

Determinants Of Interest In Paying Professional Zakat With The Image Of The Institution As A Moderation Variable

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ABSTRACT

The purpose of this study is to analyze and determine the factors that influence the interest in distributing professional zakat. This study was developed by interpreting the image of the institution as a moderating variable. Data were analyzed using the Structural Equation Model (SEM) with the help of the SmartPLS 3.0 application. This study found that religiosity and perceived behavioral control have a significant influence on the interest in paying professional zakat. Meanwhile, subjective norms and attitudes do not have a significant influence on the interest in paying professional zakat. It was also found that the image of the institution is able to strengthen the influence of religiosity and behavioral control on interest in professional zakat activities. Meanwhile, the image of the institution is unable to strengthen the influence of attitudes and subjective norms. The theoretical implications of this study are to provide new input related to the development of planned behavior variables related to zakat interest and this study examines several new variables that are rarely tested in previous studies.

Keywords: Zakat compliance, Institutional Image, Theory of Planned Behavior, Religiosity.



INTRODUCTION

The existence of the National Amil Zakat Agency as a government institution that is given special authority to manage zakat is very much needed and takes a role in the management of zakat. This institution involves scholars and community leaders and is supported by government policies/regulations (Akhsyim et al., 2022). The effectiveness of BAZNAS performance is determined by the amount of zakat funds collected (Rukiah, 2020). With a relatively large Muslim population, it should be easier to collect large zakat funds (Suryani, 2020).

Professional zakat, also known as income zakat, is an obligation to give zakat on income obtained from various jobs, both individually and in collaboration with other people or institutions, as long as it has reached the minimum limit (nisab) determined for zakat (Zen, 2014). Currently, the government has issued a decree regarding professional zakat, which is explained in the MUI Fatwa No. 3 of 2003. This fatwa stipulates that professional zakat must be excluded from net income. The MUI fatwa interprets that "income" refers to legally earned income, including salary, honorarium, wages, and other sources, both from routine and non-routine work, which are obtained legally and ethically. Professional Zakat or Income Zakat can be given if the income has reached the nisab or limit. The limit in question is the minimum amount of income in one year, if it has reached the nisab of zakat after which zakat is given.

Given the large role of professional zakat at the National Amil Zakat Agency in Bantul, the interest in paying professional zakat must be increased. Given the considerable potential for zakat, it would be a pity if it was not used to the fullest. A person's interest will arise after several factors affect him, both external and internal factors (Nurkhin and Ahmad 2019).

In Planned Behavior Theory, it is said that human behavior is influenced by his attitude, which involves a careful and reason-based decision-making process, including in the payment of professional zakat. The decision-making process focuses on 2 things, namely the individual's attitude toward behavior and the existing subjective norms. Attitudes towards behavior that are consistent with subjective norms, will form a behavioral intention to carry out certain behaviors. Ajzen (1991) added a third factor that determines behavioral intentions, namely behavior control.

Huda et al., (2012) found that attitudes influence the intention to give zakat, which implies that individuals with a positive attitude towards zakat payments are more likely to have the goal of paying zakat on their property. Abashah et al. (2018) argue that subjective norms have a significant positive relationship with interest and obedience to zakat. Findings by Azman and Bidin (2015) also prove that the perception of behavioral control significantly and positively affects the intention to comply with zakat.

In addition to this theory, high religiosity is also needed to increase interest in zakat. A person's religious attitude is not only measured by maḥḍoh worship such as fasting and prayer, but all worship, namely all human activities that are carried out in order to gain the pleasure of Allah SWT. Therefore, when humans worship in the form of activities, it should be accompanied by a heart that is embedded in the nature of religiosity. Religious beliefs are

associated with prosocial behaviors, such as altruism and forgiveness. These behaviors are often driven by religious teachings, which emphasize ethical choices and community cooperation (Miller-Perrin & Mancuso, 2015). Religiosity causes a significant influence on interest and compliance with zakat (Abdullah and Sapiei 2018).

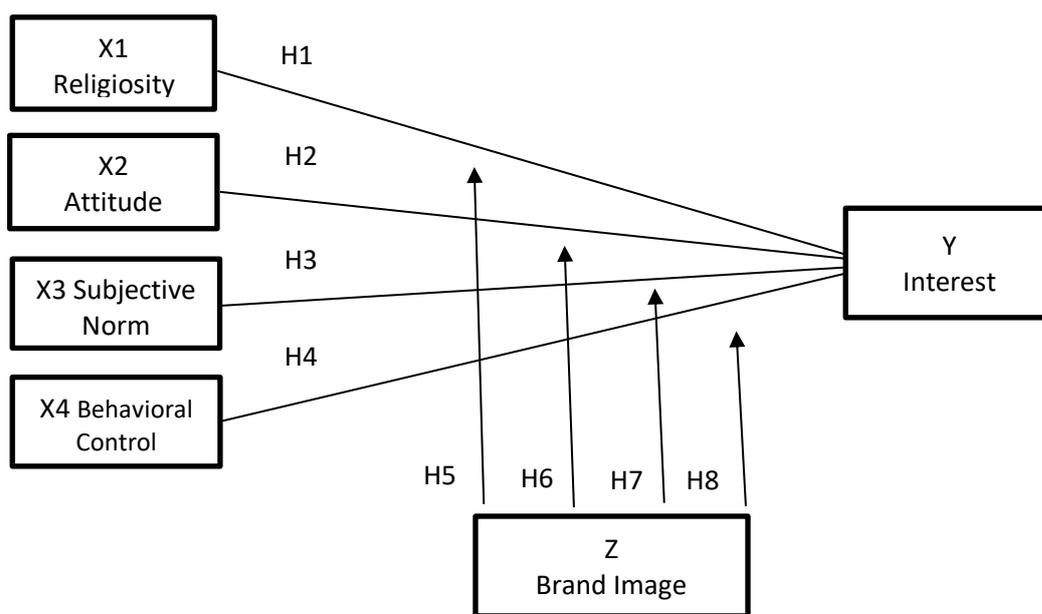
The minimum level of religiosity of a person causes a reluctance to pay zakat through zakat institutions. The background of this occurrence is because the community feels more stable to distribute zakat directly to mustahiq that they know, whether it is relatives or neighbors. That way they also get sympathy from whoever they give. This is the most influential factor in the lack of zakat collection (Yuliani et al., 2018). Pulungan and Imsar (2022) also stated that muzakki always feel more confident to submit their zakat directly so that they can feel the impact received by those who are entitled to receive zakat.

The aspect that can influence the interest in paying zakat at BAZNAS Bantul cannot be separated from the image of the institution in the eyes of the public. Image is a picture or impression formed in a person's mind based on their knowledge and understanding of the facts about an object. To identify someone's image or perspective of an object, it can be detected through the attitude they show towards that object (Muawanah et al., 2019). The image of the BAZNAS Bantul institution is expected to moderate the influence of several variables on the interest of civil servants (ASN) in paying zakat, because institutional image is an aspect determined by factors beyond the individual's control.

Based on the background description, it can be concluded that an individual's interest in paying zakat, particularly professional zakat through official institutions such as BAZNAS, is not only influenced by individual factors such as the level of religiosity, attitude toward zakat, subjective norms, and perceived behavioral control, but also by the public's perception of the zakat management institution itself. Institutional image becomes an important aspect that determines whether a person feels confident and trusts the institution to channel their zakat. A positive image can strengthen an individual's belief that their zakat will be managed with integrity, professionalism, and accuracy, while a negative image can weaken this intention, even if the individual has strong personal motivation.

In line with the framework of the Theory of Planned Behavior, which explains that an individual's intention to perform an action is influenced by attitude, subjective norms, and perceived behavioral control, this study develops a conceptual model to understand how these factors shape the interest of civil servants (ASN) in Bantul Regency in paying professional zakat through BAZNAS. Furthermore, this study also positions institutional image (Z) as a moderating variable that functions to strengthen or weaken the relationship between the independent variables (X1: Religiosity, X2: Attitude, X3: Subjective Norms, and X4: Perceived Behavioral Control) and the dependent variable (Y: Interest). This model is illustrated in Figure 1, which shows both the direct relationships and the moderating interactions in influencing the intention to pay zakat through formal institutions.

Figure 1. Conceptual Framework



METHOD

This study employs a quantitative research method, specifically descriptive quantitative. The quantitative approach is a type of research that presents its findings in the form of numerical data which are then analyzed statistically (Sugiyono, 2013). The population selected for this study consists of all Muslim civil servants (ASN) who pay professional zakat through a salary deduction system managed by BAZNAS Bantul Regency, totaling 4,876 individuals. Referring to the Slovin formula, the minimum sample size to be taken must reach 100 respondents.

Table 1. Variable Indicator

Variable	Indicator	Source
Religiosity	Religious belief, Religious experience/practice, Appreciation, Intellectual, Consequences	(Ancok et al., 2005), (Charles Y. Glock & Stark 1965)
Attitude	Belief, Happiness, Compulsion, Fear	(Azman & Bidin 2009), (Nuryana, 2016)
Subjective Norm	Normative beliefs, Motivation to comply	(Angelina & Japarianto, 2014)
Perceived Behavior Control	Control beliefs, Perceived power	(Ajzen, 2009)
Institutional Image	Personality, Reputation, Value, Corporate Identity	(Harrison, 2007)
Interest	Attention, Attraction, Desire, Confidence	(Lucas & Britt, 2003)

Source : Author’s compilation

To test the results of the questionnaire, the researcher used SmartPLS (Smart Partial Least Square). This approach can handle nominal and ordinal scales, thus it has a non-parametric nature (Sholihin dan Ratmono 2021). In this study, the social phenomena were

specifically identified (using a Likert scale) by the researcher as research variables (Sugiyono, 2013).

RESULT & DISCUSSION

The coefficient of determination (R^2) for the zakat interest model was 0.822, with an adjusted R^2 of 0.802. This indicates that the independent variables—Religiosity (X1), Attitude (X2), Subjective Norm (X3), and Perceived Behavioral Control (X4)—collectively explain 82.2% of the variance in Zakat Interest (Y). The adjusted R^2 value further confirms the robustness of the model, suggesting that the predictors contribute significantly to the variation in interest, while the remaining 17.8% is influenced by other factors not included in this study.

Table 2. R Square dan R Square Adjusted

Variable	R Square	R Square Adjusted
Interest (Y)	0,822	0,802

Source : Author's compilation

The next step is to examine the path coefficients or the path coefficient table to identify the significance of the influence between one construct and another by looking at the values of the original sample, t-statistic, and p-values through the bootstrapping method.

Table 3. Path Coefficient Table

Variable	Original Sampel	T Statistik	P values
Religiosity (X1) => Zakat Interest (Y)	0,169	2,480	0,014
Attitude (X2) => Zakat Interest (Y)	0,080	1,209	0,229
Subjective Norms (X3) => Zakat Interest (Y)	0,060	1,182	0,239
Behavioral Control (X4) => Zakat Interest (Y)	0,318	4,343	0,000
X1* Institutional Image (Z) -> Zakat Interest (Y)	0,197	2,865	0,005
X2* Institutional Image (Z) -> Zakat Interest (Y)	0,052	0,836	0,405
X3* Institutional Image (Z) -> Zakat Interest (Y)	0,057	0,996	0,321
X4* Institutional Image (Z) -> Zakat Interest (Y)	0,152	2,174	0,031

Source : Author's compilation

Religiosity has a positive and significant effect on intention, with a parameter value of 0.169 at a 0.05 significance level and a p-value of 0.014. However, attitude does not have a significant effect on intention, with a parameter value of 0.080 at a 0.05 significance level and a p-value of 0.229. Similarly, subjective norm does not significantly affect intention, with a parameter value of 0.060 at a 0.05 significance level and a p-value of 0.239. Perceived behavioral control, on the other hand, has a positive and significant effect on intention, with a parameter value of 0.318 at a 0.05 significance level and a p-value of 0.000.

Furthermore, institutional image as a moderating variable is found to strengthen the effect of religiosity on intention, with a parameter value of 0.197 and a p-value of 0.005. However, institutional image as a moderating variable does not strengthen the effect of attitude on intention, with a parameter value of 0.052 and a p-value of 0.405. Similarly, institutional image does not strengthen the effect of subjective norm on intention, with a

parameter value of 0.057 and a p-value of 0.321. Nevertheless, institutional image as a moderating variable is found to strengthen the effect of perceived behavioral control on intention, with a parameter value of 0.152 and a p-value of 0.031.

Religiosity

The results of the hypothesis test indicate that religiosity has an influence on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Religiosity is a reflection and deep appreciation of a person's belief in the Creator (Ancok et al., 2005). In this study, the religiosity factor refers to the understanding and conviction of a civil servant (ASN) that professional zakat is something that has been prescribed by Islamic law and is an obligation in religious life. Therefore, they pay professional zakat based on religious grounds rather than other reasons. Through this understanding, a person will recognize His commands and prohibitions, and with strong religiosity, one's life will be guided toward the right path and filled with well-being (Indriana, et al. 2011).

Religiosity plays an important role in increasing the interest of civil servants (ASN) in paying professional zakat through BAZNAS. The findings of this study are similar to several previous studies, such as those conducted by Indriana et al. (2011), Abdullah and Sapiei (2018), Azman dan Bidin (2015), Dian et al. (2022), Firdaus et al. (2020), Al-Mamun et al. (2020), Setiawan (2019), Bin-Nashwan et al. (2020), dan Farouk et al. (2018) which revealed that the factor of religiosity plays an important role in influencing the interest of civil servants (ASN) in paying professional zakat through BAZNAS.

Attitude

Based on the hypothesis test conducted on the attitude variable, it was found that attitude does not have a significant influence on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Attitude is a person's inner psychological willingness to provide assistance to those in need based on their beliefs (Kashif, dkk 2018). It is indeed not possible to observe or directly measure attitudes toward specific behaviors, but these attitudes can be inferred from a person's evaluative responses to certain objects, and social psychology experts have long recognized this (Zanna et al., 1980). The attitude variable does not have a significant influence on the interest in paying professional zakat because civil servants (ASN) pay professional zakat through BAZNAS not based on liking or disliking, but more likely due to other factors that have a stronger influence on their interest in paying zakat.

Attitude does not play an important role in increasing the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Several previous studies are in line with and support the results of this research, including studies conducted by Nuryana (2016), Farouk et al. (2018), Ur Rehman et al. (2021), dan Pratiwi (2018). From the results of the study, it is concluded that attitude is not a determining factor for civil servants (ASN) in paying professional zakat through salary deductions.

Subjective Norms

Based on the hypothesis testing conducted on the subjective norm variable, the results indicate that subjective norms do not have a significant influence on the interest of civil

servants (ASN) in paying professional zakat through BAZNAS. In the Theory of Planned Behavior, subjective norms are generally understood as an individual's perception of social pressure or expectations from people who are considered important—such as family, colleagues, or superiors—regarding whether they should or should not perform a particular behavior (Romli, 2019). When this variable is found to be insignificant, it suggests that the decision of ASN to pay professional zakat is not driven by social encouragement or the expectations of their surrounding environment.

One possible explanation for this finding is that the interest of civil servants in paying zakat is shaped more strongly by internal factors, such as personal understanding, awareness of religious obligation, and individual attitudes toward zakat management institutions, rather than by external social influences. Many ASN already possess sufficient knowledge about the mandatory nature of professional zakat, which makes their decision more autonomous and less dependent on opinions or pressures from others. As a result, the role of subjective norms becomes less relevant in determining their intention to channel zakat through BAZNAS.

This conclusion is consistent with several previous studies that have also documented the insignificance of subjective norms in predicting zakat payment behavior. Research conducted by Abashah et al. (2018), Fildayanti (2022), Azman dan Bidin (2015), Ur Rehman et al. (2021) similarly found that social expectations do not necessarily translate into behavioral intention in the context of zakat compliance. These findings reinforce the argument that, for certain groups—particularly those with strong religious knowledge or established attitudes—zakat payment is more of a personal conviction than a socially driven action.

Behavioral Control

Based on the results of the hypothesis test, it is found that perceived behavioral control has an influence on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Perceived behavioral control is defined as the extent to which people think and act in ways that are under the control of their own choices (Trafimow et al., 2002). Behavioral control explains an individual's perception of their ability to behave in a certain way. Certain beliefs may encourage a person to engage in specific behaviors or prevent them from acting in a certain manner (Ajzen, 1991).

Perceived behavioral control plays a very important role in increasing the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Several previous studies are in line with and support the results of this research, including studies conducted by Azman and Bidin (2015) which proved that perceived behavioral control has a significant and positive influence on the intention to comply with zakat. Another supporting study was conducted by Huda et al. (2012), Trafimow et al. (2002), Astuti dan Prijanto (2021), Najela (2019), Sadallah et al. (2022), Raedah Sapongi (2011).

Institution's Image

An institution's image is a valuable asset for any organization. Image reflects the public's view or perception of the institution. Whether the image is positive or negative is strongly influenced by the institution's own behavior and actions (Ma'sum, 2020).

Table 4. Institutional Image Moderation

No	Variable Z	Variable X	Result
1	Institutional Image	Religiosity	Accepted
2	Institutional Image	Attitude	Rejected
3	Institutional Image	Subjective Norm	Rejected
4	Institutional Image	Kontrol Perilaku	Accepted

Source: processed by the researcher

Based on the hypothesis test conducted, it was found that the moderating variable, namely institutional image, is able to strengthen the influence of religiosity on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Religiosity is influenced by two factors, namely internal and external factors. Internal factors include aspects such as lineage, age, character, and a person's psychological condition, while external factors include the family environment, school, and the surrounding community (Rahmawati, 2016). Thus, the institutional image that circulates within the family, school, and community environment will influence the religiosity and interest of civil servants (ASN) in paying professional zakat through BAZNAS.

Based on the hypothesis test conducted, it was found that the moderating variable, namely institutional image, is not able to strengthen the influence of the attitude variable on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. This finding is supported by a study conducted by Nur'aini dan Rasyid Ridla (2015), Rendi (2017), dan Sofiyani *et al.* (2020). Attitude is a person's inner psychological willingness to provide assistance to those in need based on their beliefs (Kashif *et al.* 2018). This indicates that a person's interest in paying zakat is strengthened by internal factors.

Based on the hypothesis test conducted, it was found that the moderating variable, namely institutional image, is not able to strengthen the influence of subjective norms on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. This finding implies that the payment of professional zakat is not based on considerations of the values contained in the institutional image. This statement is in line with the study conducted by Rendi (2017), Sofiyani dan Kristiyono (2020), Nur'aini dan Rasyid Ridla (2015). One of the indicators of institutional image is the values of the institution. Therefore, it is necessary for BAZNAS to incorporate institutional values in order to strengthen normative beliefs within society.

Based on the hypothesis test conducted, it was found that the moderating variable, namely institutional image, is able to strengthen the influence of perceived behavioral control on the interest of civil servants (ASN) in paying professional zakat through BAZNAS. Perceived behavioral control refers to a person's understanding that the behavior they exhibit is the result of their own self-regulation. An individual can control their behavior based on the information they obtain regarding the goodness or badness of a behavior and its consequences (Trafimow *et al.*, 2002). Several previous studies are in line with this finding, including research conducted by Raedah Sapngi (2011), dan Najela (2019). Pratiwi (2018) stated that institutional image and perceived behavioral control have a significant influence on the intention of Muslims in distributing income zakat.

CONCLUSION

From the results of hypothesis testing and data analysis that have been processed, along with the discussion presented by the researcher, this study can be concluded as follows:

1. It is stated that religiosity and perceived behavioral control have a significant influence on the interest of civil servants (ASN) in paying professional zakat through salary deductions at BAZNAS Bantul.
2. It is stated that subjective norms and attitude do not have a significant influence on the interest of civil servants (ASN) in paying professional zakat through salary deductions at BAZNAS Bantul.
3. It is stated that institutional image is able to strengthen the influence of religiosity and perceived behavioral control on the interest of civil servants (ASN) in paying professional zakat through salary deductions at BAZNAS Bantul.
4. It is stated that institutional image is not able to strengthen the influence of attitude and subjective norms on the interest of civil servants (ASN) in paying professional zakat through salary deductions at BAZNAS Bantul.

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