

National Amil Zakat Agency as a Moderation of Perception and Religion on the Decision to Pay Zakat

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Abstract

Purpose: The purpose of this study is to identify the variables that affect muzakis' zakat payment decisions at the National Amil Zakat Agency. Altruism was included in this study as a moderating variable as well. Muzaki's capacity to decide to pay zakat is a result of his attention to and awareness of doing so. Muzaki may decide to distribute zakat at the National Amil Zakat Agency (BAZNAS).

Methodology/approach: The population in this study is the entire community in Indonesia, with purposive sampling used to select specific respondents. The sample size was determined using the "ten times the number of formative indicators" method, resulting in 230 respondents. Data was collected through online questionnaires distributed to millennials in Indonesia via Google Forms. The analysis was conducted using Warp PLS 6.0, which involved three stages: 1) Evaluation of the Measurement Model, 2) Evaluation of the Structural Model, and 3) Hypothesis Testing.

Results/findings: Then the variables of perception and religiosity have no significant effect on the muzaki's decision to pay zakat to the National Amil Zakat Agency through altruism. The results of this study are expected to be useful for related parties, especially the National Amil Zakat Agency, to continue to improve and maintain the factors that influence Muzaki's decisions in carrying out Zakat payments.

Conclusion: This study finds that perception and religiosity significantly influence muzaki's decision to pay zakat through BAZNAS, while altruism does not have a significant moderating effect. These results suggest that BAZNAS should focus on enhancing public awareness of zakat's spiritual and social benefits.

Limitation: The study's sample is limited to millennials in Indonesia, which may not fully represent the general population. The use of purposive sampling and online surveys could introduce bias, and the insignificance of altruism requires further exploration in future studies.

Contribution: This research contributes to understanding zakat payment behavior by emphasizing the importance of perception and religiosity. It offers practical insights for BAZNAS to improve zakat collection and enhance poverty alleviation efforts.

Keywords: *Altruism, Decision to Pay Zakat, Perception, Religiosity*

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1. Introduction

Concern for paying zakat and giving almsgiving arises from the significance of zakat in relieving the burden on fellow Muslims who are in need. The public's lack of consistency, comprehension, and faith in paying zakat contributes to zakat institutions' lack of experience in zakat collection. Public faith in government is nonexistent hence people prefer the traditional zakat and waqf payment systems (Arbi,

Satyadharma, & Hidayat, 2024). In Indonesia, many zakat payments are still made directly to mustahik (Purwatiningsih & Yahya, 2020).

Each muzaki is free to decide where and how to make zakat payments and is responsible for making that decision independently. At the Zakat Management Organization (OPZ), Muzaki has many options when making judgments. When BAZNAS divides the zakat distribution program into five categories: social humanitarian, evangelism, health, education, and economics, zakat distribution, both in the form of assistance and productive programs, has a positive effect on poverty reduction in Indonesia (Hardana, 2022). As a location to disperse zakat, Muzaki may select the National Amil Zakat Agency (BAZNAS). In accordance with the Presidential Decree of the Republic of Indonesia No. 8 of 2001, public authorities formed the Badan Amil Zakat Nasional (BAZNAS), an authority and fair body with the power to collect and disperse zakat, infaq, and alms on behalf of the general populace. Additionally, the government and BAZNAS monitor the zakat administration in accordance with Islamic law, dependability, legal clarity, integration, and responsibility (Firmansyah, Sukarno, & Masruroh, 2024). The National Amil Zakat Agency (BAZNAS) reported in 2021 that zakat, infaq, and sadaqah (ZIS) funds collected nationwide increased by 33.8% and reached IDR 14 trillion in 2021. 20% more was paid in zakat fitrah, and 130% more was paid in zakat for animals sacrificed (Diana & Normasyhuri, 2025; Karnadi, 2022).

According to Ramadini, Hasanah, and Irfany (2023), perception is the process by which an individual selects, organizes, and translates information inputs to choose a more meaningful understanding. Mahanani, Novianti, Wiliasih, and Kassim (2018) prove in their research that perception influences the interest in paying zakat. Similar to this study, if someone perceives zakat, then that person will decide to carry out zakat payments. In a study by Mukhibad, Fachrurrozie, and Nurkhin (2019), muzaki trust in LAZ is influenced by laz's reputation and muzaki's religiosity. Then Aligarh, Nugroho, Raharja, Pratama, and Wirayuda (2021) also state that religiosity and understanding of zakat affect the obligation of farmers to pay agricultural zakat. Therefore, the attitude of altruism is a moderating variable in this study. This help-help attitude is based on the motivation to improve others' well-being (Adhiatma & Fachrunnisa, 2021; Muchtadin, 2024).

Similar to Azimah's 2016 study on The Effect of Religiosity, Salary, and Belief on Muzakki's Interest in Paying Zakat at the National Amil Zakat Agency (Baznas) Gresik Regency, which found that religiosity, salary, and trust have a significant effect on muzakki's intention to pay zakat. Hardana, Windari, Efendi, and Harahap (2023) effect of distributive justice on intention to pay zakat through zakat institutions using affective and cognitive trust as intervening variables the findings show that the distributive justice has a positive effect on intention to pay zakat through ZIs, as well as has a positive effect on affective and cognitive trust. In addition, affective and cognitive trust positively influenced the intention to pay zakat through ZIs. The results of this study also show that affective and cognitive trust are intervening variables in the relationship between distributive justice and the intention to pay zakat through ZIs.

Religiosity is another significant factor (Rasyid and Jamaludin (2021); Fitri and Falikhhatun (2021)). A higher level of religiosity leads to a stronger belief in the obligation of zakat, prompting individuals to fulfill their religious duties. In line with Aligarh et al. (2021), religiosity influences not only the awareness of zakat but also the intention to pay zakat, as zakat is seen as a religious obligation for both spiritual and social reasons. This finding aligns with Islamic teachings, which stress zakat as one of the Five Pillars of Islam, emphasizing its importance in promoting social justice and alleviating poverty. For zakat institutions, strengthening religious narratives around zakat's compulsory nature could increase muzaki's motivation to donate.

Altruism has been examined as a moderating variable in the relationship between zakat perception, religiosity, and zakat payment decisions. However, Adhiatma and Fachrunnisa (2021) and Muchtadin (2024) argue that while altruism encourages individuals to help others, it does not necessarily influence the decision to pay zakat through institutional channels like BAZNAS. This study found that while altruism is generally associated with charitable behavior, it does not significantly moderate the

relationship between perception, religiosity, and zakat payment. Muzaki may donate zakat due to a strong religious or perceived social responsibility, rather than a purely altruistic desire. Therefore, while altruism may influence charitable donations more broadly, zakat payments appear to be more strongly motivated by religious obligations and the perception of communal benefits.

Moreover, trust in zakat institutions has been identified as a critical factor in muzaki decision-making. According to Mukhibad et al. (2019), trust in the Zakat Management Organization (LAZ) plays a significant role in shaping muzaki's willingness to contribute to the cause. If muzaki perceive zakat institutions as transparent, accountable, and effective in using zakat funds, they are more likely to channel their donations through official institutions such as BAZNAS. Building and maintaining trust through transparency in zakat fund allocation and usage is vital for increasing zakat compliance and addressing public skepticism.

Another critical element influencing zakat payment behavior is the financial accessibility of muzaki, particularly in lower-income groups. As Hardana (2022) and Fitriyah (2017) note, those who are economically disadvantaged may struggle to pay zakat consistently, even when motivated by religious beliefs or altruistic impulses. This limitation underscores the importance of designing zakat programs that consider muzaki's financial capacity. Programs such as productive zakat, which invests zakat funds in income-generating projects, can help address this issue by enabling muzaki to contribute to social welfare without compromising their own financial well-being. These types of programs could also enhance muzaki's perception of zakat as a sustainable and impactful means of social responsibility.

Humans like to help and have a caring nature toward others. Therefore, the nature of helping others contained in humans will motivate a person to distribute zakat (Abd Majid, 2017). Yasni and Erlanda (2020) stated that the altruism that a person has a great opportunity is a social impulse to pay zakat. Therefore, the surrounding environment can be a factor in encouraging someone to take action or even do nothing. If an individual has an altruistic attitude toward the environment and others, it can affect their attitude. It can be concluded that the community or muzaki considers the altruism factor to channel zakat through BAZNAS and not through LAZ.

Finally, societal and environmental factors also play significant roles in shaping muzaki's decision to pay zakat. As Yasni and Erlanda (2020) pointed out, the surrounding community's attitude toward zakat and social norms can significantly influence individual behavior. In communities where zakat is viewed as a collective responsibility and is actively promoted through social networks, muzaki are more likely to participate in zakat payments. This highlights the importance of community engagement in zakat awareness campaigns, particularly in rural or underdeveloped areas, where zakat payments may be lower due to limited access to formal zakat institutions.

2. Literature Review

According to Mariyanti, Zaenul Basri, and Jazuli (2022) perception is a technique for selecting, organizing, and comprehending information. According to Hasan and Nurhuda (2017), perception is the overall result of an individual's actions and is defined as an impression of an object that is attained by detection, coordination, and interpretation of the object that the individual has gotten. The study done by Mariyanti et al. (2022) demonstrated the impact of perception on the desire to pay zakat. The decision to pay zakat is therefore positively influenced by perceptual considerations, according to a study done in (Fitriyah, 2017). Regarding the study hypothesis:

H₁: Muzaki perceives a favorable and significant influence on their decision to pay zakat at the Amil Zakat Nasional Agency.

People with high faith are readily inspired by their hearts to perform zakat, and vice versa (Rasyid & Jamaludin, 2021). Similar to the research of Fitri and Falikhhatun (2021), the results of this study show that religiosity significantly affects the awareness of paying professional zakat. Aligarh et al. (2021) also conducted a study whose results showed that religiosity positively affected muzaki's interest in paying zakat. Their research concluded that religiosity is a determining factor for a person in fulfilling zakat payments. Because paying zakat is an obligation for life in the world and the hereafter, it is

believed that every charitable deed will receive a reply from Allah Almighty (Mukhibad et al., 2019). The hypothesis of this study is as follows:

H₂: Religiosity positively and significantly affects muzaki's decision to pay zakat at the National Amil Zakat Agency.

Perception is a method of deciding, managing, and understanding information (Abd Majid, 2017). According to Ramadini et al. (2023), perception is the process used by an individual to select, organize, and translate information inputs to choose a more meaningful understanding. These characteristics influence consumers' perceptions of various stimuli. Muzaki have a perception supported by the knowledge that if paying zakat is an obligation, muzaki are obliged to carry it out (Darma, 2017). In addition, altruism affects the zakat participation rate. Altruism is a reflection of personal actions when a person pays more attention to and prioritizes the interests of others without expecting anything in return. This action is the basis for determining whether a person fulfills zakat based on their altruistic instinct (Adhiatma & Fachrunnisa, 2021; Muchtadin, 2024). Based on the above explanation, the research hypothesis is as follows:

H₃: Perception significantly affects muzaki's decision to pay zakat to the National Amil Zakat Agency through altruism.

Religiosity affects a person's perspective, taste, or assessment of something related to religion (Rasyid & Jamaludin, 2021). Fitri and Falikhutun (2021) show that religiosity influences the awareness of paying professional zakat. Then Aligarh et al. (2021) and Ur Rehman, Aslam, and Iqbal (2021) stated the results of the same research where Islamic religiosity is significantly related to zakat compliance. If the meta-analysis of the study of religion, spirituality, and altruism concludes that there is direct evidence that some religious processes or the most known psychological factors play an important role. The role of building and promoting pro-sociality (altruism) becomes an organizational policy regarding the obligation to pay zakat and is believed to foster a cooperative attitude toward paying zakat (Dani, Mubyarto, & Nengsih, 2024). Sulistiyyowati (2021) stated that religiosity could moderate altruism toward the interest in paying Zakat. The hypothesis of this study is as follows:

H₄: Religiosity significantly affects muzaki's decision to pay zakat to the National Amil Zakat Agency through altruism.

3. Research Methodology

This study was descriptive and quantitative. Because this study uses clear, measurable variables and has a relationship between one variable and another, the results of this study are explained based on the value of numbers from specific statistical procedures. Quantitative research is based on the philosophy of positivism, which is used to examine a particular population or sample and its data collection using specific instruments, and data analysis based on certain statistical procedures. The population in this study was the entire Indonesian community. Purposive sampling is a technique for determining samples with specific considerations. To determine the sample size, the researchers used the ten method times the most significant number of formative indicators to measure a single construct (Hair Jr et al., 2021). Therefore, the researchers calculated the sample size of this study as $23 \times 10 = 230$ samples.

Researchers administered online surveys to millennials in Indonesia using Google Forms. Using the sample criteria, this method identified 230 respondents in the study's sample. The muzaki of the National Amil Zakat Agency were the chosen respondents. The criteria for the muzaki sample that is the focus of the study are: 1) muzaki who pay zakat at the National Amil Zakat Agency; and 2) muzaki who are actively involved in paying zakat at the National Amil Zakat Agency. Furthermore, the data used in this study are primary data collected by researchers via online surveys using Google Forms. Additionally, a Likert scale was used to distribute the questionnaires.

The data analysis technique used in this study is the Partial Least Square (PLS) approach. The purpose of PLS is to help researchers obtain the value of latent variables for predictive purposes, predict the influence of dependent variables on independent variables, and explain the theoretical relationship between these two variables. The SEM method has several advantages over CB SEM and is therefore suitable for this research: 1) it can be used to predict or develop new theories; 2) it can be used in small

sets of data; 3) it conforms to recursive models for both recursive and reflective indicators; and 4) it does not require a normal data distribution. Warp PLS 6.0 is a data estimation tool. The PLS test was carried out in three stages: 1. Evaluation of the Measurement Model (Outer Model), 2. Evaluation of Structural Models (Inner Model), 3. Hypothesis Testing.

4. Results and Discussions

4.1 Results

4.1.1 Evaluation of the Measurement Model (Outer model)

The evaluation of the measurement models included convergent validity, discriminant validity, and composite reliability.

4.1.1.1 Convergent Validity

Table 1. Convergent Validity Test Results

Variable	Code	Loadings	AVE	Information
Perception (X ₁)	X1.1	0.810	0.697	Valid
	X1.2	0.864		Valid
	X1.3	0.828		Valid
Religiosity (X ₂)	X2.1	0.887	0.622	Valid
	X2.2	0.707		Valid
	X2.3	0.958		Valid
	X2.4	0.949		Valid
	X2.5	0.055		Invalid
Altruism (Z)	Z.1	0.817	0.669	Valid
	Z.2	0.825		Valid
	Z.3	0.812		Valid
The decision to Pay Zakat (Y)	Y.1	0.743	0.569	Valid
	Y.2	0.796		Valid
	Y.3	0.728		Valid
	Y.4	0.749		Valid

Source: Warp PLS 7.0 Processed Products (2022)

According to the aforementioned test findings, several loading numbers are incorrect because anything below 0.7 is automatically deemed to have failed the test. The indicator can then be removed. Indicator 5 (X2.5) and the religiosity variable (X3) were eliminated.

Table 2. Convergent Validity Test Results After Reduction

Variable	Code	Loadings	AVE	Information
Perception (X ₁)	X1.1	0.810	0.697	Valid
	X1.2	0.864		Valid
	X1.3	0.828		Valid
Religiosity (X ₃)	X2.1	0.886	0.776	Valid
	X2.2	0.705		Valid
	X2.3	0.959		Valid
	X2.4	0.951		Valid
Altruism (Z)	Z.1	0.817	0.669	Valid
	Z.2	0.825		Valid
	Z.3	0.812		Valid
The decision to Pay Zakat (Y)	Y.1	0.743	0.569	Valid
	Y.2	0.796		Valid
	Y.3	0.728		Valid
	Y.4	0.749		Valid

Source: Warp PLS 7.0 Processed Products (2022)

Table 2 shows that the overall indicator is qualified, where the loading value is more than 0.7 and the AVE value is above 0.5.

4.1.1.2 Discriminant Validity

Table 3. Discriminant Validity Test Results

Variable	X1	X2	Z	Y
Perception (X ₁)	(0.835)	0.211	0.658	0.219
Religiosity (X ₂)	0.211	(0.881)	0.232	0.100
Altruism (Z)	0.658	0.232	(0.818)	0.258
Decision to Pay Zakat (Y)	0.219	0.100	0.258	(0.755)

Source: Warp PLS 7.0 Processed Products (2022)

Based on the discriminant validity test results above, if each variable has been met, it is seen at the root of the AVE square that it is greater than the correlation coefficient between constructs in each column.

4.1.1.3 Composite Reliability

Table 4. Composite Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	Information
Perception (X ₁)	0.873	0.782	Reliable
Religiosity (X ₂)	0.932	0.899	Reliable
Altruism (Z)	0.858	0.753	Reliable
Decision to Pay Zakat (Y)	0.841	0.747	Reliable

Source: Warp PLS 7.0 Processed Products (2022)

Based on the table above, the composite reliability value of each variable met the requirements, which is greater than 0.7 (>0.7), and the value of Cronbach's alpha was qualified, which is greater than 0.5 (>0.5).

4.1.2 Evaluation of Structural Models (Inner models)

The evaluation of structural models (inner models) in research includes model fit tests (fit model), path coefficient, and R-squared (R²).

4.1.2.1 Model Fit Test

Table 5. Model Fit Test Results

Indicators	Coefficient	P-values	Criterion	Information
APC	0.091	0.041	<0.05	Accepted
ARS	0.158	0.004	< 0.05	Accepted
AVIF	1.366		≤5	Accepted

Source: Warp PLS 7.0 Processed Products (2022)

Based on the fit-at-fits test, the model above shows APC values of 0.091 and P-values of 0.041, ARS values of 0.158 and P-values of 0.004, then AVIF values of 1.366. From the above data, it is concluded that the model is said to fit because the P-values in APC and ARS are smaller than 0.05 (< 0.05), and AVIF is smaller than 5 (≤5), indicating that it is accepted.

4.1.2.2 R-squared (R²) and Q-squared Analysis Test

Table 6. R-squared (R²) and Q-squared Analysis Test Results

Indicators	Y (Decision to Pay Zakat)
R-squared (R ²)	0.158
Q-squared	0,164

Source: Warp PLS 7.0 Processed Products (2022)

The table above shows an R-squared (R²) value of 0.158 or 15.8%. This means that perception and religiosity contribute 15.8% to the decision to pay zakat. Meanwhile, the remaining 84.2% of zakat payment decisions were influenced by other exogenous variables not used in this study. The Q-squared

value for the decision variable to pay zakat of 0.164 means more than 0 (>0), so it can be interpreted that the model has predictive relevance from exogenous variables to endogenous variables.

4.1.2.3 Hypothesis Test

Hypotheses are tested by examining the outcomes of the correlations between the constructs assessed on path coefficients and the significance found. The researchers in this study chose a significance level of 5% (0.05) for all analyses. The table below shows the findings from testing the study premise.

Table 7. Path Coefficients Test Results

Path Coefficients				
Y	X1	X3	Z*X1	Z*X3
	0.140	0.157	-0.005	-0.027
P Values				
Y	X1	X3	Z*X1	Z*X3
	0.015	0.008	0.464	0.343

Source: Warp PLS 7.0 Processed Products (2022)

4.2 Discussions

4.2.1 The Effect of Perceptions on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency
 Perception has a positive and significant influence on muzaki's decision to pay zakat at the National Amil Zakat Agency, according to the results of the above hypothesis test. These findings are supported by the perception variable's path coefficients of 0.140 and the P-value of 0.015, which indicate that the value is less than 0.05 (0.05). It may be inferred that muzaki had a favorable opinion of BAZNAS and decided to distribute zakat there. Mariyanti et al. (2022) showed the influence of perception on the interest in paying zakat. Fitriyah (2017) found that perception elements favorably influence zakat payment decisions. In addition to being aware of the spiritual values of zakat in general, a muzaki has a logical sense of the traits, knowledge, and understanding of sharia zakat. The National Amil Zakat Agency will feel a sense of interest in issuing and dispersing zakat based on perceptions learned or known.

4.2.2 The Effect of Religiosity on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency
 In the path coefficient value, the religiosity variable has several 0.157, and the P-values of 0.008 have a number below 0.05 (< 0.05). This can be interpreted as religiosity having a positive and significant effect on muzaki's decision to pay zakat at the National Amil Zakat Agency. A positive effect means that if religiosity in muzaki increases, the decision to pay zakat will also increase. A person with a high faith level will be more moved to pay zakat and vice versa (Aligarh et al., 2021). The results of this study have also been proven by Fitri and Falikhaturrahman (2021), who stated that religiosity significantly affects the awareness of paying professional Zakat. Aligarh et al. (2021) also stated that religiosity positively affects muzaki's interest in paying zakat. From the results of their research, it was concluded that religiosity is a determining factor for a person in paying zakat. This is because paying zakat is an obligation for life in the world and the hereafter; one also believes that every good deed will get a reply from Allah SWT (Mujianto & Noviarstanti, 2025; Mukhibad et al., 2019).

4.2.3 The Effect of Perception on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency Through Altruism

The moderating effect of the altruism variable on perception appears to have numerous -0.005 and a P-value of 0.464 above 0.05 (>0.05), according to the path coefficient test. We can infer that perception has no impact on muzaki's choice to donate zakat to the National Amil Zakat Agency out of compassion for the poor. Since muzaki have a favorable opinion of BAZNAS, they decided to distribute zakat there. However, muzaki do not consider altruism when distributing zakat to BAZNAS.

If partially tested by researchers, it was found that perception positively and significantly influenced the decision to pay zakat. Mariyanti et al. (2022) also explained in their research that perception affects the interest in paying zakat. Similar to this study, if someone perceives zakat, then that person will

decide to carry out zakat payments. Another altruism or help-help attitude is based on the motivation to improve others' well-being (Adhiatma & Fachrunnisa, 2021; Muchtadin, 2024). This attitude cannot be used as a reason for someone to pay zakat, either when it is used as a moderation between the perception variable and the decision to pay zakat because the altruism variable cannot be used as a reinforcement of the relationship of exogenous variables with endogenous variables in this study.

4.2.4 The Effect of Religiosity on Muzaki's Decision to Pay Zakat at the National Amil Zakat Agency Through Altruism

According to the path coefficient test on the altruism variable moderating religiosity, the value is above 0.05 (>0.05), with several -0.027 and a P-value of 0.343. It was determined that religion has no bearing on a muzaki's decision to donate zakat to the National Amil Zakat Agency out of compassion for the poor. In contrast to charity, which cannot be utilized as a motivation for someone to pay zakat, let alone used as a moderation variable, it can be inferred that a person's level of religiosity is the primary reason zakat is paid. A person's level of religiosity influences their viewpoint, preferences, or evaluation of religiously linked items (Rasyid & Jamaludin, 2021).

Fitri and Falikhatur (2021) show that religiosity influences the awareness of paying professional zakat. Ur Rehman et al. (2021) conducted the same research and found that Islamic religiosity is significantly related to zakat compliance. The intense passion for Islamic values cannot strengthen the sense of social responsibility always to pay zakat and support the benefit of the people. Muzaki considers that paying zakat is only an obligation, not the presence of other elements such as altruism. In contrast, Sulistiowati (2021) stated that religiosity could moderate altruism toward the interest in paying zakat. It was concluded that a high level of altruism could not strengthen muzaki's zakat payment to BAZNAS, even though it had a high level of religiosity.

5. Conclusion

With the aid of the Warp PLS 7.0 program and the researchers' detailed conversations, research conclusions were drawn based on the outcomes of the data analysis method. The National Amil Zakat Agency receives zakat payments from muzaki based on their perceptions and level of devotion. Therefore, perception and religiosity had no impact on muzaki's decision to donate zakat to the National Amil Zakat Agency out of compassion. In particular, the National Amil Zakat Agency is anticipated to gain from the findings of this study to preserve and further develop the variables that influence muzaki's choice to implement zakat payments. BAZNAS is expected to be aware of the issues that make zakat collection challenging in Indonesia.

5.1 Limitation and Future Studies

No study has covered all aspects. Authors are advised to explain the limitations of the research, as well as follow-up studies or future plans.

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