


Exploring zakat payment intentions using the Theory of Planned Behavior among members of Muhammadiyah in Indonesia

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ABSTRAK

Introduction

Zakat plays a fundamental role in promoting economic justice and social welfare in Muslim communities. Muhammadiyah, as one of the largest Islamic organizations in Indonesia, actively manages zakat through its philanthropic institution. Despite this, zakat compliance remains uneven, prompting the need to understand what drives individuals' intentions to pay zakat within religious organizations.

Objectives

This study aims to analyze the behavioral intentions to pay zakat among members of the Muhammadiyah organization. It specifically examines how attitude, subjective norms, and perceived behavioral control influence the intention to pay zakat, using the Theory of Planned Behavior as the guiding framework.

Method

A quantitative approach was employed with a structured online questionnaire distributed to 200 members of Muhammadiyah. The data collected were analyzed using Structural Equation Modeling with the Partial Least Squares method to assess the relationships between the three behavioral constructs and zakat intention.

Results

The findings reveal that perceived behavioral control and subjective norms significantly influence the intention to pay zakat among Muhammadiyah members. Perceived behavioral control emerged as the strongest predictor, indicating that the ability and convenience to pay zakat play a critical role. Subjective norms also had a notable positive impact, suggesting that social expectations and religious community influence enhance zakat intention. Contrary to common

JEL Classification:

L26, L67, M31, O31, Z12

KAUJIE Classification:

C53, H65, O4, P3, P5

ARTICLE HISTORY:

Submitted: May 7, 2025

Revised: June 28, 2025

Accepted: June 28, 2025

Published: June 30, 2025

KEYWORDS:

attitude; intention to pay zakat; mass Islamic organization; Muhammadiyah; theory of planned behavior; subjective norm; zakat management

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assumptions, attitude did not have a significant effect on behavioral intention in this context. The model explained 49 percent of the variance in zakat intention, demonstrating a moderate level of predictive power.

Implications

These results suggest that increasing zakat compliance in Islamic organizations such as Muhammadiyah requires strategies that enhance accessibility and social reinforcement. Strengthening the influence of religious leaders, promoting collective obligations, and improving ease of payment through institutional services can foster a stronger intention to fulfill zakat.

Originality/Novelty

This study contributes to the literature by applying the Theory of Planned Behavior to a specific religious organizational context. It provides new insights by highlighting that perceived control and normative influence are more decisive than individual attitudes in shaping zakat behavior among committed Muslim communities. This research offers a valuable reference for designing effective zakat campaigns and improving philanthropic engagement in Islamic institutions.

CITATION: Syaputra, A. D., Ardiansyah, M., & Sa'adah, N. (2025). Exploring zakat payment intentions using the Theory of Planned Behavior among members of Muhammadiyah in Indonesia. *Journal of Islamic Economics Lariba*, 11(1), 597-616. <https://doi.org/10.20885/jielariba.vol11.iss1.art23>

INTRODUCTION

Zakat, one of the five pillars of Islam, plays a significant role in promoting social welfare and economic equity among Muslims (Choiriyah et al., 2020; Lahjouji & Kahf, 2021; Saad & Farouk, 2019). Zakat is not merely an act of charity but a religious obligation that fosters a sense of community and responsibility towards those in need (Ahmed, 2004; Azman & Bidin, 2015; Khan, 2012). In Indonesia, *Persyarikatan Muhammadiyah* or commonly attributed as Muhammadiyah, one of the largest Islamic organizations, plays a crucial role in facilitating the collection and distribution of zakat. The organization's efforts are essential to ensuring that zakat funds are effectively utilized to alleviate poverty and support community development initiatives. However, individual behavioral intentions related to zakat payments are influenced by various factors, including trust in zakat institutions, the ease of using digital payment systems, and social norms.

Understanding these behavioral intentions is crucial for enhancing zakat compliance. One widely used theory to explain behavioral intentions is the Theory of Planned Behavior (TPB), which provides a robust framework for analyzing the factors influencing zakat-related behavioral intentions. According to TPB, an individual's intention to perform a behavior is shaped by their attitude toward the behavior,

subjective norms, and perceived behavioral control (Andam & Osman, 2019; Andriansyah, 2024; Heikal & Falahuddin, 2014; Huda et al., 2012; Kamal et al., 2024; Kashif & De Run, 2015; Sadallah, Abdul-Jabbar, & Aziz, 2023; Sapingi et al., 2011; Yusfiarto et al., 2020). In the context of zakat, a positive attitude toward zakat reflects an understanding and awareness of its importance, which drives the intention to pay zakat. Trust in transparently managed zakat institutions strengthens this belief, while ease of payment—particularly through digital platforms—further facilitates individual compliance (Hadi et al., 2024; Nuryahya et al., 2019).

Research has shown that trust in zakat institutions has a significant positive relationship with the intention to pay zakat (M. N. Ilmi & Maesaroh, 2024; Oktavendi & Mu'ammal, 2022; Rakhmawati & Rizky, 2023; Rokhman, 2022; Utami et al., 2021). This highlights the importance of transparency and accountability in zakat institutions for building public trust. Additionally, advancements in financial technology (fintech) also play a pivotal role in facilitating zakat payments. Recent studies indicate that facilitating conditions, such as organizational and technical infrastructure provided by zakat institutions, significantly influence the intention to pay zakat through online platforms online (Hakim & Setyaningsih, 2022; Kasri & Yuniar, 2021; Mutmainah et al., 2024). This is especially relevant in the digital era, where the introduction of online zakat payment systems has transformed how individuals fulfill their zakat obligations. The convenience and efficiency of digital platforms can enhance perceived behavioral control, thereby influencing the intention to pay zakat (Kasri & Yuniar, 2021).

Social norms also influence individuals' intentions to pay zakat. Studies suggest that when individuals perceive that those around them, such as family and friends, have a positive attitude toward zakat payment, their intention to pay zakat increases (Cahyani et al., 2022; N. Ilmi et al., 2024; Utami et al., 2021). Therefore, it is crucial for zakat institutions to create a supportive environment that encourages community participation in zakat payment. This can be achieved through public awareness campaigns that emphasize the importance of zakat and its impact on social welfare.

In the context of Muhammadiyah, which has an extensive network and significant societal influence, strengthening the capacity of zakat institutions is key to enhancing zakat payment intentions. Research indicates that effective zakat management, including transparency and accountability, can increase public trust in zakat institutions (Annahl et al., 2021; Bonang et al., 2023). Consequently, Muhammadiyah must continue to improve the quality of its zakat management to attract more muzakki (zakat payers) to channel their zakat through existing institutions.

Despite the growing body of literature on zakat compliance behavior, there remains a gap in understanding the specific factors driving zakat intentions within the Muhammadiyah context. Previous studies have largely focused on general trends and behaviors without examining the unique characteristics and motivations of Muhammadiyah members. This study aims to address this gap by exploring the determinants of zakat behavioral intentions among Muhammadiyah members, with a specific focus on zakat intentions through the lens of the Theory of Planned Behavior.

By achieving these objectives, this study is expected to contribute to a deeper understanding of zakat compliance behavior in Indonesia, particularly within Muhammadiyah. The findings will provide valuable insights for zakat institutions and policymakers to enhance their strategies in promoting zakat compliance and maximizing the social impact of zakat contributions.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a psychological framework used to explain and predict human behavior. Proposed by Ajzen (1985, 1991), TPB is an extension of the Theory of Reasoned Action (TRA) introduced earlier by Fishbein & Ajzen (1975). TPB identifies factors that influence an individual's intention to perform a specific action and how these intentions impact actual behavior.

In the context of zakat, TPB is relevant as it helps to understand the factors influencing individuals' intentions to fulfill their zakat obligations. A positive attitude toward zakat, supportive social norms, and the perceived ease of executing zakat payments all contribute to compliance levels. TPB has been widely applied in zakat studies, showing that attitudes, subjective norms, and perceived behavioral control have strong associations with the intention to pay zakat. In other words, stronger attitudes, social norms, and perceived control lead to greater intentions to fulfill zakat obligations.

Application of Extended Theory of Planned Behavior in Zakat Studies

The concept of intention is crucial in understanding human behavior across various domains, including zakat payment behavior. Intention is often regarded as a precursor to action, where the strength and stability of an individual's intention significantly influence the likelihood of actual behavior. This relationship is well-explained within the TPB framework, which states that intention is the immediate determinant of behavior and is shaped by attitudes, subjective norms, and perceived behavioral control (Knowles et al., 2012).

According to TPB, the intention to perform an action is influenced not only by the attitude toward the behavior itself but also by other factors such as social norms and perceived behavioral control. This intention does not emerge spontaneously but develops through a process involving awareness, interaction, excitement, capability, and alignment with one's environment (Lopes et al., 2023; Wang et al., 2023; Zhang et al., 2024). Pacherie & Haggard (2010) identified two distinctive features of intention: first, it is accessible to consciousness; and second, it is intrinsically linked to subsequent actions. This link can manifest due to either causal or content-related reasons.

Research consistently shows that stronger intentions correlate with a higher likelihood of behavior execution. For instance, zakat-related studies (Bin-Nashwan, Abdul-Jabbar, Dziegielewski, et al., 2021; Mat Daud & Wahid, 2025; Nuryana, 2016; Saad et al., 2020) highlighted the importance of attitudes, subjective norms, and perceived behavioral control in shaping individual compliance intentions to pay zakat. According

to Nuryana (2016), a positive attitude toward zakat, supported by favorable social norms, can enhance individuals' intentions to contribute to zakat payments. Such findings suggest that approaches involving increased social awareness and education on the importance of zakat can contribute to strengthening intentions and behaviors related to zakat payment.

A positive attitude toward zakat significantly influences individuals' intentions to fulfill this obligation, as highlighted in various studies using TPB (Heikal & Falahuddin, 2014; Saad et al., 2016; Saad & Haniffa, 2014; Setianingsih et al., 2022). Other studies in the literature on charitable giving behavior have found that attitudes influence the intention to donate money to charitable organizations (Knowles et al., 2012; Mittelman & Rojas-Méndez, 2018).

In the Muhammadiyah context, positive attitudes toward zakat among its members are likely shaped by the teachings and principles emphasized within the organization. Muhammadiyah stresses the importance of zakat as a religious obligation and a form of social solidarity to assist the needy. With this positive attitude, Muhammadiyah members are more likely to have strong intentions to regularly fulfill their zakat obligations. Thus, this study proposes the following hypothesis:

H1: Attitude Significantly Influences the Intention to Pay Zakat

Subjective norms are another critical component of the TPB that influence individuals' intentions to pay zakat. Subjective norms refer to an individual's perception of social pressure from those around them, which affects their decision to perform or refrain from a particular action, including zakat payment. Studies indicate that subjective norms significantly impact zakat intentions and behaviors (Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021; Hasyim et al., 2020; Kamal et al., 2024; Saad et al., 2020; Setianingsih et al., 2022).

However, differing results have been reported in other studies. For example, findings by Muzaffar (2015) and Saeri et al. (2014) suggest that subjective norms have a limited impact on individuals' behavioral intentions. Researchers, such as van der Linden (2011), attribute this weak predictive power to factors such as single-item measurement, a small number of respondents influenced by social pressure, and the use of general or global subjective norm measurements, which often fail to capture clear and strong social pressures to engage in specific behaviors.

A similar phenomenon may apply to Muhammadiyah communities in Indonesia. As one of the largest Islamic organizations in the country, influential figures such as religious leaders, community leaders, and family members often play key roles in creating social pressure to comply with zakat obligations. Consistent with previous studies, stronger social influence from these individuals increases the likelihood of complying with zakat obligations. However, the relevance of subjective norms and social influences in motivating zakat payment intentions within Muhammadiyah warrants further empirical investigation to thoroughly test this hypothesis. Hence, the hypothesis is proposed as follows:

H2: Subjective Norms Significantly Influence Zakat Payment Intentions Among Muhammadiyah Members

Another essential component is Perceived Behavioral Control (PBC) in TPB, which affects individuals' intentions to engage in specific actions, including zakat payment. In the Muhammadiyah context, PBC can be defined as an individual's perception of their ability and resources to fulfill zakat obligations. Studies show that PBC significantly impacts zakat intentions and behaviors among Muhammadiyah members ([Annahl et al., 2021](#); [Heikal & Falahuddin, 2014](#); [Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023](#); [Santoso et al., 2022](#)).

In Muhammadiyah, when members feel that they have sufficient control over the resources and information needed to pay zakat, they are more likely to do so. This highlights the importance of raising awareness and understanding of the zakat payment process to strengthen PBC among Muhammadiyah members.

H3: Perceived Behavioral Control (PBC) Significantly Influences the Intention to Pay Zakat

METHOD

Study Design

This study adopts a quantitative research approach to explore the factors influencing the intention to pay zakat among Muhammadiyah members. As an organization with a long history of zakat management, Muhammadiyah, through its Zakat, Infaq, and Sadaqah Management Institution (LAZISMU), has actively contributed to the collection and distribution of zakat to the community ([Irianti & Al Jumroh, 2022](#)). The theoretical framework is based on the Theory of Planned Behavior (TPB), which evaluates the roles of attitude, subjective norms, and perceived behavioral control in shaping behavioral intentions. The study specifically focuses on zakat compliance in the Muhammadiyah context, emphasizing the importance of understanding unique characteristics within religiously motivated communities.

Data, Sample, and Procedure

The data for this study were collected through an online questionnaire distributed to Muhammadiyah members. A convenience sampling method was employed to select participants who were easily accessible and relevant to the research objectives. To ensure robust statistical analysis, the sample size was increased to 200 respondents, aligning with the recommended minimum ratio of 10:1 between sample size and the number of variables ([Hair et al., 2011](#)). The questionnaire was disseminated via Google Forms to maximize response rates while minimizing logistical constraints.

Measurement

The constructs in this study—attitude, subjective norms, perceived behavioral control, and intention to pay zakat—were measured using validated indicators derived from previous studies on TPB. All items were scored on a Likert scale ranging from 1 (strongly

disagree) to 5 (strongly agree). The questionnaire was pre-tested to ensure clarity and reliability before full-scale distribution. Composite reliability (CR) and Average Variance Extracted (AVE) values were calculated to confirm the validity and reliability of the constructs.

Data Analysis

The data were analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS), a robust multivariate analysis technique suitable for complex models and small-to-moderate sample sizes (Sutrisno & Haron, 2022). The SEM-PLS approach allows for the simultaneous evaluation of measurement and structural models, ensuring reliable and valid results. Key tests included outer loading analysis for indicator validity, variance inflation factor (VIF) for multicollinearity, and path analysis for hypothesis testing. The R^2 value was also examined to determine the explanatory power of the model.

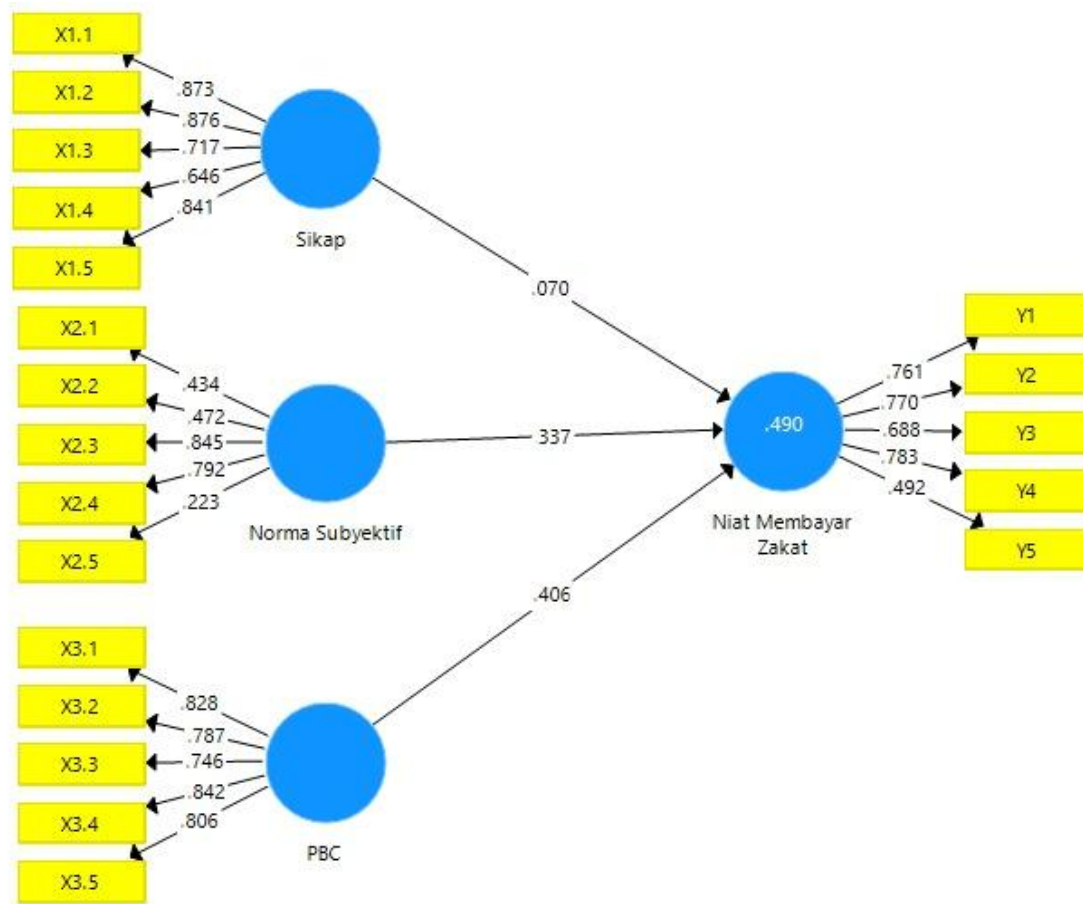
RESULTS AND DISCUSSION

Statistical Analysis

This study comprises four variables, including the dependent variable. Based on the outer loading analysis, all indicators for the Attitude variable (X1.1–X1.5) exhibit values greater than 0.4, with X1.3 showing a slightly weaker contribution (0.717) but still meeting the validity criteria. For the Subjective Norm variable, two indicators, X2.1 and X2.5, have low outer loading values (0.434 and 0.223, respectively), indicating a weak contribution to the variable. However, the other indicators demonstrate sufficiently strong values, i.e., > 0.7 . Meanwhile, for the Perceived Behavioral Control (PBC) variable, all indicators (X3.1–X3.5) have outer loading values > 0.7 , signifying high measurement reliability. For the Intention to Pay Zakat variable, all indicators (Y1–Y5) are considered valid, although indicator Y5 has a lower value (0.492), which remains acceptable within the model, as illustrated in Figure 1.

Figure 1

Theoretical Structural Equation Model for This Study



Source: Primary data. Authors' analysis.

To test for multicollinearity in the model, this study employs tolerance values and the Variance Inflation Factor (VIF). The results show that the VIF values for the three exogenous variables, Subjective Norm (1.498), Perceived Behavioral Control (1.917), and Attitude (1.896), are below commonly used thresholds such as 3.3, 5, or the maximum threshold of 10 (Alzahrani, 2020; Beylik et al., 2022; Hair et al., 2011; Memon et al., 2017). Based on these results, it can be concluded that there is no indication of multicollinearity among the exogenous variables in this study. The model meets the acceptable tolerance standards, with tolerance values above 0.1 and VIF values below the determined thresholds.

According to previous studies (Cheung et al., 2024; Mohd Dzin & Lay, 2021; Sekaran & Bougie, 2019), the acceptable threshold for composite reliability (CR) is 0.7. In this study, all constructs analyzed meet this threshold, confirming construct reliability. The CR results for each construct are as follows: attitude toward the intention to pay zakat is 0.895, subjective norm toward the intention to pay zakat is 0.705, and PBC toward the intention to pay zakat is 0.900.

The Average Variance Extracted (AVE) was used to evaluate the convergent validity of each latent construct, following the recommendations of previous studies (Cheah et al., 2018; Hair et al., 2011; Henseler et al., 2015; Voorhees et al., 2016). According to previous studies (Hair et al., 2011; Rocha et al., 2021; Taiwo et al., 2023), an AVE value of 0.50 or higher is considered adequate. In this study, the AVE values for each construct were calculated as follows: attitude toward the intention to pay zakat is 0.634, PBC toward the intention to pay zakat is 0.644, and subjective norm toward the intention to pay zakat is 0.360. The AVE value < 0.50 for the subjective norm construct indicates that it does not meet adequacy criteria.

Discriminant validity refers to the extent to which a construct differs from other constructs. According to previous studies (Hair et al., 2021; Hilkenmeier et al., 2020; Radomir & Moisescu, 2019; Rönkkö & Cho, 2022), the most common and efficient method for assessing discriminant validity is the Fornell–Larcker criterion. Another method is to examine cross-loadings (Carter, 2016; Hair et al., 2021; Shiu et al., 2011). This study utilizes both methods to evaluate discriminant validity, ensuring that specific latent constructs are distinct from others, as suggested by Fornell & Bookstein (1982). Discriminant validity was assessed by comparing the square root of the AVE for each construct with the correlation matrix. The results indicate that the measurements for all four variables are appropriate measures for their respective distinct variables (Ilieva et al., 2024). In Table 1, the square root of the AVE (Fornell–Larcker Criterion) for each construct is greater than its correlation with other variables.

Tabel 1

Discriminant Validity

| Construct | Intention to Pay Zakat | Subjective Norms | Perceived Behavioral Control | Attitude |
|-------------------------------------|-------------------------------|-------------------------|-------------------------------------|-----------------|
| Intention to Pay Zakat | .707 | | | |
| Subjective Norms | .588 | .600 | | |
| Perceived Behavioral Control | .630 | .528 | .803 | |
| Attitude | .512 | .521 | .656 | .796 |

Source: Primary data. Authors' analysis.

Hypothesis Testing Analysis

Based on the results of the hypothesis testing analysis (Table 2), the first hypothesis (H1), which posits that attitude has a significant effect on zakat intention, is not supported. This is indicated by a path coefficient value of 0.070, a t-value of 1.072 (less than the critical value of 1.96), and a p-value of 0.284 (greater than 0.05). Thus, it can be concluded that attitude toward zakat does not have a significant effect on zakat intention. This finding contradicts previous studies (Heikal & Falahuddin, 2014; Knowles et al., 2012; Saad & Haniffa, 2014; Sapingsi et al., 2011; Setianingsih et al., 2022).

For the second hypothesis (H2), the results indicate that subjective norms have a significant influence on the intention to pay zakat among Muhammadiyah members.

The path coefficient value of 0.337, t-value of 3.290 (greater than the critical value of 1.96), and p-value of 0.001 (less than 0.05) support the hypothesis that subjective norms play an important role in influencing individuals' intention to pay zakat. This implies that the stronger the subjective norm perceived by an individual, the higher their intention to pay zakat. This finding is consistent with previous research (Annahl et al., 2021; Bin-Nashwan, Abdul-Jabbar, & Aziz, 2021; Bonang et al., 2023; Cahyani et al., 2022; Hasyim et al., 2020; N. Ilmi et al., 2024; Indarningsih et al., 2023; Sadallah, Abdul-Jabbar, & Aziz, 2023; Santoso et al., 2022). Individuals who feel socially encouraged are more likely to have stronger intentions to pay zakat. Strong social norms, particularly in religiously-based communities, serve as a primary motivator for fulfilling zakat obligations. Additionally, social pressure from religious communities also plays a key role in increasing individuals' intention to pay zakat. Subjective norms are not limited to immediate communities such as family but also include influential figures such as community leaders and public figures who significantly affect individual decision-making. When individuals perceive that paying zakat is an action expected by their social environment, they tend to be more motivated to do so. Thus, subjective norms emerge as one of the critical factors that can be leveraged to enhance awareness and compliance with zakat obligations among Muhammadiyah members.

Meanwhile, the third hypothesis (H3), which states that Perceived Behavioral Control (PBC) significantly affects zakat intention, is also supported. This is evidenced by a path coefficient value of 0.406, a t-value of 5.025 (greater than the critical value of 1.96), and a p-value of 0.000 (less than 0.05). Thus, the greater the perceived behavioral control, the higher the intention to pay zakat. This finding aligns with prior studies (Andam & Osman, 2019; Annahl et al., 2021; Sadallah, Abdul-Jabbar, Bin-Nashwan, et al., 2023; Santoso et al., 2022). It indicates that increasing awareness and understanding of the zakat payment process can strengthen PBC among Muhammadiyah members, ultimately boosting compliance with zakat obligations.

Table 2

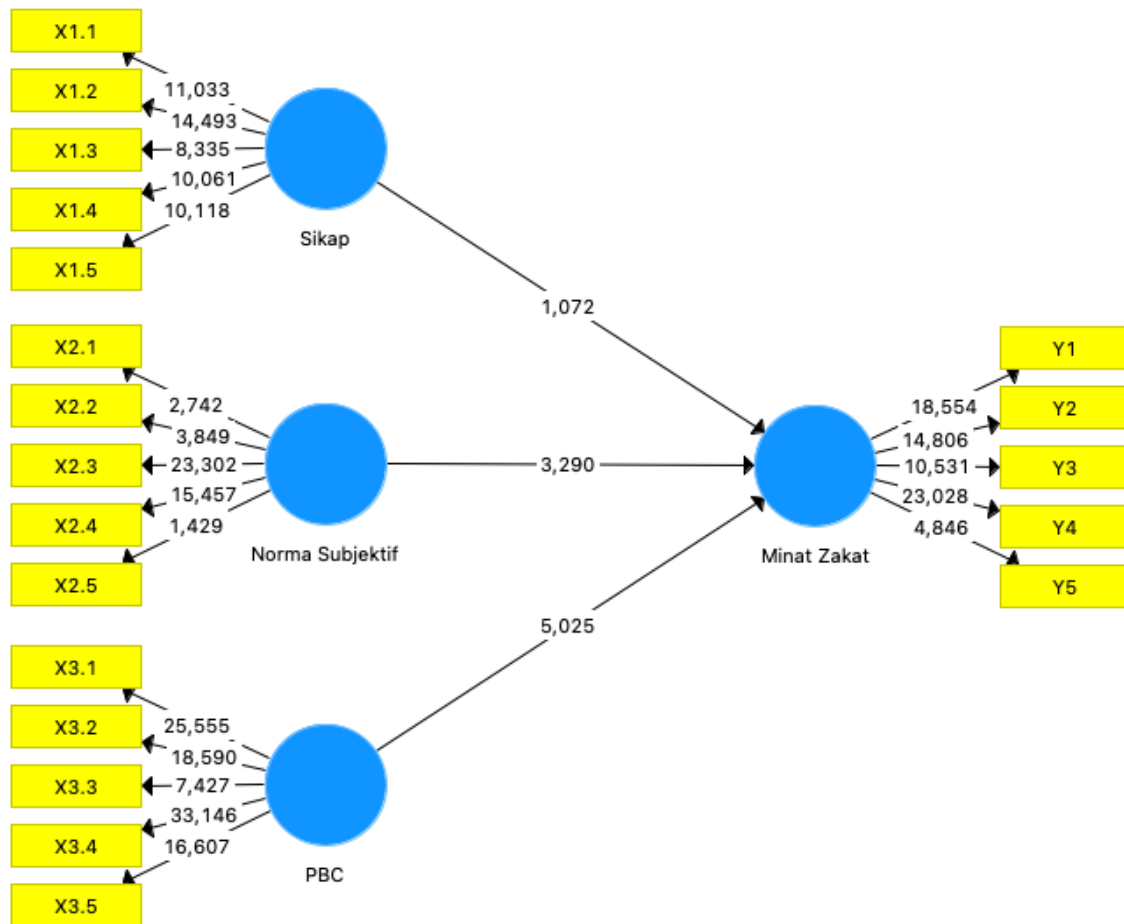
Hypothesis Test Coefficients

| Hypothesis | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values |
|--|---------------------|-----------------|----------------------------|--------------------------|----------|
| Subjective Norms -> Intention to Pay Zakat | .337 | .326 | .102 | 3.290 | .001 |
| Perceived Behavior Control -> Intention to Pay Zakat | .406 | .419 | .081 | 5.025 | .000 |
| Attitude -> Intention to Pay Zakat | .070 | .070 | .066 | 1.072 | .284 |

Source: Primary data. Authors' analysis.

Figure 2

Empirical Structural Equation Model for This Study



Source: Primary data. Authors' analysis.

Evaluation of Structural Model Using Coefficient of Determination (R²)

One of the commonly used standards for evaluating structural models is the coefficient of determination (R²) of the dependent (endogenous) latent variable (Hair et al., 2021). R² represents the percentage of variance in the endogenous variable that can be explained by one or more exogenous variables. Chin (1998) categorizes R² values into three classifications: 0.67 as substantial, 0.33 as moderate, and 0.19 as weak. However, Hair et al. (2021) suggest that the minimum acceptable R² value is 0.10.

Based on the results of this study, the R² value for zakat payment intention is 0.49 (see Figure 1), which falls into the moderate category. This value indicates that the three exogenous variables in the model can explain 49% of the variance in zakat payment intention. Thus, based on this classification, the exogenous variables in this study demonstrate a moderate level of explanatory power.

CONCLUSION

This study aimed to explore the relationship between the intention to pay zakat as the dependent variable and attitude, subjective norms, and perceived behavioral control (PBC) as independent variables. The three independent variables were assumed to have a significant and positive relationship with the dependent variable. The research framework was based on the Theory of Planned Behavior (TPB), which posits that intention is influenced by attitude, subjective norms, and perceived behavioral control. Guided by this theory, the study developed three hypotheses, tested statistically using the PLS-SEM method. Empirical analysis results supported two of the hypotheses, while one hypothesis—regarding the relationship between attitude and the intention to pay zakat—was found to be significant but showed a negative relationship.

From a theoretical perspective, these findings highlight the relevance of the decomposed TPB approach in zakat-related studies. This research contributes significantly to existing literature by exploring zakat payment behavior among members of Muhammadiyah, addressing a gap in prior studies that predominantly focused on general behavioral trends without delving into the unique characteristics and motivations of specific communities. The use of TPB provided a systematic framework for understanding zakat behavior within a religiously motivated context.

Limitation of the Study

This study emphasizes the importance of a social norm- and PBC-based approach to enhance awareness and zakat compliance among Muhammadiyah members. Organizations tasked with managing zakat collections can:

- a. leverage the influence of social norms by engaging community and religious leaders to promote zakat.
- b. strengthen perceived behavioral control by providing clear, accessible information and resources regarding zakat processes.
- c. improve transparency and ease of zakat payment systems to foster trust and motivation among community members.

By focusing on these strategies, zakat organizations can encourage more consistent and widespread zakat behavior, ultimately boosting compliance and zakat collection rates within religious communities like Muhammadiyah.

Recommendation for Future Research

- a. Expand the Scope of Respondents: Future studies could broaden the scope of respondents to include members of other Islamic organizations or individuals from diverse cultural and regional backgrounds. This will allow for a more comprehensive understanding of zakat behavior across various demographics.
- b. Incorporate Additional Variables: Consider integrating other psychological or sociocultural variables, such as religiosity, trust in zakat institutions, or

perceived benefits of zakat payments, to enrich the analysis and provide deeper insights into behavioral intentions.

- c. Qualitative Approach: Incorporate qualitative methods, such as interviews or focus group discussions, to capture deeper insights into individual motivations and barriers in zakat compliance that may not be fully explained through quantitative approaches.

Author Contributions

| | | | |
|------------------------|----------------------|----------------------------|----------------------|
| Conceptualization | A.D.S., M.A., & N.S. | Resources | A.D.S., M.A., & N.S. |
| Data curation | A.D.S. & M.A. | Software | A.D.S., M.A., & N.S. |
| Formal analysis | A.D.S., M.A., & N.S. | Supervision | A.D.S. |
| Funding acquisition | A.D.S., M.A., & N.S. | Validation | A.D.S., M.A., & N.S. |
| Investigation | A.D.S. & N.S. | Visualization | A.D.S., M.A., & N.S. |
| Methodology | A.D.S., M.A., & N.S. | Writing – original draft | A.D.S., M.A., & N.S. |
| Project administration | A.D.S., M.A., & N.S. | Writing – review & editing | A.D.S., M.A., & N.S. |

All authors have read and agreed to the published version of the manuscript.

Funding

This study received no direct funding from any institution.

Institutional Review Board Statement

The study was approved by Program Studi Studi Islam (S3), Universitas Islam Negeri Sunan Kalijaga, Kab. Sleman, Indonesia.

Informed Consent Statement

The questionnaire was completed by the respondents with their full awareness and consent.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

Acknowledgments

The authors thank Program Studi Studi Islam (S3), Universitas Islam Negeri Sunan Kalijaga, Kab. Sleman, Indonesia, for administrative support for the research on which this article was based.

Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, Grammarly, and PaperPal in order to translate from Bahasa Indonesia into English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and take full responsibility for the content of the published article.

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