta, Bogor, Depok, Tangerang, and Bekasi and has earnings (passive or active) or wealth. Respondents were determined using non-probability sampling with self-selected or volunteer sampling techniques. The research was conducted in August 2020 by distributing online questionnaire.

The questionnaire is divided into three parts. The first part is the demographic profile of the respondents, the second part is

an overview of the respondents' behavior when paying zakat, and the third part is questions related to the TPB variables (attitude, subjective norm, and perceived behavioral control), knowledge about zakat, religiosity, and trust toward OPZ. Data are analyzed using descriptive analysis and PLS-SEM.

Variables used in this study presented in the Table 1 below:

Table 1. Research Variables

Latent Variable	Indicator	Source
Knowledge (KN)	Level of Knowledge (KN)	Puskas BAZNAS (2019)
Religiosity (RG)	Ibadah sunnah practice (RG1)	Albelaikhi (1997)
	Believe on basic principles (RG2)	
	Social value of religion (RG3)	
	Dependence on worship practices (RG4)	
	Acting according to religious teaching (RG5)	
Trust (KP)	Information (KP1)	Mustafa et al. (2013)
	Non-opportunistic behavior (KP2)	
	Syariah (KP3)	
	Distribution accuracy (KP4)	
Attitude (SK)	Instrumental (SK1)	Fishbein and Ajzen (2011)
	Experimental (SK2)	
Subjective Norm (SN)	Injunctive (SN1)	Rhodes et al., (2003) and Ham et al., (2013)
	Descriptive (SN2)	
Perceived Behavioral Control (PC)	Easiness (PC1)	Fishbein and Ajzen (2011)
	Behavioral control (PC2)	
Intention (IN)	Intention (IN1)	Fishbein and Ajzen (2011)
	Desire (IN2)	
	Plan (IN3)	
Behavior (BH)	Paying zakat to institution regularly (BH1)	Fishbein and Ajzen (2011)
	Allocating the biggest zakat fund to institution (BH2)	

Source: Research result (2020)

The hypothesis tested in this study are:

H₁: Religiosity affects individual zakat knowledge.

H₂: Religiosity affects individual belief in zakat institutions.

H₃: Zakat Knowledge affects attitudes of paying zakat maal through institutions.

H₄: Zakat Knowledge affects subjective norm.

H₅: Zakat Knowledge affects PBC.

H₆: Zakat Knowledge affects intention of paying zakat maal through institutions.

H₇: Trust toward zakat institutions affects attitudes of paying zakat maal through institutions.

H₈: Trust toward zakat institutions affects subjective norm.

H₉: Trust toward zakat institutions affects PBC.

H₁₀: Trust toward zakat institutions affects intention of paying zakat maal through institutions.

H₁₁: Attitude influences the intention to pay zakat maal through institution.

H₁₂: Subjective Norm influences the intention to pay zakat through maal institution.

H₁₃: PBC affects the intention to pay zakat maal through the institution.

H₁₄ Intention influences the behavior of paying zakat maal through institution.

RESULT

From 227 respondents obtained, 200 responds are acceptable to be analyzed. In presenting the results, this section begins by showing the demographic characteristic of respondent, explaining the result of PLS-SEM, and the last section will be exploring

and formulating the managerial implications based on the findings.

Table 2. The Demographic Characteristic of Respondents

Variable	Description	n	%
Age	<18	1	0,5
	18 - 24	25	12,5
	>24 - 34	108	54
	> 34 - 44	30	15
	> 44 - 54	18	9
	> 54	18	9
Gender	Male	102	51
	Female	98	49
Education	High School	7	3,5
	Diploma	21	10,5
	Undergraduate	129	64,5
	Master	40	20
	Doctor	3	1,5
Occupation	Student	3	1,5
	Private employee	125	62,5
	Civil servant	37	18,5
	Teacher/Lecturer	4	2
	Entrepreneur	12	6
	Professional	6	3
	Housewife	5	2,5
	Others	8	4
	Income/ month	≤ Rp 1.000.000	1
> Rp 1.000.000 - Rp 5.000.000		28	14
> Rp 5.000.000 - Rp 10.000.000		89	44,5
> Rp 10.000.000 - Rp 20.000.000		50	25
> Rp 20.000.000		32	16
Domicile	Jakarta	63	31,5
	Bogor	67	33,5
	Depok	16	8
	Tangerang	20	10
	Bekasi	34	17

Source: Research result (2020)

The results of the data on the character of the respondents form a general description of research respondents based on demographics. Characteristics of

respondents in this study consisted of age, gender, marital status, education, occupation, monthly income, and domicile. The distribution of respondents' characteristics can be seen in Table 2 below.

Next, the analyzes of determinants that affect the behavior of paying zakat through institutions using PLS-SEM. The data were processed using SmartPLS 3.0 in three stages which are evaluation of measurements model, evaluation of structural model, and hypothesis testing.

The evaluation of measurement model consists if convergent validity and discriminant validity which reflect the validity and reliability of the items of variables. Convergent validity examines whether the items of variables can measure and portray the latent construct (Ghozali 2014). The first criteria are the loadings of the items are required to be above 0.7 and the average variance expected (AVE) are above 0.5. The results show that all the loadings of the measurement items meet the requirement except for the PC2 and RG4. Meanwhile, all the AVEs are considerably acceptable. After the elimination of PC2 and RG4, all the measures are statistically valid and reliable (Table 3).

Table 3. Summary of the Measurement Model

Latent Variables	Items	Loading Factor	CR	AVE
Religiosity	RG1	0.770	0,600	0,857
	RG2	0.842		
	RG3	0.709		
	RG5	0.771		
Trust	KP1	0.910	0,820	0,948
	KP2	0.845		
	KP3	0.934		
	KP4	0.932		
Knowledge	KN	1.000	1,000	1,000
Attitude	AT1	0.946	0,969	0,969
	AT2	0.943		
Subjective Norm	SN1	0.956	0,950	0,950
	SN2	0.946		
Perceived Behavioral Control (PBC)	PC1	1.000	1,000	1,000
Intention	IN1	0.966	0,947	0,982
	IN2	0.984		
	IN3	0.970		
Behavior	BH1	0.970	0,941	0,969

Source: Research result (2020)

The testing for discriminant validity is carried out on the principle that the manifest variables of different constructs

should not be highly correlated (Ghozali 2014). To measure the discriminant validity, the square root of the AVE should be

greater than the correlation between constructs and other constructs. The calculation shows satisfactory results, which the all AVEs are greater than the correlation between constructs in the model.

After the measurement model is proven to be valid and reliable, the data analysis continues to the next step, which are evaluating the structural model for hypothesis testing. Religiosity weakly explain knowledge and trust by 0.2% and 6.7% respectively; knowledge, trust, attitudes, subjective norms, and PBC are able to explain the diversity of intention by 66.4%; knowledge and trust explain PBC, subjective norms, and attitudes by 29.3%, 24.9%, and 30.4% respectively; and intention are able to explain behavior by 61.9%.

Next, the path coefficients were examined. In this study, there are fourteen

hypotheses tested. The results of hypothesis testing can be seen in Table 4.

Table 4. Hypothesis Testing Result

Path Coefficient	β	t-value	p-value	Decision
RG -> KN	0.039	0.473	0.636	Rejected
RG -> KP	0.259	3.905	0.000*	Accepted
KN -> AT	0.143	2.492	0.013*	Accepted
KN -> IN	0.101	2.185	0.029*	Accepted
KN -> PC	0.130	2.238	0.025*	Accepted
KN -> SN	-0.017	0.260	0.795	Rejected
KP -> AT	0.512	8.503	0.000*	Accepted
KP -> IN	0.296	4.688	0.000*	Accepted
KP -> PC	0.507	8.986	0.000*	Accepted
KP -> SN	0.501	9.598	0.000*	Accepted
AT -> IN	0.235	2.929	0.003*	Accepted
PC -> IN	0.331	3.822	0.000*	Accepted
SN -> IN	0.068	0.981	0.327	Rejected
IN -> BH	0.787	27.287	0.000*	Accepted

Source: Research result (2020)

In addition to the examination of the relationship of each variable, calculations were also carried out on each path. Table 5 shows the results of the total indirect effect in each path.

Table 5. Total Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
AT -> BH	0.185	0.187	0.063	2.921	0.004*
KN -> BH	0.139	0.135	0.049	2.819	0.005*
KN -> IN	0.075	0.074	0.035	2.156	0.031*
KP -> BH	0.486	0.489	0.044	11.012	0.000*
KP -> IN	0.322	0.323	0.052	6.200	0.000*
PC -> BH	0.260	0.256	0.069	3.794	0.000*
RG -> AT	0.138	0.148	0.041	3.343	0.001*
RG -> BH	0.131	0.141	0.039	3.332	0.001*
RG -> IN	0.167	0.179	0.049	3.428	0.001*
RG -> PC	0.136	0.147	0.041	3.312	0.001*
RG -> SN	0.129	0.139	0.035	3.642	0.000*
SN -> BH	0.053	0.055	0.054	0.976	0.329

*significant on $\alpha = 0.05$

H1 and H2 predicted that religiosity significantly affect zakat knowledge and trust toward zakat institution. The results reveal significant and positive relationship between religiosity and trust toward zakat institution, but no significant effect found in the relationship with zakat knowledge (Table 4).

Hypotheses of the effect of individual zakat knowledge toward attitude (H3), PBC (H5), and intention (H6) is accepted and the effect of knowledge toward subjective norm (H4) is rejected. This explains that the higher knowledge about zakat, the higher the possibility that someone has a good attitude or feeling about zakat behavior through institutions

and feel more capable to do such behavior. If we compare the results of calculating the direct effect of zakat knowledge on a individual intention to pay zakat through institutions and the calculation if the influence is moderated by attitudes, subjective norms, and PBC (Table 5), the direct effect coefficient is greater than the indirect effect. This shows that, there is no moderating effect of attitude, subjective norm, and PBC on knowledge of zakat and intention to pay zakat. The result on the attitude and intention is consistent with the research of Andam and Osman (2019), Sedjati et al. (2018), Saad and Haniffa (2014), and Farouk et al. (2018). In this study, testing was carried out more

specifically, paying zakat maal through institutions, which turned out to have similar result with research on paying zakat in general.

As of trust to zakat institutions, the results show positive and significant influence of trust toward attitude (H7), subjective norm (H8), PBC (H9), and intention (H10). This explains that the higher individual trust to zakat institutions, the higher the probability that the person has good experiences and feelings about paying zakat through those institutions. The same applies to subjective norms and PBC. These individuals also believe that people who are important to them do pay zakat through institutions and will encourage them to do so. Individuals who put a trust in zakat institutions also find it easier to pay zakat and have full authority over their paying zakat decisions. Also, as trust toward institutions raises, the intention to pay zakat through institution also increases. These results are also in accordance with the results obtained in previous studies such as Sargeant and Lee (2004), Torres-Moraga et al. (2010), Taniguchi and Marshall (2012), Hager and Headberg (2016), and Zainal (2016), who have proven a positive relationship between trust, intention, and behavior to donate or pay zakat through institutions. When compared to the results of calculating the direct effect of trust in institutions on intention and calculating if the influence is moderated by attitude, subjective norm, and PBC, the direct effect coefficient is smaller than the indirect effect. This indicates that there is a complementing moderator of attitudes, subjective norms, and PBC. Individual trust in institutions could cause a good attitude, social pressure from people closest to the individual, and behavioral control of paying zakat through institutions having a higher effect on intentions compared to the path without those variables involved.

On the attitude, this study indicates positive and significant result of the influence between attitude and intentions (H11). The results also are in line with the

research of Andam and Osman (2019), Sedjati (2018), Azman et al. (2013), Saad and Hanifa (2014), and Farouk et al. (2017) As the attitude is proven to be a worthwhile factor influencing behavior of paying zakat through institutions, the zakat institutions should serve muzakki in the best way possible to provide pleasant experience maintain good relationships.

The feeling of capability and control over zakat behavior (PBC) also become significant factor for the intention (H13). That being said, getting rid of any obstacle in the journey of paying zakat through institutions should be one of priority. Previous research that has proven this relationship is Heikal (2014) and Huda et al. (2012).

The result shows no significant influence between subjective norm and intention (H12). This result is similar to the results in previous studies, Huda et al. (2012). These results explain that the intention to pay zakat through institutions is not determined by social pressure given by the closest people to pay zakat through institutions and the actual behavior of the closest people who are considered important by individuals to pay zakat through institutions.

With respect to the actual behavior, this study finds that the intention has a positive and significant effect on behavior (H14). Supported by Amilahaq and Ghoniyah (2019) and Saad and Haniffa (2014) on previous study, this finding demonstrates the important role of intention to commit behavior of paying zakat through institutions as Islam perceives the importance of intention before undergoing every deed.

After presenting and discussing findings in this study, several managerial implications are proposed. Zakat institution should ensure all the compatibility of its activities with Islamic law. This means, zakat institution must first ensure that all products and services, operations, and distributions, and all aspects of the

organization in accordance with Islamic provisions.

It is proved that people will be more likely to have intentions and pay zakat through the institution if the public's trust toward the institution is also complemented by a good attitude and view towards the institution. Attitudes are formed by the opinion that paying zakat through institution is the right way and a pleasant individual experience when paying zakat is established. Thus, making the program more inclusive for muzakki or prospective muzakki should also be taking into consideration. Idealism in making programs is indeed important to maximize the impact of zakat distribution, but making the program that accommodate the preference of people should be considered as well. Most of the people prefer to give zakat to their closest relative because people can directly see the benefit of their zakat to others in need. Zakat institutions might be able to accommodate this issue by creating a program that would allow muzakki to recommend their closest relatives to be beneficiaries and registered in empowerment program held by the institutions. Hopefully, muzakki could understand the impact of zakat through institution as their relatives are empowered after becoming beneficiaries of the program held by the institution.

Socialization of the distribution of zakat and the impact of this distribution in improving the welfare of mustahik, both socially and economically should also be improved. As shown in general description, the publication of zakat impact made by institution has not yet reached the general public. To reach larger audience, socialization of the impact of zakat must also be done more collaboratively with all channel possible, without giving the impression of riya' or exposing mustahik excessively

Aside from the program, zakat product that focuses on muzakki is also need to be developed as PBC seems to have a positive effect on the intention of paying

zakat through zakat institution. The product has to be developed not only based on behavior research but also from a psychological point of view, so the end result could significantly change people behavior.

CONCLUSION

This study empirically explored the determinants of paying zakat maal through zakat institutions behavior. SEM-PLS results show that religiosity has a significant effect on individual trust in zakat institution but has no effect on zakat knowledge. Trust toward zakat institution has a significant effect on attitudes, subjective norms, PBC, and intentions; while zakat knowledge has a significant effect only on attitudes, PBC, and intentions. Attitudes and PBC have a significant effect on intentions, but there is no effect of subjective norm on the intention to pay zakat through OPZ. Lastly, intention also has a significant effect on a person's behavior in paying zakat through zakat institution.

Based on these results, four managerial implications were formulated. First, increasing public trust in zakat institution by ensuring the fulfillment of the sharia aspects of the institution. Second, making programs according to community preferences. Then, socializing distribution and distribution impacts, and last, developing products that focus on eliminating muzakki's obstacles in paying zakat through zakat institutions.

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