The Intent to give Zakat at BAZNAS RI TPB Assume

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Abstract:- The purpose of this research is to investigate how attitudes, subjective norms and perceived behavioural control influence the intention to pay zakat to BAZNAS RI using the theory of planned Behaviour (TPB). The population of this research is people who live in DKI Jakarta, Bogor, Depok, Tangerang, Bekasi and have worked either muzaki or non muzaki BAZNAS RI. There were 202 individuals who responded. Questionnaire data is distributed using g-form and shared online. The method of data analysis deploys the Structural Equation Model-Partial Least Square (SEM-PLS). The research results show that attitudes, subjective norms, and perceived behavioral control have a positively *affects the intention to pay zakat at BAZNAS RI.*

Keywords:- *Theory of Planned Behaviour (TPB), Intention, BAZNAS RI.*

I. INTRODUCTION

Zakat is one of the pillars of Islam which is an obligation for every Muslim who has assets with certain criteria. Zakat is not only a religious obligation, but is also a social and economic instrument which aims to distribute wealth fairly and reduce social inequality (Qardhawi, 1993). However, in reality the economic function of zakat has not been optimal in alleviating poverty.

According to demographic data, most of the people in Indonesia's population is Muslim, reaching 229.62 million people or around 87.25 of Indonesia's total population of 269.6 million people. As the largest Muslim country, Indonesia also has large zakat potential.

The results of a study PUSKAS BAZNAS in 2020 show that the potential for zakat in Indonesia reaches 327 trillion rupiah per year. This potential consists of agricultural zakat potential of IDR 19.79 trillion, livestock zakat potential of IDR 9.51 trillion, company zakat potential of IDR 144.5 trillion, cash zakat potential of IDR 58.76 trillion, and stock zakat potential of IDR 94.44 trillion.
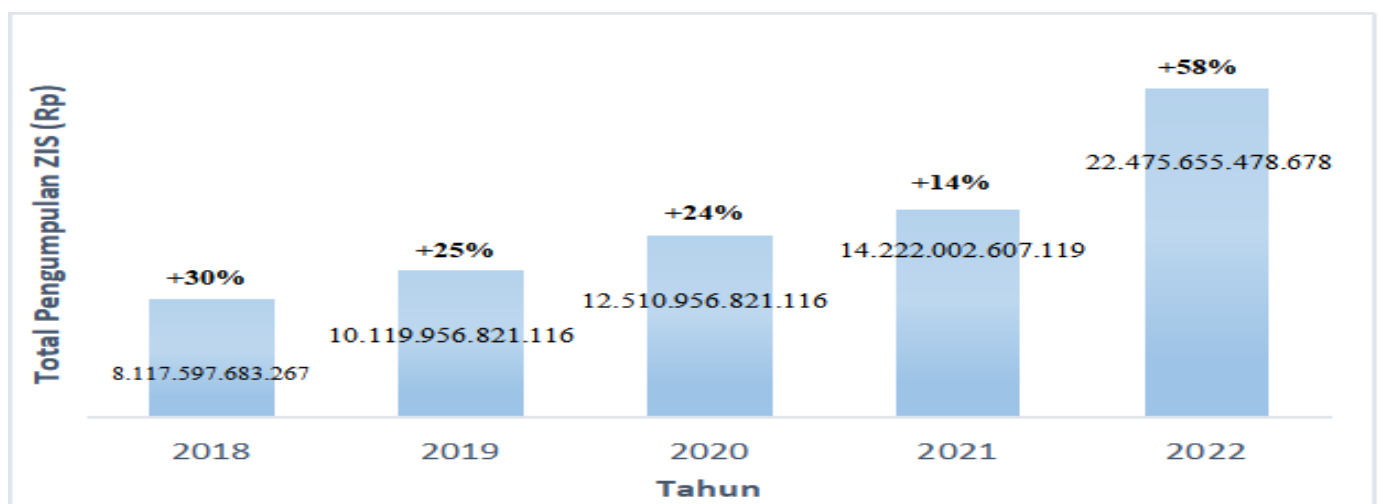

Fig 1: National Zakat Growth 2018-2022

Figure 1 shows the growth in the percentage of ZIS fund collection every year. The largest increase occurred from 2021 to 2022, namely 58%, and the average annual increase was 35%. However, this growth is still not optimal enough, when compared with the existing ZIS collection potential of IDR 327 trillion/year. BAZNAS and LAZ continue to encourage people to pay zakat through various forms of efforts and outreach about the importance of zakat obligations and zakat law. The number of zakah managers at the national, province and district/city levels is not directly proportional to the amount of national zakat collection, which has only reached around 7% of the national zakat collection potential.

There are many elements that cause the low rate of zakat collection in Indonesia, one of which is the habit of people paying zakat directly, and the low level of public zakat literacy (Ascarya, 2018). Norvadewi's research (2012), there are several problems that underlie the achievement of national zakat potential which is not yet optimal, including: understanding of zakat in society is still based on understanding classical jurisprudence, lack of public trust in zakat organization, human resources managing zakat are less professional/incompetent , traditional and inappropriate zakat distribution models, unhealthy competition between BAZ and LAZ, and inadequate management of zakat by the state due to the government's low attention to zakat law.

BAZNAS is an autonomous non governmental organization accountable to the President through the Minister, with the power to execute the task of managing zakat nationally. BAZNAS was officially established by Presidential Decree Number 8 of 2001. According to Law Number 38 of 1999 J.o Law Number 23 of 2011 concerning Zakat Management

Table 1: BAZNAS RI Zakat Potential 2022

No	Objek Zakat Penghasilan	Potensi Zakat (Rp)
1	Zakat ASN Lembaga Negara	71,998,000,881
2	Zakat ASN Kementerian	726,415,719,305
3	Zakat ASN Lembaga Pemerintahan Non Kementerian	102,478,876,526
4	Zakat TNI dan Polri	46,645,005,001
5	Zakat Pegawai BI dan OJK	16,311,516,679
6	Zakat Pegawai BUMN	2,574,397,820,263
7	Zakat Karyawan Perusahaan Nasional	2,301,575,801,942
	Total	5,839,822,740,597

According to data from PUSKAS BAZNAS in 2022, the potential zakat of BAZNAS RI is 5.8 trillion. The highest potential zakat comes from the zakat of employees of BUMN companies worth 2.57 trillion. The second highest potential zakat comes from zakat of employees of national companies worth 2.3 trillion, the third potential zakat comes from the zakat of employees of ministry civil servants worth 726 billion, followed by the zakat of non-ministerial government institution civil servants worth 102 billion, the next rank is the zakat of state institution civil servants worth 71 billion, while the zakat of TNI and Polri is worth 46 billion, and the last is the zakat of employees of BI and OJK worth 16 billion.
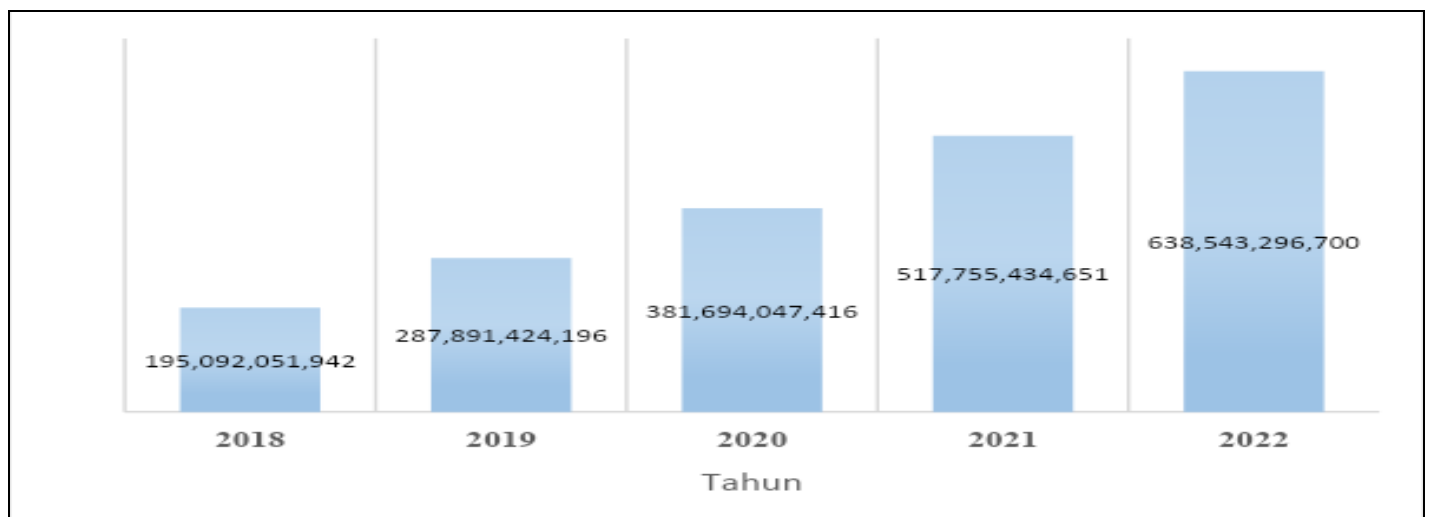

Fig 2: BAZNAS RI Zakat Growth 2018-2022

From Figure 2, BAZNAS RI's ZIS receipts have experienced growth every year, starting from 2018 to 2019. Even though the ZIS funds received have increased every year, the realization of the national zakat potential throughout 2022 has only reached 11%.

The significant disparity between the theoritical and actual implementation of zakat collection is a challenge still faced by BAZNAS. The low number of muzaki in paying zakat, infaq and sadaqah is the task of BAZNAS to continue to build public awareness of zakat. Many factors influence individual's intentions and desires to pay zakat through BAZNAS RI.

The factors that impact people's intention to pay zakat at BAZNAS are also in line with the Theory of Planned Behavior (TPB). Drawing on the Theory of Planned Behavior (TPB), intentions can be Affected by psychological elements such as beliefs, attitudes, and also people perceptions of certain behaviors (Ajzen, 2011). Intention refers to a person's deliberate plan or choice to engage in specific behaviours or action (Alsalameen, 2023).

The intention to pay zakat at BAZNAS as a form of worship and the social and economic dimensions can be explained using the TPB.

Several studies that use TPB include research by Santoso *et al* (2021), explain attitudes and perceived behavioral control impact the intention to paying zakat, while subjective norms have no influence on muzaki's intention to pay zakat maal. Yeni and Mukhibad's (2020) research shows that attitudes and perceived behavioral control influence muzaki's intention to paying zakat, subjective norms have no influence on intention to paying zakat. Alatawy (2022) found that attitudes, subjective norms, perceived behavioral control, and trust in the company have a positively effect on intentions.

Similar study was also conducted by Sahban and Fuadah (2021) trust has a positive impact on perceived behavioral control on intentions to paying zakat and attitudes, subjective norms has an effect on intentions to pay zakat, while perceived behavioral control has no impact on intentions to pay zakat.

Wang, *et al* (2022) discovered that the influence of perceived behavioural control in intentions and attitudes partially mediates the connection between subjective norms and intention.

II. LITERATURE REVIEW

A. Zakat
Etymologically, zakat originates from the term zakat which signifies "blessing, pure, and positive". Zaka can also "mean growth and development". In terms of terminology, Zakat is specific portion of one's possessions that Allah mandates to be given to those who are deemed deserving" (Yusuf Qardhawi, 1993:34). Based on this understanding, it can be concluded that zakat is an asset that must be spent by every Muslim to clean or purify his wealth so that the assets he owns become a blessing. According to Law Number 23 of 2011 on Zakat Management, zakat is defined as wealth that a muslim or business organization must donate to individuals entitled to receive it under islamic law.

Zakat holds a significant position in Islam as one of its four pillars. Zakat is not solely focused on spiritually. However, it also has a social dimension and an economic dimension. The obligation of zakat in the social dimension plays a role in helping people in need, so that they do not need to depend on other people, by begging. In the economic dimension, zakat plays a role in alleviating poverty. However, in reality the economic function of zakat has not been optimal in alleviating poverty.

B. Attitudes
Attitude is a form of evaluation of certain behavior involving an attitude object (Blackwell et al, 2006). Attitudes are an important part of predicting and explaining human behavior (Ajzen, 1991). Ajzen (1991) defined attitude as psychological inclation based on a positive or negative asessment of a specific thing. Overall, the more

inclined an individual is to exhibit a behaviour, the more positive their attitude towards than behaviour tends to be. Attitude variables include how individuals view and respond to the obligation to pay zakat.

Attitude in the Theory of Planned Behavior (TPB) is a crucial construct for explaining consumer behavior. Attitude reflects a person's evaluation of certain behavior, namely whether the behavior is considered good or bad, pleasant or unpleasant (Ajzen, 2001) within context of paying zakat, Attitude variables include how individuals view and respond to the obligation to pay zakat. Thus, the study proposes the second hypothesis as follows :

- H1: Attitude positively affects the intention to pay zakat at BAZNAS RI

C. Subjective Norms
Based on Ajzen (1991) defines subjective norms as social pressure that is felt whether one will carry out a behavior. This refers to an person's perspective of the relevant opinions of others about whether or not to carry out the behavior. Subjective norms are also influenced by beliefs, the difference is that attitudes towards behavior come from individual beliefs, while subjective norms come from individual beliefs obtained from the views of other people, for example whether someone considers themselves or their partner to support their decision to pay zakat. Subjective norms also relate to how an individual's perceived normative beliefs influence that person's actual intentions to carry out certain behavior, whether the individual will conform to their partner or not. The application of subjective norms in the TPB can help marketers understand how social influence can influence purchasing behavior.

Within context of paying zakat, the Subjective Norm variable refers to an person's perspective of pressure or expectations from other people who are important for him to comply with the obligation to paying zakat.Thus, the study proposes the second hypothesis as follows :

- H2: Subjective norms positively affects the intention to pay zakat at BAZNAS RI

D. Perceived Control Behaviour
Perceived Behavioral Control in the Theory of Planned Behavior (TPB) is an individual's belief regarding one's own ability to carry out certain behavior in a given situation (Ajzen, 1991). In the TPB, perceived behavioral control can interact with attitudes and subjective norms to influence an individual's intention to carry out a certain behavior and ultimately whether the action is carried out or not.

Within context of paying zakat, the Perceived Behavioral Control variable refers to an individual's perception of his or her ability to carry out or control the behavior of paying zakat. Thus, the study proposes the third hypothesis as follows :

- H3: Perceived Behavioral Control positively affects the intention to pay zakat at BAZNAS RI

E. Intention

According to Fishben and Ajzen (1975) define intention as the subjective probability of carrying out a certain behavior. According to Ajzen (1991), human intentions are based on three types of precursors before the intention exists, namely behavioral beliefs, normative beliefs and control beliefs. Behavioral beliefs produce favorable or unfavorable attitudes towards behavior and normative beliefs produce perceived social pressure or what is known as subjective norms.

The Theory of Planned Behaviour Suggest the intentions are affected by psychological elements like belief, attitudes and perceived behavioural control. In the context of paying zakat, intention can be interpreted as agreement in the form of a statement that the individual will pay zakat at BAZNAS RI
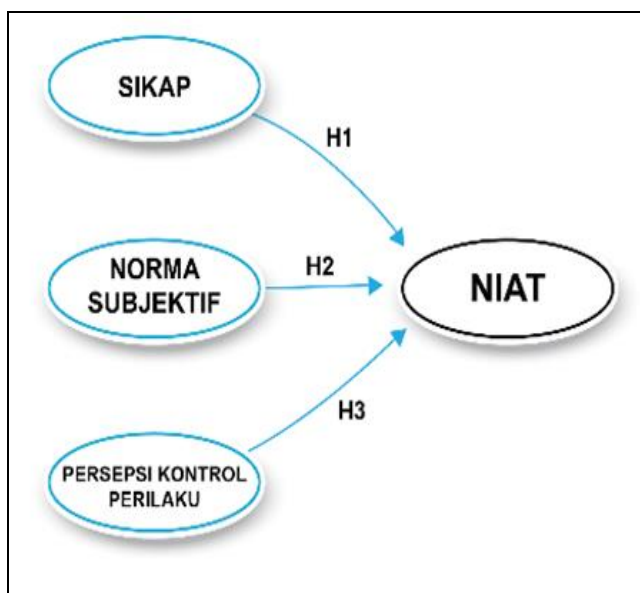
F. Framework

Fig 3: Framework

III. RESEARCH METODOLOGY

This Research is quantitative reseearch was use includes a survey method research method in order to determine the impact of attituted, subjective norm, perceived behavioural control on the intention to pay zakat. The research used was nonprobability sampling with purposive sampling. The respondents in this research were 202 people who live in DKI Jakarta, Bogor, Depok, Tanggerang and Bekasi. Muzaki or Not Muzaki. Primary data was taken using an online questionnaire via g-form with a Likert scale of 1-5. For analyzing the data using Smart PLS software from structural equation Model-Partial Least Square (SEM-PLS).

IV. DISCUSSION AND RESULT

A. Measurement Model's Outer Model

The specifiationn steps of the model are connected to both the internal and external models. The Structural model known as the inner model illustrates the connections between the constructs that have been assessed. At the same time, external models can be thought of as measurement models utilized for evaluating the connection between indicator variables and appropriate construct. The outer model consist of outel loading, discriminant validity, and fornell-larcker criterion.
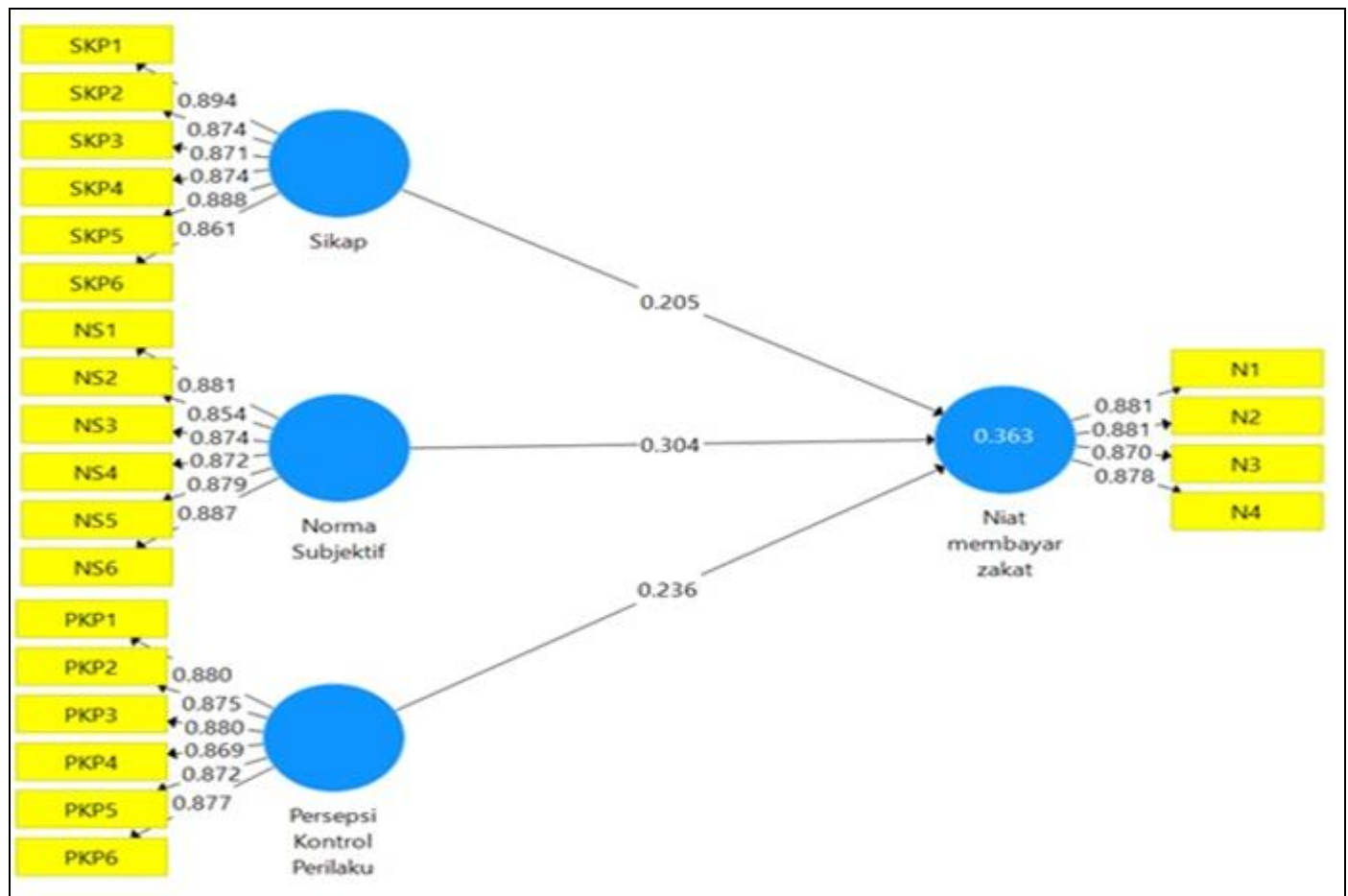
Fig 4: Factor Loading

Table 2: Outer Model

	Intention	Subjective Norms	Perceived Behavioural Control	Attitude
N1	0.881			
N2	0.881			
N3	0.870			
N4	0.878			
NS1		0.881		
NS2		0.854		
NS3		0.874		
NS4		0.872		
NS5		0.879		
NS6		0.887		
PKP1			0.880	
PKP2			0.875	
PKP3			0.880	
PKP4			0.869	
PKP5			0.872	
PKP5			0.877	
SKP1				0.894
SKP2				0.874
SKP3				0.871
SKP4				0.874
SKP5				0.888
SKP6				0.861

Based on outer model value at table 2, all measurement items for all variables have outer loadings greater than 0.70. Based on Hair et al (2021), all items with an outer loading above 0.70 are declared valid and must be maintained. In other words, all the constructs or variables of this research have passed the test.

Table 3: Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)
Attitude	0.769
Subjective Norms	0.765
Perceived Behavioural Control	0.766
Intention	0.770

Based on the AVE value in table 3, it is known that all construct variables has an AVE value of more than 0.5 so all measurement items in each variable together can explain the construct formed well. Thus the variables in this study have achieved good convergent validity

B. Measurement Models Construct Reliability and Validity

Construct reliability and validity were evaluated through the measurement of internal consistency using composite reliability and cronbach's alpha. Composite reliability serves as an option in testing convergent validity when using a reflective measurement model. Data processing result within the range of 0.60-0.70 are deemed acceptable. If the value falls within the range of 0.70-0.90 can be classified as a satisfactory outcome of the experiment.

Cronbach's alpha serves as an indicator. In creating variables that generate consistent or dependable result reliability. Cronbach's alpha value greater than 0.70 indicate a satisfactory level of reliability on the scale. The following is the outcome of. Data will be processed to calculate Composite Reliability and Cronbach's alpha in the following manner :

Table 4: Reliability and Cronbach's Alpha

Variabel	Cronbach's Alpha	Composite Reliability
Attitude	0.940	0.952
Subjective Norms	0.939	0.951
Perceived Behavioural Control	0.939	0.952
Intention	0.901	0.930

Table 4 shows that each variable in this study has a compositer reliability value ranging from 0.901 to 0.952. The value of composite reliability for each variable is greater than 0.7 and Cronbach's alpha is greater than 0.6, which means that each variable in this study has indicators/question items that are reliable/reliable.

Table 5: HTMT Ratio

	Intention	Subjective Norm	Perceived Behavioural Control
Subjective Norm	0.543		
Perceived Behavioural Control	0.509	0.497	
Attitude	0.486	0.498	0.516

Table 5 HTMT Ratio, it was found that the HTMT value for all relationships between variables in this study was below 0.9, so it can be stated that based on the HTMT ratio criteria, discriminant validity has been achieved

Table 6: Fornell Locker Criteria

	Attitude	Intention	Norms Subjective	Perceived Control Behaviour
Attitude	0.877			
Intention	0.463	0.877		
Norms Subjective Peceived Behavioural	0.474	0.512	0.874	
	0.487	0.478	0.470	0.875

Table 6 Fornell Locker Criteria shows the square root of AVE for each variable which is on the diagonal of the table, while the value next to the square root of AVE is the correlation of the variable with other latent variables in the study. The square root value of intention's AVE is 0.877, which is greater than the correlation coefficient of intention with other variables. Likewise, all other variables are known to have a square root AVE value that is greater than the correlation coefficient of that variable with the other variables in the model. Thus, it can be stated that all measurement items in this study have good discriminant validity.

C. Measurement Model's Inner Model

In the inner model evaluation result, there are several ways to evaluate the structural model to find out the results of hypothesis namely Coefficient of determination, effect size, path coefficients.

Table 7: Test Fit

Kriteria	Saturated Model	Estimated Model
SRMR	0.050	0.050
NFI	0.904	0.904

Based on table 7 Test Fit, it can be seen that there is one criterion that meets the cut off, namely an SRMR value of 0.050, less than 0.08. So it can be concluded that the structural model used in this research is good (fit) and can be used in further research

Table 8: Adjusted R^2

	R Square	R-Square adjusted
Intention	0.363	0.353

Table 8 displays that the adjusted R^2 for the intention to pay zakat at BAZNAS RI has been corrected to 0.363. The 0.363 value indicates that 36% of the intention to pay zakat at BAZNAS RI can be elaborated by attitude, subjective norms, and perceived behavioral control variables, while the remaining 64% is attributed to other factors not studied.

Table 9: Effect Size

Effect	f-square	Hasil
Attitude-> Intention	0.045	Small
Subjective Norms ->Intention	0.102	Small
Perceived Contol Behaviour->Intention	0.060	Small

The outcomes from the data analysis indicate that attitude and subjective norms, perceived behavioural control have a positive influence albeit small in scale.

Table 10: Predictive Relevance (Q^2)

Variable	Q^2 Predict
Intention	0.265

Table 10 shows that the intention variable in this study has a positive predictive relevance value, indicating that the dependent variable in this research can be predicted well by the independent variable.

Table 11: Hypotesis Test

Hyphotesis	Correlation	Path Coefficient	Standard Deviation	T-Statistics	P-Values	Decision
H1	Attitude <>Intention	0.205	0.081	2.540	0.011	Accepted
H2	Subjective Norms -<>Intention	0.304	0.113	2.684	0.008	Accepted
H3	Perceived Control Behaviour<> Intention	0.236	0.085	2.781	0.006	Accepted

Refer the table 11 Hypotesis Test, it shows that all Hypotesis H1, H2, H3 are accepted,

V. DISCUSSION

Based on the processed data by Smart PLS 3.0. Attitude positively affects the intention to pay zakat at BAZNAS RI (H1), which was in line with similar last studies such as that annahl, et al (2021), Sahban and Fuadah (2021), Utami, et al (2021), yeni and Mukhibad (2020) , Santoso et al (2021), yerrou et al (2023) these result found that attitude has positive and significant effect on intention to pay zakat.

In this way, it becomes input for the management of BAZNAS RI in its efforts to improve the attitude/attitude of the community, especially muzaki, including by optimizing educational programs and increasing awareness of the importance of giving zakat and sharing with others in need. Carry out effective promotion and communication, including the use of technology as a media for socialization, registration media and zakat services to the community. With these efforts, it is hoped that it can strengthen the positive attitude of prospective muzaki and increase people's intention to pay zakat at BAZNAS RI, thereby ultimately contributing to increasing zakat collection.

Subjective norms positively affects the intention to pay zakat at BAZNAS RI. (H2). This is supported by previous research such as Kasri and Syafira (2020), Yeni and Mukhibad (2020), Annahl et al (2021), Sahban and Fuadah (2021), Wahyuni et al (2023), revealed that subjective norms play a significant role in influencing individuals' intentions to pay zakat.

In this study found that Perceived Behavioural Control positively affects the intention to pay zakat at BAZNAS RI (H3). This is supported by previous research are annahl, et al (2021), Utami, et al (2021), Yeni dan Hasan Mukhibad (2020) Santoso et al (2021) Yerrou et al (2023) revealed that perceived behavioural control play a significnatd role in influencing individual's intention to pay zakat.

VI. CONCLUSSION AND RECCOMENDATION

The goal of this studies to examine impact of attitude, subjective norms and perceived behavioural control on intention to pay zakat at BAZNAS RI. The Hypotesis of Attitude positively affects the intention to pay zakat at BAZNAS RI (H1), Subjective Norms Attitude positively affects the intention to pay zakat at BAZNAS RI (H2), Perceived Behavioral Control Attitude positively affects the intention to pay zakat at BAZNAS RI (H3).

In the attitude variable or individual views regarding the intention to pay zakat at BAZNAS RI, it is known that the majority of individuals consider paying zakat to be mandatory for every Muslim who is financially capable and reaches the nishab and provides spiritual benefits and blessings for the individual as well as as a social responsibility towards others so that individuals feel the need to pay zakat. Therefore, efforts to increase the value of attitudes that can influence the intention to pay zakat need to be carried out, including instilling understanding regarding the obligation to pay zakat from an early age through formal education at school, socialization and ongoing education through seminars, workshops and lectures at mosques,

recitation communities and social media to improve understanding of zakat so that people understand that apart from being obligatory, zakat is important and beneficial for every Muslim but also as a form of social responsibility to others, especially to the less fortunate.

The subjective norm variable or an individual's view of opinions or social norms which are felt to influence the intention to pay zakat at BAZNAS RI, it is known that recommendations from the environment or social community are an important factor that drives the intention to pay zakat. The positive social influence on the intention to pay zakat needs to be utilized by BAZNAS RI by increasing direct outreach and education activities for offices, companies, religious communities and other community activities by collaborating with religious leaders, community leaders and Islamic public figures so that it will open up opportunities for the wider community to become more familiar with zakat and the BAZNAS RI zakat program so as to encourage and recommend the BAZNAS RI program to family, friends and the social environment around them.

On the variable perceived behavioral control or an person's view of the extent to which they feel they have control or the ability to become a BAZNAS RI muzaki. For this reason, it is necessary to improve education and clear information by creating practical guides that are easy to understand on how to calculate and pay zakat, continue to strive to improve the quality of facilities and infrastructure for zakat payment counter services such as offices, shopping centers, mosques and digital ones that facilitate public access and develop partnerships with digital platforms, fintech, e-commerce, banking and other financial institutions and also providing zakat consultants to help people calculate zakat and understand zakat.

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