



Analysis of Theory Planned Behavior on the intention of muzakki to pay zakat (Case Study of Muzakki in South Tangerang City)

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ABSTRACT

The success of zakat in combating poverty and promoting economic development relies on the effectiveness of zakat fund collection. The larger the amount of zakat funds collected, the greater the positive impact that can be generated on community well-being. In 2020, the national zakat potential reached IDR 327.6 trillion, predominantly contributed by corporate zakat amounting to IDR 144.5 trillion, followed by zakat on goods and services at IDR 139.07 trillion, and zakat on money totaling IDR 58.76 trillion. Additionally, zakat from the livestock sector amounted to IDR 9.51 trillion and agricultural zakat amounted to IDR 19.79 trillion, contributing to approximately 6% of the national zakat potential. However, the actual realization of zakat remains low, amounting to only IDR 12.7 trillion or about 3.9% of the existing zakat potential. This indicates that there are still many Muslim communities who have not fulfilled their zakat obligations. Despite the fact that the acquisition of Zakat, Infaq, and Sadaqah (ZIS) funds managed traditionally by the community (non-Zakat Management Organization) in 2019-2020 reached IDR 61.26 trillion, when combined with formal and informal realization figures, it is still evident that the potential for ZIS collection remains significantly higher compared to what has been actualized. This study aims to analyze the behavior of zakat giving among Muslim muzakki in the city of Tangerang. The research employs the Theory of Planned Behavior (TPB). Data collection for this study was carried out by distributing an online questionnaire (Google Form) randomly and systematically, obtaining responses from a total of 129 individuals. The collected data were analyzed using Structural Equation Modeling (SEM). The results of the study are expected to demonstrate the influence of attitude, subjective norms, and perceived behavioral control variables on the intention of the community to fulfill zakat obligations. The findings of this study reveal that attitude, subjective norms, and behavioral control significantly and positively impact zakat intentions.

Keywords: *Zakat, Zakat Behavior; Theory Of Planned Behavior*

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INTRODUCTION

Zakat, as the third pillar of Islam, has an important role in distributing wealth from the rich Muslim community to the poor Muslim community to end their poverty (Mohsin, 2020). This is because zakat is not only an implementation of religion but also a social movement. Research conducted by Azam et al (2014) in the country of Pakistan, according to research findings, the Pakistani economy benefits from an increase in zakat. Micro evidence, in particular, shows that zakat greatly improves household welfare. Macro evidence also confirms that zakat makes a major contribution to Pakistan's economic expansion. In addition, research conducted by Sulaeman et al (2021) shows the result that zakat has a great contribution to increasing economic growth and people's purchasing power. In addition, the results of this study also produce that zakat has an important role in poverty reduction, as well as showing that zakat has a positive effect on community economic development.

Furthermore, Zakat also plays an important role in achieving allocative effectiveness, social security, income distribution, economic growth and macroeconomic stability(Saputro & Sidiq, 2020). This research shows that zakat has a very important role in economic development and poverty alleviation for both the country and society. This is because zakat can be used for productive efforts in the context of handling the poor and improving the quality of the people. Utilization of zakat for productive businesses is carried out if the mustahik's basic needs have been met(Purwanti, 2020).

The success of zakat in alleviating poverty and economic development cannot be separated from the collection of zakat funds. The greater the zakat funds collected, the greater the opportunity for zakat funds to contribute to the welfare of society. In 2020, the total national zakat potential reached IDR 327.6 trillion, dominated by corporate zakat (IDR 144.5 trillion), followed by goods and services zakat of 139.07T, then money zakat (Rp. 58.76 trillion), livestock zakat (Rp. 9.51 trillion) and agricultural zakat IDR 19.79 trillion or equivalent to 6% of the total national zakat potential(BAZNAS Center for Strategic Studies, 2021). However, the realization figure is quite low, namely only Rp. 12.7 trillion or only able to absorb 3.9 percent of the zakat potential.(National Zakat Amil Agency, 2021)

This low realization of zakat indicates that there are still many Muslim communities who have not paid zakat. Although empirically, the acquisition of ZIS funds managed traditionally in the community (non OPZ) in 2019-2020 reached IDR 61.26 trillion. Even if you add up the formal and informal ZIS realization figures, the space for collecting ZIS is still very wide compared to its potential(BAZNAS Center for Strategic Studies, 2021). The public's interest in paying zakat to OPZ institutions needs to be studied in depth, this is because to develop a marketing plan, zakat managers must understand the behavior of muzakki when paying zakat. Muzakki's trust in zakat managers has decreased due to ineffective zakat preaching(Rizki &

Siregar, 2022). To maximize the collection of zakat funds, zakat managers must understand what factors cause muzakki to distribute their zakat.

If seen from consumer behavior theory, both internal and external influences can have an impact on the buyer's decision to buy a product. Cultural, social, personal, and psychological traits are influencing factors (Sofiyawati & Halimah, 2022). Consumer behavior is how consumers react to certain stimuli when trying to fulfill their desires (Sofiyawati & Halimah, 2022). Muzakki behavior is related to muzakki's response to stimuli to fulfill the need to fulfill zakat orders. Apart from consumer behavior theory, there is a lot of literature that can study a person's behavior which has an impact on actions. One of them is the Theory of Planned Behavior, this theory explains the process of forming a person's behavior through attitudes, subjective norms, and perceptions of behavioral control so that intentions are formed within the individual which are then actualized into certain behavior. (Ajzen Icek, 1991).

TPB (Theory of Planned Behavior) contains many sections that explain how behavioral intentions are chosen. The first element is attitude toward behavior, which measures a person's willingness or unwillingness to demonstrate a desired action (Ajzen Icek, 2005). Subjective norms, also known as an individual's view of the requirements of the social environment that encourage him or her to engage in or not engage in the behavior in question, are the second component (Ajzen Icek, 2005). Control to carry out anticipated behavior, also known as perceived behavioral control, is the third factor that determines intention (Ajzen Icek, 2005). TPB is considered one of the most commonly used theories to explain and predict behavior (Huda et al., 2012).

In the research conducted Huda et al (2012), he uses the theory of planned behavior (TPB) to measure muzakki's intention to pay zakat, apart from that Ur Rehman et al (2021), also applies the extended theory of planned behavior (ETPB) to analyze the factors that influence muzakki paying zakat on employment income in the kingdom of Saudi Arabia. According to this idea, each person's behavioral intentions are simultaneously generated by their attitudes toward the behavior, subjective norms, and perceived behavioral control (Manuntung Ns Alfeus, 2018). People's intention to perform a particular action is the first step in the idea of planned behavior. It is believed that intentions serve to identify the driving force behind actions. Therefore, the resulting performance will be greater the stronger the intention (Ajzen Icek, 2005).

Research conducted Ur Rehman et al (2021) found that the intention to give zakat from income was negatively and weakly influenced by perceived attitude variables. This is not in line with research conducted by Saad et al (2020) who said that a positive attitude towards giving zakat translates into an intention to give zakat. Furthermore, research conducted by Huda et al (2012) found the results that subjective norms have a negative and weak influence on muzakki's intention to pay zakat. This research is not in line with research conducted by Saad et al (2020) which says that subjective norms have a significant influence on muzakki's intention to pay zakat. Other research examining behavioral control on muzakki's interest in paying zakat has been carried

out byPratiwi (2018)which results in behavioral control being able to encourage muzakki's intention to pay zakat. Meanwhile, according toUr Rehman et al (2021)Research results show that behavioral control has a negative and weak influence on the formation of muzakki's intention to pay zakat.

Thus, the factors in identifying intentions to pay zakat are still unclear, and assessing the quality of zakat needs further examination. Therefore, this research will empirically investigate the factors that influence the intention to pay zakat in Indonesia, especially paying zakat to official institutions. This study will contribute to zakat management institutions to study the behavior of muzakki to pay zakat. So that zakat institutions can develop marketing and fundraising strategies for zakat funds through knowledge of the factors that influence muzakki's interest in paying zakat. This research aims to analyze the Theory of Planned Behavior model in the context of zakat and examine the factors that influence people's intention to give zakat. This research will be conducted in the South Tangerang City area by involving respondents who have participated in conducting zakat at official institutions. The data collection method used is a questionnaire which will be given to respondents. Thus, it is hoped that this research can provide a better understanding of the factors that influence people's intentions to pay zakat through official institutions.

RESEARCH METHODS

This research uses a quantitative approach in the form of a survey to explore observable facts and present a strong explanation for the problems identified. A survey instrument was developed to investigate donation intentions using the Theory of Planned Behavior (TPB) model approach. The research variable was developed from previous studies, Perceived Usefulness (PU) adopted the research conceptJamal et al (2019),Mittelman & Rojas-Méndez (2018)AndAstuti & Prijanto (2021). The following is a description of the operational variables used in this research:

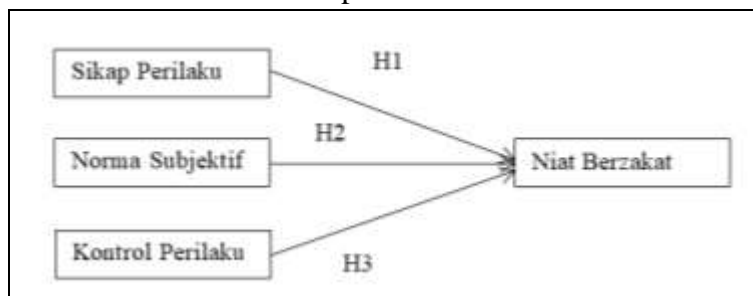
Table 1. Operational Variables

| Variable | Indicator | Symbol | Source |
|-----------------|------------------|---------------|---------------|
|-----------------|------------------|---------------|---------------|

| | | | |
|--------------------------|---|------|----------------------------------|
| Behavioral Attitude (X1) | 1. Making zakat payments to official institutions is a good idea | SP1 | (Astuti & Prijanto, 2021) |
| | 2. The zakat that has been paid can be channeled to the zakat fund distribution program which is a wise action | SP2 | (Astuti & Prijanto, 2021) |
| | 3. Using official institutions as a means for paying zakat provides benefits for me in fulfilling my responsibilities as a muzaki | SP3 | (Jamal et al., 2019) |
| | 4. Paying zakat through an institution will give me peace of mind | SP4 | (Jamal et al., 2019) |
| Subjective Norm (X2) | 1. People in my environment think that I have to pay zakat through official institutions | NS1 | (Mittelman & Rojas-Méndez, 2018) |
| | 2. My family expects me to pay zakat through official institutions | NS 2 | (Mittelman & Rojas-Méndez, 2018) |
| | 3. People in my neighborhood think that paying zakat to official institutions is a good idea | NS3 | (Astuti & Prijanto, 2021) |
| | 4. People around me have paid zakat to official institutions | NS 4 | (Astuti & Prijanto, 2021) |
| Behavior Control (X3) | 1. Have the resources to pay zakat through official institutions | KP1 | (Astuti & Prijanto, 2021) |
| | 2. The decision to pay zakat through an institution is completely within my control | KP2 | (Astuti & Prijanto, 2021) |
| | 3. Have the knowledge and ability to pay zakat through official institutions | KP3 | (Astuti & Prijanto, 2021) |
| | 4. If I want, I can pay zakat through institutions. | KP4 | (Mittelman & Rojas-Méndez, 2018) |

| | | | |
|----------------------------|---|------|----------------------------------|
| Behaviora l intentions (Y) | 1. Plan to make zakat payments to official institutions | NB1 | (Astuti & Prijanto, 2021) |
| | 2. Want to use Kitabisa.com to support zakat fund distribution programs | NB2 | (Astuti & Prijanto, 2021) |
| | 3. I intend to pay zakat through official institutions | NB 3 | (Mittelman & Rojas-Méndez, 2018) |
| | 4. I hope to pay zakat through the institution in the future | NB4 | (Mittelman & Rojas-Méndez, 2018) |

The research construct was measured using a five-point Likert-type scale, ranging from 1 = “strongly disagree” to 5 = “strongly agree”. Model testing was carried out using the Structural Equation Modeling (SEM) approach using AMOS 22.0 software and using a two-step procedure (JF Hair, 2011) to analyze the data in this research. This research was conducted in South Tangerang City, respondents in the research were taken according to the criteria of having done zakat at an official institution within the last 1 year. The number of respondents involved in this research was 129 respondents, according to Hair et al., (2010) for quantitative research, a sample of 100 to 200 is included in the medium category. The survey was conducted using a questionnaire via Google Form and distributed to all respondents.



Picture1 Research Model

Through the research model above, the author formulates hypotheses in this research based on TPB theory. The first hypothesis, Ho1, states that behavioral attitudes do not have a significant influence on intention to give zakat. Furthermore, the second hypothesis, Ho2, subjective norm perception does not have a significant influence on intention to give zakat. And finally, the third hypothesis, Ho3, is that there is no influence between behavioral control variables on intention to give zakat.

RESEARCH RESULTS & DISCUSSION

Research result

The characteristics of respondents presented in Table 1 show that male respondents (67%) are greater than female respondents (33%). Respondents in this study were classified into six different age groups. The largest age range is 31-35 years with a percentage of 30%, followed by the age range 36-40 years with a percentage of 20%, the age range 46-50 years 18%, the age range 25-30 years 10%, and the age range 41-45 Years 13%, and age >50 years 9%. In terms of education, the majority of respondents have a high level of education. The highest level of education is Strata 1 (S1) by percentage 51%, Followed by senior high school with a percentage of 29%, Strata 2 (S2) with a percentage of 14%, less than high school with a percentage of 5% and Strata 3 (S3) 1%.

Based on domicile, the majority of respondents came from Pamulang sub-district with a percentage of 32% of the total respondents. Then followed by East Ciputat with a percentage of 26% of the total respondents. Ciputat with a percentage of 19% of the total respondents. Pondok Aren is around 9% of the total respondents. Serpong is around 6% of the total respondents. Setu is around 5% of the total respondents and North Serpong is around 3% of the total respondents.

Table 1. Confirmatory Factor Analysis (CFA) of Exogenous Constructs

| | | | Estimate | S.E | CR | P |
|-----|------|-------------------|----------|------|--------|-----|
| Sp1 | <--- | Attitude_Behavior | 1,000 | | | |
| Sp2 | <--- | Attitude_Behavior | 1,429 | ,168 | 8,528 | *** |
| Sp3 | <--- | Attitude_Behavior | 1,388 | ,155 | 8,933 | *** |
| Sp4 | <--- | Attitude_Behavior | 1,236 | ,186 | 6,644 | *** |
| Ns1 | <--- | Subjective_Norms | 1,000 | | | |
| Ns2 | <--- | Subjective_Norms | 1,188 | ,117 | 10,123 | *** |
| Ns3 | <--- | Subjective_Norms | 1,216 | ,116 | 10,525 | *** |
| Ns4 | <--- | Subjective_Norms | 1,159 | ,126 | 9,227 | *** |
| Kp1 | <--- | Control_Behavior | 1,000 | | | |
| Kp2 | <--- | Control_Behavior | 1,393 | ,168 | 8,311 | *** |
| Kp3 | <--- | Control_Behavior | 1,225 | ,146 | 8,368 | *** |
| Kp4 | <--- | Control_Behavior | 1,063 | ,182 | 5,847 | *** |

Source: Processed Data, 2023

The results of the Confirmatory Factor Analysis (CFA) of exogenous constructs in the table above show that the magnitude of the factor loadings for the exogenous variables has met the recommended provisions. In the Behavioral Attitude variable, the results of the Regression Weight show that the indicators of the behavioral attitude variable have a good level of significance where the CR value of each indicator has a value above 1.96 and a P value ≤ 0.05 or there is a *** sign. Thus, it can be concluded that all indicator items for forming behavioral attitudes proposed in this research are declared valid.

The same results are also shown by the Subjective Norm indicator, showing that the load value has a good significance value. This can be seen from the Regression Weight results showing that the CR value of each indicator has a value of ≥ 1.96 and a P value of ≤ 0.05 or there is a sign * **. Thus, it can be concluded that the indicators forming Subjective Norms have sufficient validity. Furthermore, the same results are also shown by the Behavioral Control indicator which has a good significance value. This can be seen from the Regression Weight results showing that the CR value of each indicator has a value of ≥ 1.96 and a P value of ≤ 0.05 or there is a *** sign. . Thus, it can be concluded that the indicators that form Behavioral Attitudes have sufficient validity.

Table 2: Regression Weights for Endogenous Constructs

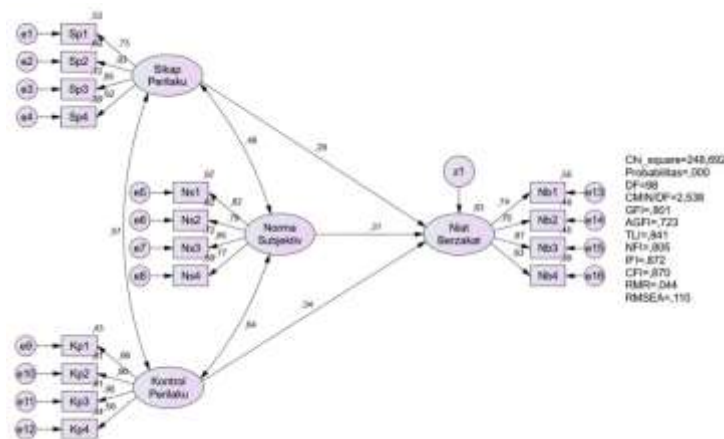
| | | | Estimate | S.E | CR | P |
|-----|------|----------------|----------|------|-------|-----|
| Nb1 | <--- | Intention_Gift | 1,000 | | | |
| Nb2 | <--- | Intention_Gift | ,661 | ,105 | 6,277 | *** |
| Nb3 | <--- | Intention_Gift | 1,069 | ,154 | 6,961 | *** |
| Nb4 | <--- | Intention_Gift | ,802 | ,144 | 5,572 | *** |

Source: Dioalah data, 2023

The results of the Regression Weight show that the indicators of the behavioral intention variable have a good level of significance where the CR value of each indicator has a value above 1.96 and a P value ≤ 0.05 or there is a *** sign. Thus, it can be concluded that all indicator items for forming behavioral intentions proposed in this research are declared valid.

Full Model Structural Equation Modeling (SEM) Analysis

The results of data processing for full SEM model analysis are shown in Figure 2 below:



Picture2Full Model Structural Equation Modeling (SEM)

The Full Model image above shows that the indicators proposed in this research are all valid because they have a factor loading of ≥ 0.50 , and all indicators from the full model have significance values according to the recommended weights, namely CR value ≥ 1.96 and P value ≤ 0.05 or contains a *** mark. The results of the full model show good and acceptable goodness of fit, namely with a probability value of Chi-Square > 0.05 , namely 0.39 and the values of GFI (0.915), AGFI, (0.855), TLI (0.969) and RMSEA (0.48) has met the recommended value. The model feasibility test of the construct is summarized in more detail in the following table:

Table 3. Goodness of Fit

| No | Goodness Of Fit Index | Cut Off Value(Limit Value) | Results | Criteria |
|-----|-----------------------|----------------------------|---------|------------------------|
| 1. | <i>Chi-Square</i> | 117,631 | 103,631 | <i>Good Fit</i> |
| | <i>Probability</i> | > 0.05 | 0.039 | |
| 2. | DF | > 0 | 80 | <i>Over Identified</i> |
| 3. | CMIN/DF | < 2 | 1,295 | <i>Good Fit</i> |
| 4. | GFI | ≥ 0.90 | 0.915 | <i>Good Fit</i> |
| 5. | AGFI | ≥ 0.90 | 0.855 | <i>Marginal Fit</i> |
| 6. | CFI | ≥ 0.95 | 0.980 | <i>Good Fit</i> |
| 7. | TLI or NNFI | ≥ 0.95 | 0.969 | <i>Good Fit</i> |
| 8. | NFI | ≥ 0.90 | 0.919 | <i>Good Fit</i> |
| 9. | IFI | ≥ 0.90 | 0.980 | <i>Good Fit</i> |
| 10. | RMSEA | ≤ 0.080 | 0.048 | <i>Good Fit</i> |
| 11. | RMR | ≤ 0.050 | 0.028 | <i>Good Fit</i> |

Source: AMOS Output

Normality and Reliability Test

Consistent with Anderson & Gerbing, (1988), the data analysis procedure in structural equation modeling (SEM) is carried out using a two-step technique. The results of AMOS analysis can be used to test research hypotheses if all indicators in the model meet the requirements for validity, construct reliability and variance extracted. The validity test is carried out by looking at the loading factor value of each indicator on the construct. In most references, a factor weight of 0.5 or more is considered to have validation that is strong enough to explain the latent construct. In this research, the minimum accept loading factor is 0.5 and provided that the CR value of each construct is > 0.7 and the AVE value is > 0.7 (Hair et al., 2010). The loading factor loading value in this study has a value above the acceptance value, namely 0.50, as well as the construct reliability and variance extracted loading value having a value greater than the minimum level, namely

0.70. These value loadings confirm that the indicators for each construct are normally distributed and reliable so that they can be tested using structural equation modeling (SEM).

Table 4. Hypothesis Testing

| Source | | Estimate | S.E | CR | P |
|-----------------------------|---------------------------------------|----------|------|-------|------|
| : Dioala h data, 2023 | Intention_Gift <--- Attitude_Behavior | ,482 | ,149 | 3,241 | ,001 |
| | Intention_Gift <--- Control_Behavior | ,291 | ,105 | 2,772 | ,006 |

Table 4 confirms several findings in this study. The table above shows the results of variable significance testing where the CR of all variables shows a value of ≥ 1.967 and a probability (P) value of ≥ 0.05 . So it can be concluded that Ho1 is rejected, and behavioral attitudes have a positive and significant influence on muzakki's intention to pay zakat. Furthermore, from the table above, the hypothesis Ho2 is rejected and Subjective Norms have a positive and significant influence on muzakki's intention to pay zakat. The table above also shows that Ho3 is rejected and Behavioral Control has a positive and significant influence on Muzakki's intention to pay zakat.

DISCUSSION

The Influence of Behavioral Attitudes on Intention to Give Zakat

This research shows that a person's behavioral attitude towards giving zakat plays a very important role in determining the intensity of his intention to pay zakat. The more positive an individual's attitude towards giving zakat, the greater the potential that the individual has a strong intention to carry out the obligation to pay zakat.

This research is in line with research conducted by Astuti & Prijanto (2021) and Mahardika (2020) which states that the behavioral attitude variable has a positive and significant effect on a person's intention to pay zakat. Meanwhile, this research is not in line with research conducted by Pratiwi (2018) who in his research stated that the behavioral attitude variable had no effect on the intention to give zakat. Although there are differences in findings between this study and research Pratiwi (2018) this actually shows that this issue has a level of complexity that must be analyzed in more depth.

Future studies could explore further to understand what factors may influence the relationship between behavioral attitudes and zakat intentions, as well as identify variables that may play a role in the observed differences in results. According to Laola Urwatun Nisa et al (2023) Attitude is defined as a factor that encourages individuals to behave in accordance with their views on an action. If an individual views an action as good, then the urge to carry out that action will increase.

This view is in line with Azwar's perspective Arrosyid & Priyojadmiko (2022) which classifies attitudes into three groups of thoughts. Firstly, Louis Thurstone's perspective stated that attitude is a form of evaluation or emotional response. In this context, a person's attitude towards an object reflects positive or supportive feelings towards that object. Both attitudes are from Gordon Allport's perspective which describes attitude as an individual's readiness to respond to an object in certain ways. This means that attitudes reflect an individual's tendency to interact or respond specifically to an object. Furthermore, a more comprehensive approach, referred to as the triadic schema, combines cognitive, affective and conative components in the definition of attitude. In this scheme, attitudes are considered as a combination of cognitive understanding, affective feelings, and conative intentions or behavior that interact with each other in the way individuals understand, feel, and respond to an object.

In conclusion, attitude has a significant role in shaping a person's intention to pay zakat. This is due to the fact that attitudes involve an individual's beliefs about a particular behavior, including judgments regarding whether the behavior is considered good or bad, as well as its benefits and advantages. Attitude plays a key role in forming zakat intentions, because it reflects emotional evaluation, readiness to respond, and the individual's understanding of the importance of the action.

The Influence of Perceived Ease of Use on Trust

These results indicate that Subjective Norms refer to individual perceptions regarding the extent to which the people around them expect or support zakat actions. In this context, research shows that when individuals feel there is social pressure or norms that encourage the payment of zakat, they tend to have a stronger intention to comply with these norms.

The results of this research are in line with research conducted by Cahyani et al (2019) and Mittelman & Rojas-Méndez (2018) results that the subjective norm variable has a positive and significant effect on the intention to give zakat. Other research conducted by Arrosyid & Priyojadmiko (2022) regarding Analysis of the impact of Attitudes, Subjective Norms, and Behavioral Control on Muzakki's Decision to Pay Zakat by Taking Religiosity and Intentions into Account as Moderating Variables. Results show that subjective norms influence a person's intention to pay zakat and have an impact on the decision to pay zakat.

According to Ajzen and Fishbein's theory in Arrosyid & Priyojadmiko (2022) The concept that individuals will tend to feel encouragement from the environment if the environment encourages individuals to take actions that are in accordance with social norms. In this situation, if the social environment actively promotes and provides support for the practice of zakat, this can have a positive influence on individuals to develop a strong intention to carry out zakat payments.

When individuals see that giving zakat is something that is well accepted within social norms and is expected by the surrounding environment, they tend to feel motivated to follow these norms and have a greater desire to take concrete steps in paying zakat.

The Influence of Perceived Usefulness on Behavioral Intention

The results of this hypothesis are in line with previous research which explains that behavioral control variables have a positive and significant effect on the intention to pay zakat Andam, AC, & Osman (2019). In line with this, other research also states that control of zakat behavior is a determining factor in zakat behavior intentions (Bulutoding et al., 2018). This research also explains that the behavioral control variable components perceived by zakat payers have influenced their intentions in zakat behavior. Other findings that support the results of this research were carried out by Andam, AC, & Osman (2019), and Huda et al (2012) which states that the Theory of Planned Behavior (attitude, subjective norms, and behavioral control) has a significant positive effect on the intention to pay zakat.

The implication is that individuals who are able to control their behavior tend to have a stronger intention to pay zakat. In addition, these findings have important practical implications, especially in the context of zakat. If behavioral control contributes to the intention to pay zakat, then parties involved in zakat education or socialization can consider developing strategies that help increase behavioral control in an effort to encourage the intention to pay zakat.

CONCLUSION

Overall, the results of the analysis show that Behavioral Attitudes, Subjective Norms, and Behavioral Control have a positive and significant influence on the intention to pay zakat. The implication is the importance of considering these factors in designing strategies or campaigns to increase the intention and implementation of zakat among the community.

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